

St. John Fisher College - 2022 Retiree Information

Definition of a Retiree:

- At least 10 years of full-time employment with St. John Fisher College, **AND**
- Years of service plus age must equal at least 65.

Retiree Benefits:

- **Life Insurance**
 - All retirees are provided with a College paid life insurance policy in the amount of \$5,000.
- **Health Insurance**
 - Retirees under the age of 65 may enroll in the following plans. Monthly rates are shown below.

Plan / Coverage Tier	Retiree Only	Retiree + Spouse	Retiree + Children	Family
Blue PPO High Deductible	\$599.89	\$1,259.75	\$1,169.76	\$1,799.43
Simply Blue Hybrid	\$699.81	\$1,469.60	\$1,364.62	\$2,099.41
Blue EPO J	\$756.77	\$1,589.20	\$1,475.68	\$2,270.29

- For retirees age 65 and over, the five programs listed below are available to purchase at the single level. If two-person coverage is needed, the retiree would purchase coverage at twice the single rate. Enrollees in these plans also must be enrolled in Medicare Parts A and B through the Social Security Administration.

Medicare Plan	Monthly Rate
Blue Choice HMO – Low Option+	\$317.24
Blue Choice HMO – High Option+	\$392.30
Blue PPO – Low Option*	\$342.80
Blue PPO – High Option*	\$430.02
Supplemental D (includes Simply Prescriptions)**	\$419.48 (estimate)

+Available to retirees living in the 31 counties of the Excellus Medicare BlueChoice HMO-POS network.

*To check if your current city and state participate in this coverage, contact Excellus Customer Service at 1-877-883-9577. New York State is covered.

**If you elect the Supplemental D Plan, you must complete two applications – one for Supplemental D and one for Simply Prescriptions.

- **Dental Insurance**

- Retirees have the option to enroll in a dental insurance program through the College. The monthly rates for available plans are:

Dental Plan	Retiree Only	2-Person	Family
MetLife Dental - Low Option (no ortho)	\$21.82	\$45.61	\$73.29
MetLife Dental – High Option (w/ortho)	\$40.53	\$91.60	\$124.98

- **College Contribution to Health and Dental Insurance Costs**

- If a retiree is enrolled in Fisher's health and/or dental insurance programs, the retiree will be charged the above rates, less the following allowance:
 - For retiree only coverage, the College will contribute \$50.00/month which can be applied toward health **OR** dental benefits purchased through the College.
 - For two-person or family coverage (including retiree), the College will contribute \$100.00/month which can be applied toward health **OR** dental benefits purchased through the College.
 - If the cost of your selected plan is less than the College contribution, the College will contribute the cost of the plan.

- **Additional Information Regarding Retiree Health and Dental Programs**

- If you retire prior to age 65, you must apply for Medicare Parts A and B at least three months prior to your 65th birthday. If you continue working beyond age 65, you must apply for Medicare Part A (Hospitalization Expenses) and Medicare Part B (Physician Charges and Other Services) at least three months prior to your retirement if you will be enrolling in a Fisher retiree plan or other Medicare Advantage or Medicare Supplement plan. Enrolled spouses also must follow these guidelines. Note: there is a per person monthly premium for Medicare Part B. For more information on Medicare, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).
- If a retiree is deceased, the spouse may continue to participate in the plans, without the College contribution. If an active employee dies while employed, and is retirement eligible at the time of death, their surviving spouse may elect retiree health and/or dental benefits available at the time, without the College contribution.
- All retirees are eligible to participate in the plans. A retiree may leave the plans at any time and rejoin again during an annual open enrollment.
- Health and dental insurance are not extended to domestic partners of retirees.

- **Tuition Remission**

- A retiree, his/her spouse and any dependents under the age of 24 are eligible to receive full tuition remission for undergraduate courses taken at St. John Fisher College.
- The spouse of a deceased employee, who at the time of death was retirement eligible, or a deceased retiree, and any of the surviving spouse's dependents from that marriage under the age of 24, are eligible to receive full tuition remission for undergraduate courses taken at St. John Fisher College.

This notice is provided for information purposes only for eligible faculty and staff, and does not constitute a legal contract. St. John Fisher College reserves the right to amend or terminate any of the plans or programs described in this notice at any time. Further, there may be certain coverage limitations or features based on carrier contract and/or College policy. In cases where discrepancies occur, the Plan Document or other relevant plan materials will be the ruling and binding instrument.