

**Retiree Health and Dental Eligibility**

Retiree Health and Dental benefits are available to eligible retirees who are age 60 or older with 5 years of eligible service, or if the sum of their age and eligible service equals 75. Retirees hired prior to 1-1-94 are eligible for a health plan subsidy.

**6-12 months prior to retirement**

- ❑ Contact [Tufts Support Services \(TSS\)](#) to request retirement planning information. Any questions will be addressed through your TSS case.
- ❑ Meet with a representative from TIAA and/or Fidelity to review retirement savings and distribution options.
- ❑ Contact [Social Security Administration](#) to review income options. (Elect option at least 4 months prior to retirement).

**4-6 months prior to retirement**

- ❑ Assess your [Retiree Health, Dental](#) and other benefit plan options: Visit [Access Tufts- I'm Getting Ready to Retire](#).
  - Under age 65: Retiree Health and Dental options same as active employees.
  - Age 65 and over: Contact [Via Benefits](#) to assess health plan options.

**3 months prior to retirement**

- ❑ Provide written notification to your manager of retirement date (the last day of a month is recommended)
- ❑ Age 65 and over: Apply for Medicare Parts A & B (No earlier than 3 months, at least 6-12 weeks prior to retirement)

**1 month prior to retirement date**

- ❑ Elect your Retiree Health, Dental and other benefit plan options:
  - Under age 65: Submit [Under age 65 Retiree Health and Dental Enrollment Confirmation Form](#) to TSS.
  - Age 65 and over: Submit [Age 65 and over Retiree Dental Enrollment Confirmation Form](#) to TSS.
    - Enroll in Retiree Health through [Via Benefits](#).
    - Set up HRA subsidy if eligible with [Via Benefits](#).

**1 Week prior to retirement date**

- ❑ Log into [eServe](#) to confirm/update home address, email, and vacation balance.
- ❑ Check with manager to confirm Separation Personal Action Form (PAF) is submitted to TSS.
- ❑ Wrap up any "loose ends" and personally prepare for retirement.

**Under age 65 – Health and Dental Plan Enrollment**

If you or your eligible family members are Under age 65, you can enroll within 31 days of your retirement in the [Retiree Health Plan](#) and [Retiree Dental Plan](#). Same coverage options as available to active employees:

(Delta Dental Plan and Tufts Health Plan - Traditional, Quality Tiered or Value Plan).

- Submit [Under age 65 Retiree Health and Dental Enrollment Confirmation Form](#) to TSS at least 31 days prior to retirement (to enroll or waive coverage)
- HR Benefits will submit your form to [EBPA](#), our third-party enrollment administrator for processing.
- EBPA will mail you a billing information packet.
- Health/Dental enrollments will be processed by EBPA after receipt of your first premium payment.
- Delta Dental will not send new ID cards; Tufts Health Plan will send new ID cards.
- EBPA will respond to questions regarding enrollment, billing and mail annual Open Enrollment information.
- Dental: waiving dental coverage forfeits current and future enrollment rights.
- Health Opt-Out Option: waiving health coverage allows the option to enroll in the age 65 and older plan within 31 days of your 65<sup>th</sup> birthday by contacting [Via Benefits](#).

**Under age 65 - Health Plan Subsidy (eligible if hired before 1-1-1994)**

- 2019 Under age 65 health subsidy is \$157.13/month.
- Subsidy is provided as a direct credit off the health plan bill you receive from EBPA.

### **Age 65 and over - Health Plan Enrollment**

If you or your eligible family members are age 65 or over, your current health insurance coverage will transition into individual Medicare Part A & B and an individual Medicare Health insurance plan effective the 1<sup>st</sup> of a month. Those persons need to enroll in Medicare Part A and Part B and then contact [Via Benefits](#) at least three months prior to your retirement date. Via Benefits has been chosen by Tufts University as the resource to assist Age 65 and over retirees find and enroll in new individual Medicare health and prescription drug coverage to replace their current health coverage. Via Benefits operates a private Medicare insurance marketplace. On-going customer service support and health plan resource guidance will be provided by Via Benefits.

### **Age 65 and over - Medicare Part A & B Application**

- **Employee and/or Spouse Age 65 and over - Need to apply for Medicare Part A & B individually.**
- Apply for Medicare Parts A & B no sooner than 3 months, but at least 6 weeks prior to retirement date.
- If applying for both Medicare Part A and Part B, enrollment can be done either online at <http://www.socialsecurity.gov/medicare>, by appointment at a local Social Security office or by mail.
- If you already have Part A, you must apply for Part B at a local Social Security office or by mail.
- If required by Social Security, contact [Tufts Support Services \(TSS\)](#) to provide you (and spouse if Age 65 and over) with a completed "Request for Employment Information" (Form CMS L564) and an "Application for Enrollment in Medicare Part B" (Form CMS 40). Submit your request at least one week before you go to Social Security.

### **Age 65 and over - Health Plan**

- **Employee and/or Spouse Age 65 and over -** Contact Via Benefits to start the process of creating a personal profile and counseling to assess coverage options at least three months prior to retirement.
- Election of health coverage through Via Benefits must be made within 31 days of your retirement date.
- Enrollment in Medicare Part A & B is required prior to enrolling in an Age 65 and over health plan.
- You will be billed for your health plan coverage directly by the insurance carrier you choose through Via Benefits.
- Via Benefits will send annual Open Enrollment information during Oct/Nov with plan rates and any changes effective January 1st of the following year.
- Waiving a health plan through Via Benefits forfeits current and future rights to a subsidy if eligible.

### **Age 65 and over - Health Plan Subsidy (eligible if hired before 1-1-1994)**

- 2019 Age 65 and over health subsidy is \$72.00/month.
- Enrollment in a health plan through Via Benefits is required for subsidy eligibility.
- Contact Via Benefits to set up a reimbursement process to access your subsidy funds provided by a Health Reimbursement Arrangement (HRA) administered by Via Benefits.

### **Age 65 and over - Dental Plan Enrollment**

If you or your eligible family members are age 65 or over, you can enroll within 31 days of your retirement in the [Retiree Dental Plan](#) with the coverage option you had as an active employee:

- [Submit Under age 65 Retiree Health and Dental Enrollment Confirmation Form](#) to TSS at least 31 days prior to retirement (to enroll or waive coverage)
- HR Benefits will submit your form to [EBPA](#), our third-party enrollment administrator for processing.
- EBPA will mail you a billing information packet.
- Dental enrollments will be processed by EBPA after receipt of your first premium payment.
- Delta Dental will not send new ID cards, continue to use the ID card. Call Delta to order additional cards.
- EBPA will respond to questions regarding enrollment, billing and mail annual Open Enrollment information.
- Waiving dental coverage forfeits current and future enrollment rights.

## **ALL RETIREES**

### **Health and Dental Insurance**

If enrolled in the active employee health or dental plan, coverage will end at 11:59 p.m. on your last day of employment. See above for retiree health and dental plan enrollment options.

### **COBRA Health and Dental Notification**

If enrolled in the active employee health or dental plan, you will be sent rate and enrollment information of your rights to continue your coverage under COBRA as required under federal regulations. EBPA, our COBRA administrator, will send you the COBRA notice and information packet. If you do not receive a COBRA notice within two weeks of your separation from Tufts, please contact: [EBPA](#). If you elect either retiree health or dental, you do not need to elect COBRA.

### **Vision Plan**

If enrolled, your coverage under EyeMed Vision Care coverage will end at 11:59 p.m. on your last day of employment. EBPA, our COBRA administrator, will send you a COBRA notice and information to assist in your regarding continued vision coverage. If you do not receive a COBRA notice within two weeks of your separation from Tufts, contact: [EBPA](#).

### **Flexible Spending Account (FSA)**

If enrolled, your coverage ends on your last day of employment. You may incur expenses for reimbursement from your Health Care and/or Dependent Care FSA account(s) up to your last day of employment. Eligible expenses must be submitted for reimbursement within 120 days of retirement. If enrolled in the Health Care FSA, your coverage may continue through COBRA until the end of the current plan year if you have not exhausted your annual reimbursement amount. However, your contributions will be on an after-tax basis. You will not receive a notice to enroll. To enroll in FSA COBRA please contact: [EBPA](#).

**EBPA: 888-232-3203 Email: [premiumcollection@ebpabenefits.com](mailto:premiumcollection@ebpabenefits.com) Web: <https://secure.ebpabenefits.com>**

### **Tufts University-Funded Retirement Plan- 401(a)**

**Fully Vested:** If you have been employed by Tufts University in a benefits eligible status for at least three years, you are fully vested in the retirement plan. This means that you own the funds that have been contributed to your 401(a) Plan by the university. Contributions by the university will cease upon your retirement. Your account investments will remain active until you choose to withdraw/transfer your retirement plan accumulations. You will continue to have online access to your accounts to view statements and make investment changes. For information on balance and/or distribution options contact:

- **Fidelity Investments:** 800-343-0860 or 800-642-7131 Web: <https://nb.fidelity.com/public/nb/atwork/home>
- **TIAA:** 800-842-2776 or 800-732-8353 Web: <https://www.tiaa.org>

**Not Vested:** If you have been employed by Tufts University for less than three years, you are not vested. This means that you do not own the funds that have been contributed by the university to your 401(a) Plan and those funds will be forfeited.

### **Self-Funded Retirement Plan- 403(b)**

If enrolled in the 403(b) Self-Funded Retirement Plan, your participation ends your last day of employment at Tufts University.

You are always 100% vested in the 403(b) Plan. Your account investments will remain active until you choose to withdraw/transfer your retirement plan accumulations. You will continue to have online access to your accounts to view statements and make investment changes. For information on balance and/or distribution options contact:

- **Fidelity Investments:** 800-343-0860 or 800-642-7131 Web: <https://nb.fidelity.com/public/nb/atwork/home>
- **TIAA:** 800-842-2776 or 800-732-8353 Web: <https://www.tiaa.org>

### **Life and Supplemental Life Insurance: Employee, Spouse/QDP, and Dependent Children**

Life Insurance ends on the 31st day following your last day of employment. You have conversion rights during this 31-day period. To receive conversion/portability information, call [Prudential](#) at 800-778-3827 and refer to customer number 46493.

### **Accidental Death and Dismemberment Insurance**

If enrolled, your coverage under Prudential's Accidental Death and Dismemberment Insurance ends on the last day of employment. There is no provision for continued coverage.

### **Long Term Disability (LTD) Insurance**

If enrolled, your coverage under Prudential's Long-Term Disability ends on the 31st day following your last day of employment. There is no provision for continued coverage.

### **Legal Plan**

If enrolled, your coverage under the MetLaw legal plan ends coverage will end at 11:59 p.m. on your last day of employment. Please note that this will not affect any current legal claim that is in process. Conversion rights continue for 30 days from your last day of employment. For conversion information, call [MetLaw Legal](#) at 800-821-6400.

### **Long Term Care**

If you are enrolled in either the CNA or Prudential Long Term Care plans that are no longer offered through Tufts University, please contact [CNA](#) at 877-777-9072 or [Prudential](#) at 800-732-0416 for coverage or billing questions.

### **Tuition Remission Plan**

If you or your family member(s) are currently enrolled in a class at Tufts University and have applied and been approved for Tuition Remission, your benefits will cease on the last day of the current semester.

### **Employee Self Service**

Please use Employee Self Service <http://eserve.hr.tufts.edu> to keep your address and phone numbers current.

This is important, so Tufts can forward your tax documents to you at year end.

For access issues contact the [Tufts Technology Services Support Center](#): 617-627-3376 or email: [IT@tufts.edu](mailto:IT@tufts.edu)

### **Retirement Planning Resources and Contacts**

<b>AccessTufts: Getting Ready to Retire</b>	<b>All Retirees</b>	<a href="https://access.tufts.edu/get-work-done/benefits-resources/retiring-from-tufts/getting-ready-to-retire">https://access.tufts.edu/get-work-done/benefits-resources/retiring-from-tufts/getting-ready-to-retire</a>
<b>Tufts Support Services (TSS)</b>	<b>All Retirees</b>	<b>Phone: 617-627-7000 Email: <a href="mailto:TSS@tufts.edu">TSS@tufts.edu</a> Web: <a href="https://tuftstss.force.com">https://tuftstss.force.com</a></b>
<b>New Retiree Website</b>	<b>All Retirees</b>	<a href="https://hr.tufts.edu/retirees/">https://hr.tufts.edu/retirees/</a>
<b>Retiree Billing</b>	<b>Dental – All Retirees and Health - Under age 65</b>	<b>EBPA: 888-232-3203 Email: <a href="mailto:premiumcollection@ebpabenefits.com">premiumcollection@ebpabenefits.com</a> Web: <a href="https://secure.ebpabenefits.com">https://secure.ebpabenefits.com</a></b>
<b>Retiree Dental Plan</b>	<b>All Retirees – coverage/plan questions</b>	<b>Delta Dental of MA: 800-872-0800 Web: <a href="http://www.deltadentalma.com/">http://www.deltadentalma.com/</a></b>
<b>Retiree Health – Age 65 and over</b>	<b>O65 Enrollments / HRA Subsidy</b>	<b>Via Benefits: 844-353-0772 Web: <a href="https://my.viabenefits.com/tuftsuniversity">https://my.viabenefits.com/tuftsuniversity</a></b>
<b>Retiree Health Plan – U65</b>	<b>Under age 65 – coverage/plan questions</b>	<b>Tufts Health Plan: 844-516-5790 Web: <a href="https://tuftshealthplan.com/tufts-university">https://tuftshealthplan.com/tufts-university</a></b>
<b>Medicare</b>	<b>Age 65 and over</b>	<b>Phone: 800-633-4227 Web: <a href="https://www.medicare.gov">https://www.medicare.gov</a></b>
<b>Social Security</b>	<b>All Retirees</b>	<b>Phone: 800-772-1213 Web: <a href="https://www.ssa.gov">https://www.ssa.gov</a></b>
<b>Retirement Savings Plans (401a/403b)</b>	<b>All Retirees</b>	<b>Fidelity Investments: 800-343-0860 or 800-642-7131 Web: <a href="http://www.netbenefits.com/tuftsuniversity">www.netbenefits.com/tuftsuniversity</a> TIAA: 800-842-2776 or 800-732-8353 Web: <a href="http://www.tiaa.org/tuftsuniversity">www.tiaa.org/tuftsuniversity</a></b>
<b>MA.GOV SHINE Health Insurance Counseling</b>	<b>Age 65 and over</b>	<b>800-243-4636 Web: <a href="https://www.mass.gov/health-insurance-counseling">https://www.mass.gov/health-insurance-counseling</a></b>