Employee Benefits When Retiring from Tufts University

Questions? Contact Tufts Support Services (TSS)  Phone: 617-627-7000  Email: TSS@tufts.edu

Retiree Health and Dental Plan 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.
- Meet with a representative from TIAA and/or Fidelity to review retirement savings and distribution options.
- Contact the Social Security Administration to review income options (elect at least 4 months prior to retirement).

4-6 months prior to retirement: Assess your Retiree Health, Retiree Dental and other benefit plan options.
- Visit AccessTufts Considering Retirement: access.tufts.edu/considering-retirement.
- Under age 65 retiree health and dental coverage options same as active employees.
- Age 65 and over visit Via Benefits website to assess health plan options; dental option same as active employees.

3 months prior to retirement
- Provide written notification of retirement date to your manager (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 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 (enroll/waive).
- Age 65 and over submit Age 65 and over Retiree Dental Enrollment Confirmation Form to TSS (enroll/ waive).
- Age 65 and over enroll in a retiree health plan through Via Benefits.

1 week prior to retirement
- Log into eServe to confirm/update home address, phone number, personal email, and vacation balance.
- Confirm with supervisor that they submitted your retirement through the eServe and TSS.
- Wrap up any “loose ends” and personally prepare for retirement.
- Age 65 and over one month after retirement contact Via Benefits to set up HRA subsidy (see pg. 2).

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/or Retiree Dental Plan. The same coverage options are available as for active employees (Delta Dental Plan and Tufts Health Plan Traditional, Quality Tiered, Value Plan, Saver Plan).

- Submit Under age 65 Retiree Health and Dental Enrollment Confirmation Form to TSS (to enroll or waive).
- HR Benefits will submit your form to EBPA, our third-party enrollment administrator for processing.
- EBPA will mail you a billing information packet.
- EBPA will process your enrollment with Delta Dental and/or Tufts Health Plan once you have made your first payment.
- EBPA will respond to billing/enrollment questions and mail annual Open Enrollment information.
- Delta Dental will not send new ID cards; use your current ID card or Delta Dental to order cards or for coverage questions.
- Tufts Health Plan will send new ID cards. Call Tufts Health Plan to order additional cards or for coverage questions.
- Health plan subsidy in 2020 for under age 65 retirees is $160.27/month, provided as a direct credit off the health plan bill you receive from EBPA (eligible if hired before 1/1/94).
- Waiving dental coverage forfeits current and future enrollment rights.
- Health Opt-Out at retirement allows option to enroll in the age 65 and over plan within 31 days of your 65th birthday by contacting Via Benefits.
Age 65 and over: Health Plan and Dental Plan Enrollment

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 each transition into individual Medicare Parts A & B and an individual Medicare supplemental health plan effective the 1st of a month. Eligible persons need to apply to enroll in Medicare Parts A & B three months prior to your retirement date, and separately enroll in a supplemental plan through Via Benefits. Via Benefits has been chosen by Tufts University as the resource to assist age 65 and over retirees to find and enroll in new individual Medicare supplemental 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 Parts A & B Application
- Employee and Spouse/Domestic Partner must apply individually for Medicare Part A & B.
- 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 Parts A & B, enrollment can be done either at a [local Social Security office](#), or online. If you already have Part A, you must apply for Part B at a local Social Security office or by mail.
- Contact TSS to provide you and spouse/domestic partner if age 65 and over, with:
  - Application for Enrollment in Medicare Part B (Form CMS 40) and
  - A completed “Request for Employment Information” (Form CMS L564)

Age 65 and over: Supplemental Health Plan Enrollment
- Three months prior to retirement, set up a profile on the Via Benefits website and assess health plan options.
- Call Via Benefits to set up a phone consultation to complete enrollment.
- Enrollment in Medicare Parts A & B is required prior to enrolling in an Age 65 and over supplemental health plan.
- Election of health coverage through Via Benefits must be made within 31 days of your retirement date.
- You will be billed for your health plan coverage directly by the insurance carrier you choose through Via Benefits.
- Via Benefits will send annual Medicare Open Enrollment information during October/November.
- The insurance carrier will notify you of 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 health plan subsidy, if eligible.

Age 65 and over: Health Reimbursement Arrangement Subsidy (HRA) (eligible if hired before 1/1/94)
- The health subsidy in 2020 for age 65 and over retirees is $74.00/month.
- Enrollment in a health plan through Via Benefits is required for subsidy eligibility.
- Via Benefits administers the HRA subsidy. HRA funding setup steps are as follows:
  1. Your department processes your retirement in eServe.
  2. Seven business days after your retirement date is in eServe Tufts notifies Via Benefits of your HRA eligibility by file feed.
  3. Within tw weeks of your retirement date Via Benefits updates their system to reflect HRA eligibility.
  4. Three weeks after retirement, the retiree sets up HRA funding with Via Benefits either online or by calling customer service.

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 the Age 65 and over Retiree Dental Enrollment Confirmation Form to TSS (to enroll or waive).
- EBPA will mail you a billing information packet.
- EBPA will process your enrollment with Delta Dental once you have made your first payment.
- EBPA will respond to billing/enrollment questions and mail annual Open Enrollment information.
- Delta Dental will not send new ID cards; use your current ID card. Call Delta Dental to order additional cards.
- Waiving dental coverage forfeits current and future enrollment rights.

As always, Tufts University hopes to continue its plans indefinitely, but reserves the right to amend, modify, or terminate plans at any time.
All Retirees: Changes to Benefits Upon Retirement

Health and Dental Plans
If enrolled in the active employee health or dental plan, coverage will end at 11:59 p.m. on your last day of employment. Per federal regulations, EBPA, our COBRA administrator, will mail notification of your rights to continue your coverage under COBRA for up to 18 months. The election of health or dental coverage under COBRA forfeits current and future enrollment rights Tufts retiree health and dental plans.

Vision Plan
If enrolled, vision coverage will end at 11:59 p.m. on your last day of employment. EBPA, our COBRA administrator, will mail notification of your rights to continue your coverage under COBRA for up to 18 months. There is no retiree vision plan option.

Flexible Spending Account (FSA)
If enrolled, you may incur expenses for reimbursement from your Health Care and Dependent Care Flexible Spending Accounts (FSAs) up to your last day of employment. You must submit eligible expenses for reimbursement within the 120-day run-out period following your last day of employment. If you are enrolled in the Health Care FSA, you may continue it through COBRA until the end of the current plan year if you have contributed more than you have been reimbursed in the year at the time of retirement However, your contributions will be on an after-tax basis. To continue Health Care FSA coverage under COBRA call EBPA at 888-232-3203.

Tufts University-Funded Retirement Plan: 401(a)
You are 100% vested in the Tufts University-Funded Retirement Plan once you have completed three years of eligible service. Being 100% vested means that you own the funds that have been contributed by Tufts University on your behalf. Your account(s) will remain active until you choose to withdraw/transfer your retirement plan accumulations. You will continue to have online access to view your statements and change your investments. Please contact TIAA at 800-842-2733 or Fidelity Investments at 800-343-0860 for information and/or distribution options.

Self-Funded Retirement Plan: 403(b)
If you were enrolled in the 403(b) plan, your participation ends your last day of employment. You are always 100% vested in the 403(b) plan, meaning your account(s) will remain active until you choose to withdraw/transfer your retirement plan accumulations. You will continue to have online access to view your statements and change your investments. Contact TIAA at 800-842-2733 or Fidelity Investments at 800-343-0860 for information and/or distribution options.

Life and Supplemental Life Insurance: Employee, Spouse/QDP, and Dependent Children
If enrolled, your coverage will end on the 31st day following your last day of employment. You have conversion rights during this 31-day period. For conversion/portability information, call Prudential at 800-778-3827 and refer to customer number 46493.

Accidental Death and Dismemberment Insurance
If enrolled, your coverage will end on the last day of employment. There is no provision for continued coverage.

Long Term Disability (LTD) Insurance
If enrolled, coverage will end on the 31st day following your last day of employment. There is no provision for continued coverage upon retirement.

Legal Plan
If enrolled, your coverage under the legal plan will end on your last day of employment. This will not affect any current legal claim that is in process. You have conversion rights 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.
Staff Tuition Reimbursement
If you have been approved for courses through the Staff Tuition Reimbursement program benefit, you will be eligible for reimbursement only if you satisfactorily complete your course requirements and submit request for reimbursement prior to your last day of employment.

Tuition Remission Plan
If you or your family members are currently enrolled in a class at Tufts and have been approved for the tuition remission, this benefit will end on the last day of the current semester.

Final Paycheck
You will receive your final paycheck on the regular pay date of the last period worked. This paycheck will include any vacation payout you have earned. 401(a) and 403(b) contributions are not applied toward vacation payout. If you are enrolled in benefits during a pay period, the standard benefit plan deductions are taken, and are not pro-rated. For questions please contact TSS.

Employee Self Service
Log into eServe to keep your address, personal email and phone numbers current, check vacation balances. This is important, so Tufts can forward your tax documents to you at year end. Access to eServe will remain through May of the year after retirement. If you currently receive your W-2 and/or 1095-C electronically, you can update your election in eServe to receive a paper copies via US mail by following these steps:
1. Log in to eServe via access.tufts.edu/eserve
2. On the landing page, click on the drop-down menu at the top of the page and select Employee Self Service.
4. Select W-2/W-2c Consent, and “I withdraw my consent to receive W-2 or W-2c forms electronically.”
5. Select Form 1095-C Consent, and “I withdraw my consent to receive Form 1095-C electronically.”
For HR/Payroll questions please contact TSS. For Technology access please contact Tufts Technology Services (TTS)

Retirement Planning Resources and Contacts

All Retirees

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<tr>
<th>Access</th>
<th>Tufts Considering Retirement website</th>
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<td>Tufts Retirees website</td>
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<td>eServe (Employee Self Service)</td>
<td>access.tufts.edu/eserve</td>
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<td>Tufts Support Services (TSS) HR/payroll questions</td>
<td>617-627-7000</td>
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<td></td>
<td>Tufts Technology Services (TTS) system access</td>
<td>617-627-3376</td>
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<tr>
<td>Delta Dental</td>
<td>800-874-0800</td>
<td>deltadentalma.com</td>
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<tr>
<td>Fidelity Investments retirement plans</td>
<td>800-343-0860</td>
<td>nb.fidelity.com/public/nb/tuftsuniversity/home</td>
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<td>TIAA retirement plans</td>
<td>800-842-2252</td>
<td>tiaa.org/public/tcm/tuftsuniversity</td>
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<tr>
<td>Social Security</td>
<td>800-772-1213</td>
<td>ssa.gov</td>
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Under Age 65

| EBPA health and dental billing administrator | 888-232-3203 | secure.ebpabenefits.com |
| Tufts Health Plan retiree health | 844-516-5790 | tuftshealthplan.com/tufts-university |

Age 65 and over

| EBPA dental billing administrator | 888-232-3203 | secure.ebpabenefits.com |
| Via Benefits retiree health plan marketplace and HRA subsidy administrator | 844-353-0774 | my.viabenefits.com/tuftsuniversity |
| Medicare | 800-633-4227 | medicare.gov |
| MA.gov SHINE free health plan counseling | 800-243-4636 | mass.gov/health-insurance-counseling |

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