Retiree Health and Dental Eligibility: Retiree Health and Dental benefits are available to eligible retirees who:
- Are at least age 60 and 5 years of eligible service
- OR age plus years of eligible service equal at least 75
- A subsidy for retiree health insurance is available to retirees hired prior to 1-1-1994

Planning Phase: 6-12 months prior to retirement
- Contact Tufts Support Services (TSS) at 617-627-7000 or TSS@tufts.edu to request retirement planning information
- Any questions you may have will be addressed through your TSS case
- Meet with a representative from TIAA and/or Fidelity to review Retirement Savings
- Contact Social Security Administration to review income options

Education Phase: 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

Action Phase: 3 months prior to retirement
- Provide written notification to manager of retirement date (retirement on the last day of a month is recommended)
- Age 65 and Over: Apply for Medicare Parts A & B
- Age 65 and Over: Contact Via Benefits to assess health plan options

Action Phase: 1 month prior to retirement
- Check with supervisor to be sure Personal Action Form (PAF) is submitted to TSS for separation
- 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@tufts.edu
  - Age 65 and Over: Submit Age 65 and Over Retiree Dental Enrollment Confirmation Form to TSS@tufts.edu
  - Age 65 and Over: Enroll in Retiree Health through Via Benefits. Set up HRA subsidy if eligible with Via Benefits

End Action Phase: 1-3 weeks prior to retirement 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:
(Tufts Health Plan - Traditional, Quality Tiered or Value Plan and Delta Dental Plan).
- To enroll or waive enrollment in Retiree Health/Dental plans complete and submit the Under Age 65 Retiree Health and Dental Enrollment Confirmation Form to TSS@tufts.edu
- 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
- EBPA will mail you annual Open Enrollment information during Oct/Nov with plan rates/changes in new year
- 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 65th birthday by contacting Via Benefits

UNDER Age 65 - Health Plan Subsidy (eligible if hired before 1-1-1994)
- 2018 UNDER Age 65 health subsidy is $154.05/month
- Subsidy is provided as a direct credit off the health plan bill you receive from EBPA

EBPA: 888-232-3203   Email: premiumcollection@ebpabenefits.com   Web: https://secure.ebpabenefits.com
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 1st of a month. Those persons need to enroll in Medicare Part A and Part B and then contact Via Benefits at least 3 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
- You cannot apply earlier than 3 months prior to your 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 by making an appointment 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 Age 65 and Over health coverage options at least three months prior to retirement
- Election of health coverage thru 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 thru 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 your right to a subsidy if eligible

AGE 65 and OVER - Health Plan Subsidy (eligible if hired before 1-1-1994)
- 2018 AGE 65 and OVER health subsidy is $70.00/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

Contact Via Benefits: Phone: 844-353-0772   Web: https://my.viabenefits.com/tuftsuniversity

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:

- To enroll or waive enrollment in Retiree Dental plan submit the Age 65 and Over Retiree Dental Enrollment Confirmation Form to TSS@tufts.edu at least 31 days prior to your retirement
- 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
- EBPA will mail you annual Open Enrollment information during Oct/Nov with plan rates/changes in new year
- Waiving dental coverage forfeits current and future enrollment rights

EBPA: 888-232-3203   Email: premiumcollection@ebpabenefits.com   Web: https://secure.ebpabenefits.com
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 worked. 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 elect COBRA.

Vision Plan
If enrolled, your coverage under EyeMed Vision Care coverage will end at 11:59 p.m. on your last day worked. 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 worked. You may incur expenses for reimbursement from your Health Care and/or Dependent Care FSA account(s) up to your last day worked. Eligible expenses must be submitted for reimbursement on or before the April 30 following the close of the plan year in which the expenses were incurred. 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  Web: https://secure.ebpabenefits.com

401(a) Basic Retirement Plan
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.

403(b) Voluntary Retirement Plan
If enrolled in the 403(b) Voluntary Retirement Plan, your participation ends your last day worked 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. Please 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 worked. 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 worked. 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 worked. 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 worked. 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 worked. 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.

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As always, Tufts University hopes to continue its plans indefinitely, but reserves the right to amend, modify, or terminate plans at any time.