

# Your Retiree Benefits

RETIRED FACULTY  
RETIRED MANAGERIAL & PROFESSIONAL STAFF  
RETIRED POLICE SUPERVISORS AND COMMAND STAFF

Yale

## Your retiree benefits

Congratulations on your retirement! By now you have met with a Yale retirement counselor to review the benefits available to you and action you need to take as a Yale retiree. Along with this brochure, you will find a Personalized Enrollment Worksheet, which provides your medical plan costs, the date you should complete your enrollment by, and a Plan benefits summary, which provides information about what the plan covers and your out-of-pocket costs. As a pre-65 Yale retiree, you can continue your healthcare coverage until you become Medicare eligible. Once you attain Medicare eligibility, you will need to enroll in Medicare and make a new plan election.

## What benefits will I receive in retirement?

### *Medical and Dental coverage*

Your benefits as an active employee will end on the last day of the month following your last day of work. As a retiree who is not Medicare eligible you can enroll in a non-Medicare health plan, either the same plan you were enrolled in as an active employee or you can choose to enroll in one of the other available plans (see *Choosing your healthcare options* on page 3). If your spouse is Medicare eligible, a separate mailing that includes information about Yale's Retiree Medicare plans will be mailed to your home.

You can continue your dental coverage, if you are enrolled at retirement. If you do not elect to continue your dental coverage at retirement or if you drop coverage, you will not have the option to enroll at a later date.

### *Life Insurance*

Managerial and Professional staff will automatically be enrolled in retiree life insurance coverage of \$1,000 at no cost; you can designate or update your life insurance beneficiaries on the Aetna retiree benefits website at [aetnaretireehealth.com/yale](http://aetnaretireehealth.com/yale) or by calling the Aetna Retiree Service Center at 800-338-4533.

### *Vision*

You can continue vision coverage, if you were enrolled at retirement, through COBRA. The COBRA offer will also include medical and dental coverage even though you are entitled to receive these benefits through Yale's retiree health program. COBRA regulations require us to send you a COBRA offer for all of your health benefits. WageWorks will mail a COBRA election packet to your home address.

You only need to elect your vision coverage through WageWorks, even though WageWorks will send you election forms to continue medical and dental coverage as well. You can elect your retiree medical and dental coverage through the Aetna Retiree Service Center or website. Please refer to *How do I enroll in retiree benefits?* on the next page.

### *Yale Advantages*

Your access to the Yale Advantages Discount program through YouDecide continues in retirement. You can access YouDecide through your record on the Aetna Retiree Health website, where you can receive discounts on home, auto, and pet insurance, discounted tickets for the Yale Repertory Theatre, and a discounted vision program.

## How do I enroll in retiree benefits?

*Aetna Retiree Service Center and retiree benefits website for medical, dental, and life insurance.*

Yale has partnered with Aetna to bring our Yale retirees a specialized retiree benefits website, [www.aetnaretireehealth.com/yale](http://www.aetnaretireehealth.com/yale) where you can enroll in a retiree medical and/or dental plan and designate a beneficiary for retiree life insurance. You will need to register if you haven't done so already. You can start by clicking on "Enroll Now" and then follow the prompts to register.

You can make your retiree health and dental elections or designate your beneficiary for life insurance by visiting the Aetna retiree benefits website at [www.aetnaretireehealth.com/yale](http://www.aetnaretireehealth.com/yale).

Alternatively, you can submit your retiree health and/or dental elections or life insurance beneficiary designations by calling the Aetna Retiree Service Center at 800-338-4533 where you can speak with a dedicated Aetna customer service representative. Aetna's Retiree Service Center will be ready to take your elections and respond to your eligibility and billing questions.

An Enrollment Confirmation statement will be available online once your enrollment is completed.

You can also use the Aetna Retiree website to view your billing information and estimate medical and prescription costs. The site provides helpful tools and information as you make your benefit decisions for your retirement.

If you or your spouse are Medicare eligible, due to age 65 or Social Security defined disability, your retiree health plan options are the Aetna Medicare plans. You must be enrolled in Medicare Parts A and B to qualify for these plans. Failure to enroll timely in Medicare and the Aetna Medicare plan can create a gap in coverage for you and your family. Please contact the Aetna Retiree Health Center at 800-338-4533 for more information.

### *Aetna Retiree Service Center*

#### *Contact Information*

#### **Aetna Retiree Service Center 800-338-4533**

The Retiree Service Center has designated Service Center Representatives who are available Monday through Friday during these hours:

October 1–January 31      8 a.m. to 8 p.m. ET

February 1–September 30      8 a.m. to 6 p.m. ET

#### **[www.aetnaretireehealth.com/yale](http://www.aetnaretireehealth.com/yale)**

You'll need to register if you haven't yet. Once you're logged in, click on "Enroll Now." Follow the prompts to register.

## Paying for benefits in retirement

You have two options to pay for your retiree health and dental benefits.

- You can enroll in Autodebit by filling out the form that will be included with your first premium bill. Autodebit means that your premium payments will be automatically deducted from your checking account. (see Enrolling in Autodebit information below)
- You can mail your payment directly to Aetna. Aetna will mail you a billing statement around the 15th of the month prior to the month of coverage. You will need to mail your premium payment to Aetna at the billing address provided on the billing statement.

If you and your spouse are enrolled in different plans due to Medicare eligibility, you will each receive your own billing statement.

### **Important Information:**

#### **Notice Regarding Your Medical and Pharmacy Premium Payments (if applicable)**

Your premium payment is due on the date indicated on the premium billing statement you receive from Aetna. If the full payment is not received within 90 days of the due date, your benefits will terminate the first of the month following this 90-day grace period.

#### **Enrolling in Autodebit**

Once Aetna receives your completed Autodebit form with a copy of a canceled check (as described on the form), it will take at least one billing cycle to process your form. You will continue to receive a paper bill until Aetna has configured your account for Autodebit. Once Autodebit is set up, you will no longer receive a paper bill in the mail—instead, your premium will be automatically deducted from your checking account.

#### **Vision coverage**

Vision coverage is offered as a COBRA continuation benefit. WageWorks, our COBRA administrator, will mail a COBRA continuation election form to your home. If you wish to continue vision coverage you should elect and pay for COBRA continuation coverage through WageWorks.

Retiree medical and dental coverage should be elected on the Aetna Retiree Health website.

## Are you a Yale Health member with other insurance?

For members covered by more than one insurance plan (such as your employer plan and your spouse's employer plan) Coordination of Benefits (COB) is the method used by Yale Health to determine which plan pays first, which pays second, and the amount paid by each plan. Yale Health will use the COB method to ensure that members covered by more than one insurance plan will receive the benefits they are entitled to while avoiding overpayment by either plan.

If you are enrolled in an insurance plan in addition to Yale Health, you must provide information about that plan to Yale Health on the Insurance Information Update (COB) form, which can be found at <http://yalehealth.yale.edu/resources/forms>.

Failure to disclose this information may affect the terms of your coverage or denial of claims. Please visit <http://yalehealth.yale.edu/coverage> for more information about coordination of benefits.

## Choosing your healthcare options

With several medical plans to consider, Yale offers you the guidance and tools you need to make thoughtful decisions about your care options.

Choice and flexibility are key. That is why we offer two primary choices to help you manage your health care needs—Yale Health for access to on-campus care and Aetna Health plan options that offer a network of medical physicians and facilities.

### *Yale Health*

Yale Health, Yale's flagship plan, is a not-for-profit, physician-led health insurance option available exclusively for members of the Yale community. Located in a state-of-the-art medical center on campus, Yale Health offers a wide variety of health care services on-site including primary care, specialty care, 24/7 acute care, radiology, lab, and pharmacy. When your condition requires more specialized care or a hospitalization, there's an extensive network of specialists drawn largely from the faculty of Yale School of Medicine. With Yale Health, emergency care is covered anywhere in the world.

### *Aetna Smart Care Plan*

After you meet your deductible, the plan pays 90 percent for most covered in-network services up to the annual out-of-pocket maximum. Once the annual out-of-pocket maximum has been reached, the plan pays 100%.

*Notable feature:* You can open and fund a Health Savings Account—which is designed to help you pay for current or future qualified medical expenses.

Other plan features include:

- Broad provider networks.
- Preventive care at no cost.\*
- Lower cost share than other Aetna plans.
- Triple tax benefits with an HSA: tax deduction on contributions, tax-free earnings, pay no taxes on eligible healthcare expenses.†
- Catch-up contributions allowed once you turn age 55

### *Aetna Choice*

The Aetna Choice POS II medical plan provides coverage for a wide range of medical expenses. Plan features include:

- Preventive care at no cost.\*
- Broad provider networks.
- Co-pays for doctor visits and prescriptions so you always know what your care will cost.

### *Aetna Navigator*

Aetna participants can use this secure member website to print ID cards, keep track of healthcare costs, and more. Go to [www.aetna.com](http://www.aetna.com) and select Register Now to sign up for Aetna Navigator.

### **Important Notes**

- You must provide the Social Security number(s) of your eligible dependent(s) at the time of enrollment in order to add them to your coverage.
- Your spouse is eligible for coverage only if you were married at the time of your retirement.

\*See plan document for schedule, or call Aetna member services.

†Once you become eligible for Medicare you must move to a Medicare Advantage plan and will no longer be able to contribute to an HSA. However, you can continue to use your HSA funds for qualified medical expenses.

## Will you or your spouse become Medicare eligible this year?

Once you or your spouse become eligible for Medicare (due to age or Social Security-defined disability), you must enroll in Medicare Parts A and B and change your retiree health coverage to an Aetna Medicare plan in order to maintain Yale Retiree Health coverage. Your pre-Medicare coverage will end once you become eligible for Medicare. Please note that delayed enrollment in Medicare may result in penalties and claim denials. You can enroll in Medicare Parts A and B up to 90 days prior to your eligibility date. To enroll in a Yale Medicare plan or to get information about the plans contact the Aetna

Retiree Center at 800-338-4533. To enroll in Medicare Part A or Part B go to [medicare.gov](http://medicare.gov) or call 1-800-633-4227. TTY users should call 1-877-486-2048. You can also visit your local Social Security office in person. If you are not sure if you are enrolled in Medicare Part A and B, call the Social Security Administration Office at 1-800-633-4227 or go to [medicare.gov](http://medicare.gov). Information is available 24 hours a day, including weekends. You are responsible for paying the Medicare Part B premiums to Social Security.

If you or your spouse are Yale Health members and do not enroll in Yale's Aetna Medicare ESA plan, you will no longer be able to receive services at the Yale Health Center.

## If you have a qualified life event

If you experience a qualified life event during the year, you will need to call the Aetna Retiree Service Center within 30 days of the event. You will be able to make a mid-year change in your election with a qualified life event, such as a divorce or change in address.

## Call with questions

For questions regarding your retiree plan options, billing, eligibility, and/or enrollment information, please call the Aetna Retiree Service Center at 800-338-4533.

## Contact information

FOR	CONTACT	ONLINE	TELEPHONE
<b>Enrollment, eligibility, premium billing</b>	Aetna Retiree Service Center	<a href="http://www.aetnaretireehealth.com/yale">www.aetnaretireehealth.com/yale</a>	1-800-338-4533
<b>Medical</b>	Yale Health	<a href="http://www.yalehealth.yale.edu">www.yalehealth.yale.edu</a>	203-432-0246
	Aetna	<a href="http://www.aetna.com">www.aetna.com</a>	866-253-8886
<b>Dental</b>	Delta Dental	<a href="http://www.deltadentalnj.com">www.deltadentalnj.com</a>	800-494-4138
<b>Yale Advantages</b>	YouDecide	<a href="http://www.youdecide.com/yaleretirees">www.youdecide.com/yaleretirees</a>	866-396-5483
<b>Social Security</b>	Social Security Administration	<a href="http://www.ssa.gov">www.ssa.gov</a>	800-772-1213
<b>Medicare</b>	Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a>	800-633-4227

### Legal Notices

The benefit descriptions in this document are brief summaries of the benefits offered. If anything differs from what is stated in the legal plan documents, the legal plan documents will prevail. To review the Notice of Privacy Practices and Notice of Creditable Coverage, please visit <http://youryale.edu/plan-documents-notices>