

**Jefferson Science Associates
RETIREE MEDICAL BENEFITS
For Under 65**



General Plan Information

INTRODUCTION

Eligible retirees and dependents under the age of 65 may enroll in the Jefferson Science Associates' Retiree Medical Benefits Plan. This plan mirrors the medical coverage available to active employees. JSA pays approximately 50% of the monthly premium, and you pay the rest. Refer to the [Comparison of Retiree Medical Plans](#) for a brief summary of what each plan offers.

Under 65

If you retire before the age of 65, you may choose from the two Anthem plans (KeyCare, or HealthKeepers POS) or the Optima HMO plan offered through Jefferson Lab. Once you or your spouse reach age 65, you must enroll in Medicare Part A and Part B to continue receiving financial support from Jefferson Lab to apply towards Medical Benefits through the retiree medical plan with SelectQuote.

ELIGIBILITY

To be eligible for retiree medical coverage you must meet the following requirements:

- Be age 55 years (or older)
 - Have 5 years of continuous active service immediately preceding your separation date
 - The sum of your total years of active service and age must equal or exceed 70
 - Enroll in the Retiree Medical Benefits Plan at retirement and remain in the plan without a break in coverage
 - The retiree and eligible dependents must enroll in Medicare Parts A and B once they are Medicare eligible (Post 65)**
 - If you enroll in Medicare Part D (prescription drug coverage) you are not eligible to participate in the JSA Retiree Medical Plan**
-

HOW TO ENROLL

Schedule a meeting with the Human Resources Benefits Consultant 30 days preceding your separation date. The effective date of your plan will be the first day of the month following your separation date.

Complete the Retiree Medical Benefits Plan [Election Form](#) and [Enrollment Form](#) to join the plan of your choice. If you choose not to enroll in a plan, please indicate this on the [Election Form](#). In order to ensure there is no break in coverage, you must enroll in the Retiree Medical Benefits Exchange.

If at any time you discontinue your Retiree plan coverage, neither you nor your eligible dependent(s) will be permitted to rejoin the plan.

You may change from one Retiree plan to another during the annual Open Enrollment period. The Benefits Representative can advise you of your options.

Types of Coverage. The following types of coverage are available:

- Retiree only
- Retiree and spouse
- Retiree and child
- Retiree and children
- Retiree and family (spouse and children)

Changing Type of Coverage. You may change your type of coverage after you are enrolled in the Retiree plan only if your family status changes or during the annual Open Enrollment period. You must notify JSA Human Resources of any changes in your family status within 30 days of the trigger event. This will ensure that you are paying the correct monthly premium and that the appropriate information is given to your dependents regarding continuation of coverage options. Family status changes include:

- Marriage
- Divorce or Legal Separation
- New child
- Dependent exceeds the eligible age limit (26 years old)
- Death of a spouse or dependent

PREMIUM PAYMENTS

You must fill out and sign an AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS that allows JSA to directly withdraw payments from your bank account.

Actions to Take 90 days before Turning Age 65

- You (the retiree and eligible dependent) must enroll in Medicare Parts A and B when you become eligible.**
- Jefferson Lab has partnered with a new provider, SelectQuote Benefits, to assist you in selecting the healthcare plan for medical and prescription drug coverage that is best aligned with your coverage and financial needs. Their private Medicare exchange marketplace, SelectQuote Senior, offers a wide range of Medicare Supplement, Medicare Advantage, and Medicare Part D Prescription Drug plans from the top “A” rated Medicare insurance carriers.
- Retirees and their eligible dependents that are Medicare eligible (65 years of age or older) must select medical insurance coverage through a private Medicare HealthCare Exchange with SelectQuote Benefits to continue receiving financial support from JSA. JSA now offers an HRA whereby a maximum of \$200.00 per retiree and eligible dependent are provided for each month. The HRA assists with the purchase of Health Insurance and other medical costs.
- You (and your enrolled spouse if over age 65) must enroll in Medicare Part A and Part B because your Retiree Benefits Plan will coordinate benefits with Medicare. Medicare is primary and the Medicare Health Care Exchange medical insurance plan is secondary
- Parts of Medicare. Medicare is divided into parts multiple parts. Part A is your hospital insurance. Part B is for doctor’s care and other medical services such as x-rays and laboratory tests. If you are 65 or older, you must enroll in Medicare Part A and B in order to participate in the JSA Retiree Medical Benefits Plan. Part D is for prescription drug coverage

Additional details and resources about SelectQuote Senior and the HRA will be available once contact with the HR Benefits Consultant has been initiated.

Note: Jefferson Science Associates reserves the right to amend, modify, or terminate the Retiree Medical Benefits Plan, and change or discontinue its contributions to the plan at any time.