



Jefferson Science Associates

Thomas Jefferson National Accelerator Facility

Jefferson Science Associates Retirement Benefits Summary

INTRODUCTION

JSA offers retiree medical insurance programs to eligible employees and their dependents. The medical insurance programs differ for employees who are eligible for Medicare compared to staff members who are not eligible for Medicare.

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
 - If at any time you discontinue your Retiree plan coverage, neither you nor your eligible dependent(s) will be permitted to rejoin the plan.
 - The retiree and eligible dependents must enroll in Medicare Parts A and B once they are Medicare eligible (Post 65)
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EMPLOYEES PLANNING TO RETIRE

Schedule a meeting with the Human Resources Benefits Department 90 days preceding your separation date. The effective date of your plan will be the first day of the month following your separation date.

TIER LEVELS OF COVERAGE OFFERED:

The following levels of coverage are available:

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

NON- MEDICARE ELIGIBLE RETIREES (UNDER 65)

- ❑ If you retire before the age of 65, you may choose from the two Anthem plans (KeyCare, or HealthKeepers POS) or the Sentara HMO plan offered through JSA. All plan options mirror the medical coverage available to active employees under this arrangement. JSA pays approximately 50% of the monthly premium, and you pay the rest. 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 Select Quote.

ADDITIONAL INFORMATION:

- ❑ You must fill out and sign an AUTHORIZATION AGREEMENT FOR DIRECT PAYMENTS that allows JSA to directly withdraw payments from your bank account.
- ❑ If you enroll in Medicare Part D (prescription drug coverage) you are not eligible to participate in the JSA Retiree Medical Plan. This provision only applies to Non-Medicare eligible retirees.

MEDICARE ELIGIBLE RETIREES (65+)

- ❑ Jefferson Lab has partnered with Select Quote Seniors, 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 Select Quote 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.