

**Jefferson Science Associates
RETIREE MEDICAL BENEFITS**



General Plan Information

INTRODUCTION

Eligible retirees and dependents 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 two Anthem plans (KeyCare, or HealthKeepers HMO) or the Optima HMO plan. When you or your spouse reach age 65, you must enroll in Medicare Part A and Part B.

Age 65 or Older

You may choose from one Anthem plan: Keycare PPO or the Optima HMO plan. 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. We call this Medicare Carve-Out coverage.

ELIGIBILITY

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

- ❑ Be age 55 years (or older), and
- ❑ have 5 years of continuous active service immediately preceding your separation date, and
- ❑ the sum of your total active service and age must equal or exceed 70; and
- ❑ you join the Retiree Medical Benefits Plan at retirement and remain in the plan without a break in coverage; and
- ❑ **you (the retiree) must enroll in Medicare Parts A and B if eligible.**
- ❑ **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

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. If you are over 65 you must provide JLab with a copy of your Medicare card as proof that you are enrolled in Medicare Part B. However, if you enroll in Medicare Part D (prescription drug coverage) you are not eligible to enroll in the JSA Retiree Medical Benefits Plan. The JSA plan includes prescription drug coverage which is equal or better than Medicare Part D coverage.

In order to ensure there is no break in coverage, you must enroll in the Retiree Medical Benefits Plan during the 30 day period preceding your separation date. Your effective date in the plan will be the first of the month following your separation date.

If at any time you discontinue your Retiree plan coverage, neither you nor your dependents will be permitted to rejoin the plan.

You may change from one Retiree plan to another during the annual Open Enrollment period. A Compensation and 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. 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
- 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.

HOW MEDICARE CARVE-OUT WORKS

If you are age 65 or older in the Retiree Medical Benefits Plan, your medical benefits will be coordinated with your Medicare benefits. This is called Medicare Carve-Out.

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. If you enroll in Part D you will not be eligible for the JSA Retiree Medical Benefits Plan.

Medicare Carve-Out Coverage means that Medicare pays for covered services first. Then your Retiree Medical Benefits Plan pays for covered services not paid by Medicare up to the allowable charge as specified in your Retiree plan. You pay the remaining costs that you're Medicare or your Retiree plan does not cover.

While there are some services that Medicare does not cover, your Retiree Medical Benefits Plan may provide coverage for these services.

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.