



THINKING ABOUT RETIRING?

Your Institution Offers a Comprehensive Retirement Health Benefit

The Emeriti Plan provides group health insurance and a tax-advantaged reimbursement benefit for you and your dependents, plus ongoing education and convenient online or over-the-phone enrollment.



Attend Emeriti's Informational Conference Call
Thursday, October 2 at 10:00am(ET)

Dial in toll-free 15 minutes before the call : 1-888-339-2688

Use this passcode when prompted: 305 227 82



In Collaboration With **aetna**SM



DID YOU KNOW?

Medicare is estimated to cover only about half of your health care expenses in retirement. The rest will be covered by private insurance and by your own out-of-pocket expenditures.

Emeriti's Health insurance builds on the foundation of Medicare, and provides guaranteed issue group coverage. That means no medical underwriting ever!

Emeriti offers a menu of portable, group medical and Part D prescription drug plans and an optional dental plan for you and your dependents.

With Emeriti, you can change your insurance coverage each year during the annual enrollment period. You decide from year to year what level of coverage and cost is right for you!

Don't forget about your out-of-pocket expenses in retirement!

The Emeriti Program also provides a tax-free way for you to pay for out-of-pocket health expenses, such as coinsurance, Medicare Part B premiums, and other qualified expenses through the Emeriti Reimbursement Benefit.

You have a Health Account already set up by your institution to fund your Emeriti Insurance, and the Emeriti Reimbursement Benefit.

Your institution has already been making contributions on your behalf to your Emeriti Health Account, and you may also have made contributions. Employer contributions are made tax free, and all assets, including all earnings, are disbursed tax free for qualified retiree health benefits. Your voluntary contributions are made after tax; all assets, including all earnings, are paid out tax free for qualified healthcare expenses.

INCOME SECURITY + HEALTHCARE SECURITY = RETIREMENT READINESS



emeritihealth.org

