

January 1, 2015

To Retired Members of the Kenyon Staff, Administration, and Faculty,

It has recently come to our attention that for the Emeriti Program to comply with the ACA (Affordable Care Act) legislation, employees currently working at Kenyon (this includes employees who previously retired and who have or will return in a temporary or part-time appointment) and any of their eligible dependents cannot be enrolled in the Emeriti insurance or use the Emeriti Reimbursement Benefit during any period of active employment. This legislation prohibits the use of Emeriti reimbursements and Emeriti insurance coverage only while actively employed at Kenyon College in any capacity; either full time, benefits eligible or part time, non-benefits eligible. An example of this ineligibility status would be Kenyon retirees who are rehired in a part-time or temporary faculty, staff, or administrative position at Kenyon College.

As you have worked for the College in this capacity in the past, are doing so currently, or plan to do so in the future, we must notify you that *only* when you are not employed with the College, can you and your eligible dependents be enrolled in the Emeriti health insurance plans and make use of the Emeriti Reimbursement Benefit. *If you are rehired by the College, you will not lose any of your Emeriti benefits, they will simply be suspended until you move back into "retired" status.*

Please note: the ACA mandate only applies if you are a Kenyon retiree rehired by Kenyon College. You may work anywhere else and still maintain retiree status in the Emeriti Program and therefore, still utilize all of the Emeriti benefits

NEXT STEPS:

If you are rehired by Kenyon and are currently using any Emeriti benefit, you will need to:

1. Contact the Emeriti service center (1-866-363-7484 and select option #2) to drop the Emeriti coverage.
2. Keep your Medicare Part A and Part B in place.
3. Research and enroll in any other post-65 supplemental coverage you find on the open market.

Coverage with Emeriti will end the first day of the following month in which you cancel. Your new coverage (if selected) would begin the first day of the following month in which you enroll.

EXAMPLE (if rehired in a temporary position at Kenyon College beginning July 1 and ending December 31):

- June 15, call Emeriti to end coverage. Coverage ends July 1.
- June 15, call another post-65 health insurance provider and enroll in coverage. New coverage begins July 1.

Once you are no longer actively employed at Kenyon, the College will reinstate your retiree status under a “Special Enrollment Period” in the Emeriti Program, and you will be sent an “age-in insurance enrollment kit.” You may then re-enroll yourself and your eligible dependents in Emeriti Insurance and be eligible once again to use the Emeriti Reimbursement Benefit.

We are sorry for any inconvenience this may cause, but we must comply with federal regulations to protect coverage for all of our current retirees and employees. We are actively working with our peer institutions and Emeriti to lobby for a change in this legislation. We believe this was an unintended consequence of the Affordable Care Act and will do our best to work towards a resolution with the appropriate members of congress.

Please contact Michelle Foster, Assistant Director of Human Resources for Benefits at 740-427-5771, or fosterm@kenyon.edu if you have any additional questions.

Thank you for your time and understanding.

Kind Regards,

Jennifer Cabral
Director of Human Resources