



St. John Fisher University 2024 Retiree Information

Definition of a Retiree:

- At least 10 years of full-time employment with Fisher, **AND**
- Years of service plus age must equal at least 65.

Retiree Benefits:

Life Insurance

Retirees are provided with a Fisher-paid life insurance policy in the amount of \$5,000. You must make your beneficiary election at the time you retire.

Medical Insurance

Retirees who are under age 65 have the option to enroll in one of the medical plans shown below.

Plan	Coverage Tier / Monthly Rates			
	Retiree Only	Retiree + Spouse	Retiree + Children	Family
Blue PPO High Deductible	\$691.69	\$1,452.54	\$1,348.77	\$2074.81
Simply Blue Hybrid	\$806.91	\$1,694.50	\$1,573.45	\$2,420.69
Blue EPO J	\$872.58	\$1,832.40	\$1,701.51	\$2,617.72

Retirees who are age 65 or older have the option to enroll in one of the Medicare plans shown below. The rates shown are for a single plan. If electing two-person coverage (retiree plus spouse), the cost is two times the single plan rate. Enrollees in these plans must also be enrolled in Medicare Parts A and B through the Social Security Administration.

Medicare Plan	Single Tier / Monthly Rates
Blue Choice HMO – Low Option+	\$317.26
Blue Choice HMO – High Option+	\$392.16
Blue PPO – Low Option*	\$343.62
Blue PPO – High Option*	\$431.82
Supplemental D (includes Simply Prescriptions)**	\$425.58

+Available to retirees living in the 31 counties of the Excellus Medicare BlueChoice HMO-POS network.

*To check if your current city and state participate in this coverage, contact Excellus Customer Service at 1-877-883-9577. New York State is covered.

**If you elect the Supplemental D Plan, you must complete two applications – one for Supplemental D and one for Simply Prescriptions.

Please carefully review the attached Medicare Plan summaries which include detailed information on plan features, network coverage areas, and costs in order to determine the plan that best meets your needs. Pay particular attention to the pharmacy benefit differences between the plan options. If you would like assistance with understanding your Medicare plan options, contact one of the following Medicare Representatives:

	Fisher Group Medicare Options (listed above):	Excellus Direct Medicare Options:	Non-Excellus Direct Medicare Options:
Name:	Brian Inman	Elisa Brescia	Henry Yip
Phone:	(585) 736-2255	(585) 362-5265	(212) 706-9447
Email:	brian.inman@excellus.com	elisa.brescia@excellus.com	henry.yip@mybenefitadvisor.com

Dental Insurance

Retirees have the option to enroll in one of the dental plans shown below.

Plan	Coverage Tier / Monthly Rates		
	Retiree Only	2-Person	Family
Excellus BCBS Dental - Low Option	\$27.27	\$57.02	\$91.62
Excellus BCBS Dental – High Option	\$38.92	\$87.98	\$120.04

Fisher’s Contribution to Medical and/or Dental Insurance Costs

Retirees who enroll in a Fisher medical and/or dental insurance plan will be charged the above monthly rates less the following allowance:

- For retiree-only coverage, Fisher will contribute **\$50.00** per month.
- For two-person or family coverage (including retiree), Fisher will contribute **\$100.00** per month.
- If the cost of your selected plan(s) is less than the Fisher contribution, Fisher will contribute the full cost of the plan(s).

Additional Information Regarding Retiree Health and Dental Programs

- If you retire prior to age 65, you must apply for Medicare Part A (Hospitalization) and Part B (Physician Charges and Other Services) at least three months prior to your 65th birthday. If you continue working beyond age 65, you must apply for Medicare Part A and Part B at least three months prior to your retirement if you will be enrolling in a Fisher retiree plan or other Medicare Advantage or Medicare Supplement plan. Enrolled spouses also must follow these guidelines. Note: there is a per person monthly premium for Medicare Part B. For more information on Medicare, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).
- A deceased retiree’s surviving spouse may continue to participate in the plans; however, there will be no Fisher contribution.
- Retirees’ domestic partners are not eligible for medical and/or dental insurance through Fisher.
- A retiree may leave the plans at any time and rejoin again during an annual open enrollment period.

Tuition Remission

- Retirees, their spouses, and their dependents under the age of 24 are eligible to receive full tuition remission for undergraduate courses taken at Fisher.
- A deceased retiree’s surviving spouse and their dependents from that marriage under the age of 24 are eligible to receive full tuition remission for undergraduate courses taken at Fisher.

This notice is provided for information purposes only for eligible faculty and staff and does not constitute a legal contract. St. John Fisher University reserves the right to amend or terminate any of the plans or programs described in this notice at any time. Further, there may be certain coverage limitations or features based on carrier contract and/or University policy. In cases where discrepancies occur, the Plan Document or other relevant plan materials will be the ruling and binding instrument.