



Healthcare costs appear to be going nowhere but up.  
And Medicare may not be enough.<sup>1</sup>

**Your employer has you covered.**

## **Preparing today for a healthier tomorrow**

Everything you need to know about your employer's  
Retirement Healthcare Savings Plan

**Emeriti**®  
Retirement Health

# So you're thinking about retirement.



## Check healthcare off your to-do list!

Your employer's Retirement Healthcare Savings Plan (RHSP) provides one of the most tax efficient ways to manage health expenses for **you, your spouse and other qualified dependents<sup>2</sup>** in retirement. The RHSP complements your retirement plan and offers a number of tax advantages, including:

- Tax-free employer contributions
- Tax-free investment earnings
- Tax-free reimbursement of qualified medical expenses during retirement

Your employer's RHSP may also offer access to group retiree health insurance that has no network restrictions and follows you wherever you live in the United States.

“ With the RHSP, I don't have to go searching for health insurance or wonder how I'll pay for it. I have a plan.



## You have money for healthcare expenses in retirement

### Access your account



Your account is managed by TIAA, Emeriti's accumulation record keeper, trust and investment manager. You can make allocation changes and/or transfers at any time. To access your account, log-in to your account at [TIAA.org](https://www.tiaa.org), or call 866-363-7484, option #3.

### Get reimbursed for qualified medical expenses



It's easy to access your account for reimbursement of qualified medical expenses. For the fastest results, we encourage you to use your Rx debit card for prescription drug reimbursements or to submit your claims online at [MyEmeritiBenefits.org](https://www.mymeritibenefits.org).

## Enroll in group retiree health insurance, provided by Aetna

Join the thousands of RHSP retirees who have chosen employer-sponsored, **comprehensive group coverage from Aetna**. Package your medical, prescription drug and dental plans<sup>3</sup> any way that you like, and change plans each year, knowing that you won't be turned away.



### Wide range of benefit coverage.

Choose from a variety of medical plans with low out-of-pocket maximums, and prescription drug plans, including some that cover all Medicare Part D prescription drugs. Premium rates are based on your zip code and can be calculated online at **EmeritiHealth.org**.



### National plans. No network restrictions.

Move anywhere in the U.S., knowing your health plans will follow you. Your doctor does not have to be in the Aetna network. The provider must be eligible to receive Medicare payment and willing to accept your plan. Choose from 65,000+ pharmacies nationwide, including independent drugstores and large brand-name pharmacies



### Urgent and emergency care available outside the U.S.

The Aetna plans cover urgent and emergency care outside the U.S. for those who are traveling abroad.

**You will have an initial 90-day window to enroll in insurance when you are eligible.<sup>4</sup>**



### Ready to retire?

If you're 65 or older, contact Social Security three months before you retire to enroll in Medicare Parts A & B. Call 800-772-1213, or visit **socialsecurity.gov**. Then call the Emeriti Service Center to request an insurance enrollment kit.

If you're under 65, use your account to get reimbursed for health insurance available on the individual market.



### Covered under a spouse's health plan?

Contact Social Security and let them know. You don't need to enroll in Medicare Part B until your spouse separates from employment. When that occurs, call the Emeriti Service Center to request an insurance enrollment kit.



### Looking for insurance plan details?

Visit **EmeritiHealth.org** to get detailed information, compare plan features side-by-side and learn how Medicare works.

You can also use the **rate calculator** to determine insurance premiums based on your zip code.

## Request an insurance enrollment kit



**Emeriti Service Center:**  
**866-363-7484, weekdays**  
**9:00 a.m. - 5:30 p.m. (ET)**

## Get more information



### **TIAA.org**

Check account balance and make allocation changes/transfers.



### **EmeritiHealth.org**

Get more details, download the ABCDs of Medicare booklet, and calculate insurance premiums based on your zip code.



<sup>1</sup> ebri.org, Employee Benefit Research Institute, Issue Brief, May 16, 2019, No. 481.

<sup>2</sup> Your plan may cover other eligible dependents, including dependent domestic partners. Non-dependent domestic partners may also be eligible, if elected by your institution. Please note that there are tax implications for non-dependent domestic partners.

<sup>3</sup> Aetna dental plan is not available to retirees who live in Maryland.

<sup>4</sup> Must have met your employer's RHSP retirement eligibility for retiree health insurance through the Plan.

Subject to the rules of your Summary Plan Description (SPD), your Account assets are available to pay health insurance premiums and other qualified medical expenses for your life and the lifetime of your eligible dependents. Once you have died and once all your eligible dependents have died (or reached majority, in the case of children), any remaining balance in your Account is forfeited back to the Plan for use under the terms of the Plan for other eligible participants of your Institution.

Emeriti, TIAA, CBIZ RPS, Aetna Life Insurance Company, and HealthPartners are independent corporations and are not legally affiliated. The full name of Emeriti Retirement Health Solutions is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health Solutions is not an insurance company, insurance broker or insurance provider.

CBIZ RPS is Emeriti's disbursement recordkeeper for group insurance administration and medical expense reimbursement processing. CBIZ RPS is a Philadelphia company with more than 40 years of experience in full-service benefits services supporting employees and retirees in organizations nationwide.

Aetna Life Insurance Company is the primary health insurer for the Emeriti Program, providing fully insured medical insurance and health-related products. For more than 150 years, Aetna has been an innovator in the delivery of insurance solutions and is a nationwide provider of Medicare-approved Part D prescription drug services.

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