



What do I do next?

Step 1 Submit a written letter of intent to retire to your supervisor and Human Resources. (Sample is available on EMU's website.)

Note: Notice requirements may vary based on Bargaining Unit Agreements)

Step 2 If you are part of MPERS, contact MPERS directly at 800-381-5111 to initiate your health/retirement benefits

Step 3 If your retirement savings are through TIAA or elsewhere, contact your provider when ready to start receiving your retirement funds. (TIAA 866-842-2949)

Step 4 Non-MPERS retirees, eligible for health benefits from EMU, will decide whether to continue with:

- EMU Medical/ Vision/ Dental Insurance, prior to reaching age 65
- EMU Health Reimbursement Acct (HRA), post age 65

Step 5 Contact the Benefits Office to understand what happens to your current benefits and to enroll in Retiree Benefits - medical, dental and retiree life insurance, if applicable to your employee classification.

Important Contact Information

EMU

Academic HR	734-487-0076
HR Benefits	734-487-3195
Payroll	734-487-2393

Benefits Vendors

Medical:

BCBSM (PPO):	877-354-2583
BCN (HMO):	800-662-6667

Vision (VSP):

Vision Service Plan:	800-877-7195
Use member # from BCBSM card	

Health Savings Account (HSA)

Health Equity:	877-694-3942
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Dental

Delta Dental:	800-482-8915
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Medicare Supplemental Reimbursement (HRA) & Flexible Spending Accounts (FSA)

BASIC:	800-444-1922
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Life Insurance

Aetna	800-882-8395
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Retirement

TIAA:	800-842-2776
TIAA Local:	866-842-2949
MPERS:	800-381-5111

As You Retire From Eastern Michigan University

Important Retiree Benefits Information

This brochure highlights your retirement benefits from Eastern Michigan University. To be eligible for these benefits, you must first meet the age and service requirements, as outlined.

If you are a represented employee, you should also consult your most recent Collective Bargaining Agreement (CBA) for a description of your EMU Retiree benefits.



EASTERN MICHIGAN UNIVERSITY

RETIREMENT BENEFITS AT A GLANCE

Faculty and non-bargained for employees (FA, AC, AH, AP, CA) will continue their medical and dental coverage until the end of the calendar year quarter during which they retire. However if you are part of MPSERS, your health and dental benefits will end at the end of the month in which you retire. Upon satisfying MPSERS' age and service requirements, you must enroll in MPSERS health, dental, and vision plans. Contact MPSERS at 800-381-5111 or enroll on the MPSERS website. Submit a letter of intent to retire to HR. **If you have FSA account, it will end on date of retirement. You have a 90-day grace period to submit claims to BASIC.**

E-Class	EMU Benefit Eligibility	Employee-paid Medical (TIAA Retirees)	Employee-paid Dental (TIAA Retirees)	Life Insurance	Emeritus Status	Eligible for MediGap after age 65 (w/TIAA)	Retirement Benefit Start Date
AC	Age 50 w/10 YOS	Offered to age 65	Offered for life	\$7,000	15 YOS	Yes	1 st day of calendar QTR after retirement
AH	Age 50 w/10 YOS	Offered to age 65	Offered for life	\$7,000	15 YOS	Yes	1 st day of calendar QTR after retirement
AP	Age 50 w/10 YOS	Offered to age 65	Offered for life	\$7,000	15 YOS	Yes	1 st day of calendar QTR after retirement
CA	Age 50 w/10 YOS	Offered to age 65	Offered for life	\$7,000	15 YOS	Yes	1 st day of calendar QTR after retirement
CP	Age 50 w/10 YOS	COBRA	COBRA	\$4,000	15 YOS	No	N/A- COBRA
CS	Age 50 w/10 YOS	COBRA	COBRA	\$7,000	15 YOS	No	N/A - COBRA
FA	Age 55 w/15 YOS or Age 60 w/10 YOS	Offered to age 65	Offered for life	\$7,000	15 YOS	Yes	1 st day of calendar QTR after retirement
FM	Age 55 w/15 YOS or Age 60 w/10 YOS	Offered to age 65	Offered to age 65	Age 50 w/ 10 YOS* \$7,000	15 YOS	No	1 st of month following retirement date
LE	Age 50 w/10 YOS	COBRA	COBRA	n/a	n/a	n/a	N/A COBRA
PE/PT	Age 55 w/15 YOS or Age 60 w/10 YOS	Offered to age 65	Offered to age 65	Age 50 w/ 10 YOS \$7,000	15 YOS	No	1 st of month following retirement date
PS	Age 50 w/10 YOS	COBRA	COBRA	\$7,000	15 YOS	No	N/A – COBRA

*Different eligibility criteria may apply, if retired due to medical reasons (age 40/5 YOS)

HEALTH CARE OPTIONS FOR TIAA RETIREES

Retirees Younger than Age 65

(AC, AH, AP, CA, FA, FM, PE/PT):

You may continue group medical benefits at your own expense, until age 65, if enrolled at time of retirement. You will pay the full premium cost of the benefits. Arrangements must be made in the Benefits Office on or before your retirement date. You can cancel coverage at any time, but once canceled, it cannot be reinstated.

Age 65 and Older (AC, AH, AP, CA, FA):

If you enroll in a supplemental Medicare plan, including Medicare Part D plans, often referred to as MediGap plans, the University will reimburse your premiums, up to \$160 per month. Reimbursements are paid to eligible retirees, provided receipts are submitted timely. Application and arrangements must be made with the Benefits Office on or before your retirement date. Reimbursements are processed through a Health Reimbursement Account (HRA), managed by BASIC.

Catholic Social Services at St. Joseph's Mercy Hospital may offer assistance in selecting a supplemental Medicare Plan, also known as MediGap. This is a free, voluntary service.

Contact: (734) 712-3625

Note: For your information only. EMU does not support or endorse any such services.

DENTAL OPTIONS FOR TIAA RETIREES

You may continue your dental coverage, at your own expense, if enrolled at time of retirement. If continued, you will pay the full cost of the dental benefit. Proper arrangements must be made in the Benefits Office on or before your retirement date.