



What do I do next?

Step 1 Submit 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 MPSEERS, contact MPSEERS 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-MPSEERS 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 See the chart on this flyer to understand what happens to your current benefits. After you retire, you will receive a Retiree letter and a COBRA letter explaining your options to continue medical and/or dental insurance including the applicable enrollment forms.

Rev 12-2022

Important Contact Information

EMU

| | |
|-------------|-----------------------|
| Academic HR | 734-487-0076 |
| HR Benefits | 734-487-3195 |
| | HR_Benefits@emich.edu |
| 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 |
|----------------|--------------|

Dental

| | |
|---------------|--------------|
| Delta Dental: | 800-482-8915 |
|---------------|--------------|

Medicare Supplemental Reimbursement (HRA) & Flexible Spending Accounts (FSA)

| | |
|-----------|--------------|
| HSA Bank: | 800-357-6246 |
|-----------|--------------|

Life Insurance

| | |
|----------|--------------|
| Hartford | 800-918-2335 |
|----------|--------------|

Retirement

| | |
|-------------|--------------|
| TIAA: | 800-842-2776 |
| TIAA Local: | 866-842-2949 |
| MPSEERS: | 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 current EMU provided 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 HSA Bank.**

| E-Class | EMU Benefit Eligibility | Employee-paid Medical (TIAA Retirees) | Employee-paid Dental (TIAA Retirees) | Life Insurance | Emeritus Status | Eligible for Medicare Supp Reimbursement after age 65 (TIAA Retirees) | Current EMU Medical/Dental continues through (** Non-MPSERS) |
|---------|------------------------------------|---------------------------------------|--------------------------------------|--------------------------|-----------------|---|--|
| AC | Age 50 w/10 YOS | Offered to age 65 | Offered for life | \$7,000 | 15 YOS | Yes | End of Calendar Year QTR |
| AH | Age 50 w/10 YOS | Offered to age 65 | Offered for life | \$7,000 | 15 YOS | Yes | End of Calendar Year QTR |
| AP | Age 50 w/10 YOS | Offered to age 65 | Offered for life | \$7,000 | 15 YOS | Yes | End of Calendar Year QTR |
| CA | Age 50 w/10 YOS | Offered to age 65 | Offered for life | \$7,000 | 15 YOS | Yes | End of Calendar Year QTR |
| CP | Age 50 w/10 YOS | COBRA | COBRA | \$4,000 | 15 YOS | No | End of Month |
| CS | Age 50 w/10 YOS | COBRA | COBRA | \$7,000 | 15 YOS | No | End of Month |
| FA | Age 55 w/15 YOS or Age 60 w/10 YOS | Offered to age 65 | Offered for life | \$7,000 | 15 YOS | Yes | End of Calendar Year QTR |
| FM | Age 50 w/10 YOS | Offered to age 65 | Offered to age 65 | Age 50 w/10 YOS* \$7,000 | 15 YOS | No | End of Month |
| LE | Age 50 w/10 YOS | COBRA | COBRA | n/a | n/a | n/a | End of Month |
| 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 | End of Month |

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

** If you are part of MPSERS, your health and dental benefits will end at the end of the month in which you retire

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 HSA Bank.

Catholic Social Services of Washtenaw County

may help in selecting a supplemental Medicare Plan, also known as MediGap. This is a free, voluntary service. Contact: (734) 971-9781 and press "8". 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.