Turning 65 - What You Need to Know

Post-65 Medicare-Eligible Retiree Medical Coverage

Eligible retirees of Emory University and Emory Healthcare will transition from Emory’s medical plan with Aetna to a Medicare health insurance exchange at age 65.

Post-65 retirees will shop for and purchase an individual plan that works with their Medicare coverage. Emory has partnered with OneExchange, a company that is experienced in helping retirees evaluate and enroll in Medicare supplemental insurance. This new program offers:

- More plan choices
- A monthly contribution from Emory to a Health Reimbursement Arrangement (HRA), for eligible retirees/spouses/SSDPs, to help pay for the plan ($100 per month). To be eligible for the subsidy from Emory, you must be covered in the Pre-65 medical plan and have been hired prior to January 1, 2003.
- Expert help choosing and enrolling in the plan
- Ongoing support, including help with questions about coverage

In preparation for transitioning from your Emory pre-65 retiree medical plan, please contact the Social Security Administration to enroll for Medicare Parts A & B about three months prior to your 65th birthday. Around this same time frame, if you were hired prior to January 1, 2003, you will also receive an Enrollment Guide from OneExchange with information on choosing either a Medicare Supplement Plan (Medigap) and a Medicare Part D Prescription Plan or a Medicare Advantage Plan. Your eligible spouse/SSDP will follow the same process as they approach age 65.

You will find information about available plans at https://medicare.oneexchange.com/emory. Please contact OneExchange at 1-855-241-5720 to enroll no later than 30-45 days prior to your 65th birthday to ensure a seamless transition with no gaps in coverage.

You may also enroll in a plan on your own without using the services of OneExchange. However, please contact OneExchange at 1-855-241-5720 to inform them of your enrollment and ask about reimbursement for eligible expenses.

If you were hired on/after January 1, 2003, you will not receive an Enrollment Guide from OneExchange. However, you may contact OneExchange at 1-855-241-5720 to secure more detailed information, and/or to initiate the enrollment process. **Important Note:** Retirees hired on/after January 1, 2003 are not eligible to receive the subsidy from Emory.

If you have questions about the transition process, please contact your designated Benefits Specialist at (404) 727-7613 if you are an Emory University retiree:

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<tr>
<th>Last Name Begins With</th>
<th>Benefits Specialist</th>
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<tbody>
<tr>
<td>A-I</td>
<td>Tia Favors</td>
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<tr>
<td>J-Q</td>
<td>Rita Calderon</td>
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<td>R-Z</td>
<td>Dhruti Trivedi</td>
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If you are an Emory Healthcare retiree, please contact the Employee Resource Center at (404) 686-6044.