

## MEDIGAP

A Medigap policy is health insurance sold by private insurance companies to fill the “gaps” in Original Medicare Plan coverage. Medigap policies help pay some of the health care costs that the Original Medicare Plan doesn’t cover. If you are in the Original Medicare Plan and have a Medigap policy, then Medicare and your Medigap policy will pay both their shares of covered health care costs.

When you enroll in Medicare Part B at or after age 65, you trigger a one-time “Medigap open enrollment period.” If you delay Part B enrollment until your employer-provider group health plan coverage is about to stop, you will be able to use your open enrollment period to your best advantage. During open enrollment, you may purchase any Medigap plan from any company you choose. Please contact your Medigap provider to discuss specifics of the open enrollment period.

We highly recommend that you read this booklet provided by Medicare:  
 “2008 Choosing a Medigap Policy Guide”  
<http://www.medicare.gov/Publications/Pubs/pdf/02110.pdf>

*If you do not have access to a computer, we will be happy to print the guide for you.*

*Mercer recommends AARP. Their contact # is 888.687.2277*

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Last Updated:  
 05/30/08

## Mercer University Retiree Benefits

Dear Mercer Retiree,

As a retiree, you know first hand that Mercer University strives for excellence in educating our youth not only in the classroom but also by our example. We recognize that our service to others strongly influences the standard by which our students measure their own successes as they grow professionally. You have played an important role in providing that example, as well as helping to build a stronger foundation from which education may continue.

We know that it takes the whole Mercer community working together to achieve results that really matter. And, here in the Benefits, Payroll, and Wellness Departments of Mercer University, we acknowledge your contribution to that end and say thank you for your dedicated service!



## HELPFUL RESOURCES

AFLAC- 1.800.992.3522 [www.aflac.com](http://www.aflac.com)

You may continue your AFLAC policy directly through them.

Core Administrative Services- 478.741.3521 or 1.888.741.2673

MEDICARE– 1.800.633.4227 [www.medicare.gov](http://www.medicare.gov)

Most people age 65 or older who are citizens or permanent residents of the United States are eligible for **Medicare Part A** (Hospital Insurance) without paying a monthly premium. Most sign up for Medicare Part A even if they are covered under a group health plan.

If at age 65, you chose not to enroll in **Medicare Part B** (Medical Insurance) because you were covered under a group health plan, you should not be penalized the 10 percent premium surcharge once you do actually retire and apply for these benefits.

The Medicare Part B rules allow you to:

- enroll in Medicare Part B any time while you are covered under a group health plan; or
- enroll in Medicare Part B during the eight-month period that begins with the month your (employer sponsored) group health coverage ends.

Please check with Medicare regarding your enrollment period and effective date of coverage.

You may also want to enroll **Medicare Part D**. (Prescription Coverage). Enrollees will not be penalized for signing up late if they have been covered through a group health plan. If you are asked to present Medicare with a letter confirming your Mercer coverage, please contact Gina Hall, Mercer's Benefits Coordinator, at (478)301-2787. She will provide this letter for you.

**BEARCARD** Retirees who want to access Mercer facilities may pick up an application for a Bearcard at the Human Resources Office.

**CAMPUS FACILITIES** Retiree Bearcards entitle the holder to access the Library, University Center Food Court and attend Athletic Events at no costs. Fitness Center Membership, which can be purchased at \$144.00 per year for retirees, also relies on the Bearcard for authorized entry into the facility. (*Retired Professors who obtain Professor Emeritus status may join the UC Fitness Center at no costs*)

**EDUCATIONAL BENEFITS (Dependent Tuition Waivers)**  
Following the formal retirement of an eligible Faculty or Staff Member as defined on page 2: If the employee, spouse, or dependent child is attending Mercer at the time of the formal retirement from the University, such student will be permitted to continue receiving the same Tuition Waiver benefits to complete the Undergraduate or Graduate degree program being pursued at the time of the formal retirement.

Should a retired employee, spouse or dependent child receiving retiree Tuition Waiver benefits under this provision cease attending Mercer University for more than two consecutive semesters for reasons other than illness or death of an immediate family member, such retiree benefits will no longer be made available to that individual.

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## Who Is Considered a Retiree?

### RETIREE DEFINED

A retiree of Mercer University is an employee who after reaching the age of at least 55, decides to separate from the University for the purposes of discontinuing full-time employment. An employee who leaves the University for any other reason regardless of age would not be considered a “retiree” for purposes of this document.



**RETIREMENT DISTRIBUTIONS** Retirees may begin receiving distributions at various levels and intervals throughout the latter years of their career. Please visit this site location for the different options: <http://enroll.tiaa-cref.org/mercer/> If you prefer speaking with a retirement representative please call your respective advisor:

Those with funds invested with **TIAA-CREF** should call: 1 800 842-2776

Those with funds invested with **Guidestone** should call: 1 888 984-8433

For questions regarding a Supplemental Retirement Account (Tax Deferred Annuity), you will need to contact that particular service provider. If you do not have a contact number for your retirement vendor, please call our office and we will be happy to provide one for you.

**QUESTIONS (478 )301-2787**

### HEALTH INSURANCE (Retirement Eligibility & Continuation of Coverage)

Employees who retire from Mercer University may continue coverage under the Mercer Health Plan for themselves and eligible Dependents covered at the time of retirement until the Retired Employee reaches the age of 65 years. Upon the Retired Employee attaining the age of 65 years, he or she will be entitled to Medicare benefits and any Dependents covered at such time may elect to continue coverage under the Plan's COBRA Continuations. If the Employee retires after age 65 years, Retiree Health Insurance is not available.

All premium costs for Retiree Coverage - for both the Employee and any Covered Dependents - is fully paid by the Employee. Premiums will equal the current rates paid by the University and the active employees for coverage.

Dependents carried under Employee Retiree Coverage are subject to the same terms of eligibility as those Dependents of Active Employees. Should a Dependent attain age 65 years before the Retired Employee, such Dependent will be entitled to Medicare benefits and will, therefore, no longer be eligible for coverage under this Retiree provision.

For Purposes of this Section, an Employee is eligible for Retiree Coverage if he/she has attained at least 55 years of age, retires from the University, and does not later become employed with another employer through which the employee would have the benefits of health insurance coverage.



**Mercer University**