

Juniata College Overview of Retiree Health Benefits

- Eligibility:** Must have 10 years of service and attained age 55.
Must have been hired prior to January 1, 1997.
College share of premium varies according to formula; 2.5% of Monthly premium for each year of service up to 50% (20 years of service). Years of service frozen as of 1/1/99 if less than 50 years of age as of 1/1/97. Covers retiree and any eligible dependents at the time of retirement.
- Early Retiree (55-64):** Eligibility same as above. Retiree remains on same plan as active employees. Retiree and spouse are split into single coverage each. Currently, single coverage full premium is \$1,053.63 (PPO Gold \$350/700) per month, \$996.66 (PPO Blue \$2,000/4,000) and \$1,001.54 (QHDHP) per month. Amount is reduced by post-retirement benefit. Once retiree and/or spouse turns 65, the plan below applies.
- Regular Retiree (65+):** Medicare supplemental plan. United America Insurance Company is the Medicare Supplement carrier. We provide PLAN F; a standardized government approved Medicare Supplement Plan. If Medicare pays a portion of the bill, Hartford will pay the rest including any deductibles. The only out of pocket expense, if any, for Medicare Approved services would be any excess doctor, oxygen or ambulance charges above the Medicare Approved Amounts. 10% of the Doctors nationwide do not accept Medicare assignment and can charge a maximum additional amount of 15%. There are no exclusions or waiting periods for pre-existing conditions. Retirees can use any hospital or doctor of their choice in any of the 50 states. This carrier was obtained through third party administrator, Benistar, a nationwide provider of senior health products. The coverage is identical to the prior supplement through Oxford.

The full monthly rate for 2025 is \$285.00.

Prescription Benefit:

The College provides a credit on the retiree invoice to be used towards the purchase of his or her own Medicare Part D Plan, which the retiree must elect on own.