



One of the most **tax efficient ways** to manage healthcare expenses in retirement

Triple Tax Free Benefits for you & your dependents

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Tax-free employer contributions (Employee contributions are after tax)	Tax-free investment earnings	Tax-free reimbursement for qualified medical expenses in retirement

 Flexible
Group Health Insurance
Underwritten by Aetna

Emeriti enables you to preserve your tax-deferred 403(b) assets, & instead use the tax-free money in your Emeriti savings for qualified medical expenses in retirement.

Income Security + Healthcare Security = Retirement Readiness

Thinking About Retirement?



Visit EmeritiHealth.org
Watch short videos on the Emeriti website



Call the Emeriti Service Center to request an insurance enrollment kit
1-866-363-7484

Overview of your Emeriti Plan

Your Employer's Contributions

Gettysburg College will begin making contributions for you upon commencement of employment and attaining age 35 with 2 years of service. The amount of the contribution will be determined by the Institution. The Institution will cease making its contributions on the earliest of the following:

- the date the Institution has made 25 years of contributions to your account
- the date you cease employment at the Institution
- the date of your death during employment

Your Own Contributions

You can begin to make contributions to your Emeriti Health Account at any time. Voluntary contributions may be made by payroll deduction during active service, or by ACH transfer from your bank account even after you terminate or retire.

Your voluntary contributions will be made on an after-tax basis, but employer contributions and all earnings will accumulate and be paid out tax free for your retiree health insurance and other qualified medical expenses.

Dependent eligibility for Emeriti Plan benefits

Under your institution's Plan, your spouse, domestic partner, dependent children, and dependent relatives--as defined by IRS guidelines--may also be eligible to receive benefits while you are receiving benefits and may continue to do so after you die.

Using your Emeriti Reimbursement Benefit

You will be able to utilize the Emeriti Reimbursement Benefit to pay for any qualified out-of-pocket medical expenses with assets accumulated in your Emeriti Accounts if you are age 55 and have 10 years of service at time of termination of employment.

Any voluntary contributions that you make are immediately vested and available for reimbursement of qualified medical expenses when you terminate employment. See Emeriti's website www.emeritihealth.org for a list of eligible expenses.

Please read your Summary Plan Description (SPD) for further details about special conditions allowing for early withdrawal of your Emeriti assets in the case of a terminal illness or a catastrophic health situation. To check your account balance go to tiaa-cref.org, or call the Emeriti Service Center at 1-866-363-7484 and select Option #3.

Using your Emeriti Retiree Health Insurance

You will also be eligible for the Emeriti Health Insurance Plan Options if you satisfy the criteria for Retirement Eligibility under the Plan:

- attained age 55 while employed by the Institution with at least 10 years of continuous service
- became permanently disabled during active service and received a disability determination letter from Social Security

Having met the criteria for Retirement Eligibility, you will be able to enroll in the Emeriti Health Insurance after terminating service with the Institution, attaining age 65, and enrolling in Medicare Parts A and B.

If your spouse or domestic partner is also age 65 or older and is enrolled in Medicare Parts A and B, he/she may also enroll when you do in any Emeriti Health Insurance Plan Option. If your spouse, domestic partner, or eligible dependents are not Medicare-eligible, they may enroll in Emeriti's pre-65 Health Insurance Plan Options when you enroll.

Subject to the rules of your Summary Plan Description (SPD), your Emeriti Health Account assets are available to pay health insurance premiums and other qualified medical expenses for your life and the lifetime of your eligible dependents. Once you have died and once all your eligible dependents have died (or reached majority, in the case of children), any remaining balance in your Health Account is forfeited back to the Plan for use under the terms of the Plan for other eligible participants of your Institution. This Plan Highlights Sheet is intended to provide you with a brief overview of certain key features of your Institution's Plan. Please consult your Summary Plan Description (SPD) sent separately to you for a more complete explanation of the terms of the Plan and your rights and responsibilities under the Plan. The terms of the Summary Plan Description (SPD) will prevail.

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