2014 Post-65 Retiree Health and Dental Rates

Employees who retired *before* 7/1/2010

AETNA						
Tier Level	**Retiree Cost**		**College Contribution**		**Total Premium**	
	Monthly	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
Retiree	$87.58	$1,050.96	$162.63	$1,951.56	$250.21	$3,002.52
Spouse	$250.21	$3,002.52	$0	$0	$250.21	$3,002.52

Employees who retired between 7/1/2010 and 6/30/2012

Healthcare Reimbursement Account						
Tier Level	***Retiree Cost**		***Maximum Reimbursement**		***Total Premium**	
	Monthly	**Annual**	**Monthly**	**Annual**	**Monthly**	**Annual**
Retiree w/85+ points (65%)	$250.21	$3,002.52	$162.63	$1,951.56	$250.21	$3,002.52
Retiree w/75-84 points (50%)	$250.21	$3,002.52	$125.10	$1,501.20	$250.21	$3,002.52
Spouse	$250.21	$3,002.52	$0	$0	$250.21	$3,002.52

*Rates are based on the Le Moyne College Medicare Advantage Plan (currently Aetna PPO)
Retirees can choose their own medicare advantage plan or use the College's

Employees who retire on or after 7/1/2012

Healthcare Reimbursement Account	
Tier Level	**Maximum Reimbursement/Flat Contribution from LMC**
	Annual
Retiree w/85+ points (65%)	$2,000.00
Retiree w/75-84 points (50%)	$1,500.00
Spouse	$0

-Retirees can choose their own medicare advantage plan or us the College's. See "Total Premium" above for current 2014 rates. Retirees with the HRA *must pay the premium in full* before receiving reimbursement.
-Reimbursement can only be claimed for retiree's health insurance premiums (not for spouse's).

Individual Dental

Delta Dental			
Monthly Premium	$47.97	**Total Annual Premium**	**$575.64**

*Please note: Dental premium must be paid in one lump sum. Monthly premium is stated for calculation purposes ONLY.

The effective date for the above plans is January 1. Enrollment or membership changes at other times of the year will not be permitted unless certain conditions set by IRS regulations are met (e.g., a spouse's loss of coverage due to termination of employment).

This document reflects rate adjustments only! Refer to Benefit Comparison Sheet for Benefit Changes.