

Colgate University Retirement Healthcare Savings Plan

About the plan

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Colgate University has adopted a retiree health plan through the Emeriti Program, a comprehensive retiree health benefits solution for employees of colleges, universities, and other education-related nonprofit organizations. The three core components of the Emeriti Program include:

About Your Plan

You are a participant in the Emeriti Retiree Health Plan for Colgate University. Under the Plan, your spouse, same sex or opposite sex domestic partner, dependent children* and dependent may also be eligible to receive benefits while you are receiving benefits and may continue to do so after you die.

*As defined by IRS guidelines

Your Eligibility for Emeriti Benefits

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 62 while employed by Colgate University with at least 15 years of continuous service

attained age 65, while employed by Colgate University with at least 10 years of 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 Post-65 Health Insurance after terminating service with Colgate University. You may also choose to enroll in Emeriti's Pre-65 Retiree Health Insurance Options before moving into the Post-65 coverage.

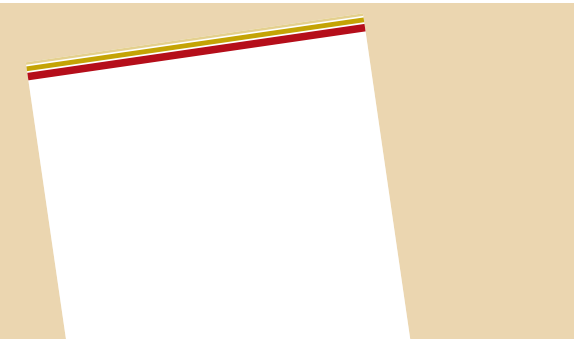
If your spouse (or domestic partner) is also eligible for Emeriti Health Insurance Plan Options, you may be able to enroll in the Emeriti Health Insurance Plan Options for your spouse (or domestic partner) as well.

7 WAYS TO GET MORE INFORMATION

SERVICE CENTER

Call toll-free at 1-866-EMERITI (1-866-363-7484)
Monday through Friday, 9:00am to 5:30pm (ET)

PARTICIPANT DASHBOARD



GET MORE INFORMATION

Third Party Resources

Medicare.gov

www.medicare.gov

Access MEDICARE AND YOU 2010 from the Centers for Medicare and Medicaid Services. All information is free.

The Kaiser Family Foundation, a leader in health policy and communications, is a nonprofit, private operating foundation focusing on the major health care issues facing the U.S. Kaiser acts as a non-partisan source of facts, information, and analysis for policy makers, the media, the health care community, and the public. All information is free.

www.kff.org

www.ebri.org

The mission of the Employee Benefit Research Institute (EBRI) is to contribute to, encourage, and to enhance the development of sound employee benefit programs and sound public policy through objective research and education. You will find research and education-related information pertaining to retiree health care on this web site. All information is free.

The IRS web site provides detailed explanations of eligible dependents, and qualified medical expenses. The Emeriti web site also provides a general overview of these items.

www.irs.gov

The Emeriti Service Center. 1-866-EMERITI (1-866-363-7484)
Monday through Friday, 8:00am to 5:00pm (ET).

Colgate University