

Retirement Benefits: What you take with you and what you don't

	Can this continue after retirement?	Helpful Contact Numbers and Links	Explanation
Health Insurance	CONDITIONAL	Deborah Stoner Human Resources 540-458-8923 Infinisource COBRA Form(s) Pre-65 Form(s) for Retiree, Spouse and Family	<p>If an employee has ten or more years of service in a full-time benefit-eligible position, he/she may retire as early as age 59½, and continue participation in the group health insurance plan (the University will continue to provide a 75% contribution to the employee and spouse/family health insurance premiums) until age 65, at which time Medicare coverage begins.</p> <p>Assuming the employee meets the qualifications, the University's retiree health benefit that is in effect at that time will then be available at age 65. Retiree health insurance benefits are determined by date of hire.</p> <p>Social Security recipients and their spouses are eligible at age 65 for Medicare health insurance.</p>
Dental Insurance Vision Insurance	NO COBRA 18 months only	Deborah Stoner Human Resources 540-458-8923 Vision COBRA Rates , Pg. 8 Dental COBRA Rates , Pg. 9	<p>You will receive information directly from Infinisource, our COBRA administrator, offering you the ability to continue coverage for up to 18 months at 102% of the entire premium.</p> <p>You can also shop for Individual policies.</p>

<p>Group Life Insurance</p> <p>Group Disability Insurance</p>	<p>NO</p>		<p>Group Life Insurance and Group Disability Insurance coverage ends on your last day of employment.</p>
<p>Supplemental & Individual Life Insurance</p> <p>Long Term Care Insurance</p>	<p>Can convert to Individual Policies and be continued directly with the vendor</p>	<p>Tamika McCoy Human Resources 540-458-4076</p>	<p>You will receive information regarding the continuation of your various coverages, including individual policies in an email from Tamika McCoy closer to your retirement date. The email will contain a life insurance conversion form should you wish to continue your life insurance coverage. It will also contain information regarding COBRA.</p>
<p>Flex Spending Accounts</p>	<p>NO</p> <p>COBRA only*</p>	<p>Flexible Benefit Administrators (800) 437-FLEX</p> <p>Eligible Expense List</p>	<p>Your flex debit card will be deactivated on the last day of your employment. You have 90 days from your date of retirement to file for claims not paid for with your flex card.</p> <p>*You can COBRA your Flex Spending Account but it will <u>not be tax benefitted</u>. You will have to pay for it through after tax dollars.</p>
<p>Educational Grant</p>	<p>YES</p>	<p>Treasurer's Office</p>	<p>Children of retired employees (who have 6 or more consecutive years immediately preceding retirement) will remain eligible for educational grant benefit.</p>
<p>Tuition Free Courses</p> <p>Course Audit</p>	<p>YES</p>	<p>Policy & Application Procedure</p>	<p>You have the same access to the tuition-free classes now offered to the University employees. You will be subject to the same guidelines and application procedures as an active employee.</p>

			You also have the option of auditing classes with the approval of the teaching faculty member.
W&L Email Address	YES	Tamika McCoy Human Resources 540-458-4076 IT Services 540-458-4357	Retirees may still have access to their Washington and Lee University email account. Should you wish not to continue with your account, please notify HR and ITS.
Parking Pass	YES	Public Safety 540-458-8999 Parking Registration	Retirees are allowed to continue to obtain a valid University parking pass each year (July 1 – August 17) through the University’s Public Safety website or visit the Public Safety Office.
Use of Facilities	YES	Fitness Resources Campus Events Lenfest Center Events Athletic Events Libraries Link	Your W&L ID Card will allow you maintain access to: <ul style="list-style-type: none"> • Admittance to the W&L gym facilities and Natatorium for both you and your spouse/partner • Access to unlimited fitness classes for \$50 per year • Opportunity to attend lectures, movies and other cultural events • Tickets to shows at the Lenfest Center, seasonal athletic events and other University programs at the employee rate. • Full use of the Leyburn Library and Law Library
Various Other Perks	YES	Employee & Retiree Perks	You will be able to continue to access the various discounts on local services, travel, entertainment and more.