



Retiree Pre-Medicare Health Plan (RPHP)

Administered by Aetna

Eligibility:

Employees must:

- Be an Endowed retiree age 55 or older and;
- Have at least 10 years of benefits-eligible service with the university at the time of retirement
(includes any combination of benefits-eligible service in an endowed college/unit, a contract college/unit, or with Weill Cornell Medicine)
- Not Medicare eligible

If you are covering an eligible dependent spouse/domestic partner or child who is Medicare eligible, Aetna will offer the Aetna Medicare eligible plans: Retiree 80/20 Plan or Medicare Advantage Plan.

Important: If you decide to cancel the health insurance at any time for any reason, you will not be able to re-enroll at a later date. The health insurance coverage is forfeited for yourself and covered dependents.

How the plan works:

The RPHP Plan provides a nationwide proprietary network of medical providers managed by Aetna. In this plan, you will incur a \$20 copayment for access to network providers. Preventive care received in-network is covered at 100%. Inpatient stays and other medical procedures by network providers are covered at 90% after satisfaction of a \$150 Individual deductible (\$300 per family). After you meet the in-network, out of pocket maximum of \$2,000 per individual (\$4,000 per family)*, the plan reimburses at 100% for the remainder of the calendar year. If you seek care out of network, you will pay more.

**Combined total family deductible and out-of-pocket limits will be higher if dependent(s) are covered under Retiree 80/20 Plan or Medicare Advantage Plan (MAPD).*

Prescription drug coverage:

OptumRx provides coverage for prescription drugs. It is the same plan as for active endowed employees. Copays are applied toward the out-of-pocket maximum.

Please refer to the [OptumRx section](#) for more information.

Additional resources:

- [Aetna Hearing Discount](#) (pdf)

- [Aetna Vision Discount](#) (pdf)

Plan details:

- **RPHP Summary Plan Description (SPD)**
 - [RPHP Booklet](#)
 - [RPHP Schedule of Benefits](#)
- [RPHP Plan Summary Chart 2018](#)
- [RPHP Plan Summary Chart 2019](#)

Enrollment:

If you are covered by an endowed health plan at the time of retirement, you (including your eligible dependents) will be moved to the RPHP. The RPHP will be effective the first day of the month following your retirement date. If your retirement date is the first day of the month, then your coverage starts on that date. If your covered dependents are Medicare eligible, due to age or disability, Aetna will automatically enroll them in the Retiree 80/20 Plan. (If they are Medicare eligible, it is their responsibility to enroll in both Medicare Parts A & B because Medicare becomes primary due to your retirement. Timely enrollment will avoid penalties imposed by Social Security). It is possible Aetna may not have advance knowledge that your dependent is disabled and Medicare primary, therefore, you may need to inform Aetna's Retiree Service Center of this information to insure Aetna does not enroll them in RPHP but in a plan designed to coordinate with Medicare: Retiree 80/20 Plan or Medicare Advantage Plan (MAPD).

Aetna will provide you with an enrollment guide about 10-14 days after receiving Cornell's file reflecting your status change. Your dependents will also receive an enrollment guide if they are Medicare eligible. Even though the dependents will be automatically enrolled in the Retiree 80/20 Plan, they will have 90 days to review and enroll in Aetna's Medicare Advantage Plan.

If you are not covered under an endowed health plan at the time of retirement, Aetna will provide you with an enrollment guide about 10 -14 days upon receiving Cornell's file reflecting your status change. This will be your one-time opportunity to enroll. You will have ninety days from your retirement date to enroll directly with Aetna.

Questions?

Aetna's Retiree Service Center will be able to answer your questions about the RPHP coverage, enrollment, billing, cost, and ID cards.

Aetna Retiree Service Center (Medical Plans): 800-338-4533 (TTY: 711)

Monday - Friday, 8 a.m. to 8 p.m. ET

aetnaretireehealth.com/cornell

(Exception: If you have questions about prescription drug coverage, please call OptumRx at 866-533-6977).
