



Medicare Supplement Options for Smith College Retirees

As you begin to consider retirement, it's important to understand your health insurance options and how Medicare works. The SHINE program through Elder Services provides counseling on individual Medicare supplement and drug plans offered in Massachusetts and is a good resource.

In addition, Smith College retirees and spouses may elect coverage for Medicare supplement plans offered by MountainOne Insurance through the Benistar Employee Services Trust Program. The Benistar plans include two traditional Medicare supplement plans that allow you to see any Medicare participating provider nationally. In addition, there are two Part D drug plans. The retiree and spouse pay the full cost of these premiums.

These plans have a one-time eligibility: when an employee retires and is age 65 or older. Retirees who retired prior to age 65 are eligible upon turning 65. Spouses must also be 65 to enroll.

Key Highlights:

- The Benistar plans allow you to see any Medicare participating provider nationally without referrals.
- **The Benistar plans combine the medical supplemental plan and the Part D prescription drug plan in one package. These plans are not available separately with Benistar.**
- Premiums are age-banded and increase as you age.
- The Part D drug plan has full coverage through the doughnut hole and no deductible.

How can I learn more?

Contact Linda Grande of MountainOne Insurance directly for a Benistar package with plan details at linda.grande@mountainone.com or 413-663-2384.

Benistar Employee Services Trust Program in Connecticut manages a trust with more than 7,000 retirees. The Hartford Life Insurance Company insures the medical supplement plan and Express Scripts runs the Part D prescription drug plan.