



St. John Fisher University 2026 Retiree Information

Definition of a Retiree:

- At least 10 years of continuous full-time employment with Fisher, **AND**
- Years of service plus age must equal at least 65.

Retiree Benefits:

Life Insurance

Retirees are provided with a Fisher-paid life insurance policy in the amount of \$5,000. You must make your beneficiary election at the time you retire.

Medical Insurance

Retirees under age 65 may enroll in one of the medical plans listed below.

Plan	Coverage Tier / Monthly Rates			
	Retiree Only	Retiree + Spouse	Retiree + Children	Family
Blue PPO High Deductible	\$902.29	\$1,894.76	\$1,759.41	\$2,706.48
Simply Blue Hybrid	\$1,056.26	\$2,218.16	\$2,059.70	\$3,168.77
Blue EPO J	\$1,143.96	\$2,402.28	\$2,230.68	\$3,431.83

Retirees who are age 65 or older have the option to enroll in one of the Medicare plans shown below. The rates shown are for a single plan. If electing two-person coverage (retiree plus spouse), the cost is two times the single plan rate. Enrollees in these plans must also be enrolled in Medicare Parts A and B through the Social Security Administration.

Medicare Plan	Single Tier / Monthly Rates
Blue Choice HMO-POS Plan*	\$540.73
Blue PPO Plan	\$594.33

*Available to retirees living in the 31 counties of the Excellus Medicare BlueChoice HMO-POS network.

Please review the Medicare Plan summaries, which include detailed information on plan features, network coverage areas, and costs, to determine the plan that best meets your needs. If you would like assistance with understanding your Medicare plan options, contact one of the following Medicare Representatives:

	Fisher Group Medicare Options (listed above):	Excellus Direct Medicare Options:	Non-Excellus Direct Medicare Options:
Name:	Dominic Manfredo	Elisa Lipke	Henry Yip
Phone:	(716) 255-9570	(585) 362-5265	(212) 706-9447
Email:	dominic.manfredo@univerahealthcare.com	elisa.lipke@excellus.com	henry.yip@mybenefitadvisor.com

Dental Insurance

Retirees may enroll in one of the dental plans listed below. Please review the Dental Plan comparison, which includes detailed information on plan features, to determine the plan that best meets your needs.

Dental Plan	Coverage Tier / Monthly Rates		
	Retiree Only	2-Person	Family
Excellus BCBS Dental - Low Option	\$28.36	\$59.30	\$95.28
Excellus BCBS Dental – High Option	\$40.47	\$91.51	\$124.85

Fisher's Contribution to Medical and/or Dental Insurance Costs

Retirees who enroll in a Fisher medical and/or dental insurance plan will be charged the above monthly rates less the following allowance:

- For retiree-only coverage, Fisher will contribute **\$50.00** per month.
- For two-person or family coverage (including retiree), Fisher will contribute **\$100.00** per month.
- If the cost of your selected plan(s) is less than the Fisher contribution, Fisher will contribute the full cost of the plan(s).

Additional Information Regarding Retiree Health and Dental Programs

- If you retire prior to age 65, you must apply for Medicare Part A (Hospitalization) and Part B (Physician Charges and Other Services) at least three months prior to your 65th birthday. If you continue working beyond age 65, you must apply for Medicare Part A and Part B at least three months prior to your retirement if you will be enrolling in a Fisher retiree plan or other Medicare Advantage or Medicare Supplement plan. Enrolled spouses also must follow these guidelines. Note: there is a per person monthly premium for Medicare Part B. For more information on Medicare, visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227).
- A deceased retiree's surviving spouse may continue to participate in the plans; however, there will be no Fisher contribution.
- Retirees' domestic partners are not eligible for medical and/or dental insurance through Fisher.
- A retiree may leave the plans at any time and rejoin again during an annual open enrollment period.

Tuition Remission

- Retirees, their spouses, and their dependents under the age of 24 are eligible to receive full tuition remission for undergraduate courses taken at Fisher.
- A deceased retiree's surviving spouse and their dependents from that marriage under the age of 24 are eligible to receive full tuition remission for undergraduate courses taken at Fisher.

Other Retiree Perks

Technology Benefits

Retirees can elect to have a Fisher retiree email and network account. Technology benefits are only available if a retiree email account is created and a network account is established by OIT. Technology benefits include:

- Microsoft Office Online (MS365)
- Microsoft OneDrive Online (MS365)
- Google Drive
- Application Launchpad
- Global Address Directory Listing

Retiree ID Badge

Retirees should contact Fisher Security at securitystaff@sjf.edu to request a Fisher Retiree ID badge, which is required to access Fisher facilities.

Lavery Library

Retirees have library privileges including in-person access and off-campus access to library databases. Retirees should contact librarysystems@sjf.edu to set-up their library privileges.

Ralph C. Wilson, Jr. Athletic Center

Retirees have free admission to regular season home games with a Fisher retiree ID badge. They also have access to a free recreation membership, and family members may join at alumni family membership rates if registered with the Athletics Department. Upon registration, a parking tag is issued to recreation members. Please contact athletics@sjf.edu.

Fisher Dining

Retirees can enjoy faculty/staff pricing with their Fisher retiree ID badge.

Will Preparation Service

FreeWill is a free online tool that you can use to create or update a legally binding will. View the FreeWill website at freewill.com/sjfuniversity.

Retiree Emeritus:

Emeritus status is granted to retired faculty who are recommended by peers and apply for the distinction. The emeritus honorees are reviewed and approved by the board in the Spring Board meeting. Details on qualification and the process can be found in the faculty statutes.

In addition to retiree benefits and perks, Retiree Emeritus members:

- Receive a Fisher Professor Emeritus Retiree ID badge.
- Receive invitations to special events as determined by the President's Office.
- Vote at Faculty Assembly.

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