

NJ Transit Retirement Health Benefit Information

Three months prior to retirement, Contact Evette Littlejohn 973-378-6031 Health benefits, Doris 401/457 973-378-6832 to schedule appointment in Maplewood after you schedule appointment with RRB (**1 877 772-5772**). The day of your appointment notify payroll of your retirement date and inform them what you plan to do with the balance of accrued time. Call SMART-TD Local 60 Treasurer and notify of your retirement date

- You lose dental plan
- You lose prescription card
- You lose vision plan
- Your life insurance reduces to \$2000.00 you will have option to increase
- Bring your spouse with you in order to have picture taken for retiree pass

Basic Plan;

- You are responsible for 20% of health care up to maximum of \$6500.00 out of pocket per individual
- \$200.00 deductible per individual annually including emergency care
- Cost for program is \$30.00 for retiree, \$105.00 for husband/wife, \$75.00 spouse only per month this is for ages 60 through 61 only
- \$0.00 is cost for retiree and spouse ages 62 through 65
- Prescription plan is 80/20 you pay out of pocket and are reimbursed 80% no mail order available

Enriched plan;

- You are responsible for 20% of health care up to maximum of \$1000.00 out of pocket per individual
- \$100.00 deductible per individual annually including emergency care
- Cost for program is \$253.79 for retiree, \$577.43 for husband/wife, \$323.46 spouse only and \$75.00 for child per month this is for ages 60 through 61 only
- Cost for program is \$207.79 per month for retiree, \$415.31 for husband/wife, \$207.52 spouse only and \$75.00 for child this is for ages 62 through 65
- Prescription plan is 80/20 you pay out of pocket and are reimbursed 80% no mail order available