

Emeriti Retirement Healthcare Savings Plan (RHSP)

Understanding your
Post-Employment
Health Benefits



EMERITI PLAN BENEFITS



Easy online access to account and investment information



Dedicated, toll-free **customer service center**



Online claims management



Convenient Rx debit card



A photograph of an elderly woman with short grey hair and glasses, sitting in a light-colored armchair. She is smiling and looking at a tablet computer held in her left hand. In her right hand, she holds a white mug. She is wearing a patterned sweater. The background shows a window with a view of trees and a potted plant on a table to the right.

What Emeriti Provides

WHAT EMERITI PROVIDES



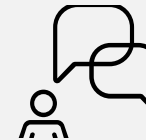
Your account

Trust services and investment management provided by TIAA



Reimbursement benefit

Reimbursement administration provided by CBIZ



Communication & education

Services provided by Emeriti, in coordination with TIAA and CBIZ



Triple tax-free benefits



**Tax-free
employer contributions**



**Tax-free
investment earnings**



**Tax-free
reimbursements for
qualified healthcare
expenses**

YOUR EMERITI HEALTH ACCOUNT



Employee option:

Transfer accumulations or reallocate future contributions among the fund choices available in your institution's plan.

TIAA provides accumulation recordkeeping, investment management and trust services.



CONTRIBUTIONS



**TIAA-CREF LIFECYCLE
MUTUAL FUNDS**



Employees need to transfer from Lifecycle Mutual Funds to Money Market Mutual Funds to process reimbursement claims.

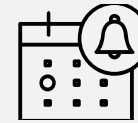
WHAT YOU CAN DO WITH YOUR ACCOUNT



Transfer balances among the various investment options in the plan



Make incremental fund transfers in the amounts of \$1,000 or more



Set-up systematic transfers (weekly, monthly, etc.) among funds in the amounts of \$100 or more

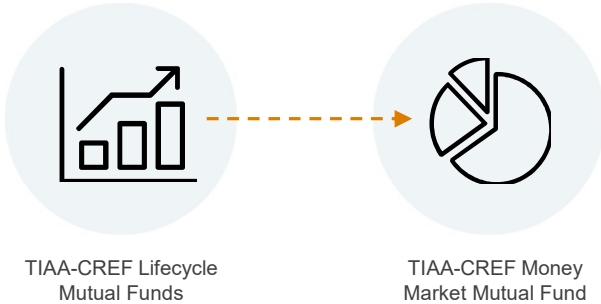
GETTING REIMBURSED



Three-step Reimbursement Process

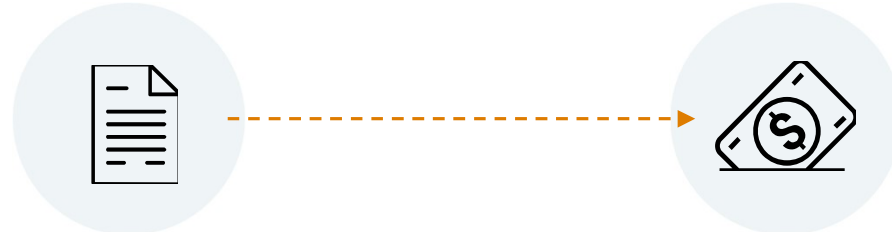
1

Transfer money into the Money Market Fund



2

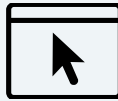
Submit your claim online, by mail or fax. Include documentation.



3

Have your reimbursement deposited into your bank account or sent as a check.

TRANSFER FUNDS



Log on to your account at
tiaa.org
and follow the instructions

OR



Call the Emeriti Service Center
1-866-363-7484,
press option #3

You can move money into the TIAA-CREF Money Market Mutual Fund by one of two ways — calling the Emeriti Service Center and speaking with a TIAA representative or by logging in to your account at tiaa.org.

SETTING UP RECURRING REIMBURSEMENTS



Download the
Reimbursement
Form at
MyEmeritiBenefits.org

You will need to create login
credentials to access insurance
information, forms, and check the
status of QME reimbursements.

You can set-up recurring reimbursements for post-tax insurance and Medicare Part B and/or Part D premiums, as well as long-term care and COBRA premiums. Just follow the three steps below.

1

**Complete the Emeriti
reimbursement form**

2

**Check the recurring
reimbursement box**

3

**Include documentation
from your insurance
provider and/or
your annual Social
Security letter**

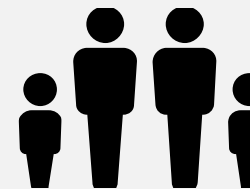
WHO CAN USE THE REIMBURSEMENT BENEFIT?



YOU



YOUR LEGAL SPOUSE



LEGAL DEPENDENT
CHILDREN

WHAT QUALIFIES FOR REIMBURSEMENT?



Below are just some of the expenses that are covered:

- Most dental care and dentures
- Eye exams (for prescription glasses)
- Laboratory fees
- Massage therapy
- Routine physical exams
- Hearing aids and exams for fitting them
- Long-term care insurance premiums

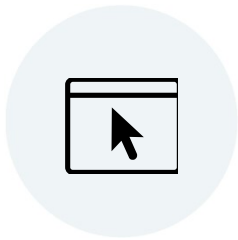


YOUR NEW PLAN



On the next slide, we will highlight some of the ways this new plan is different than the VEBA account you had before...

FOR ADDITIONAL INFORMATION



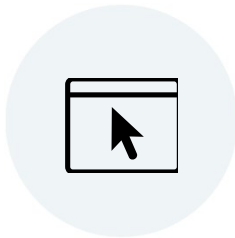
Visit our website
emeritihealth.org

OR



Call the Emeriti Service Center
1-866-363-7484,
press option #2

AT-A-GLANCE BENEFITS WEBSITE



You will need to create login credentials to view insurance information, check status of QME reimbursements, and electronically submit uploaded QME claim forms.

Visit our benefits website at **myemeritibenefit.org**

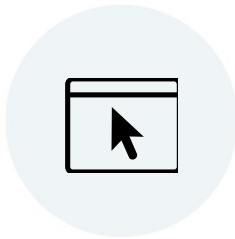
The image shows two overlapping screenshots. The top one is the 'BENEFITSDashboard' for Emeriti Retirement Health. It features a navigation menu with 'Login', 'Browser Requirements', and 'FAQ'. The main content area has a 'Login' section with a 'Register for online access' link, a login form with 'User Name' and 'Password' fields, and a 'Forgot Password?' link. A disclaimer at the bottom states: 'Use of this site involves the electronic transmission of personal information. Using this product is consent to such transmission of this information; such consent is effective at all times when using this site. CBIZ, Inc. supports 128-bit browser encryption. Usage of CBIZ, Inc.'s online services constitutes agreement of these terms.'

The bottom screenshot is an 'Emeriti claim form'. It includes a table for 'Reimbursement Details' with columns for Date of Service, Patient Name, Date of Birth, Relationship to Retiree, and Social Security Number. Below the table is a 'Total' field. The form also contains an 'Authorization and Certification' section with a signature line and a date field. A small date '07/22' is visible in the bottom right corner of the form.

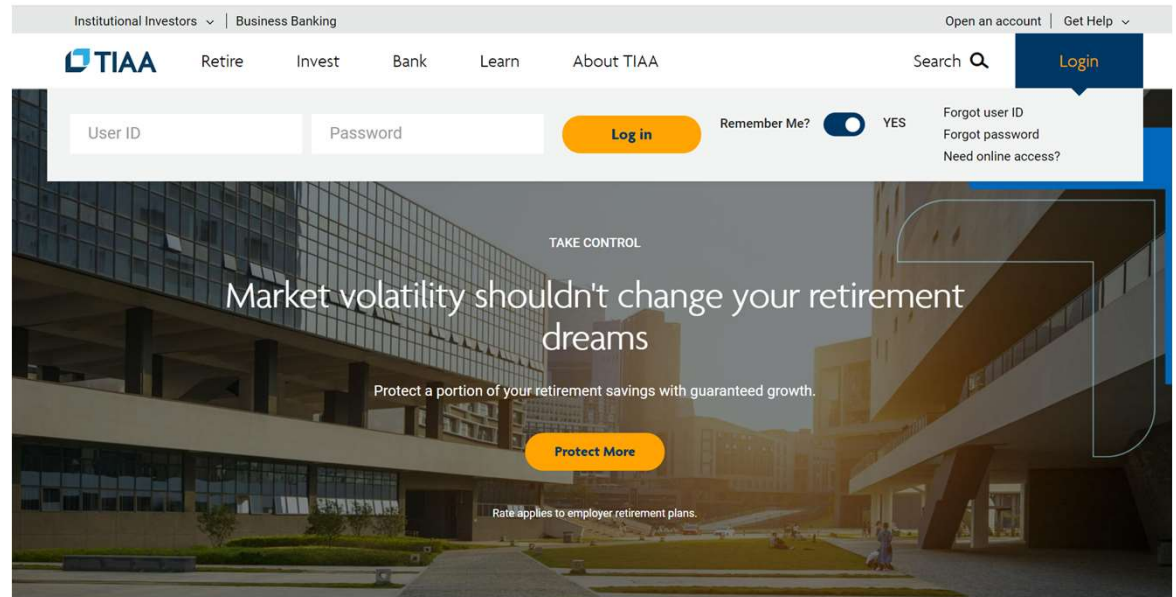
Benefits website dashboard

Emeriti claim form

INVESTMENTS WEBSITE



For balance inquiries;
investment allocations changes;
and transfers among mutual
funds, visit:
tiaa.org



TIAA phone consultants are on hand at **1-866-EMERITI** (363-7484) weekdays, 9 a.m. to 5:30 p.m. (Press option #3)



THANK YOU

THE FINE PRINT



As with all mutual funds, the principal value of a Lifecycle Fund isn't guaranteed. Also, please note that each fund's target date is an approximate date when investors may reach age 65. Lifecycle Funds share the risks associated with the types of securities held by each of the underlying funds in which they invest. In addition to the fees and expenses associated with the Lifecycle Funds, there is exposure to the fees and expenses associated with the underlying mutual funds.

You could lose money by investing in the Money Market Fund. Although the fund seeks to preserve the value of your investment at \$1.00 per share, it cannot guarantee it will do so. An investment in the fund is not insured or guaranteed by the federal deposit insurance corporation or any other government agency. The fund's sponsor has no legal obligation to provide support to the fund, and you should not expect that the sponsor will provide financial support to the fund at any time.

You should consider the investment objectives, risks, charges, and expenses carefully before investing. Please call 877-518-9161 or go to TIAA.org for current product and fund prospectuses that contain this and other information. Please read the prospectuses carefully before investing.

This material is for informational or educational purposes only and does not constitute investment advice under ERISA. This material does not take into account any specific objectives or circumstances of any particular investor or suggest any specific course of action. Investment decisions should be made based on the investor's own objectives and circumstances.

Interests in any retiree healthcare plan discussed herein are offered solely by the employer.

TIAA Individual & Institutional Services, LLC serves as a broker-dealer with respect to underlying mutual funds only, and does not offer, market or sell interests in such plans or otherwise provide broker-dealer services with respect to the interests in such plans.

TIAA products may be subject to market and other risk factors. See the applicable product literature or visit TIAA.org for details. Investment, insurance and annuity products are not FDIC insured, are not bank guaranteed, are not deposits, are not insured by any federal government agency, are not a condition to any banking service or activity and may lose value.

The Emeriti Program is delivered in collaboration with TIAA and CBIZ RPS, Aetna Life Insurance Company and HealthPartners.

Emeriti, TIAA and CBIZ RPS, Aetna Life Insurance Company and HealthPartners are independent corporations and are not legally affiliated. The full name of Emeriti Retirement Health is The Emeriti Consortium for Retirement Health Solutions, an Illinois Nonprofit Corporation. Emeriti Retirement Health is not an insurance company, insurance broker or insurance provider.

Teachers Insurance and Annuity Association of America (TIAA) is Emeriti's accumulation record keeper, trust services provider, and investment manager. TIAA will provide services to the plan and may issue plan communications on behalf of the plan sponsor, in its capacity as a plan record keeper. TIAA is a leading provider of financial services to nonprofits offering investing, banking, advice and guidance, and retirement services. TIAA has helped institutions and individuals pursue financial well-being for 100 years. TIAA group of companies cannot and does not provide tax or legal advice and recommends that plan sponsors consult their own legal and tax advisors for such advice.

CBIZ RPS provides services in connection with the Emeriti group insurance administration and Emeriti medical expense reimbursement processing. Headquartered in Cleveland, Ohio, CBIZ RPS has 26 offices around the country and more than forty years of experience in providing full-service benefits services supporting employees and retirees in organizations nationwide.