

Under 65, But Eligible for Medicare Early

If you are eligible for Medicare early (i.e., prior to reaching age 65), you have the option to stay in a TVA medical plan (i.e., 80% PPO or CDHP) as secondary coverage to Medicare, or to enroll in a plan through Via Benefits. If you choose to enroll in a plan through Via Benefits, you will NOT have the opportunity to enroll in a TVA group medical plan in the future unless you lose your Medicare eligibility.

Via Benefits can also help you find a plan that provides dental coverage. If you are currently enrolled in TVA's retiree dental plan through Delta Dental of Tennessee, you can keep that coverage or you can cancel it. If you wish to cancel it, you will need to contact Delta Dental.

If you stay on a TVA group plan, as you approach age 65 Via Benefits will provide details about your medical plan options upon turning 65. You may have more, or better options, than you do prior to turning 65.

You and any covered dependents will be canceled from TVA Retiree Medical coverage effective at the end of the month prior to the month you turn 65. You can enroll in supplemental coverage outside of Via Benefits. If you do not enroll through Via Benefits, however, there may be an impact on your dependent's coverage and on any assistance you receive in paying for your coverage. Specifically, if you do not enroll in a medical plan through Via Benefits, none of your dependents will be eligible to be covered in TVA's Retiree Medical plans (i.e., 80% PPO or CDHP). In addition, any TVA Contribution or TVA Healthcare Credit will no longer be provided. Once canceled, you and your dependents will not have another opportunity to enroll in TVA Retiree Medical coverage.

If you have questions concerning your supplemental Medicare healthcare options, please contact Via Benefits at 844-620-5725, or visit the website at www.my.viabenefits.com/tva.