



Consider Your Health Insurance Options

Health insurance that will meet your health care needs and budget is an important factor to consider when contemplating your retirement. As an alternative to the JHU retiree medical plan option available, you may want to consider individual Medicare plan options. **Aptia365*** is dedicated to simplifying healthcare insurance options and helping you feel confident about your choices.

Aptia365 can provide you with assistance in choosing coverage from a variety of individual health insurance options from both national and regional insurers. If you choose to contact Aptia365, you will have:

- Access to one-on-one help from a licensed Aptia365 benefits counselor
- The opportunity to enroll in medical, prescription drug, dental, and vision benefits
- Multiple options to choose from, and you may choose coverage that best meets your individual health needs
- Access to Aptia365 benefits counselors year-round to answer any benefit questions
- The potential to reduce your health insurance costs



• The ability to review your health insurance coverage annually through Aptia365

^{*} Provided by Aptia Insurance Services Group LLC.

IMPORTANT DISCLOSURE: Johns Hopkins University does not endorse or sponsor the individual health insurance plans that are offered through the Aptia365 program. These individual health insurance plans are offered by third party insurance companies and are not covered by the Employee Retirement Income Security Act (ERISA). Enrollment in an individual health insurance plan offered through the Aptia365 program is completely voluntary. Please contact the Aptia365 program for assistance.

Aptia365 delivers a comprehensive menu of individual insurance plans across the country, providing you with the comfort and familiarity of well-known insurance carriers that provide a variety of options.

You may choose from:

Medicare Supplement Plans / Medicare Advantage Plans / Prescription Drug Plans / Dental / Vision

Benefits counselors are available to help:



Educate

Understand your Medicare benefits and decide on a health plan strategy.



Evaluate

Consider the plans available based on your personal needs assessment and budget.



If interested, we can enroll you in individual

coverage and provide year-round support.

Whenever you need assistance, you will have access to a team of benefits counselors who will serve as your ongoing advocates.

Aptia365 is excited to support you in choosing a health plan that best meets your needs. You may reach their benefits counselors toll-free at **1 855 206 8117**; for deaf or hard of hearing, dial 711 for Telecommunications Relay Service. If you prefer, please visit us online at **retiree.aptia365.com/jhu** to learn about Medicare and the different types of plans available.

Aptia365, P.O. Box 14401, Des Moines, IA 50306-3401

retiree.aptia365.com/jhu

1-855-206-8117 (toll-free) For deaf or hard of hearing dial 711 for Telecommunications Relay Service 1-857-362-2999 (fax)

Aptia365 has the ability to provide support to individuals whose primary language is not English.

