

# Retiree Benefits Info

## Important Ages

- **Age 59 ½**

May begin taking withdrawals from 401(k) without penalty.

- **Age 62**

'Social Security bridge payment' from AAFES stops. Eligible to start Social Security, or delay it.

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Notify us if your actual age-62 Social Security benefit is less than our estimate. It could increase your pension.

- **Age 65**

Sign up for Medicare Parts A & B. Do not need to sign up for Part D.

- **Ages 66, 67, 68**

Basic Life Insurance value drops by 25% each year. If you want to convert the 'dropped' 25% to an individual Aetna policy, contact HQ AAFES Benefits a few months before those birthdays for conversion form.

After age 68, coverage from AAFES plan remains at 25% of original amount for the rest of your life.

- **Age 70 ½**

Must begin taking Required Minimum Distributions (RMDs) from 401(k).

## Contacts/References

**Aetna - General** 1-800-367-6276

[www.aetnavigators.com](http://www.aetnavigators.com)

**Aetna Pharmacy** 1-855-387-8285

**Aetna Life Ins.** 1-800-523-5065

**Aetna LTC** 1-800-537-8521

**Aetna Informed Health Line**  
(call a nurse) 1-800-556-1555

**DoD NAF Aetna Health Plan Info**

[www.nafhealthplans.com](http://www.nafhealthplans.com)

**Exchange Post 214-312-2766**

[ExchangePost@aafes.com](mailto:ExchangePost@aafes.com)

**Fidelity 401(k)** 1-800-835-5098

[www.401k.com](http://www.401k.com)

**Prudential LTC** 1-800-732-0416

**AAFES Benefits** 1-800-519-3381

Email: [benefits@aafes.com](mailto:benefits@aafes.com)

Website:

<http://www.aafes.com/about-exchange/retired-employees-association/benefits/>

**AAFES ID cards** 1-800-508-8466

[HRSC@aafes.com](mailto:HRSC@aafes.com)

**State Street** 1-877-247-2769

<https://AAFESretirement.my.penpay.com>

# Retiree Benefits Info January 2017 (cont'd)

## Important Months

## NOTES

- **January**

New year begins for health plans

- **Summer**

Pension check will include annual (required) “TEFRA” notice, just a reminder that you can change federal tax withholding if you wish.

- **October/November**

If enrolled in AAFES health coverage, watch for newsletter of plan changes for upcoming year. Call if you have questions , don’t wait.

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It’s also a good time to review or update beneficiaries at

<https://exchangebenefits.ehr.com/>

You can also reset password on same page.

- **November/December**

Watch Exchange Post for news of any COLA on pensions. Any COLA is effective on Dec 1<sup>st</sup> pension check.

*Disclaimer – Plan documents or insurance contracts will control actual benefits payable.*