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Current Retiree Benefits

Retiree Medical

In addition to your benefit from the Retirement Plan, the Institution helps provide for your financial security during retirement by providing medical coverage. The cost share Retiree Medical Benefit you receive as a retiree depends upon your age, length of service and the year in which you retire.

Eligibility: You must be age 55 or older with at least 10 years of credited service and a "Regular" status employee at the time of your retirement.

If you retire at age 65 or over with 10 or more years of service, the Institution contributes* towards the cost of Medicare Part B & D provided by Social Security and the supplemental medical coverage provided by the Institution (currently Medex II) for you and (for those retiring before 2000) for your "qualified" spouse. If your qualified spouse is not yet 65, his or her coverage will continue under the Institution's regular medical plan until age 65. If you retire early, 55 or older with 10 years of service, you and your spouse will be eligible for these benefits at age 65. During the interim, you may continue in the regular medical plan, if you wish, by paying the full cost of the premium.

If you retire at age 62 or older with at least 20 years of service, the Institution will pay the same dollar amount toward your coverage as it pays for retirees over age 65 (a *% of Medicare and Medex II premiums). If you retire early, 55 to 62 with 20 years of service, you and your spouse will be eligible for these benefits when you reach age 62. During the interim, you may continue in the regular medical plan, if you wish, by paying the full cost of the premium.

If you retire at age 60 to 62 with at least 30 years of service under the Regular Retirement Plan or retire under the Supplemental Plan, the Institution will pay up to the same percentage as it pays for active employees (currently 60% of the HMO) toward your medical coverage until you reach age 62, when the amount paid toward your coverage will be the same dollar amount provided for retirees over age 65.

If you are eligible for Retiree Medical Benefits but would prefer a medical plan you find on your own, the Institution will reimburse up to the same dollar amount toward your alternative plan as provided for retirees enrolled in the Institution's medical plans. Proof of enrollment and cost for your alternative plan must be provided by February 1st for the previous year's coverage. Reimbursement is paid annually in March. If you waive coverage in the Institution's medical plans you may reenroll during any Open Enrollment period.

The medical benefits provided for retirees are based on premiums currently in effect. The Institution reserves the right to change the amount it contributes toward medical coverage for both employees and retirees, and the type of coverage provided.

*If You Retire In:	The Institution Contributes:
1996 or earlier	100% for you and your eligible spouse
1997	85% for you; 75% for your spouse
1998	75% for you; 50% for your spouse
1999	60% for you, 25% for your spouse
2000 and later	55% for you, 0% for your spouse

Dental Insurance

You may continue your Dental coverage to age 65 by paying the full premium cost. There is no conversion for dental, however, continuation of your dental coverage may continue up to 18 months through the Institution's COBRA program. COBRA information will be mailed to you once coverage ends.

Life Insurance

Group Life Insurance may not be continued. If you apply within 30 days after group insurance coverage termination, you may convert to a non-group policy directly with the insurance carrier for Life and AD&D coverage.

The \$2,500 Burial Benefit will remain in effect for those who retire on or after age 65 with at least ten years of service, or those who retire before age 65 (age 55-64) with at least twenty years of service.

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