



EFFECTIVE: JANUARY 1, 2012 for UMS Retirees Who Retire 1/1/11 or Later

**MONTHLY GROUP HEALTH RATES FOR RETIREES,
WIDOWS/WIDOWERS, AND FORMER EMPLOYEES ON LONG-TERM DISABILITY**

	Total Monthly Rate <u>If Not Eligible</u> for University-Paid Premiums		Retiree >65 7% Ind Prem - 30+ Yrs Service Monthly Rate <u>If Eligible</u> for University-Paid Premiums		Retiree >65 10% Ind Prem - 20 thru 29 Yrs Service Monthly Rate <u>If Eligible</u> for University-Paid Premiums		Retiree >65 15% Ind Prem - 10 thru 19 Yrs Service Monthly Rate <u>If Eligible</u> for University-Paid Premiums	
	<u>PASSIVE</u>	<u>COPAY</u>	<u>PASSIVE</u>	<u>COPAY</u>	<u>PASSIVE</u>	<u>COPAY</u>	<u>PASSIVE</u>	<u>COPAY</u>
<u>RETIREES & WIDOW/WIDOWERS</u>								
<u>ONE ADULT</u>								
001 Retiree Under Age 65	\$760.00	\$715.00	\$ ----*	\$ ----*	\$ ----*	\$ ----*	\$ ----*	\$ ----*
005A Widow/Widower Under Age 65	760.00	715.00	380.00	358.00	380.00	358.00	380.00	358.00
004 Retiree Age 65 or Over	285.00	N/A	20.00	N/A	29.00	N/A	43.00	N/A
004A Widow/Widower Age 65 or Over	285.00	N/A	143.00	N/A	143.00	N/A	143.00	N/A
<u>TWO ADULTS</u>								
002 Both Under Age 65	1,671.00	1,571.00	----*	----*	----*	----*	----*	----*
006 Retiree Under Age 65, Spouse Over	1,045.00	1,000.00	----*	N/A	----*	N/A	----*	N/A
005 Retiree Over Age 65, Spouse Under	1,045.00	1,000.00	400.00	378.00	409.00	387.00	423.00	401.00
008 Retiree and Spouse Both Over Age 65	570.00	N/A	163.00	N/A	172.00	N/A	186.00	N/A
<u>FAMILY</u>								
003 Both Adults Under Age 65	2,126.00	1,999.00	----*	----*	----*	----*	----*	----*
009 Retiree Under Age 65, Spouse Over	1,651.00	1,569.00	----*	N/A	----*	N/A	----*	N/A
007 Retiree Over Age 65, Spouse Under	1,651.00	1,569.00	703.00	662.00	712.00	671.00	726.00	685.00
008B Retiree and Spouse Both Over Age 65	1,330.00	1,214.00	543.00	485.00	552.00	494.00	566.00	508.00
013 Widow/Widower & New Spouse, Both Under 65	2,126.00	1,999.00	1,063.00	1,000.00	1,063.00	1,000.00	1,063.00	1,000.00
<u>ONE ADULT ONLY, with MINOR CHILDREN</u>								
011 Retiree Under Age 65	1,671.00	1,571.00	----*	----*	----*	----*	----*	----*
003A Widow/Widower Under Age 65	1,671.00	1,571.00	836.00	786.00	836.00	786.00	836.00	786.00
012 Retiree Over Age 65	1,045.00	1,000.00	400.00	378.00	409.00	387.00	423.00	401.00
012A Widow/Widower Over Age 65	1,045.00	1,000.00	523.00	500.00	523.00	500.00	523.00	500.00
008A Widow/Widower Over 65 Plus Adult Dependent Who Receives Medicare Benefits	570.00	N/A	285.00	N/A	285.00	N/A	285.00	N/A
010A Minor Children Only	760.00	644.00	380.00	322.00	380.00	322.00	380.00	322.00



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EMPLOYEES ON LONG-TERM DISABILITY

ONE ADULT

- 001** Under Age 65
- 004** Under Age 65 - Eligible for Medicare

TWO ADULTS

- 002** Both Under Age 65
- Both Under Age 65 - Employee Eligible for Medicare
- 006** Employee Under Age 65, Spouse Over

FAMILY

- 003** Both Adults Under Age 65
- 007** Both Adults Under 65 - Employee Eligible for Medicare
- 009** Employee Under Age 65, Spouse Over

	Total Monthly Rate If Not Eligible for University-Paid Premiums		Retiree >65 7% Ind Prem - 30+ Yrs Service Monthly Rate If Eligible for University-Paid Premiums		Retiree >65 10% Ind Prem - 20 thru 29 Yrs Service Monthly Rate If Eligible for University-Paid Premiums		Retiree >65 15% Ind Prem - 10 thru 19 Yrs Service Monthly Rate If Eligible for University-Paid Premiums	
	PASSIVE	COPAY	PASSIVE	COPAY	PASSIVE	COPAY	PASSIVE	COPAY
001 Under Age 65	\$760.00	\$715.00	\$53.00	# \$50.00	\$76.00	# \$72.00	\$114.00	# \$107.00
004 Under Age 65 - Eligible for Medicare	285.00	N/A	20.00	# N/A	29.00	# N/A	43.00	# N/A
002 Both Under Age 65	1,671.00	1,571.00	509.00	# 478.00	532.00	# 500.00	570.00	# 535.00
Both Under Age 65 - Employee Eligible for Medicare	1,045.00	1,000.00	400.00	# 378.00	409.00	# 387.00	423.00	# 401.00
006 Employee Under Age 65, Spouse Over	1,045.00	1,000.00	196.00	# 193.00	219.00	# 215.00	257.00	# 250.00
003 Both Adults Under Age 65	2,126.00	1,999.00	736.00	# 692.00	759.00	# 714.00	797.00	# 749.00
007 Both Adults Under 65 - Employee Eligible for Medicare	1,651.00	1,569.00	703.00	# 662.00	712.00	# 671.00	726.00	# 685.00
009 Employee Under Age 65, Spouse Over	1,651.00	1,569.00	499.00	# 477.00	522.00	# 499.00	560.00	# 534.00

* Not eligible for University-paid premiums, unless employee retired under special retirement incentives.

Health premiums for former employees on LTD are treated in the same manner as a retiree age 65 with more than 10 years of service using the service criteria noted above. Former employees approved for LTD benefits with less than 10 years of service pay 15% of the individual premium and 50% of dependent premium.