



## Understanding DePaul's Retiree Medical Plan

### Who Is Eligible For DePaul's Retiree Medical Plan?

A full-time employee enrolled in a DePaul sponsored medical plan on the date of retirement, will be eligible to enroll in the retiree medical benefits provided he or she is at least age 55 with 20 years of service, or at least age 62 with 10 years of service at the time of retirement. For the purpose of determining retiree medical eligibility, the university will utilize cumulative full-time service and the employee's grandfathering status.

### How Does Cost-Sharing Work Under Depaul's Retiree Medical Plan?

Employees who meet the eligibility requirements for the retiree medical plan must share the cost of premiums when they start receiving the benefit. The extent to which a retiree must share in the premium cost depends on years of service as follows:

<b>Grandfathering Provisions</b>				
Regardless of the grandfathering provisions, retiree medical plan eligibility must be met: all full-time employees who are age 55 with 20 years of cumulative full-time service, or age 62 with 10 years of cumulative full-time service at the time of retirement, and enrolled in a DePaul-sponsored medical plan at the time of retirement.				
<b>Category 1</b>	<b>Category 2</b>	<b>Category 3</b>	<b>Category 4</b>	<b>Category 5</b>
All full-time faculty and staff who retired before 7/1/04	Active full-time faculty and staff who were active as of 7/1/04 and also met the eligibility criteria for the retiree medical plans as of 7/1/04	Active full-time faculty and staff who were eligible for retiree medical by 7/1/09 and were hired before 1/1/94	Active full-time faculty and staff who had 20 years of service as of 7/1/04 but do not meet the age requirement for the retiree medical plan	All active full-time faculty and staff who were hired on/or before April 1, 2006 or have an official offer letter for a full-time faculty or staff position dated on or before April 1, 2006 – AND- are not grandfathered under categories 1-4. (Includes rehires after 4/1/06 with original full-time employment prior to 4/2/06).
<b>Cost Sharing Percent: 80/20</b>	<b>Cost Sharing Percent: 80/20</b>	<b>Cost Sharing Percent: 70/30</b>	<b>Cost Sharing Percent: 70/30</b>	<b>Cost Sharing Percent: Flat-dollar subsidy</b>

*Effective January 1, 2004, the university discontinued the \$2,000 life transition benefit and the service gift check.*

*Effective January 1, 2011, the university discontinued the Medicare Supplement Plan.*

*Effective January 1, 2017, the university discontinued the Medicare Carve-Out Plan and transitioned to the Medicare Advantage Plan.*

*The university reserves the right to make future changes to the retiree medical plan as needed to ensure long-term viability of the plan. For more information, refer to the Medical Plan for Retirees Age 65 and Older Summary Plan Description (SPD). For an individual appointment to discuss your options, please call 312/362-8232.*

## **Understanding DePaul's Retiree Medical Plan**

All employees of the university who were hired on or before April 1, 2006 into a full-time faculty or staff position or have an official offer letter for a full-time faculty or staff position dated on or before April 1, 2006, are eligible for subsidized retiree medical benefits. Furthermore, those who meet the grandfather criteria above have access to subsidized retiree medical benefits in accord with the grandfathering provisions.

Category 5 grandfathered employees will receive a flat dollar subsidy. The flat dollar subsidy paid by the university was set at 80% of the full premium amount as of July 1, 2004 for all retiree medical plans. Each year, that amount is increased by the greater of the CPI or the weighted DePaul University tuition increase, whichever is greater.

Beginning in 2013, if the percentage increase in the full premium for the year is less than the greater of the percentage increase in the CPI or the weighted DePaul University tuition increase then the percentage change in the full premium (whether positive or negative) will be applied equally to the premium paid by you and DePaul.

Any new faculty or staff employee acquiring a full-time position after April 1, 2006 will not receive the university subsidy upon meeting the retiree medical plan eligibility requirements and beginning participation in the retiree medical plan unless his or her official offer letter of full-time employment is dated on or before April 1, 2006.

Employees hired after April 1, 2006 and without an official offer letter dated on or before April 1, 2006 will retain access to the retiree medical plan upon meeting the above-mentioned plan eligibility requirements, but will be responsible for 100% of the premium expense for the plan.

An employee who is rehired into a full-time position with previous full-time employment on or before April 1, 2006 will be eligible for the university subsidy upon meeting the requirements for retiree medical benefits.

Any part-time faculty or staff employee (or student employee) acquiring a full-time position after April 1, 2006 must have an offer letter for the full-time position dated on or before April 1, 2006 in order to be eligible for university subsidized retiree medical benefits. Such employees without an offer letter dated on or before April 1, 2006 will retain access to the retiree medical plan upon meeting plan eligibility requirements, but will be responsible for 100% of the premium expense for the plan.

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