Benefit Program Information for Retirees

2018
Plan Highlights

- To be eligible to retire and for continued health, dental and or vision coverage, retirees must be at least age 55 and have at least 10 years of continuous full-time service as of the date of retirement. Required years of service decrease when retirement age is greater than age 55.

- **Giving Notice** - A faculty member who wishes to resign is expected to notify the dean of the school no later than May 1 of the academic year prior to the year in which the resignation would take effect or 30 days after receiving notification of the terms of continued appointment for the academic year in which the resignation will occur, whichever is later. **Staff** must provide two weeks of working notice in order to leave the University in good standing.

- **Within 31 calendar days from the date of retirement**, participants may arrange for the continuation or start of the University’s health, dental or vision plans. A retiree can elect to start health, dental or vision coverage as long as they are benefits eligible at retirement. They may also arrange for the continuation or conversion of their Basic Term Life Insurance and Supplemental Life insurance plans by direct payment to the insurance company.

- Retirees may elect the retiree UnitedHealthcare Medicare plans as well as a Medicare Part D prescription plan as an alternative to the PPO and HMO plans. You must be age 65 to enroll.

- **Retirees pay the full monthly cost** for the PPO, HMO IL, dental and vision plans directly to WageWorks, Inc. once they are enrolled in the plan(s). If electing a UnitedHealthcare Medicare Plan, retirees pay directly to UnitedHealthcare (UHC).

- Coverage under the LTD Plan stops at the end of the month of retirement.

- FSA participants may be eligible for reimbursement for services which are dated from January through the retirement date. Claims for expenses may be submitted to PayFlex through March 15th of the year following retirement.

- Retirement Plan participants making Matched and Unmatched contributions may choose among a number of income options: systematic withdrawal, annuity payments, or lump sum distributions. A lump sum withdrawal is not available for TIAA Traditional Annuity funds held in the Retirement Annuity (RA) contract, but an income only option is available and unique for this account. TIAA policy states that accumulated amounts in the Traditional TIAA account may be transferred or withdrawn over a 10-year period. Voluntary or supplemental contributions in TIAA Group Supplemental Retirement Annuity or Fidelity Investments have the same withdrawal options as above.

- For more information visit the Retirement Process at: [http://www.northwestern.edu/hr/retirees/retirement-process.html](http://www.northwestern.edu/hr/retirees/retirement-process.html)
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Eligibility

To qualify for the retiree benefits, an individual must meet age and service requirements below as well as be benefits eligible at the time of retirement from Northwestern:

<table>
<thead>
<tr>
<th>Age at Retirement</th>
<th>Years of Continuous Service Required as of the Date of Retirement</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full Time</td>
</tr>
<tr>
<td>55</td>
<td>10</td>
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<tr>
<td>56</td>
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</tr>
<tr>
<td>64</td>
<td>5</td>
</tr>
<tr>
<td>65</td>
<td>2</td>
</tr>
</tbody>
</table>

**NOTE:** Retirees who do not continue their insurance as a retiree may not enroll in the University’s insurance plan at a future date (past 31 days of retiring). A retiree may pick up the University’s retiree plan at their retirement for the first time. The Annual Open Enrollment period for retirees only allows changes between plans, not new enrollment or adding coverage for a family member who was not covered by the plan at the date of retirement.

Dependent children must be individuals through age 25. Dependent children include natural, step, legally adopted, and any children who are in an individual’s custody under an interim court order prior to the finalization of adoption proceedings. Any children who are dependent upon an employee for financial support and maintenance because of mental or physical disability will be covered regardless of age if they were covered by the plan prior to reaching the limiting age. A **spouse** must be legally married to and have his or her principal residence with the retired employee. A **Civil Union** partner must also provide evidence of a Civil Union partnership and have his or her principal residence with the retired employee.
Retirement Timeline

Three months before retirement

Contact Social Security

- Visit the nearest Social Security office, call 1 800-772-1213 to schedule an appointment, or go to the Social Security office website: https://www.ssa.gov/online_services/. If an individual is late in filing an application, he or she may not be paid all of the benefits to which he or she could be entitled.
  - Data to collect before your visit:
    - Have your Social Security card available, if you have one, as well as proof of age (birth certificate or baptismal certificate) and a recent W-2 wage statement. Benefits are derived in part from an employee’s Social Security earnings record.
    - Obtain information on your Social Security earnings history and estimated benefits by forwarding a "Request for Earnings and Benefit Estimate" to Social Security. This form is available from any Social Security office, or by calling 1 800-772-1213, or online at http://www.ssa.gov/mystatement/. Check for errors in your earnings history.
    - Medicare Part B waiver for those retiring post 65.
    - Retirement benefits may start as early as age 62. If an individual continues to work past age 65, he or she may receive Social Security benefits without reduction for earned income. There is a retirement age calculator at: http://www.ssa.gov/planners/index.htm
    - List of local offices: https://www.ssa.gov/chicago/illinois.html

Research health insurance options

- Northwestern offers health, dental and/or vision benefit programs: http://www.northwestern.edu/hr/retirees/benefits-for-retirees.html
- Compare with quotes from other vendors.

Two months before retirement

Finalize paperwork for coverage for the selected medical insurance option.

One Month before retirement

Finalize paperwork for dental and/or vision coverage. Fill out automatic payment form. Turn in form to keep Wildcard.
A brief overview of Medicare

Medicare is the federal health insurance program for people who are 65 and older and certain younger people with disabilities.

Part A
Provides insurance for inpatient hospital, hospice, skilled nursing home care and blood. Most individuals do not pay a premium because they paid for it through their payroll taxes while working. You must contact the Social Security Administration (SSA) to enroll in Medicare Part A three months before you reach age 65. When you stop working and your active employee health coverage ends, Medicare becomes the primary payer (if you're 65 and older) and the University's retiree plan under BCBS PPO or HMO IL becomes the secondary payer. Medicare also becomes the primary payer if a UnitedHealthcare Medicare plan is chosen.

Part B
Provides insurance for physician and outpatient care. There is a premium for Part B based on income. Enrollment in Medicare part B is not necessary if you are enrolled in the University's active employee health coverage. For most employees, Part B coverage may begin after retiring from Northwestern. There are three enrollment opportunities for Medicare part B.

1) Initial enrollment period around age 65 (not necessary if covered by a University health plan).
2) Annual Open Enrollment each January (not necessary if covered by a University health plan)
3) Special Enrollment period requiring proof of loss of employment or healthcare - Employees retiring after age 65 should submit to Social Security a Request for Employment Information Form signed by the University, so they are not penalized for enrolling after age 65.

If you are retired from Northwestern University before age 65, you must contact the Social Security Administration (SSA) to enroll in Medicare Part B three months before you reach age 65. There is a 10% penalty increase in premium assessed each year after turning age 65 for those who did not enroll in Medicare part B within the specified initial enrollment period. At age 65, Medicare becomes the primary payer and coordinates with the BCBS PPO and HMO IL plans; these plans become the secondary payer.

Part C
Medicare Part C is also known as “Medicare Advantage.” Medicare Advantage plans are a part of Medicare that combines all the benefits of Medicare Part A (hospital coverage), Medicare Part B (doctor and outpatient care) and Medicare Part D (prescription drugs) into one convenient plan. Northwestern University offers a UnitedHealthcare Group Medicare Advantage plan.

Part D
Provides insurance coverage for outpatient prescription drugs. Most retirees pay a premium for this coverage. Northwestern University’s prescription drug coverage for retirees is “creditable” which means that such coverage is as good as or better than Medicare Part D benefits. It is recommended that retirees do not enroll in Medicare Part D if they are continuing health insurance coverage as a retiree through Northwestern University’s Premier PPO plan or HMO IL plan. However, if you decide to enroll in one of the retiree UnitedHealthcare Medicare Supplemental plans, you may also need to enroll in a Medicare Part D prescription plan.
Health Plans

Premier PPO
This is not a Medicare Supplement or Medi-Gap plan; it is a Medicare “Carve-Out” Plan. The University's Premier PPO plan is administered by Blue Cross Blue Shield of Illinois for hospital and physician services. It provides benefits for care provided by any licensed providers who contract with Blue Cross and Medicare. Benefits are determined by what the payment would be under the payment provision and then applying any Medicare payments. The difference is the amount that will be paid by this coverage. The prescription drug services are administered by Express Scripts.

HMO Illinois
HMO Illinois offers coverage to retirees both under and over age 65 from a network of providers. It does NOT include NMG physicians. The prescription drug services are administered by Express Scripts. Eligible retiring HMO Illinois members who are moving out of Illinois must switch to the Premier PPO plan at the time of the move.

UnitedHealthcare
UnitedHealthcare offers health plan coverage for retiring employees who are age 65 or older. The retiring employee must also be enrolled in Medicare Parts A & B. There are a wide range of Medicare Plan choices available—from a Group Medicare Advantage Plan (PPO) to AARP Supplemental plans. The UnitedHealthcare plans are individual contracts and are administered entirely by UnitedHealthcare. The retiree UnitedHealthcare Medicare plans have coverage across all 50 states for their Medicare Advantage, Medicare Supplement, and Medicare Prescription plans.

Contact UnitedHealthcare directly for a retiree packet and to request the rates that would be applicable to you and/or your spouse. You may also need to select a Part D prescription plan and enroll for prescription coverage. Call UnitedHealthcare at 1-877-714-0178 for the Northwestern University UnitedHealthcare Group Medicare Advantage (PPO) and 1 877-791-9964 for the AARP Medicare Supplemental plans.

Dental Plans

Dearborn National Dental PPO
The Dearborn National plan provides freedom of choice of dental providers. Routine coverage (cleanings and exams) offered by Dearborn National is provided at 100% of maximum allowance with an in-network provider. Additional procedures are covered at 80% or 50% after an annual $50 calendar year deductible per person per calendar year.

First Commonwealth Dental HMO
Members must select dental care from a network of local licensed dentists. The dental maintenance organization (DHMO) provides routine coverage at 100%. Primary and major services are covered at 80% and 50% respectively. There is no deductible; co-payments are based on the service received. It is not available to retirees who move outside of the Chicago metropolitan area. Should a retiree move his or her principal residence outside of Illinois, the retiree may change to the Dearborn National PPO dental plan at the time of the move.
**Vision Plan**
The University offers retirees vision plan coverage by EyeMed Vision Care. The plan provides coverage for an eye exam every 12 months, lenses for glasses and contacts every 12 months, and frames every 24 months. There is a $10 co-payment for the eye exam and $10 for all materials including an assortment of frames. EyeMed Vision Care provides a large network of providers, including LensCrafters, Pearle Vision, Sears Optical and many more, as well as private practitioners. Call 1 866-804-0982 or visit [www.eyemedvisioncare.com](http://www.eyemedvisioncare.com) and choose INSIGHT as the provider locator.

**Life Insurance Plans**

**Basic Term Life Insurance**
The University-paid Basic Term Life Insurance plan provides coverage up to a maximum of $250,000. This plan is sponsored by Dearborn National Life Insurance Company. This Basic Term Life Insurance coverage generally ends at retirement as specified under Coverage Cancellation Dates. At retirement, a retiree may convert the existing amount of coverage to an individual policy by contacting Dearborn National Life Insurance Company directly. The application for portability form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call Dearborn National for an application within 31 days of retirement at 1 800-348-4512.

**Supplemental Term Life Insurance**
The University's Supplemental Term Life Insurance plan coverage may also be continued. This plan is sponsored by Dearborn National Life Insurance Company. At retirement, a retiree may convert the existing amount of coverage to an individual policy. The coverage amount is a combination of your Basic and Supplemental life coverage amounts up to a maximum of $1,000,000. The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can also call Dearborn National for an application within 31 days of retirement at 1 800-348-4512.

**Spouse Term Life Insurance**
Portability/conversion of spouse coverage is available at retirement. The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call Dearborn National for an application within 31 days of retirement at 1 800-348-4512.

**Dependent Child Term Life Insurance**
Portability/conversion of dependent child coverage is available at retirement and cannot exceed $25,000. The application form should be submitted to Dearborn National Life Insurance Company within 31 calendar days after coverage ceases. Retirees can call Dearborn National for an application within 31 days of retirement at 800-348-4512.
Spending Accounts

Flexible Spending Account Plans (FSA)
FSA accounts are not available to retired employees. They may receive reimbursement for eligible services which are dated from January through the retirement date only. Claims for expenses during this period are accepted through March 15th of the year following retirement.

Health Savings Account Plan
Employees lose eligibility to contribute to a Health Savings Account on a pre-tax basis upon retirement. With enrollment in Medicare, you are no longer eligible to contribute to your HSA. If you reach age 65, you may still contribute to your HSA if you have not enrolled in Medicare. Contact Payflex directly at 1 800-284-4885 for further information. A participant in the Health Savings Account Plan can pay for eligible health care expenses from this account. Distributions from the account remain tax-free if used for qualified medical expenses. If the monies are used for non-qualified expenses, the distribution becomes taxable, but exempt from the 10 percent penalty. At age 65 and older, your funds continue to be available without federal taxes or state tax (for most states) for qualified medical expenses. For instance, you may use your HSA to pay certain insurance premiums, such as Medicare Parts A and B, Medicare HMO, or your share of retiree medical coverage offered by a former employer. Funds cannot be used tax-free to purchase Medigap or Medicare supplemental policies.

Enrollment

Effective date
Active insurance coverage continues through the last day of the month in which the employee works; retiree coverage begins the first of the month following retirement. If the retiree is age 65 and retires August 31st, for example, retiree coverage will begin September 1st. Once you waive coverage under a Northwestern benefits plan, you may not re-enroll in that particular type of plan at a later date. Once you enroll in the UnitedHealthcare Medicare plans, you cannot re-enroll in the Northwestern BCBS PPO or HMO IL plans in the future; you may continue separately with the Northwestern University plans for dental and vision.

Forms
To continue the Northwestern plan coverage with BCBS PPO or HMO IL and/or dental/vision, the prospective retiree should print out and complete the retiree enrollment forms which may be downloaded at: http://www.northwestern.edu/hr/policies-forms/forms/seperating-employees/index.html, or requested by email at benefits@northwestern.edu, or phone at 847-491-7513. Completed Northwestern enrollment forms should be returned to the Benefits Division at 720 University Place, Evanston, IL 60208.

Open Enrollment
Retirees may change health, dental and/or vision plans during the annual Open Enrollment period held each fall. Once the retiree drops the health, dental and/or vision plan, it will not be possible to re-enroll in the dropped plan at a later date. Retirees may not add health, dental or vision insurance later for a spouse or dependent children, even in the event of marriage. The Benefits Division will notify enrolled retirees of the Open Enrollment dates each year.
**Premiums and Billing**
Plan participants pay the full premium cost. The University does not contribute toward the cost of the retiree health plans. Retirees under age 65 pay the full active employee premium rate. Retirees over age 65 opting for health insurance pay Social Security directly for Medicare Part B in addition to the premiums for the Northwestern plans. CONEXIS, a division of WageWorks, Inc. handles the billing of the Northwestern premium. WageWorks will be notified about your insurance elections after your retirement date and will subsequently send an invoice to your address of record. Contact WageWorks directly at 1-866-924-6931 for further information. WageWorks offers an automatic withdrawal of insurance premiums for retirees who submit this form to them: [http://www.northwestern.edu/hr/policies-forms/forms/seperating-employees/AutomaticWithdrawal.pdf](http://www.northwestern.edu/hr/policies-forms/forms/seperating-employees/AutomaticWithdrawal.pdf)

**Death of Covered Individual**
Should a retiree die while participating in a health, dental and/or vision plan, his or her covered surviving spouse or Civil Union partner may continue coverage in the plan. Participation continues for as long as the plan is offered and for as long as the surviving member continues making premium payments to the University on a timely basis.

A surviving dependent child may also continue coverage through age 25. At the time a dependent child loses eligibility, he or she may continue coverage under provisions of the Consolidated Omnibus Budget Reconciliation Act of 1985, as amended (COBRA). Please contact the Benefits Division for additional information.

**Divorce of Covered Individual**
COBRA will also be extended to the divorced spouse of a retiree within 31 days of the divorce and also to the Civil Union partner of a retiree with proof of the dissolution of the partnership. Please contact the Benefits Division for additional information.
Other University Benefits

**Vacation, Sick Leave, Personal Floating Holiday (Staff Only)**
At retirement, a staff employee receives a lump-sum payment for credited but unused vacation time, up to the accrual maximum. A staff employee will be paid for accrued but unused personal floating holidays. At retirement, a non-exempt employee who retires from the University at age 60 or later and has a frozen sick bank of unused sick days as of 8/31/2012, is paid a bonus payment equal to 25% of the value of unused sick bank, to a maximum payment of $3,000. These frozen sick days are only maintained as long as the staff member remains in a non-exempt position at retirement.

*NOTE: Employees may use vacation and personal floating holidays to extend dates of employment. Bargaining unit employees should refer to their union contract.*

**Credit Union**
Members of the Credit Union may continue participation following retirement. Once membership is dropped, it cannot be reinstated. Contact 847-332-0240 or [http://www.fncu.org/](http://www.fncu.org/)

**Library Privileges**
Without a valid Wildcard your library privileges will be revoked. All books and other library materials held by a retiree must be returned to the library immediately. Library privileges may be reinstated by re-activating your Wildcard.

**Parking**
Contact the campus parking office for the latest information. EV: 847-491-3319, CH: 312-503-1103.

**Tuition Plans**
Benefits vary based upon length of full-time, continuous service at time of retirement. The years of part-time service may be pro-rated as long as you were full time at the time of retirement. You retain the tuition plan eligibility achieved at the time you retire. Contact the Benefits Division at educational-assistance@northwestern.edu for further information or go to the web site at: [http://www.northwestern.edu/hr/policies-forms/forms/tuition-benefits/index.html](http://www.northwestern.edu/hr/policies-forms/forms/tuition-benefits/index.html)

**Wildcard**
Retirees may request continuation of their employee ID card. This entitles an individual to library privileges, access to recreational facilities and discounts that are available to active employees. The appropriate recreational center or ticket office should be contacted for additional information.

**University Keys**
University keys must be returned to the employee's supervisor before retirement.

**W2**
Please contact the Evanston Payroll office at 847-491-7362 with questions regarding your W2. Please confirm with the Payroll office that your home address is updated in the HR system for the mailing of your W2.
## Retirement Checklist

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Action Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Term Life Insurance</td>
<td>Obtain an application form to convert or port your life insurance prior to retirement by contacting the Benefits Office. Return the form to Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Supplemental Term Life Insurance</td>
<td>Portability and conversion is possible. Minimum portable amount is $5,000 and maximum amount eligible for portability is $1,000,000. Obtain an application form from Dearborn National Life Insurance Company within 31 days from your retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Spouse Term Life Insurance</td>
<td>Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and/or Supplemental Life policy. Obtain an application form from Dearborn National Life Insurance Company within 31 calendar days of retirement. To calculate your premium for conversion or portability, contact the Benefits Office.</td>
</tr>
<tr>
<td>Dependent Term Life Insurance</td>
<td>Portability and conversion is also possible, however the retiree MUST port or convert their own Basic and/or Supplemental Life policy. Dependent Child coverage is limited to $25,000.</td>
</tr>
<tr>
<td>UnitedHealthcare Medicare plans (health)</td>
<td>Contact UnitedHealthcare directly at 1 877-791-9964 to discuss Medicare Supplements or 1-877-714-0178 to discuss the Medicare Advantage Plan.</td>
</tr>
<tr>
<td>Health, Dental, Vision Insurance</td>
<td>Obtain retiree enrollment forms for health/dental and/or vision from the Benefits Division and return completed forms. You will be billed monthly by WageWorks, Inc. You MUST provide copies of your Medicare Card to ensure the set-up of “Medicare Crossover” in the Blue Cross PPO and HMO IL membership and claims system, as Medicare becomes the Primary payer once you retire. Your status at Northwestern must show as retired in order for us to process these forms.</td>
</tr>
<tr>
<td>Flexible Spending Account (FSA)</td>
<td>Obtain claim reimbursement forms from PayFlex and submit them directly to PayFlex by March 31. Reimbursements for eligible services are through retirement date only. Unclaimed account balances for the prior year are forfeited by March 31.</td>
</tr>
<tr>
<td>Health Savings Account</td>
<td>Contact PayFlex directly at 1 800-284-4885 for further information.</td>
</tr>
<tr>
<td><strong>Medicare</strong></td>
<td>If you or your spouse is age 65, contact Social Security <strong>three months prior</strong> to your retirement. Call 800-772-1213. Evanston Social Security Office is located at 2116 Green Bay Road. Medicare Parts A &amp; B are required for age 65 retirees in Northwestern’s retiree health plans. Remember to ask for the Special Enrollment Waiver form for Medicare Part B if retiree/spouse is over 65 at retirement.</td>
</tr>
<tr>
<td><strong>Retirement</strong></td>
<td>Contact your investment company or companies directly to arrange for an on-campus counseling appointment. Call TIAA at 800-842-2005 or Fidelity at 800-642-7131.</td>
</tr>
<tr>
<td><strong>SHIP-Senior Health Insurance Program</strong></td>
<td>SHIP is dedicated to educating people with Medicare and their caregivers about available insurance options. Call them directly at 800-252-8966, for free individual counseling services at local sites. Visit the Illinois website at: <a href="https://www.illinois.gov/aging/ship/Pages/default.aspx">https://www.illinois.gov/aging/ship/Pages/default.aspx</a></td>
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## 2018 Retiree Monthly Premiums

### Medical Plans

<table>
<thead>
<tr>
<th>Coverage</th>
<th>BCBS Premier PPO</th>
<th>BCBS HMO IL</th>
<th>UnitedHealthcare (UHC) Group Medicare Advantage (PPO)</th>
<th>UnitedHealthcare (UHC) Medicare Supplement Plans</th>
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</thead>
<tbody>
<tr>
<td>You under 65</td>
<td>$755</td>
<td>$538</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You and Spouse under 65</td>
<td>$1,654</td>
<td>$1,179</td>
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</tr>
<tr>
<td>You under 65, plus Child(ren)*</td>
<td>$1,407</td>
<td>$1,016</td>
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<tr>
<td>You and Spouse under 65, plus Child(ren)*</td>
<td>$2,484</td>
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<tr>
<td>You over 65</td>
<td>$700</td>
<td>$732</td>
<td>Post-65 only. Cost is $389.39 per person. Contact UHC to enroll at 1-877-714-0178</td>
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<td>You and Spouse over 65</td>
<td>$1,399</td>
<td>$1,462</td>
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<tr>
<td>You over 65, plus Child(ren)*</td>
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<td>$1,675</td>
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<tr>
<td>You and Spouse over 65, plus Child(ren)*</td>
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<td>$2,408</td>
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<tr>
<td>You over 65 and Spouse under 65</td>
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<td>$1,321</td>
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<tr>
<td>You under 65 and Spouse over 65</td>
<td>$1,527</td>
<td>$1,321</td>
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<tr>
<td>You over 65 and Spouse under 65, plus Child(ren)*</td>
<td>$2,428</td>
<td>$1,967</td>
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<td>You under 65 and Spouse over 65, plus Child(ren)*</td>
<td>$2,428</td>
<td>$1,967</td>
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</table>

*Eligible Child(ren) under age 26.

### Dental Plans

<table>
<thead>
<tr>
<th>Coverage</th>
<th>You only</th>
<th>You + Spouse</th>
<th>You + Spouse + Child(ren)</th>
</tr>
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<tbody>
<tr>
<td>Dearborn National</td>
<td>$46</td>
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<tr>
<td>First Commonwealth</td>
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</tbody>
</table>

### Vision Plan

<table>
<thead>
<tr>
<th>Coverage</th>
<th>You only</th>
<th>You + Spouse</th>
<th>You + Spouse + Child(ren)</th>
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</thead>
<tbody>
<tr>
<td>EyeMed</td>
<td>$11</td>
<td>$21</td>
<td>$25</td>
</tr>
</tbody>
</table>

*Eligible Child(ren) under age 26.