Retiree insurance eligibility

1. Find your access category

Retiree insurance eligibility depends upon an employee's Access Category, determined by their age and years of service at retirement, among other factors. Effective January 1, 2018, employees must meet the following eligibility criteria to be eligible for post-retirement benefits:

- Must have been employed in a UM System benefit eligible position on December 31, 2017; and
- Have at least five years of service as of December 31, 2017, and
- Attain at least 60 years old on their retirement date; and
- Have at least 20 years of service to the UM System on their retirement date.

A
Age on 12/31/17: 60 or more
Years of Service on 12/31/17: 20 or more

B
Age + Years of Service on 12/31/17 = 80 or more, but was not yet Age 60 or did not have 20 Years of Service

C
Age + Years of Service on 12/31/17 = less than 80, but had five or more Years of Service

D
Employee had less than 5 Years of service as of 12/31/17 or was hired on or after 12/31/17.

2. Understand coverage

Below are coverage and subsidy information for each Access Category.

Coverage:

- Access Category A: UM coverage, regardless of retirement date
- Access Category B: UM coverage, if you reach Age 60+ and 20+ Years of Service by your retirement date.
  Access Category C: UM coverage, if you reach Age 60+ and 20+ Years of Service by your retirement date.
- Access Category D: Ineligible for retiree coverage.

Subsidies:

- Access Category A: Percentage subsidy based on age + years of service on retirement date.
- Access Category B: Percentage subsidy coverage based on age + years of service, if you reach Age 60+ and 20+ Years of Service by your retirement date.
- Access Category C: Fixed $100/year subsidy for every Year of Service to purchase UM coverage; maximum of $2,500 annually, if you reach Age 60+ and 20+ Years of Service by your retirement date.
- Access Category D: Ineligible for retiree coverage or subsidy.

Plan closure:

- Plan closes to Access Category D (i.e., less than 5 Years of Service on 12/31/17) and employees hired on or after 1/1/18.

3. See what eligibility looks like across the board

This chart illustrates what eligibility looks like across the board.

Age on 12/31/17	Years of Service on 12/31/17																				
	≤ 4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25*
≤ 25	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
26	D									C	C	C	C	C	C	C	C	C	C	C	C	C
27	D																				C	C
28	D																				C	C
29	D																				C	C
30	D																				C	C
31	D																				C	C
32	D																				C	C
33	D									C	C	C	C	C	C	C	C	C	C	C	C	C
34	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
35	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
36	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C
37	D	C	C	C											C	C	C	C	C	C	C	C
38	D	C	C	C												C	C	C	C	C	C	C
39	D	C	C	C												C	C	C	C	C	C	C
40	D	C	C	C												C	C	C	C	C	C	C
41	D	C	C	C												C	C	C	C	C	C	C
42	D	C	C	C												C	C					
43	D	C	C	C												C	C					
44	D	C	C	C												C	C					
45	D	C	C	C												C	C					
46	D	C	C	C												C	C					
47	D	C	C	C												C	C					
48	D	C	C	C												C	C					
49	D	C	C	C												C	C					
50	D	C	C	C												C	C					
51	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C					
52	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C					
53	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C					
54	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C					
55	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C					
56	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B	B
57	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B	B	B
58	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B	B	B	B
59	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B	B	B	B	B
60	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	C	A	A	A	A		
61	D	C	C	C	C	C	C	C	C	C	C	C	C	C	C	B	A	A	A	A		
62	D	C	C	C	C	C	C	C	C	C	C	C	C	C	B	B	A	A	A	A		
63	D	C	C	C	C	C	C	C	C	C	C	C	C	B	B	B	A	A	A	A		
64	D	C	C	C	C	C	C	C	C	C	C	C	B	B	B	B	A	A	A	A		
65	D	C	C	C	C	C	C	C	C	C	C	B	B	B	B	B	A	A	A	A		
66	D	C	C	C	C	C	C	C	C	C	B	B	B	B	B	B	A	A	A	A		
67	D	C	C	C	C	C	C	C	C	B	B	B	B	B	B	B	A	A	A	A		
68	D	C	C	C	C	C	C	C	B	B	B	B	B	B	B	B	A	A	A	A		
69	D	C	C	C	C	C	C	B	B	B	B	B	B	B	B	B	A	A	A	A		
≥ 70	D	C	C	C	C	C	B	B	B	B	B	B	B	B	B	B	A	A	A	A		

* Employees with greater than 25 Years of Service will fall into categories A, B, or C depending on Age and Years of Service.

Access Category D:
On 12/31/2017
Years of Service < 5
Access to UM retiree health insurance: Ineligible

Plan closed to employees with less than 5 Years on 12/31/17, as well as new hires.

Access Category C:
On 12/31/2017
Age + Years of Service < 80
Years of Service ≥ 5
Access to UM retiree health insurance:
As long as employee works to at least Age 60 & reaches 20 Years of Service:

- UM coverage
- Subsidy is $100/year for each Year of Service; $2,500 max. annually

Access Category B:
On 12/31/2017
Age + Years of Service ≥ 80
But either Age < 60 or Years of Service < 20
Access to UM retiree health insurance:
As long as employee works to Age 60 & reaches 20 Years of Service:

- UM coverage
- Percentage subsidy based on Age + years of Service

Access Category A:
On 12/31/2017
Age ≥ 60
Years of Service ≥ 20
Access to UM retiree health insurance:

- UM coverage
- Percentage subsidy based on Age + Years of Service

Have questions?

?

Understand the basics:

The retiree benefits overview webpage features tools and resources to help you understand coverage and subsidies.

Get extra help for your in-depth questions:

Contact the HR Service Center! Get the most from your chat by reviewing the retiree insurance eligibility and subsidy structure before your retirement.

Call: (573) 882-2146
Toll-free: (800) 488-5288
Email: HRServiceCenter@umsystem.edu