Retiree Health Plan Rate Charts by Hire Date, Retirement Date, and Age

Your date of service and date of retirement determine the amount you and the university pay for the cost of your retiree health plan coverage. Follow the diagram to direct you to the retiree rate chart that applies to you. Click a Chart box to view the rate chart.

Did you retire before 1987?

- YES: Use Chart A
- NO: Is your date of service before 7-1-1988?
  - YES: Use Chart A
  - NO: Are you age 62 or older?
    - YES: Did you retire between 1-1-1987 and 12-31-1999?
    - YES: Use Chart C
    - NO: Did you retire between 1-1-1987 and 12-31-1999?
    - NO: Use Chart B
    - NO: Did you retire between 1-1-1987 and 12-31-1999?
    - NO: Use Chart B
    - NO: Did you retire between 1-1-1987 and 12-31-1999?
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University Contribution for Retiree Health Plan Costs

Date of Service Prior to January 1, 2013
Retire On or After January 1, 2021

The university shares the monthly cost for U-M Health Plan coverage with eligible faculty, staff and retirees who are enrolled in the plans. For faculty and staff with a service date prior to January 1, 2013 and retiring on or after January 1, 2021, eligibility for university contributions toward health plan coverage will include a service requirement in addition to fulfilling the points needed to retire.

Effective January 1, 2021, faculty and staff with a service date prior to January 1, 2013 will need 80 points or more (points = age + years of eligible service) to retire, and will also need 20 or more years of eligible service to receive the maximum 80% university contribution for retiree health plan coverage and 50% for dependent coverage. In addition, retirees with a date of service on or after July 1, 1988 pay the full cost of all U-M benefits plans through and including the month they turn age 62. Follow the diagram to direct you to the university health plan contribution that applies to you.

Is your date of service before July 1, 1988?

No

Are you age 62 or older?

No

You pay the full cost of benefits until age 62. Use Rate Chart B for your 2021 health plan rates. The chart below applies once you turn age 62.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>2024 Health Plan Rate Charts</th>
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<tbody>
<tr>
<td>Minimum</td>
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<tr>
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<tr>
<td>20 or more</td>
<td>N/A</td>
</tr>
</tbody>
</table>

Questions? Visit hr.umich.edu/retirement-benefits or call the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free), M-F 8 a.m. to 5 p.m.