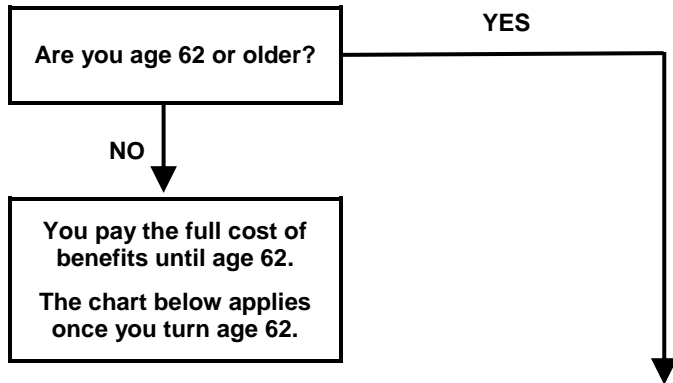


University Contribution for Retiree Health Plan Costs

**Date of Service January 1, 2013 or Later
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 of January 1, 2013 or later 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 on or after 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 68% university contribution for retiree health plan coverage and 26% 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 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.



Years of Service at Retirement		University's Health Plan Contribution*	
Minimum	Less Than	Retiree Coverage	Dependent Coverage
10	12	34%	13%
12	14	40.8%	15.6%
14	16	47.6%	18.2%
16	18	54.4%	20.8%
18	20	61.2%	23.4%
20 or more	N/A	68%	26%

*The university contribution for health care is calculated to be a percentage of the enrollment-weighted average premium of the two lowest-cost comprehensive health plans. This calculation yields a fixed amount that is the maximum university contribution toward the health plan you select.