



DRAFT

Estimated Rates for University RETIREES Based on Age - Service Table

To determine the percentage paid at retirement see Age-Service Table on page 2. Then find rate on Table 1 below and deduct health credit from Table 2.

Table 1
Rates

4-tier Rates	June 2006 Enroll	06-07 Rate	07-08 Rate
		"Blended Rate"	"True Retiree Rate"
UK-HMO	396	\$ 380.00	\$ 576.00
EE + Spouse	62	\$ 758.00	\$ 1,149.00
EE + Children	14	\$ 568.00	\$ 861.00
Family Rate	5	\$ 949.00	\$ 1,438.00
EPO	13	\$ 462.00	\$ 700.00
EE + Spouse	2	\$ 923.00	\$ 1,399.00
EE + Children	0	\$ 691.00	\$ 1,047.00
Family Rate	0	\$ 1,153.00	\$ 1,748.00
PPO High	51	\$ 454.00	\$ 688.00
EE + Spouse	10	\$ 911.00	\$ 1,381.00
EE + Children	1	\$ 684.00	\$ 1,037.00
Family Rate	0	\$ 1,139.00	\$ 1,726.00
PPO	112	\$ 415.00	\$ 629.00
EE + Spouse	11	\$ 835.00	\$ 1,266.00
EE + Children	3	\$ 630.00	\$ 955.00
Family Rate	2	\$ 1,046.00	\$ 1,585.00
Indemnity	51	\$ 415.00	\$ 629.00
EE + Spouse	6	\$ 835.00	\$ 1,266.00
EE + Children	3	\$ 630.00	\$ 955.00
Family Rate	0	\$ 1,046.00	\$ 1,585.00
Health First	1	\$ 392.00	\$ 594.00
EE + Spouse	0	\$ 798.00	\$ 1,210.00
EE + Children	0	\$ 600.00	\$ 909.00
Family Rate	0	\$ 998.00	\$ 1,513.00
All Plans	743		

Table 2

Percentage of Health Credit to be received,
as determined by Age, Service Matrix

Percentage UK Pays	Health Credit
85%	490
80%	461
75%	432
70%	403
65%	374
60%	346
55%	317
50%	288
45%	259
40%	230
35%	202
25%	144
20%	115

Notes

- 1) Apply the health credit you will earn based on the Age-Service Matrix to the health plan you have and the appropriate coverage level
For example, if you pay 40% of the total single premium and you have UK PPO Employee plus spouse coverage, you will pay \$920 per month (\$1,266-\$346)

Age-Service Table for Employees Hired Before January 1, 2006 Who Become Eligible to Retire After July 1, 2007

(Percent of Medical Premium Retiree Pays, Rule of 75 continues to apply)*

Age at Retirement (If not yet eligible to retire as of 7/1/07)	Years of Service at Retirement		
	15 or more, but less than 20	20 or more, but less than 25	25 or more
Less than 60	80%	60%	40%
60 or more, but less than 61	75%	55%	35%
61 or more, but less than 62	70%	50%	30%
62 or more, but less than 63	65%	45%	25%
63 or more, but less than 64	60%	40%	20%
64 or more, but less than 65	55%	35%	15%
At age 65 or older, everyone pays 10% or \$25, whichever is higher	10%	10%	10%