

Working Retirees

Working Retiree greater or equal to .2 FTE (full-time equivalency)

If you are a Working Retiree at .2 FTE or greater (regardless of age), you are eligible for the working retiree rate on health premiums. You and/or covered spouse may be enrolled in any of UK's sponsored retiree health plans except the Humana Medicare Advantage plan.

[Working retiree health premiums](#)

Working Retiree less than or equal to .19 FTE

If you are a Working Retiree at .19 FTE or less, then you are *not* eligible for the working retiree health plans.

Thus, any retiree and/or covered spouse, **age 65 or older**, must be on the UK Medicare Advantage plan:

[Medicare Advantage premiums](#)

Retirees **under age 65** can choose among *Early* retiree health plan options:

[Premiums for retirees eligible prior to 7/1/2007](#)

[Premiums for retirees eligible after 7/1/2007](#)

Note: 20% employment (.2 FTE) is generally defined as working 8 hours weekly or 7.5 hours weekly depending on whether the planned working time is based on a 40 or 37.5 hour week.