

Retiree Medical Program Coverage Defined Dollar Benefit Program (DDB)

At The Time of My Retirement I am age: 65 or older	At The Time of My Retirement My Spouse is age: 65 or older	At The Time of My Retirement My Spouse is between: 62 - 65	At The Time of My Retirement My Spouse is less than Age 62
I am eligible to receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses receive choice of:	Eligible spouses receive: Access to Active
1. Major Medical, 2. Security Blue HMO, 3. UPMC for Life HMO, PPO , or 4. Any non- U. of Pgh. retiree coverage or Enroll under another employer or spouse's plan and accrue credits for future use.	1. Major Medical, 2. Security Blue HMO, 3. UPMC for Life HMO, PPO , or 4. Any non- U. of Pgh. retiree coverage or Enroll under another employer and accrue credits for future use.	1. Continuation of Univ. active coverage and pay the same contribution as active employees or 2. DDB credits that may be applied to non-Univ. coverage or accrue credits.	Spouses may purchase Univ. active coverage but must pay the full cost of the premium not just the cost share. Note: Spouses do not receive DDB credits until they are age 62.

At The Time of My Retirement I am age: 62 - 65	At The Time of My Retirement My Spouse is age: 65 or older	At The Time of My Retirement My Spouse is between: 62 - 65	At The Time of My Retirement My Spouse is less than Age 62
I am eligible to:	Eligible spouses receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses may:	Eligible spouses receive: Access to Active
1. Continue University active coverage and pay the same contribution as active employees.	1. Major Medical, 2. Security Blue HMO, 3. UPMC for Life HMO, PPO , or 4. Any non- U. of Pgh. retiree coverage or Enroll under another employer and accrue credits for future use.	1. Continue University active coverage and pay the same contribution as active employees.	Spouses may purchase Univ. active coverage but must pay the full cost of the premium not just the cost share. Note: Spouses do not receive DDB credits until they are age 62.

----- OR -----

At The Time of My Retirement I am age: 62 - 65	At The Time of My Retirement My Spouse is age: 65 or older	At The Time of My Retirement My Spouse is between: 62 - 65	At The Time of My Retirement My Spouse is less than Age 62
I am eligible to receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses receive: DDB Credits with Eligibility to Apply Them Towards:	Eligible spouses receive: Access to Active
1. Any non- Univ. of Pgh. Coverage 2. The full cost of University active coverage or Enroll under another employer or spouse's plan and accrue credits for future use.	1. Major Medical, 2. Security Blue HMO, 3. UPMC for Life HMO, PPO , or 4. Any non- U. of Pgh. retiree coverage or Enroll under another employer and accrue credits for future use.	1. Any non- Univ. of Pgh. Retiree coverage 2. The full cost of University active coverage or Enroll under another employer and accrue credits for future use.	Spouses may purchase Univ. active coverage but must pay the full cost of the premium not just the cost share. Note: Spouses do not receive DDB credits until they are age 62.

Note: Your coverage changes based upon your age and the age of your spouse. What is applicable today will change as you move from one age category to the next.

Current Retiree Medical Program Coverage
Available through June 30, 2006
for Faculty and Staff within the Transition Group

As a Retiree I am age: 65 or older	My Spouse is age: 65 or older	My Spouse is between: 62 - 65	My Spouse is less than Age 62
I am eligible to enroll in:	Eligible spouses receive:	Eligible spouses offered:	Eligible spouses offered:
1. Major Medical, 2. Security Blue HMO, or 3. UPMC for Life HMO or PPO The full cost of coverage is paid for by the University.	1. Major Medical, 2. Security Blue HMO, or 3. UPMC for Life HMO or PPO The full cost of coverage is paid for by the University.	University active coverage but must pay the full cost of the premium not just the cost share.	University active coverage but must pay the full cost of the premium not just the cost share.

As a Retiree I am age: 62 - 65	My Spouse is age: 65 or older	My Spouse is between: 62 - 65	My Spouse is less than Age 62
I am eligible to enroll in:	Eligible spouses receive:	Eligible spouses offered:	Eligible spouses offered:
Active coverage. The retiree cost share is the same as active employees. Active coverage includes Panther Gold and the three PPO plans.	1. Major Medical, 2. Security Blue HMO, or 3. UPMC for Life HMO or PPO The full cost of coverage is paid for by the University.	University active coverage at the same cost share as active employees. When retiree turns 65, the spouse is responsible for the full cost of the premium not just the cost share.	University active coverage at the same cost share as active employees. When retiree turns 65, the spouse is responsible for the full cost of the premium not just the cost share.

Transition Period
if age = 57.5 as of June 30, 2004 (In effect through June 30, 2006)

Departure Age 57.5 - 62	My Spouse is age: 65 or older	My Spouse is between: 62 - 65	My Spouse is less than Age 62
I am eligible to enroll in:	Eligible spouses receive:	Eligible spouses offered:	Eligible spouses offered:
Active coverage. The transitioned employee's cost share is the same as active employees. Active coverage includes Panther Gold and the three PPO plans.	1. Major Medical, 2. Security Blue HMO, or 3. UPMC for Life HMO or PPO The full cost of coverage is paid for by the University.	Coverage in the active plans at the same cost share as active employees. When the former employee turns 65, the spouse is responsible for the full cost of the premium not just the cost share.	University active coverage at the same cost share as active employees. When the former employee turns 65, the spouse is responsible for the full cost of the premium not just the cost share.

Note: Both the faculty or staff member and their spouse must be enrolled in coverage at time of retirement under the provisions of the current "old" plan.

Your coverage changes based upon your age and the age of your spouse. What is applicable today will change as you move from