

FACULTY RETIREMENT INCENTIVE PLAN FREQUENTLY ASKED QUESTIONS

The Faculty Retirement Incentive Plan (FRIP) includes two different options:

- **EARLY RETIREMENT OPTION** – eligible tenured faculty retiring after the 65th birthday and before the 70th birthday receive a bonus and have premiums waived for the Retiree Medical Plan for life (see p. 6)
- **HALF-TIME OPTION** – eligible tenured faculty work half-time at two-thirds base salary (plus any administrative supplements, term allowances, etc.) for up to five years before retirement; the Half-Time Option may be combined with the benefits of the Early Retirement Option if the individual retires after the 65th birthday and before the 70th birthday (see p. 12)

To participate in the Faculty Retirement Incentive Plan, faculty must sign the applicable retirement election and agreement and provide notice of intent to retire as explained below.

FINANCIAL COUNSELING

Q. Does the University offer any help in making a retirement decision?

Yes. Tenured faculty age 60 or older may be reimbursed up to \$3,000 for retirement counseling services provided by a Certified Financial Planner, attorney, or accountant. Information on several financial planners recommended by faculty is available from the Benefits and Provost's Offices.

Q. Must I commit to retire to be eligible for the retirement counseling benefit?

No, you need not commit to retire to take advantage of this benefit. The \$3,000 financial counseling benefit is available to assist you with your decision whether to retire under the Plan.

Q. Must I take advantage of the retirement counseling benefit before my retirement date?

No. While most people prefer to receive this benefit before actually retiring, you may opt to wait until you have retired.

Q. How is payment made?

In the majority of cases, it is advantageous for you if your financial planner invoices the University. You may wish to consult with your tax adviser before paying the invoice directly. Invoices for services of a financial planner should be submitted to Cathy Gunther,

Analyst, Records Administration, University Human Resources, 6054 South Drexel Avenue, Chicago, IL 60637. Your name and the services provided must appear on the invoice.

Q. Will this benefit be available if I retire after age 69?

Yes.

Q. Is this benefit taxed?

No.

TUITION BENEFITS

Q. Will my children continue to receive the Laboratory School benefit if I retire under either option of the Faculty Retirement Incentive Plan?

Yes, if you retire at or after age 65 with ten or more years in a full-time faculty rank, you qualify for the tuition benefit.

Q. Will my children continue to receive the college tuition benefit if I retire under either option of the Faculty Retirement Incentive Plan?

Yes, if you retire at or after age 65 with fifteen or more years in a full-time faculty rank; you sign a document certifying that you are retired; and you provide certification satisfactory to the University that you are not employed, self-employed, or working as an independent contractor in a full-time capacity or in a position that is eligible for benefits commonly available to full-time employees; you qualify for the tuition benefit for children who are claimed as dependents on your tax return for the calendar year of the date of your retirement and who remain your dependent while they are enrolled in college.

Q. Will my children continue to receive Laboratory School and college tuition benefits if I die before my elected retirement date?

Yes, if you die after having been granted tenure, your children remain eligible for these tuition benefits.

Consult <http://humanresources.uchicago.edu/benefits/tuition/> for information about the Educational Assistance Plan.

GENERAL QUESTIONS

Q. With whom may I discuss my questions concerning retirement?

Please contact Associate Provost Ingrid Gould at (773) 702-8846 to discuss the Faculty Retirement Incentive Plan. For questions related to medical insurance, pension benefits, or other benefits issues contact Benefits Sr. Retirement Analyst Rhonda Jones-Bethley at (773) 702-5298. For questions regarding continued research and teaching or office or laboratory facilities, contact your Department Chair, Director, or Dean.

Q. Whom do I notify that I plan to retire?

You may contact your Department Chair, your Director, your Dean, or the Associate Provost for Faculty and Student Affairs. Participation in the Faculty Retirement Incentive Plan requires that you complete a retirement election and agreement and submit it to the Office of the Provost. The agreement is available online at <http://facultyhandbook.uchicago.edu/page/faculty-retirement-incentive-plan> and from Associate Provost Ingrid Gould.

Q. Do I have to retire at the end of an academic quarter or my contract year?

No. It is desirable, but not required. You are free to set your retirement date as you please, provided that you meet the minimum notice requirement for the option you select. If your chosen retirement date does not coincide with the end of the academic quarter or your contract year, you may wish to confirm with your Department Chair, Director, or Dean how much work will be expected so that your compensation is satisfactorily pro-rated or not pro-rated. If your appointment year ends on 30 June and you have opted to retire during the summer quarter, consult in advance with your Chair, Director, or Dean about compensation and work responsibilities during the summer months. If you need assistance, you may contact Associate Provost Ingrid Gould.

If you are taking the Early Retirement Option, you may have to begin Required Minimum Distribution(s), from your University retirement accounts if you retire and turn 70 ½ in the same calendar year. Your bonus and Required Minimum Distribution may affect your tax bracket. Be sure to consult a financial advisor for advice in determining your retirement date and the timing of any Required Minimum Distributions.

Q. May a faculty member withdraw assets from his or her TIAA and Vanguard accounts under the University's retirement plans after electing the Early Retirement or Half-Time Option but before attaining his or her retirement date?

TIAA and Vanguard accumulations under the University's Contributory Retirement Plan (CRP) cannot be paid to active employees, regardless of whether they are employed on a full-time or part-time basis and regardless of whether they have committed to retire

under the Faculty Retirement Incentive Plan.

CRP participants may be eligible to take a loan secured by their retirement accumulations from TIAA. (Vanguard accumulations may be transferred to TIAA in order to obtain a loan.) For information regarding the loan program, please contact TIAA- at (800) 842-2776 or visit the TIAA-CREF Web Center at www.tiaa-cref.org.

Funds invested in a supplemental retirement account through the Supplemental Retirement Program (SRP) are available for distribution to active employees age 59-1/2 or older.

Q. What will happen to my University email account once I retire?

When you retire, your email service will continue unchanged for emeriti outside clinical departments in the Biological Sciences Division (BSD). Your email address @uchicago.edu is yours for your lifetime. However, it may be very much in your interest to take advantage of assistance from ITS, coordinated through the Provost's Office, to transition the actual storage of your email to a service outside the control of the University.

When you retire from a clinical department of the BSD, HIPAA considerations will prompt the closure of your BSD and Medical Center accounts. Your University CNetID and password will remain open and active; as described below, you may redirect your @uchicago.edu email to yourself at another email address.

Q. How do I transition my email storage, and why is it to my advantage?

The University strongly recommends that upon your retirement you either (1) redirect your University email account (CNetID@uchicago.edu) to an email account outside the University or (2) cease to use your University email account and use an email account outside the University instead. Under the first alternative, mail sent to your University email account will be forwarded to your account with the service provider of your choice.

Making one of these simple changes will allow you to continue to enjoy your privileges without potential future complications caused by questions of content ownership or access to your account. Such questions can arise, indeed, have arisen, after the University closes the account of an emeritus who passes away and family members desire access to his/her closed University account. Because your CNetID is confidential and may not be shared, even with a spouse or partner, it is not possible for the University to grant access to others, even if you would have wished it.

Q. May I have assistance transitioning my account?

Yes. ITS will be happy to help you. You may contact ITS Support at support@uchicago.edu or (773) 834-TECH for assistance setting up your email forwarding. You may also choose to set your email forwarding yourself by using your CNetID and password to log into the website:

<http://cnet.uchicago.edu/forwarding>

Once you have logged in, you may redirect your email to an outside email address by selecting the User Defined radio button and typing in your preferred forwarding address.

ITS is also ready to provide guidance about wireless access while you are on campus and proxy access (for off-campus access to restricted library resources such as MedLine and JSTOR).

EARLY RETIREMENT OPTION

GENERAL QUESTIONS

Q. Who is eligible for the retirement incentives offered under the Early Retirement Option?

Active, tenured faculty with at least ten years of tenured service are eligible for the incentives offered under the Plan, provided they retire after their 65th birthday and before their 70th birthday and submit a completed Early Retirement Election and Agreement at least two years prior to retirement. In order to be eligible for the incentives, a faculty member must continuously be on active status during the period between the written commitment and the date of early retirement. Faculty on long-term disability may not participate in the Plan.

A table showing the number of faculty who were eligible and ineligible as of January 1, 2017 will be provided to you.

Q. Am I eligible for any incentives of the Early Retirement Option if I retire after age 69?

No; however, you are still eligible to participate in the Half-Time Option.

Q. How much advance notice must I give for the Early Retirement Option?

It is expected that faculty will give a minimum of two years' notice. This means that you must sign up for the option before you turn 68 in order to qualify. You are free to sign up for the Early Retirement Option in advance of age 63, selecting a retirement date more than two years in the future.

Q. What retirement incentives are offered under the Early Retirement Option?

- A bonus upon retirement. The bonus is a multiple of the faculty member's base academic salary, which does not include the term allowance, administrative supplement, and the like. In the case of a faculty member taking advantage of the Half-Time Option, the two-thirds salary constitutes the base salary during the half-time year or years. (See p. 6).
- Waived premiums for coverage under the Retiree Medical Plan for life. The waived premium benefit covers both the faculty member and the spouse, same-sex domestic partner (registered with the University), or civil union partner provided Medicare is the primary plan for the faculty member and covered dependents. Faculty members who submit a signed retirement and election agreement after January 1, 2017 will be

responsible for Medicare Part D premiums assessed by the government for prescriptions drug coverage.

Q. Will the bonus be paid and the medical premiums waived for me and my spouse or partner if I become disabled or die after committing to retire but before my retirement date?

No. The benefits of the Early Retirement Option are available only to faculty who are actively at work at the time of retirement.

Q. Must I sign the Early Retirement Election and Agreement in order to qualify for retirement under the Early Retirement Option?

Yes.

Q. Where may I obtain a copy of the Early Retirement Election and Agreement?

The agreement is available online at <http://facultyhandbook.uchicago.edu/page/faculty-retirement-incentive-plan> and from Associate Provost Ingrid Gould.

THE BONUS

Q. How is the bonus calculated?

The bonus is the average of your **base academic salary** (i.e., not including administrative supplement, term allowance, etc.) for the three-year period that includes the academic year of your retirement and the preceding two academic years, multiplied by the factor shown in the schedule below for your age at retirement.

Age at Retirement	65	66	67	68	69
Bonus Base Salary Multiple	2.0x	1.8x	1.6x	1.2x	0.8x

Your “age at retirement” is your **attained** age as of your retirement date. In other words, if you are 65 years, eleven months and 29 days old on your retirement date, you will receive the 2x bonus because you will not yet have attained age 66.

For faculty electing the Half-Time Option (see p. 12) and retiring after their 65th birthday and before their 70th birthday, “base academic salary” for those years on half-time status will be the two-thirds salary.

Q. Is the bonus based on total compensation?

The bonus is calculated using your base academic salary only. Clinical bonuses, term allowances, administrative supplements, summer salary, and other forms of compensation are not included.

Q. When will the bonus be paid to me?

The bonus will be paid on your retirement date.

Q. Will the bonus be taxed?

Yes. The bonus payment is taxable income subject to withholding for federal, state and Social Security taxes.

Q. May I receive the bonus in installments?

Yes, but there may be no tax benefit to doing so. For more information, please consult your professional tax advisor. IRS regulations require the University to withhold taxes on the entire present value of the bonus at the time of the first payment even if you have chosen to receive the bonus in annual installments. Nevertheless, you may choose to receive your bonus in up to three annual installments. These payments will be made in equal amounts with no adjustment for inflation. If you die before the second or third payment is received, any remaining payments will be made to your estate.

MEDICAL INSURANCE

Q. May I continue my current medical insurance after I retire?

No. After retirement, you will be eligible to participate in the Retiree Medical Plan, an indemnified plan that supplements Medicare. In combination with Medicare, the Retiree Medical Plan provides comprehensive coverage. The Retiree Medical Plan provides similar medical coverage as the Maroon Plan for active employees and it includes a prescription drug program under Medicare Part D.

Blue Cross Blue Shield of Illinois administers medical claims under the Retiree Medical Plan. Express Scripts administers the prescription drug program. For calendar year 2017, the Retiree Medical Plan has an individual deductible of \$300 and an out-of-pocket limit of \$1,750 for the family. After the annual out-of-pocket limit has been reached, covered services are paid at 100% for the balance of the calendar year. Prescription drug co-payments do not count toward the \$300 deductible and \$1,750 out-of-pocket limit.

Retirees who participate in the Early Retirement Option have premiums waived by the University for the Retiree Medical Plan for themselves or their Medicare-eligible spouse, same-sex domestic partner (registered with the University), or civil union partner provided the spouse or partner is covered by Parts A (hospital insurance) and B (medical insurance) of Medicare (i.e., Medicare is their primary plan). Medicare-eligible participants in the option will be enrolled in Medicare Part D for prescription drug coverage. If a signed retirement election and agreement was submitted after January 1, 2017, the retiree will be responsible for the Medicare Part D premiums assessed by the government on the participant and/or his or her Medicare-eligible spouse, civil union or domestic partner during each calendar year. Participants in the Early Retirement Option who choose to cover a dependent child or a disabled dependent under the Retiree Medical Plan must continue to pay applicable premiums for that dependent.

Q. What are my responsibilities with respect to Medicare?

Since the Retiree Medical Plan is a supplement to Medicare, you are responsible for enrolling in Medicare Parts A and B so that Medicare provides your primary medical coverage. As a participant in the prescription drug component of the Retiree Medical Plan, you are enrolled in Medicare Part D. The government currently assesses premiums for Medicare Part B and, if you meet certain income thresholds, for Medicare Part D. You are responsible for all costs related to Medicare, except for any assessed Medicare Part D premiums if you submitted a signed retirement election and agreement before January 1, 2017.

Q. Can you help me understand the financial tradeoffs of continuing to work and to pay premiums in the active employee health plans, but having no paid coverage at retirement, versus taking the Early Retirement Option and having premiums waived for life?

Although we cannot accurately predict future changes in health care premiums, the costs of 2017 health care premiums today may serve as a guide for planning. See the Appendix. Your income level in retirement will affect the amount of your Medicare Part B premiums and whether the government assesses a premium for Medicare Part D, as well as the amount of that premium.

Q. Will Retiree Medical Plan premiums be waived if I do not participate in the Early Retirement Option?

No. Retiree Medical Plan premiums will be waived only if you participate in the Early Retirement Option.

Q. After my retirement, may my dependents who are under age 65 continue to participate in one of the active employee health plans?

Yes, under COBRA. Your dependents may choose to defer participation in the Retiree Medical Plan and continue their medical coverage under COBRA for up to 18 months. When the COBRA period ends, they can then enroll in the Retiree Medical Plan.

Q. Will Retiree Medical Plan premiums be waived for my dependents under age 65?

No. Currently, the University partially subsidizes premiums for all dependents under age 65. No additional subsidy is provided for those who retire under FRIP. Once your spouse or same-sex civil union or domestic partner becomes Medicare-eligible, the premium will be waived for life.

Q. If I divorce my spouse or separate from my civil union or domestic partner, will he/she continue to have premiums waived?

No. However, he or she may continue under the Retiree Medical Plan for life and pay premiums at the COBRA rate.

Q. If I marry or enter a civil union after retirement, will my spouse or partner be able to enjoy the benefit of waived premiums for life?

Yes, if your spouse or partner is covered by Parts A and B of Medicare. You should contact the Benefits Office to arrange for this coverage.

Q. If I die, will my spouse or partner continue to have Retiree Medical Plan premiums waived?

Yes, for life.

Q. When should I enroll in Medicare?

A few months before your scheduled retirement date, you will need to contact Social Security at 1-800-772-1213 to enroll in Medicare Part A, for which most people pay no premiums, and Medicare Part B, for which you must pay premiums. As a participant in the prescription drug component of the Retiree Medical Plan, you are enrolled in Medicare Part D. If you are retiring after your initial Medicare enrollment period (the 7-month period beginning 3 months before attaining your 65th birthday), the Benefits Office will need to complete a Social Security form entitling you to a special enrollment period without penalty for delayed enrollment. Please contact the Benefits Office by phone at (773) 702-9634 or by e-mail at benefits@uchicago.edu with questions about medical benefits after retirement.

Q. Is this benefit taxed?

No.

Q. May I continue my current dental insurance after I retire?

Although the University does not offer dental benefits for retirees, you and your dependents may choose to continue your current dental plan coverage under COBRA for up to 18 months following your retirement.

HALF-TIME OPTION

GENERAL QUESTIONS

Q. What is the Half-Time Option?

The Half-Time Option under the Faculty Retirement Incentive Plan offers tenured faculty the opportunity to work half-time at two-thirds of the base academic salary (plus administrative supplements, term allowances, etc.) they would receive were they to remain on full-time status. Their half-time schedule may continue for as little as one year or as many as five years at the conclusion of which they must retire. Faculty who elect the Half-Time Option will be treated as full-time employees for medical, dental, and educational assistance benefits. Premiums and benefits under long-term disability, life insurance, and personal accident insurance will be reduced by the change in base salary. Contributory Retirement Plan (CRP) contributions likewise will be affected by the new two-thirds base academic salary.

Q. Who is eligible for the Half-Time Option?

A faculty member may not retire from the University until his or her 55th birthday. One can sign up for the Half-Time Option anytime after turning fifty, if work continues until age fifty-five. There is no maximum age limit for participation.

Q. How much notice must I give before starting the Half-Time Option?

We expect that you will sign up, at a minimum, the quarter before you wish to begin half-time work.

Q. What are the requirements for being on half-time status?

Tenured faculty with three-quarter appointments on half-time status will be required to be in residence three of the principal quarters (autumn, winter and spring) over any two consecutive academic years. The exact requirements of half-time status must be individually negotiated by the faculty member and his or her Department Chair, Institute Director, and/or Dean of the College where a joint appointment in the College is held or with his or her Dean in the case of a school. The Department Chair, Director, or Dean will define residence requirements for the fifth year of half-time status.

Tenured faculty with four-quarter appointments on half-time status normally will be required to be in residence four quarters over any two consecutive academic years. Half-time status also may be defined as a reduction of duties equivalent to half of the faculty member's normal full-time load. Under this definition, the faculty member's duties will be performed during each quarter of half-time status. As with faculty on three-quarter appointments, the exact requirements of half-time status must be individually negotiated

by the faculty member and his or her Department Chair or Institute Director and approved by the Dean of the Division and Dean of the College where a joint appointment in the College is held. The Department Chair, Director, or Dean will define residence requirements for the fifth year of half-time status.

The extent of any affiliation with another academic institution or medical facility during a faculty member's time out-of-residence shall be a visiting appointment with such entity. All visiting appointments must have the written approval of the department chair, director, dean, and Provost's Office.

Q. Will I receive the Early Retirement Option benefits?

That depends. Faculty members electing the Half-Time Option who have served the University ten or more years in a tenured position and retire on or after their 65th birthday and before their 70th birthday are eligible to receive the benefits of the Early Retirement Option: a bonus and waived Retiree Medical Plan premiums. To receive these benefits, faculty electing the Half-Time Option must provide at least two years notice before retirement.

Faculty members who retire before attaining age 65 or after attaining age 70 and faculty members who retire with fewer than 10 years of service in a tenured position are not eligible for the Early Retirement Option benefits.

Q. How much notice of retirement is required to participate in the Half-Time Option?

Faculty must be at least age 55 at the time of retirement, participate in the option for at least one year, and give notice at least the quarter before going on the Half-Time Option.

If you are eligible for the Early Retirement Option benefits and intend to retire on or after your 65th birthday and before your 70th birthday, you must give two years' notice of retirement.

Q. What is the earliest age at which I can begin the Half-Time Option and take advantage of the Early Retirement Option benefits? And the latest age?

You can begin the Half-Time Option as early as age 60 if you commit to working a full five years (i.e., until age 65), making you eligible for the Early Retirement Option benefits. Should you retire prior to your 65th birthday, you will not receive the Early Retirement Option benefits.

Because you must give two years' notice of your intent to retire under the Early Retirement Option, you would need to elect the Half-Time Option before your 68th birthday to retire before age 70 and receive the bonus and waived premiums.

If I elect the Half-Time Option and am eligible for the Early Retirement Option benefits, what salary will be used in calculating my bonus?

The bonus is the average of your base academic salary for the three years immediately preceding your retirement multiplied by the factor shown in the schedule for your age at retirement (see chart p. 7). Base academic salary is the two-thirds base salary for those years you have been participating in the Half-Time Option. Thus, for example, if you retire at attained age 68 after two years of half-time service, your base salary will be one year of full-time pay plus two years of two-thirds pay divided by three, multiplied by 1.2.

Q. How does one elect the Half-Time Option?

The faculty member must complete a “Half-Time and Early Retirement Election and Agreement” and return it to Associate Provost Ingrid Gould. The agreement is available online at <http://facultyhandbook.uchicago.edu/page/faculty-retirement-incentive-plan>. The exact arrangements of the faculty member’s service should be negotiated with his or her Department Chair (subject to approval by the Dean) or Director.

Q. What happens if I become disabled or die during the half-time for two-thirds salary working years?

You are entitled to the same benefits as an active employee who dies or becomes disabled.

If you had planned to retire under the Early Retirement Option, the bonus will not be paid and your spouse or partner will not qualify for the waiver of premiums in the Retiree Medical Plan.

This document is intended to provide general information regarding the Faculty Retirement Incentive Plan. In the event of a discrepancy between this document and the Plan document, the Plan document will take precedence. Contact the Benefits Office (benefits@uchicago.edu) for a copy of the Plan document.

**APPENDIX
RETIREE MEDICAL INSURANCE
2017 ANNUAL PLAN PREMIUMS
GUIDE TO TABLES**

	RETIREMENT AGE 65 - 69	RETIREMENT AGE 70 and Older
WORKING	Tables A, B, C, D	Tables A, B, C, D
FRIP RETIREMENT	FREE	N/A
NON-FRIP RETIREMENT	Tables E, F, G	Tables E, F, G

TABLE A – ACTIVE EMPLOYEE
(Employee Only Coverage)

	Under \$47,500	\$47,500 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$174,999	\$175,000 and Above
Maroon Plan	\$1,548	\$2,040	\$2,304	\$3,624	\$3,816
Maroon Savings Choice	\$708	\$912	\$1,128	\$1,320	\$1,536
UCHP	\$648	\$972	\$1,452	\$1,644	\$1,692
HMO Illinois	\$588	\$864	\$1,188	\$1,392	\$1,512

TABLE B – ACTIVE EMPLOYEE
(Employee Plus Spouse / Partner Coverage)

	Under \$47,500	\$47,500 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$174,999	\$175,000 and Above
Maroon Plan	\$2,892	\$3,756	\$4,692	\$5,736	\$5,982
Maroon Savings Choice	\$1,608	\$1,980	\$2,412	\$2,844	\$3,204
UCHP	\$1,392	\$2,196	\$3,048	\$3,612	\$3,840
HMO Illinois	\$1,320	\$1,908	\$2,544	\$3,384	\$3,564

TABLE C – ACTIVE EMPLOYEE
(Employee Plus Child(ren) Coverage)

	Under \$47,500	\$47,500 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$174,999	\$175,000 and Above
Maroon Plan	\$2,568	\$3,576	\$4,212	\$4,680	\$5,340
Maroon Savings Choice	\$1,284	\$1,656	\$2,016	\$2,388	\$2,748
UHP	\$1,224	\$1,920	\$2,880	\$3,180	\$3,312
HMO Illinois	\$1,128	\$1,728	\$2,424	\$2,712	\$2,940

TABLE D – ACTIVE EMPLOYEE
(Employee Plus Family Coverage)

	Under \$47,500	\$47,500 - \$74,999	\$75,000 - \$99,999	\$100,000 - \$174,999	\$175,000 and Above
Maroon Plan	\$3,672	\$4,764	\$5,868	\$7,272	\$7,440
Maroon Savings Choice	\$2,136	\$2,748	\$3,630	\$3,972	\$4,584
UHP	\$1,764	\$2,652	\$3,660	\$4,536	\$4,728
HMO Illinois	\$1,632	\$2,388	\$3,516	\$4,224	\$4,356

The columns represent your annual salary. The rows represent the plan you select.

TABLE E – RETIREE WITHOUT FRIP
(Employee Only Coverage)

	Retiree Medical Plan
Under Age 65	\$6,756
Age 65 or Older	\$2,628

TABLE F – RETIREE WITHOUT FRIP
 (Employee Plus One Dependent Coverage)

	Retiree Medical Plan
One Person Age 65 or Older and One Person Under Age 65	\$9,384
Two Persons Under Age 65	\$13,512
Two Persons Age 65 or Older	\$5,256

TABLE G – RETIREE WITHOUT FRIP
 (Employee Plus Family Coverage)

	Retiree Medical Plan
Three or More People All Under Age 65	\$20,268
Three or More People, Including One Person Age 65 or Older	\$16,140
Three or More People, Including Two People Age 65 or Older	\$12,012