VSO BENEFITS OPTIONS & SCENARIOS

Listed below are the two health insurance options that you must choose from if you are considering the Voluntary Severance Offer (VSO). Find your circumstance in the Scenario section to know what your option(s) could be.

HEALTH INSURANCE OPTIONS

1. STAY ON ACTIVE EMPLOYEE MEDICAL AND DENTAL FOR ONE YEAR
   - Will get $1,054 per month credit toward the cost
   - You pay any out of pocket cost ($ over $1,054 /month)
   - Can drop dependents to reduce cost
   - Cannot add dependents
   - At end of 12 months, will be eligible for 18 months of COBRA continuation starting January 1, 2019

2. GET THE EQUIVALENT AMOUNT ($1,054 x 12 less appropriate taxes) IN YOUR JANUARY SEVERANCE CHECK
   - You would then obtain your own insurance coverage on January 1, 2018.
     2a) 18 months of COBRA continuation
     2b) MUS Retiree coverage
     2c) Other coverage thru spouse, other job, etc.
     2d) Affordable Care Act Marketplace [www.healthcare.gov](http://www.healthcare.gov)
     2e) Medicare [www.medicare.gov](http://www.medicare.gov)

FIND YOUR SCENARIO BASED ON YOUR EXACT CIRCUMSTANCE

IF YOU ARE ON ACTIVE EMPLOYEE COVERAGE ON 12/31/17 AND:

UNDER AGE 50-- Options 1, 2a, 2c, 2d

OVER AGE 50 & UNDER AGE 65 & ELIGIBLE TO RETIRE BUT NOT TAKING RETIREMENT NOW: Options 1, 2a, 2b, 2c, 2d

OVER AGE 50 & UNDER AGE 65 & ELECTING TO TAKE RETIREMENT NOW:
   - If PERS or TRS: Options 2a, 2b, 2c, 2d (Note: Cannot elect Option 1 to stay on active employee medical and dental coverage while drawing PERS or TRS retirement.)
   - IF TIAA: Options 1, 2a, 2b, 2c, 2d

AGE 65+ & ELIGIBLE TO RETIRE BUT NOT TAKING RETIREMENT NOW:
Options 1, 2b, 2c, 2e
AGE 65+ & ELECTING TO TAKE RETIREMENT NOW:

- If PERS or TRS, Options 2b, 2c, 2e (Note: Cannot elect Option 1 to stay on active employee medical and dental coverage while drawing PERS or TRS retirement.)
- IF TIAA; Options 1, 2b, 2c, 2e

IF NOT ON ACTIVE EMPLOYEE COVERAGE ON 12/31/2017 AND:

UNDER AGE 50: Options 2c, 2d

UNDER AGE 65: Options 2c, 2d

AGE 65+: Options 2c, 2e