

The information contained in this document applies only to members in Groups E, F, & G whose CRS Membership Date falls on or after 1/9/1997 through 12/31/2015.

RETIREE HEALTHCARE ELIGIBILITY & COSTS

CRS Membership Service: Includes only service credit earned as a City of Cincinnati employee, purchased prior withdrawn CRS service credit, and purchased prior military service credit. Does not include service transferred or purchased from any of the Ohio public retirement systems, or from other out-of-state or federal employment, or due to leave of absence.

CRS Creditable Service: Includes all service credit earned, transferred, or purchased.

RETIREE HEALTHCARE ELIGIBILITY

Must have earned at least 20 years of **CRS Membership Service** credit prior to retirement.

- AND -

Must have earned at least 30 years of **CRS Creditable Service** or reached age 60 at the time pension benefits begin.

Point System: Formula for determining a member's cost share for healthcare coverage by calculating the sum of whole years of **CRS Creditable Service** plus age in whole years at termination.

Member Premium Share: Percentage of total healthcare insurance premium required to be paid by eligible member.

Example 1: Eligible member who retires at age **60** having earned **25.2** years of **CRS Creditable Service** would accumulate **85** points. Consequently, that member would be assigned a premium share of **25%** for retiree healthcare coverage using the Point System.

Example 2: Eligible member who retires at age **62**, having **25** years of **CRS Membership Service** and **5** years of transferred service through **OPERS** for a combined total of **30** years of **CRS Creditable Service** would accumulate **92** points. Consequently, that member would be assigned a premium share of **10%** for retiree healthcare coverage using the Point System.

Whole Years of CRS Creditable Service + Age at Termination = Total Points

Total Points	Member Premium Share*	Dental & Vision Costs
90 to 100	10% premium share	100% of premium
80 to 89	25% premium share	100% of premium
70 to 79	50% premium share	100% of premium
60 to 69	75% premium share	100% of premium
Fewer than 60 points (spouse & dependents not covered)	75% premium share	100% of premium

*Premium costs are determined annually and depend on number of family members covered.

All items subject to negotiation per the Collaborative Settlement Agreement.