

RETIREE HEALTHCARE ELIGIBILITY & COSTS



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

RETIREE HEALTHCARE ELIGIBILITY

To be eligible for retiree healthcare, a member must meet the following eligibility requirements:

Age 60 or older with a minimum of 20 years CRS
Membership Service
OR
30 years of CRS Creditable Service (20 years must be CRS
Membership Service)

If these age and service requirements are not met, a member will not be eligible for retiree healthcare.

PREMIUM SHARE

Members with a membership date prior to 1/9/1997 pay a 10% premium share. Members having a membership date on or after 1/9/1997 will have the premium share amount determined by the Point System (table below).

Full Years of Creditable Service + Age at Termination = Total Points		
Total Points	Member Medical/Rx Premium Share	Member Dental and Vision Premium Costs
85 – 100	10%	100%
80 – 84	20%	100%
70 – 79	40%	100%
60 – 69	60%	100%
<i>Premium costs are determined annually and depend on the number of dependents covered.</i>		

GLOSSARY

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

CRS Membership Service: Includes only service credit earned as a City of Cincinnati employee, purchased prior withdrawn CRS service credit, and purchased prior military service credit.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.

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

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.