

Plan Eligibility Scenario 1

Ben E. Fitz has been employed at NSU for **10** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has just turned **55** and wants to retire early.

Ben has the adequate combination of age (**55 years**) and the length of service (**10 years**) to reach **65 years**. Ben has also been covered continuously for at least 3 months prior to retiring.

Is Ben eligible to participate in the ICUBA Retiree Health Plan?



YES, Ben is **ELIGIBLE** to participate

$$55 + 10 = 65$$

Plan Eligibility Scenario 2

Ben E. Fitz has been employed at NSU for **5** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has just turned **60** and wants to retire early.

Ben has the adequate combination of age (**60 years**) and the length of service (**5 years**) to reach **65 years**. Ben has also been covered continuously for at least 3 months prior to retiring.

Is Ben eligible to participate in the ICUBA Retiree Health Plan?



YES, Ben is **ELIGIBLE** to participate

$$60 + 5 = 65$$



Plan Eligibility Scenario 3

Ben E. Fitz has been employed at NSU for **5** consecutive years and has been covered under the NSU/ICUBA employee plan continuously for the last **12** months. Ben has just turned **55** and has decided to retire.

Ben's combination of age (**55 years**) and length of service (**5 years**) do not meet the total age requirement of 65 years. In this scenario, Ben would not be eligible for the ICUBA Retiree Health Plan but **would** be eligible to continue under COBRA or explore options on the Marketplace Exchange.

Is Ben eligible to participate in the ICUBA Retiree Health Plan?



NO, Ben is **NOT ELIGIBLE** to participate

$$55 + 5 = 60$$

