

## 2023-2024 Teacher Retiree Health Care Premium Contribution Rates and Eligibility Requirements

Group (Retirees)	Minimum age required to maintain KUSD benefits upon retirement	Minimum continuous years of benefit eligible service in the district to maintain KUSD health benefits upon retirement <sup>1</sup>	Retiree health insurance premium contribution rate
Teachers - single coverage	Age 55	15 years <sup>1</sup>	12% to age 65
Teachers - single or family coverage	Age 62	15 years <sup>1</sup>	12% to age 65

You are entitled to insurance continuation only if actively covered under the insurance the day prior to retirement.

Teachers who retire between 55 and 61 years old with 15 years of continuous benefit eligible service<sup>1</sup> may receive **single coverage** at a 12% premium contribution rate (monthly premium = **blue** square in the premium table)

Teachers who retire between 55 and 61 years old with 15 years of continuous benefit eligible service<sup>1</sup> may "buy-up" to **employee + child(ren), employee + spouse or family coverage** (monthly premium = **orange** square in the premium table)

Teachers who retire between 62 and 64 years old with 15 years of continuous benefit eligible service<sup>1</sup> may elect either **single, employee + child(ren), employee + spouse or family coverage** at a 12% premium contribution rate (monthly premium = **blue** square in the premium table)

<sup>1</sup> Continuous years of benefit eligible service is defined as service immediately preceding the date of retirement without a break.

			Ages 55 - 61		Ages 62 - 64	
Coverage Level	Deductible	Total Monthly Premium	Employee Monthly Contribution	KUSD Contribution	Employee Monthly Contribution	KUSD Contribution
Employee Only	\$1,500 / \$3,000	\$961.23	\$115.35	\$845.88	\$115.35	\$845.88
Employee + Child(ren)	\$3,000 / \$6,000	\$1,826.33	\$980.45	\$845.88	\$219.16	\$1,607.17
Employee + Spouse	\$3,000 / \$6,000	\$2,018.59	\$1,172.71	\$845.88	\$242.23	\$1,776.36
Family	\$3,000 / \$6,000	\$2,787.56	\$1,941.68	\$845.88	\$334.51	\$2,453.05

*Kenosha Unified School District reserves the right to terminate, modify or amend these provisions at any time.*