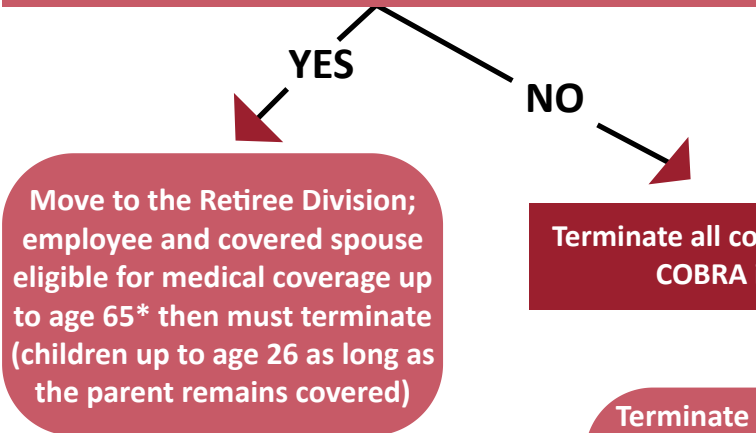
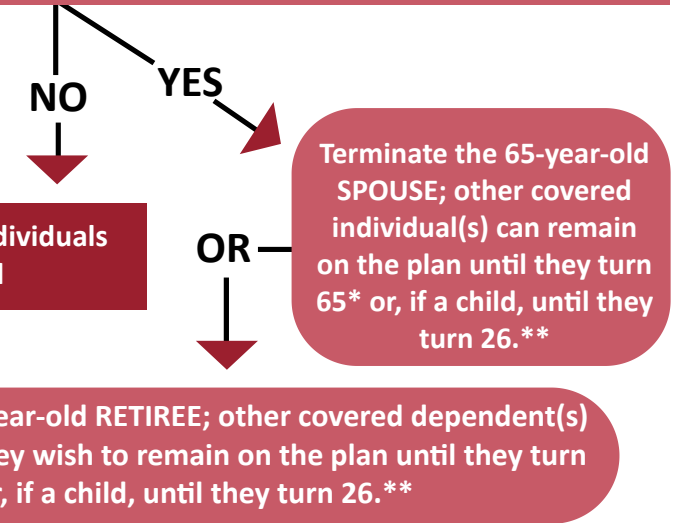


EMPLOYEE IS RETIRING - What are the options?

All covered individuals are under 65 years old
Under 65s want to stay on the plan?



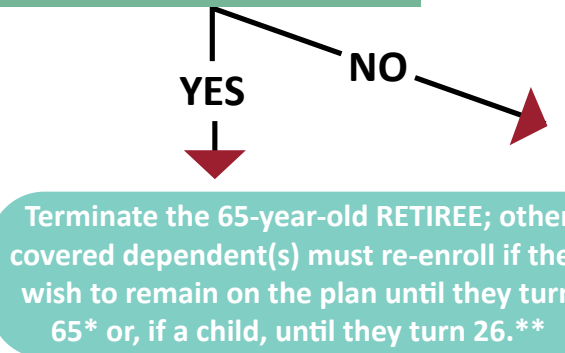
Any covered individual is 65+
Under 65s want to stay on the plan?



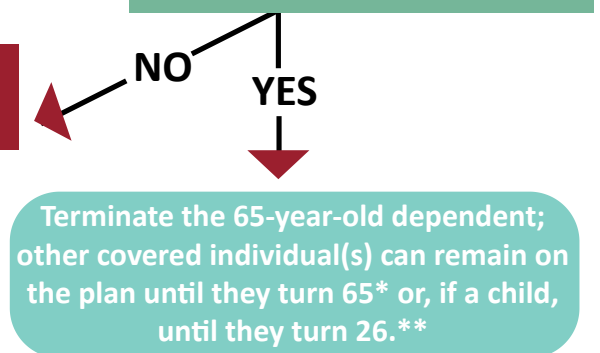
EMPLOYEE IS ALREADY RETIRED and retained medical coverage – what are the options?

Any Covered Individual turns 65

The retiree turns 65 and the dependent(s) are under 65
Under 65s keeping medical?



A covered dependent turns 65 and the retiree is under 65
Under 65s keeping medical?



*A retiree that retains medical coverage until age 65 will not be offered COBRA when their medical eligibility ends.

** If the dependent(s) enrolling in medical coverage are the spouse + children under the age of 26, the spouse may remain covered until reaching the age of 65; if the only dependents enrolling in coverage are the adult children of the retiree, each child must enroll individually and will be charged the employee-rate premium. The children may remain covered until age 26.

If you have questions, please contact the MMIA EB team: 800-635-3089 Option 4 or mmiaeb.net/retirees