

# Loyola's Retiree Welfare Benefits

## Retiree Medical Coverage

Active, benefit-eligible faculty and staff members age 50 or older with 5 or more years of continuous, benefit-eligible service may choose to continue group medical coverage through the Loyola University medical plans, provided coverage was in effect immediately prior to retirement. Retirees pay 100% of the premium for retiree medical insurance.

When you or your spouse becomes eligible for Medicare, the Loyola group medical plan benefits will be coordinated with Medicare. Medicare will be the primary payer whether or not you or your spouse have enrolled in Medicare.

Medicare prescription drug coverage, called Medicare Part D, is available to everyone who is eligible for Medicare or will become eligible during 2025.

You do not need to enroll in Medicare Part D at this time because your prescription drug benefits under the Loyola plan are greater than the Part D benefits. Please review the Medicare Part D Notice of Creditable Coverage on pages 51-52 for important information.

If an active or retired employee dies while covered under the plan, and he or she has a surviving spouse covered under the plan who is 50 years or older, the surviving spouse can elect continued coverage for himself or herself and any dependent children - provided they are covered under the plan at the time of the employee's death. Continued coverage for dependent children is not available unless there is continued coverage for a surviving spouse.

### 2025 MONTHLY COST: PRE-65 RETIREE MEDICAL

PRE-65 RETIREE PLANS HAVE ACCESS TO UNITEDHEALTHCARE CHOICE PLUS NATIONAL NETWORK

Coverage Level	PPO Core	PPO Basic	PPO Plus
Retiree Under Age 65	\$1,021.17	\$1,203.43	\$1,393.01
Retiree Plus Spouse, Both Under Age 65	\$2,251.16	\$2,652.95	\$3,070.79
Retiree Under Age 65 Plus Children	\$1,995.34	\$2,351.43	\$2,721.83
Retiree Plus Family, Two Under 65	\$3,100.42	\$3,653.77	\$4,229.25

### 2025 MONTHLY COST: POST-65 RETIREE MEDICAL

POST-65 RETIREE PLANS HAVE ACCESS TO HUMANA MEDICARE ADVANTAGE

Coverage Level	MAPD Plan
Retiree on Medicare	\$257.46
Retiree Plus Spouse, Both on Medicare	\$514.92