

BENEFIT STATUS FOR RETIRED TEACHERS EMPLOYED PRIOR TO JULY 1, 1990

<u>BENEFIT</u>	<u>COVERAGE</u>	<u>PAYMENT</u>
HEALTH INSURANCE	Coverage may be continued through retirement if eligible *1	Teachers will pay the same percentage of health insurance premiums as paid at the time of retirement.
EXCESS MAJOR MEDICAL/VISION (Empire NYSHIP enrolled)	Coverage may be continued into retirement	Retiree pays total premium to J J STANIS & CO. Administrators
VISION CARE (HIP plan/Health Waiver enrolled)	Coverage may NOT be continued into retirement.	Benefit not available to retiree.
GROUP LIFE	Coverage may be continued through retirement. Benefits is reduced at age 65 by 50% and at age 70 to \$2,000	Retiree pays total premium to J J STANIS & CO. Administrators
DENTAL	Coverage may be continued for 18 months under COBRA	Retiree pays total COBRA premium to J J STANIS & CO. Administrators
LONG TERM DISABILITY	Coverage ceases last day of active service	Benefit not available to retirees
FLEXIBLE BENEFIT PROGRAM	Salary reductions will cease last day of service	All account balances will remain available until the end of the Plan Year.

*1) To be eligible for continued coverage with BOCES paying the premiums, the employee at the time of retirement has the equivalent of at least ten (10) years full-time, active service with BOCES.