

UNDERSTANDING HOW YOUR RHCT ELIGIBILITY and PREMIUM SERVICE ARE DETERMINED

How the RHCT Determines Your Eligibility Service

Your years of Eligibility Service are equal to:

- (1) Your credited years of service with the CTA Retirement Plan through January 17, 2008;
plus
- (2) Your years of continuous service with the CTA from January 18, 2008 (or, if later, your hire date with the CTA) through the date you separate from service.

Eligibility Service is determined using the time that elapses from your hire date to the date you separate from service. It is based on completed full years of service, without rounding. For example, if under (1) and (2) above you have a total of 19 years and 7 months of service, your service will not be rounded up to 20 years of Eligibility Service.

How the RHCT Determines Your Premium Service

Your monthly premiums depend on how many years of service you accrued with the CTA before retiring. The longer your service, the lower your monthly premiums will be.

If you were a salaried employee of the CTA, your years of service for the purpose of determining premiums, called Premium Service, are the same as your years of Eligibility Service.

If you were an hourly employee of the CTA, your years of Premium Service and your years of Eligibility Service are measured differently. Your years of Premium Service equal to:

1. Your credited years of service under the CTA Retirement Plan through January 17, 2008;
plus
2. The number of years resulting from dividing 2,080 into the total number of hours you worked for the CTA after January 17, 2008. That result will determine the number of years of service you have in determining what your monthly premium will be.

Premium Service is determined based upon completed full years of service, without rounding. For example, if you have 24 years and 7 months of service, your service will not be rounded up to 25 years of Premium Service.

I have read the above explanation and understand how my **Premium Service** and my **Eligibility Service** is determined for the RHCT health care premium cost.

Signature of Applicant	Badge	Date
Signature of Benefit Representation	Date	

Official Form of the RHCT as of May 23, 2018