

Below is an example of a group similar to yours. Please take a minute to read through the example and then lay out for yourself how your organization's employee groups should be structured.

ABC School has the following OPEB structure:

- HMO, PPO and Medicare Supplement offered.
- Teachers who retire early choose from HMO or PPO and get Medicare Supplement after age 65.
- Support Staff only eligible for Medicare Supplement after age 65.
- Employer contribution for Teachers is: HMO \$200 Single/\$400 Family, PPO \$250 Single/\$500 Family, and Med Supp 50% of premium.
- Employer contribution for Support Staff retiring before 1999 is 70%, 1999 or later 50%.
- Teachers eligible for OPEB at age 60; Support Staff eligible at 65 and 15 years of service.

This employer has 3 employee groups:

Employee Groups	Benefits Available to Group	Employer Contributions	Eligibility Rules
<b>Group 1:</b> Teachers	HMO	\$200 Single/ \$400 Family	Age 60
	PPO	\$250 Single/ \$500 Family	Age 60
	Medicare Supplement	50%	Age 60
<b>Group 2:</b> Support staff retired before 1999	Medicare Supplement	70%	Age 65 and 15 years of service
<b>Group 3:</b> Support staff retiring 1999 or later	Medicare Supplement	50%	Age 65 and 15 years of service