Eligible before April 1, 2010

- **MRP**
  - 1.5%
  - Early Retirement Age 55

- **Thrift Plan**
  - 5% Contribution
  - 4% Match

- **Post Retirement Medical**
  - Minimum of 10 yrs of eligible service and 12 months prior coverage
  - Age 55 - 65 Employer Premium Contribution
  - Age 65+ Employer Premium Contribution to Medicare Supplement Plan

- **Retiree Life Insurance**
  - RGTL $12,000 (Part of Medical Premium)
  - RSGTL Guaranteed $5,000 (if retiree had SGTL prior to retirement)
  - Underwritten $10,000, $15,000, $25,000

Eligible on or after April 1, 2010

- **MRP**
  - .75%
  - Early Retirement Age 60

- **Thrift Plan + Retirement Plus Plan (RPP)*
  - Thrift Plan: 5% Contribution
  - 4% Match
  - RPP: additional 3.5% regardless of match

- **Post Retirement Medical**
  - Minimum of 10 yrs of eligible service and 12 months prior coverage
  - Age 65+ NO Employer Premium Contribution

- **Retiree Life Insurance**
  - RGTL $0.00
  - RSGTL Guaranteed $10,000 (if in GTL prior to retirement) or $15,000 (if in GTL and SGTL prior to retirement)
  - Underwritten $25,000, $35,000

*Retirees must meet Post Medical requirements to be eligible for RBGTL and RSGTL.

*Retirees must meet Post Medical requirements to be eligible for RSGTL.

*RPP added July 2012

Brigham Young University reserves the right to change, modify, or deviate from current benefits at any time without prior notice. Change was effective April 1, 2010.