

Toledo Electrical Welfare Fund New Retiree Eligibility - Effective January 1, 2009

Years of Service	Early Retiree		Normal Retiree - Age 65
	Minimum Age	% Paid by Member*	Member Monthly Payment
25 or More (last 5 continuous)	62,63 or 64	25%	\$50
Rule of 85 (last 5 continuous)	55	50%	\$50
24 (last 5 continuous)	60	50%	\$50
23 (last 6 continuous)	60	50%	\$50
22 (last 7 continuous)	60	50%	\$50
21 (last 8 continuous)	60	50%	\$50
20 (last 9 continuous)	60	50%	\$50
19 (last 10 continuous)	60	50%	\$50
18 (last 10 continuous)	60	50%	\$50
17 (last 10 continuous)	60	50%	\$50
16 (last 10 continuous)	60	50%	\$50
15 (last 10 continuous)	60	50%	\$50
14 (last 10 continuous)	60	60%	\$60
13 (last 10 continuous)	60	70%	\$70
12 (last 10 continuous)	60	80%	\$80
11 (last 10 continuous)	60	90%	\$90
10 (last 10 continuous)	60	100%	\$100

* Percent of Self-Pay amount - determined annually.