

# Scenarios of Coverage Levels with Cost-Sharing Information

Scenarios		Retiree Between 62 - 64	Retiree 65 and Over
NO spouse/partner NO dependent children		Individual Pre-65 plan at cost share	Post-65 plan with DDB
NO spouse/partner WITH dependent children*		Parent/Child(ren) Pre-65 plan at cost share	Retiree: Post-65 plan with DDB Dependent Child(ren): Individual Pre-65 plan at full cost
Spouse/Partner Less than Age 62	NO dependent children	Retiree: Individual Pre-65 plan at cost share Spouse/Partner: Individual Pre-65 plan at full cost	Retiree: Post-65 plan with DDB Spouse/Partner: Individual Pre-65 plan at full cost
	WITH dependent children*	Retiree: Parent/Child(ren) Pre-65 plan at cost share Spouse/Partner: Individual Pre-65 plan at full cost	Retiree: Post-65 plan with DDB Spouse/Partner: Parent/Child(ren) plan at full cost
Spouse/Partner Between 62 - 64	NO dependent children	Retiree: Two Adult Pre-65 plan at cost share Spouse/Partner: Under Retiree's Two Adult plan at cost share	Retiree: Post-65 plan with DDB Spouse/Partner: Individual Pre-65 plan at cost share
	WITH dependent children*	Retiree: Family Pre-65 plan at cost share Spouse/Partner: Under Retiree's Family plan at cost share	Retiree: Post-65 plan with DDB Spouse/Partner: Parent/Child(ren) Pre-65 plan at cost share
Spouse/Partner Age 65 and Over	NO dependent children	Retiree: Individual Pre-65 plan at cost share Spouse/Partner: Post-65 plan with DDB	Retiree: Post-65 plan with DDB Spouse/Partner: Post-65 plan with DDB
	WITH dependent children*	Retiree: Parent/Child(ren) Pre-65 plan at cost share Spouse/Partner: Post-65 plan with DDB	Retiree: Post-65 plan with DDB Spouse/Partner: Post-65 plan with DDB Dependent Child(ren): Individual Pre-65 plan at full cost

\*Dependent children up to age 26

