RETIREE MEDICAL COVERAGE COST

Both you and Abbott pay towards the cost of your retiree medical coverage. To confirm eligibility, please see the "eligibility for coverage" section of the Abbott Benefits at Retirement document.

Years of Service & Your Contribution %:

<10	60.0%	18	44.0%	27	30.7%
10	60.0%	19	42.0%	28	29.3%
11	58.0%	20	40.0%	29	28.0%
12	56.0%	21	38.7%	30	26.7%
13	54.0%	22	37.3%	31	25.3%
14	52.0%	23	36.0%	32	24.0%
15	50.0%	24	34.7%	33	22.7%
16	48.0%	25	33.3%	34	21.3%
17	46.0%	26	32.0%	35+	20.0%

To calculate your rate of coverage, multiply the annual rate at the bottom of the page by the % that corresponds with your years of service in the table below. *(Divide by 12 for monthly rates.)*

Notes:

- *Medicare eligibility/enrollment does not impact your costs with Abbott. You are still responsible for costs of Medicare directly with CMS (including late enrollment penalties or IRMAA surcharges).*
- *Spousal surcharges do not apply to retirement plans.*
- *If both you and your spouse work(ed) for Abbott, you may enroll in plans under the account with the best rate.*
- *For additional questions regarding your cost of benefits at retirement, or to discuss specific scenarios, please contact Abbott Health Benefits.*
- *Rate and applicable plan changes are announced annually during Open Enrollment, you can change your plan or add eligible dependents at that time.*
- *If you retired prior to 1/1/2004, please validate your rates in your Abbott Health Benefits account.*

2026 Annual Rates:	**Plan**	Retiree Only	Spouse Only	Retiree + Spouse	Retiree + Child(ren)	Spouse + Child(ren)	Retiree + Family	Child(ren) Only
Non-Medicare Eligible Plans	Health Investment Plan (HIP PPO)	$9,433	$9,433	$18,866	$14,149	$14,149	$23,582	$4,716
(up to age 65)	Traditional PPO	$15,307	$15,307	$30,613	$22,960	$22,960	$38,267	$7,653
Medicare-Eligible Plans	Group Medicare Advantage	$3,467	$3,467	$6,934	$8,081	$8,081	$11,548	$4,614
(age 65+)	Indemnity with Medicare	$4,857	$4,857	$9,714	$11,322	$11,322	$16,179	$6,465