

achieved a total of age and years of service equal to 70 or has attained the age of 55 with 5 years of service.

**E. Forfeiture Provisions**

- Upon separation from service or upon reversion to the Trust of a Participant's account assets remaining upon the Participant's death (as outlined in Section 3.I.), a Participant's non-vested funds shall be revert to the employer or be reallocated in accordance with Section VIII of the Adoption Agreement (or refer to the RHS Plan Design Overview) for the employee group.
- When a participant converts to part time status with the City, a non-vested account balance will be forfeited after one year. If restored to full time status within one year, contributions will resume per Section 3.F.

**F. Rehire Provisions**

If you separate from employment or convert to part time status prior to vesting and are later rehired full time, prior service time will be restored once you satisfactorily complete your probationary period. Your total service time will then be used to determine whether you have satisfied the vesting requirement with respect to future contributions.

**G. Eligibility Requirements to Receive Medical Benefit Payments from the Retiree Health Savings Plan.**

1. A Participant is eligible to receive medical benefit payments for qualified expenses from his/her vested account balance as of the first of the month following separation from service.
2. A Participant who separates from service prior to vesting in employer contributions will be eligible to receive benefits based on employee contributions only. Benefit eligibility will cease upon rehire by the City until subsequent retirement/separation from service.
3. A Participant who dies or becomes totally and permanently disabled will become 100% vested and immediately eligible to receive medical benefit payments from his/her RHS account balance.

**H. Qualified Medical Benefit Expenses**