As you consider your next opportunity, take the following into consideration.

**Which program is right for me?**

- **VLOA (Voluntary Leave of Absence)**
- **VEOP (Voluntary Early Retirement Option)**

**Pay**

- **10 or more years of seniority**
  - Two options: Six months of pay over a 12-month period or in a lump sum
- **Less than 10 years of seniority**
  - Paid through Sept. 30, 2020

**Travel**

- **10 or more years of seniority**
  - Maintain current travel privileges through Sept. 30, 2020, then two years at amended D2R status, unless retirement eligible through the 65-point plan
- **Less than 10 years of seniority**
  - Maintain current travel privileges until Sept. 30, 2020, then two years at amended D2R status

**Medical**

- **10 or more years of seniority**
  - Three to zero months of medical coverage at active rates
- **Less than 10 years of seniority**
  - Current active rates until Sept. 30, 2020, then six months COBRA at active team member rates and one to two months at full COBRA rates

**Retiree Health Reimbursement Arrangement**

- **10 or more years seniority and 65-point plan eligible**
  - Company-funded Retiree Health Reimbursement Arrangement credited with a value between $100,000 and $150,000 depending on when you are eligible for Medicare

**Deadline to apply**

- **July 31**