



## Continuing Insurance at Retirement

\*\*Presentation is for general information only. Employees should be directed to contact the Benefits Administration Service Center directly for assistance with any questions regarding eligibility to continue insurance at retirement.

# Agenda

- Local Education
  - TCRS
  - NON TCRS
- The Tennessee Plan with UMR
- Voluntary Products
- Your role as an agency



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# Group Health Eligibility

# Retiree Eligibility Requirements

- Group Health Insurance

Variables that impact eligibility to continue group health insurance at retirement include:

- Creditable service criteria
  - Local education- only creditable service with state, higher education, or local education agency that **participates** on the state plan may be counted.
- **Does not count**
  - Local government service cannot be combines with ANY other service
  - Any military time that did not interrupt employment
  - Service previously cashed out and not paid back

# Retiree Eligibility Requirements

Variables that impact eligibility to continue group health insurance at retirement include:

- Years of **continuous** insurance coverage on the state plan immediately preceding termination of employment.
- Date of hire prior to 7/1/2015.
- **Date of retirement with TCRS** or if retiree is a **Non-TCRS member, age** at termination of employment.
- Age of retiree and/or covered dependents (are they under 65 or 26?)
- Was the application submitted timely?

# Retiree Eligibility

- State, Higher Education, and Local Education **certified teacher** retirees have premium reduction based on years of service, even if the agency does not participate in state insurance plan.
  - EXAMPLE: Member has **10** years of Shelby County Schools (nonparticipating agency) certified teaching service and **20** years with Robertson County Schools (participating agency); premium level is 30+ years.
- Loss of LEA support is **NOT** a qualifying reason to cancel retiree group health.

# Retiree Eligibility

- Continuation of dependent only group health is only allowed if the retiree is enrolled in Medicare.
- A retiree who is no longer eligible for group health themselves is not eligible to add a dependent to the retiree group health plan via the special enrollment provision.
- Retirees will continue coverage in the same group health plan for themselves and/or eligible dependents upon retirement. They may make changes during Annual Enrollment or if they meet the special qualifying event criteria.



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# Tennessee Plan Eligibility

# Tennessee Plan Eligibility (all agencies)

- The Tennessee Plan (UMR) is a supplemental medical insurance for retirees with Medicare.
- This plan is not offered to the public.
- State, Higher Education, Local Education, and Local government retirees receiving a monthly TCRS pension **based on own service.**
- Higher Education ORP retiree **based on their own service.**
- Date of hire must be prior to **7/1/2015.**



# Tennessee Plan Eligibility

(all agencies)

Benefits at a glance	The Tennessee Plan benefits
<b>Medicare Gaps for 2024</b> What you owe after Medicare pays	What is covered with The Tennessee Plan
<b>Basic Benefits</b> <ul style="list-style-type: none"> <li>• \$408/day for 61– 90 days in hospital</li> <li>• \$816/day for 60 lifetime reserve hospital days</li> <li>• 20% patient’s share of approved medical expense</li> <li>• First three pints of blood</li> </ul>	Covered
<b>Skilled Nursing Coinsurance</b> <ul style="list-style-type: none"> <li>• \$204/day for 21st -100th day</li> </ul>	Covered
<b>Part A Deductible</b> <ul style="list-style-type: none"> <li>• \$1,632/hospital admission</li> </ul>	Covered
<b>Part B Deductible</b> <ul style="list-style-type: none"> <li>• \$240/calendar year for medical expenses</li> </ul>	Not Covered
<b>Part B Excess</b> <ul style="list-style-type: none"> <li>• Medical expense over approved amount</li> </ul>	Not Covered
<b>Foreign Travel Emergency</b> <ul style="list-style-type: none"> <li>• Emergency care beginning during first 60 days of trip outside USA (after \$250 deductible, benefits limited to \$50,000/lifetime)</li> </ul>	Covered at 80%
<b>Hospice</b> <ul style="list-style-type: none"> <li>• You must meet Medicare’s requirements, including a doctor’s certification of a terminal illness</li> </ul>	Covered
<b>Prescription Drugs</b> <ul style="list-style-type: none"> <li>• Outpatient prescription drugs covered through Medicare Part D</li> </ul>	Not Covered

# Tennessee Plan Eligibility (all agencies)

The Tennessee Plan Plan Year 2024		The Tennessee Plan Plan Year 2025	
Central State Government, State Higher Education, Local Education Teachers	<b>MONTHLY PREMIUM</b>	Central State Government, State Higher Education, Local Education Teachers	<b>MONTHLY PREMIUM</b>
30+ years of service	<b>\$104.51</b>	30+ years of service	<b>\$114.71</b>
20-29 years of service	<b>\$117.01</b>	20-29 years of service	<b>\$127.21</b>
15-19 years of service	<b>\$129.51</b>	15-19 years of service	<b>\$139.71</b>
less than 15 years of service	<b>\$154.51</b>	less than 15 years of service	<b>\$164.71</b>
Local Education Support Staff	<b>\$154.51</b>	Local Education Support Staff	<b>\$164.71</b>
Local Government	<b>\$154.51</b>	Local Government	<b>\$164.71</b>
Dependent (Spouse and/or children)	<b>\$154.51</b>	Dependent (Spouse and/or children)	<b>\$164.71</b>

# Tennessee Plan Eligibility (all agencies)

- How long do I have to apply?
  - 60 days from the initial eligibility period.
- Applications outside of the 60-day initial eligibility are subject to late enrollment approval.
- Retiree must be enrolled to cover a Medicare entitled spouse and/or child.



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# Voluntary Products

# Retiree Vision Eligibility (all agencies)

- Must be enrolled on the retiree group health plan AND retiree must receive a monthly TCRS pension or be a higher education ORP retiree.
- EyeMed offers 2 plans
  - Basic
  - Expanded
- If they do not meet the eligibility for retiree vision, they may continue under the COBRA provision if they had coverage as an employee.

# Retiree Dental vs COBRA dental

- Must receive a monthly TCRS pension or be a higher education ORP retiree to enroll in retiree dental plan.
- Cigna DHMO
  - Members are required to use a Network dentist. Members must select a Network General Dentist (NGD) and notify Cigna. Provides services at fixed copay amounts paid by the member.
- Delta Dental DPPO
  - Members can use any dentist but save money when using an in-network provider. Provides services with coinsurance paid by the member and Delta.

# Retiree Dental vs COBRA dental

- COBRA dental premiums are a little bit less expensive, and the retiree can keep COBRA for up to 18 months.
- COBRA dental premiums CAN be processed on retirement record.
- If they wish to exercise COBRA rights, they must complete and return COBRA form.
- A letter is sent if COBRA dental is processed on retiree record notifying member of impending COBRA expiration.



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# Your Role as an Agency

# What you need to know

- Direct employee with questions regarding eligibility and premiums to:  
<https://www.tn.gov/partnersforhealth/continuing-insurance-at-retirement.html>
- Direct employees to contact the Benefits Administration Service Center to confirm their eligibility at 615-741-3590, select option 2 retirement or email us at [retirement.insurance@tn.gov](mailto:retirement.insurance@tn.gov).
- For assistance with questions regarding Medicare and supplemental options contact TN SHIP at 877-801-0044.

# What you need to know

- Provide employees with the **Application to Continue Insurance at Retirement**.
  - Note- The Tennessee Plan application\* is only used for members who are already retired.
  - If your agency does not participate on the state plan\*, please provide documentation of loss of group health coverage for a qualifying reason.
- Ensure the **Employer Certification** is completed correctly by an authorized Agency Benefit Coordinator.
- Ensure the Application to Continue Insurance at Retirement is uploaded into Zendesk timely, using the Retirement Document Upload function.
- Ensure active insurance is terminated timely.

# Questions?

