

**Hamilton County Department of Education
Retiree Medical Benefits Qualification Requirements – Rates effective 1/1/2015**

**Certified Employees
CIGNA \$2,500 DEDUCTIBLE PLAN**

Age at Retirement	Required HCDE, CPS or TCRS Years of Creditable Service	Monthly Cost Employee Only High Deductible Plan	Monthly Cost Employee + Child High Deductible Plan	Monthly Cost Employee + Spouse High Deductible Plan	Monthly Cost Employee + 2 or More Dependents
55 years or over	20 years HCDE + CPS	\$50.00	\$383.41	\$383.41	\$589.38
Under 55 years of age	30 years with TCRS And 20 years HCDE + CPS	\$50.00	\$383.41	\$383.41	\$589.38
55 years or over	Between 10 -19 years HCDE + CPS	40% of the actual cost to the Board currently \$133.36	\$466.77	\$466.77	\$589.38
Under 55 years of age	30 years with TCRS And 10 - 19 years HCDE + CPS	40% of the actual cost to the Board currently \$133.36	\$466.77	\$466.77	\$589.38
55 years or over	5 years HCDE + CPS	Full individual cost Currently \$333.41	\$589.38	\$589.38	\$589.38
Under 55 years of age	30 years with TCRS And 5 years with HCDE + CPS	Full individual cost Currently \$333.41	\$589.38	\$589.38	\$589.38
Monthly Dental Cost	Per Plan Participant	\$15	\$15	\$15	\$15

TCRS – Tennessee Consolidated Retirement System

HCDE – Hamilton County Department of Education

CPS – Chattanooga Public Schools

Accrued sick leave and/or military service credit established with TCRS may apply towards creditable years of service with TCRS

EyeMed and Dental Coverage may only be continued for 18 months through COBRA.

Retiree and dependent benefits end when participant becomes eligible or entitled to Medicare.

Retirees must have dependent coverage at time of retirement to cover dependents. Retirees may not add dependent coverage after retirement

Post-Retirement Election Form must be completed and returned to be activated.

THE ABOVE RATES ARE SUBJECT TO CHANGE EACH YEAR BASED ON PREMIUMS CHARGED BY OUR HEALTH INSURANCE CARRIERS

Statements Will Be Mailed Quarterly