

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

**Certified Employees  
CIGNA HMO PLAN**

<b>Age at Retirement</b>	<b>Required HCDE, CPS or TCRS Years of Creditable Service</b>	<b>Monthly Cost Employee Only CIGNA HMO</b>	<b>Monthly Cost Employee + Child CIGNA HMO</b>	<b>Monthly Cost Employee + Spouse CIGNA HMO</b>	<b>Monthly Cost Employee + 2 or More Dependents</b>
55 years or over	20 years HCDE + CPS	\$100.00	\$399.95	\$499.95	\$689.38
Under 55 years of age	30 years with TCRS And 20 years HCDE + CPS	\$100.00	\$399.95	\$499.95	\$689.38
55 years or over	Between 10 -19 years HCDE + CPS	40% of the actual cost to the Board currently \$215	\$514.95	\$614.95	\$689.38
Under 55 years of age	30 years with TCRS And 10 - 19 years HCDE + CPS	40% of the actual cost to the Board currently \$215	\$514.95	\$614.95	\$689.38
55 years or over	5 years HCDE + CPS	Full individual cost Currently \$336.85 BCBS Currently \$299.95 CIGNA HMO	\$689.38	\$689.38	\$689.38
Under 55 years of age	30 years with TCRS And 5 years with HCDE + CPS	Full individual cost Currently \$336.85 BCBS Currently \$299.95 CIGNA HMO	\$689.38	\$689.38	\$689.38
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**