

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

**Certified Employees  
BCBS PLAN**

| <b>Age at Retirement</b> | <b>Required HCDE, CPS or TCRS Years of Creditable Service</b> | <b>Monthly Cost Employee Only Blue Cross</b>                                    | <b>Monthly Cost Employee + Child Blue Cross</b> | <b>Monthly Cost Employee + Spouse Blue Cross</b> | <b>Monthly Cost Employee + 2 or More Dependents</b> |
|--------------------------|---|---|---|--|---|
| 55 years or over         | 20 years<br>HCDE + CPS  | \$100.00  | \$436.85  | \$536.85   | \$689.38  |
| Under 55 years of age    | 30 years with TCRS<br>And<br>20 years HCDE + CPS              | \$100.00  | \$436.85  | \$536.85   | \$689.38  |
| 55 years or over         | Between 10 -19 years<br>HCDE + CPS                            | 40% of the actual cost to the Board<br>currently \$215                          | \$551.85  | \$651.85   | \$689.38  |
| Under 55 years of age    | 30 years with TCRS<br>And<br>10 - 19 years HCDE + CPS         | 40% of the actual cost to the Board<br>currently \$215                          | \$551.85  | \$651.85   | \$689.38  |
| 55 years or over         | 5 years<br>HCDE + CPS   | Full individual cost<br>Currently \$336.85 BCBS<br>Currently \$299.95 CIGNA HMO | \$689.38  | \$689.38   | \$689.38  |
| Under 55 years of age    | 30 years with TCRS<br>And<br>5 years with HCDE + CPS          | Full individual cost<br>Currently \$336.85 BCBS<br>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**