

2021

ABC Virtual Training

Retirement




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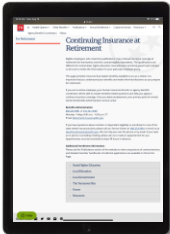


Topics to Cover

- Retirement Information
 - Resources
 - Eligibility
- The Tennessee Plan
- Voluntary Products
- Your Role as an ABC



Resources




<https://www.tn.gov/PartnersForHealth/c/continuing-insurance-at-retirement.html>

- 01. Retirement Page
- 02. Continuing Insurance
- 03. Forms


At the bottom of this page, you can find tabs dedicated to:

- Each entity
- The Tennessee Plan
- Forms
- Resources



Resources

<https://www.tn.gov/PartnersForHealth/c/continuing-insurance-at-retirement.html>



01. Retirement Page

02. **Continuing Insurance**

03. Forms


The Guide to Continuing Insurance at Retirement is found on our website (at the link above) for each of three plans of state & higher education, local education and local government.

- Each guide provides a section that pertains to TCRS members and a section that pertains to Optional Retirement Plan or Non-TCRS members.

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Resources

<https://www.tn.gov/PartnersForHealth/c/continuing-insurance-at-retirement.html>



01. Retirement Page

02. Continuing Insurance

03. **Forms**

Important forms are in this section including:

- Application to Continue Insurance
- Application for The Tennessee Plan
- Insurance Cancel Request
- And more!

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Eligibility Requirements

- There are many variables that **may impact eligibility** to continue group health insurance at retirement. Some of the **eligibility variables** are:
- **Creditable service criteria** - the rules regarding what service counts toward eligibility
 - Creditable service with state, higher education or local education agencies that participate may be combined.
 - Local government creditable service cannot be combined with other service.
- **Hire date** - state, higher education and local education retirees must have a date of hire prior to 7/1/15.
- **Local government agencies** must have chosen to opt in.
- **Continuous insurance coverage** - the number of years of continuous insurance coverage on the state plan immediately preceding termination of employment.

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Eligibility Requirements

- **Date of Retirement** - date of retirement with TCRS
- **Age** - the age of the retiree if he/she is a higher education ORP member, non-TCRS retiree or a local government retiree.
- **Retiree or Dependent Age**
 - Is the retiree under 65 years old?
 - Is the dependent(s) under 26 years old?
- **Timely Submission** - Was the application submitted on time?

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Eligibility of Service

- The following services do not count as creditable service when determining service for retiree group health eligibility:

- 01. Military Time** Any military time that did not interrupt employment.
02. TCRS Service
03. Local Education Agency Service
04. Local Government Agency Service

PARTNERS FOR HEALTH

Eligibility of Service

- The following services do not count as creditable service when determining service for retiree group health eligibility:

01. Military Time Any TCRS service previously cashed out and not paid back.
- 02. TCRS Service**

i Cashed out service could also impact the member's eligibility to meet the hire date prior to 7/1/15 criteria for state, higher ed and participating local education retirees, even if it was purchased back.
03. Local Education Agency Service
04. Local Government Agency Service

PARTNERS FOR HEALTH

Eligibility of Service

- The following services do not count as creditable service when determining service for retiree group health eligibility:

01. Military Time
02. TCRS Service
- 03. Local Education Agency Service**
04. Local Government Agency Service

Any service with a local education agency that does not participate on the state group health plan.

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Eligibility of Service

- The following services do not count as creditable service when determining service for retiree group health eligibility:

01. Military Time
02. TCRS Service
03. Local Education Agency Service
- 04. Local Government Agency Service**

Local government service cannot combine with any other service including other local government agencies.

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Eligibility Information to Know

- 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 coverage is not eligible to add a dependent to the retiree group health plan via the special enrollment provision.
- Retirees must continue coverage in the same group health plan upon retirement.
 - Changes can be made during Annual Enrollment or if certain special qualifying criteria are met.
- Application to Continue Insurance at Retirement
 - This application is used for all employees who are going directly from active to retirement coverage, even if the member is applying to enroll in The Tennessee Plan.
 - It must be submitted within one full calendar month after termination of active insurance.

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The Tennessee Plan

- The Tennessee Plan is supplemental medical insurance for retirees with Medicare.
- It is not offered to the general public.
- UMR POMCO is the claims administrator for The Tennessee Plan.



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The Tennessee Plan

- The Tennessee Plan is only a supplement for Medicare part A and B.
 - It does **not** cover prescription drugs.
- It will not pay claims if the retiree is also enrolled in Medicare Advantage.

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The Tennessee Plan

- A helpful three-minute video that explains The Tennessee Plan can be watched by:
 - Visiting this link: <https://youtu.be/T3CNNrmKMcs>
 - Scanning this code:



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The Tennessee Plan

- The following are eligible for The Tennessee Plan:
 - State, higher education, local education and local government employees receiving monthly TCRS pension based on own service and have a hire date prior to 7/1/2015.
 - Higher education retirees who are ORP participants based on own service and have a date of hire prior to 7/1/2015.
 - Retiree is enrolled in Medicare.



The Tennessee Plan

- The Tennessee Plan does not cover prescription drugs and will not coordinate benefits if a member has enrolled in a Medicare Advantage plan.
- A retiree has 60 days to apply for The Tennessee Plan from date of initial eligibility.
 - Applications after the eligibility period are subject to late enrollment approval.
- A retiree must be enrolled to cover a Medicare-entitled spouse.
- State, higher education and local education certified teacher retirees have premium reduction on combined years of service.
- Local education support staff and local government retirees do not get a reduction in premium unless the agency has passed a Medigap Resolution.



Voluntary Products – Retiree Vision Eligibility

- The member must be enrolled on the retiree group health plan and the retiree must receive a monthly TCRS pension or be a higher education ORP retiree.
- If the member does not meet the eligibility for retiree vision, the member may continue under COBRA if they had coverage as an employee.
- COBRA vision premiums cannot be processed on retirement record.



Voluntary Products – Retiree Dental vs. COBRA Dental

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




Voluntary Products – Retiree Dental Eligibility

- The employee must receive a monthly TCRS pension or be a higher education ORP retiree.
- If the member elects dental on the Application to Continue Insurance at Retirement, he/she will be enrolled in retiree dental.
- If the member had dental as an active employee, the employee has the option to continue his/her dental under the COBRA provision.
 - To do so, the COBRA form must be completed.



Your Role as an ABC

- ABCs should direct employees with questions regarding eligibility to the applicable Guide to Continuing Insurance at Retirement.
 - It can be found here: <https://www.tn.gov/partnersforhealth/continuing-insurance-at-retirement.html>
 - Or, scan here: 
- ABCs should direct employees to contact the Benefits Administration Service Center to confirm their eligibility.



Your Role as an ABC

- Provide employees with the Application to Continue Insurance at Retirement.
 - Remember, The Tennessee Plan application is only used for members who are already retired.
- Ensure the Employer Certification is completed correctly by an authorized ABC.
 - Directions for completing this form are found on pages three and four the application.
- The Application to Continue Insurance at Retirement should be uploaded on-time and via Zendesk, using the **retirement document upload** function.
- Ensure active insurance is terminated timely.





Any Questions?
