



Sept. 11, 2026

Dear Retiree:

In addition to sharing 2027 premiums for The Tennessee Plan, like we do every September, we are also writing to:

- Let you know that The Tennessee Plan will have a new company handling claims in 2027, and
- Tell you about dental and vision insurance for which you may qualify.

New Company: Following the state's required process, the State Insurance Committee chose BlueCross BlueShield of Tennessee to run The Tennessee Plan from Jan. 1, 2027, through Dec. 31, 2031. Watch for more information. BCBST will mail welcome letters and ID cards in December. If you have questions, their customer service team can help you at 833.436.9299, and you can also find information on their website at www.bcbst.com/tnplan.

Premiums: The Tennessee Plan premiums will go up in 2027 due to the rise in healthcare costs. Please note that \$204.49 is the base premium before any state support is applied. Look at the premium table below to see what you will pay after state support. Premiums shown are the amounts for each person covered.

The state's service-based contribution for retired teachers and state employees will remain at the same levels:

1. \$50 for 30 or more years of service;
2. \$37.50 for 20-29 years of service; and
3. \$25 for 15-19 years of service.

Local education support staff and local government retirees are entitled to employer-supported rates only if the chief governing body has passed a resolution that authorized such support.

The Tennessee Plan	
Plan Year 2027	
State Government, State Higher Education, Local Education Teachers	MONTHLY PREMIUM
30+ years of service	\$154.49
20-29 years of service	\$166.99
15-19 years of service	\$179.49
less than 15 years of service	\$204.49
Local Education Support Staff	\$204.49
Local Government	\$204.49
Dependent (Spouse and/or children)	\$204.49

If your premium is paid from your Tennessee Consolidated Retirement System retirement benefit, it is deducted one month in advance. For example, the January 2027 premium will be deducted from your Dec. 31, 2026, TCRS retirement benefit. If you are billed directly, you will continue to receive a bill one month in advance, i.e., the December bill is for January coverage. If you pay by automatic bank draft, premiums will continue to be deducted from your account on the 15th of the current month of coverage.

If you have questions about your monthly premium, call Benefits Administration at 800.253.9981, option 2.

Important Notice: If you currently have a Medicare Advantage plan or if you join a Medicare Advantage plan while you are enrolled in The Tennessee Plan, The Tennessee Plan policy will not pay any benefits. If you wish to cancel your coverage on this plan, you must submit a written request to Benefits Administration, including your name, address, date of birth and Edison ID/ last four digits of your Social Security number. Coverage will be canceled on the first of the month following receipt of your request.

Retiree Dental and Vision Eligibility: Retirees who meet the following eligibility rules may enroll or make changes in dental and/or vision insurance for 2027 during Annual Enrollment, Oct. 1, 2026, through Oct. 30, 2026. Eligible dependents may also be enrolled.

State Government and Higher Education	Local Education	Local Government
Retiree – An individual who:	Retiree:	Retiree – An individual who:
A. was hired before July 1, 2015, has left active employment as a State Employee, and is drawing retirement benefits through the Tennessee Consolidated Retirement System (TCRS) based on their own service or is a participant in a Higher Education Optional Retirement Plan (ORP), as permitted by TCA 8-27-205. Employees whose employment with the State commenced on or after July 1, 2015, are not eligible for Coverage as a Retiree unless they were employed by the State or a participating local education agency, as defined in TCA § 8-27-301, before July 1, 2015, and did not accept a lump sum payment from the TCRS before July 1, 2015; or	A. An individual who was hired before July 1, 2015, has left active employment as a Local Education Employee, and: (1) if vested in the Tennessee Consolidated Retirement System (TCRS), is drawing retirement benefits through TCRS based on their own service, as permitted by TCA 8-27-305; or (2) if not vested in TCRS, is at least age 55 at the time of termination with 10 or more years of service with a participating local education agency or 10 or more years of combined service with a participating local education agency and the State.	A. An individual who has retired from the participating employer, and: (1) if vested in the Tennessee Consolidated Retirement System (TCRS), receives a monthly benefit through TCRS based on their own service, as permitted by TCA 8-27-705; or (2) if not vested in TCRS, is at least age 55 at the time of termination with 10 or more years of employment with the participating local government agency from which they retired.
B. is enrolled in the State's dental insurance program and is a former governor or retired state of Tennessee senator or representative first elected to office prior to July 1, 2015, and meets the requirements set forth in TCA 8-27-208.	B. Employees whose employment with the local education agency commenced on or after July 1, 2015, are not eligible for Coverage as a Retiree unless they were employed by the State or a participating local education agency, as defined in TCA § 8-27-301, before July 1, 2015, and did not accept a lump sum payment from the TCRS before July 1, 2015.	B. An individual who has retired as a utility district commissioner with 20 or more years of service with the same utility district and is at least age 55 at the time of termination.

C. is enrolled in the state's vision insurance program for active Employees and is a former governor or retired state of Tennessee senator or representative first elected to office prior to July 1, 2015, and meets the requirements set forth in TCA 8-27-208.	C. Effective January 1, 2026, and thereafter, eligibility to participate in the state retiree dental plan is only open to Retirees of an LEA that is participating in the state dental plan at the time of retirement. If the LEA subsequently terminates participation in the state dental plan, its retirees are no longer eligible to continue retiree dental coverage.	C. An individual who has retired as a member of the chief legislative body of the county or municipal government (defined as only those elected officials who have the authority to pass local legislation) and is at least age 55 at the time of termination with 10 or more years of service with the participating local government agency from which they retired.
	D. Effective January 1, 2026, and thereafter, eligibility to participate in the state retiree vision plan is only open to Retirees of an LEA that is participating in the state vision plan at the time of retirement. If the LEA subsequently terminates participation in the state vision plan, its retirees are no longer eligible to continue retiree vision coverage.	D. An individual who has retired as a county official as defined in 8-34-101(9)(A) and (B) and is at least age 55 at the time of termination with 10 or more years of service with the local government agency from which they retired.
		E. Effective January 1, 2026, and thereafter, eligibility to participate in the state retiree dental plan is only open to Retirees of a Local Government Agency that is participating in the state dental plan at the time of retirement. If the Local Government Agency subsequently terminates participation in the state dental plan, its retirees are no longer eligible to continue retiree dental coverage. This restriction does not apply to county officials as defined in 8-34-101(9)(A) and (B).
		F. Effective January 1, 2026, and thereafter, eligibility to participate in the state retiree vision plan is only open to Retirees of an LGA that is participating in the state vision plan at the time of retirement. If the LGA subsequently terminates participation in the state vision plan, its retirees are no longer eligible to continue retiree vision coverage. This restriction does not apply to county officials as defined in TCA 8-34-101(9)(A) and (B).

If you believe you are eligible for dental and vision coverage based on the criteria listed above and would like additional information, please contact Benefits Administration at 800.253.9981 or 615.741.3590 and select option 2 or email retirement.insurance@tn.gov.