

1. Do you allow retirees to continue medical coverage at retirement?

City	Yes/No
Bartlett	Yes
Brentwood	Yes
Columbia	Yes
Crossville	Yes
Dyersburg	No
Elizabethton	Yes
Farragut	No
Gallatin	No
Greeneville	Yes
Jackson	Yes
Lawrenceburg	Yes
McMinnville	Yes
Mt. Juliet	Yes
Savannah	Yes
Spring Hill	No
Tullahoma	Yes

2. If yes, then what are the conditions?

City	Conditions
Bartlett	Employees and dependents must have been enrolled in the health insurance plan for a minimum of one year prior to retirement. Employees who retire under the provisions of the Retirement System and are non-Medicare eligible will continue to be eligible to participate in the health insurance plan. The retiree will be responsible to pay 50% or other such percentage of the total premium amount as determined by the City.
Brentwood	20 years of service and age 55
Columbia	If hired prior to July 1, 2012, on City's group medical plan until age 65, then offer A, B and D.
Crossville	Only those employees that are eligible to retire by 2020 can continue their health coverage until age 65.
Elizabethton	Attain full service retirement insurance until Medicare eligible.
Farragut	The Town of Farragut does not allow retired employees to continue on their insurance other than under COBRA coverage, should they choose it.
Greeneville	continue to pay monthly premiums
Jackson	Until age 65

City	Conditions
Lawrenceburg	If they retire from the city, they receive pro-rated amounts of premium payments according to their years of service to the city, with 20 years being the mark at which they receive free premiums for themselves and reduced premiums for family.
McMinnville	They pay full amount of insurance premium
Mt. Juliet	The employee must have worked for the City for 15 years and be ready to draw retirement from TCRS. The retiree would continue premiums in the same amount as a full time employee would pay.
Savannah	We are in the State Insurance Group and retirees are allowed to continue insurance until they reach 65 and become eligible of Medicare.
Tullahoma	55 years of age, 20 years of service and retire in good standing

3. Does coverage stop at Medicare age, or does it just become their secondary coverage then?

City	Yes/No
Bartlett	Yes
Brentwood	Yes
Columbia	No
Crossville	Yes
Elizabethton	Yes
Gallatin	No
Greeneville	Yes
Jackson	n/a
Lawrenceburg	No
McMinnville	No
Mt. Juliet	Yes and No
Savannah	Yes
Spring Hill	No
Tullahoma	Yes

4. Is continued medical coverage available to all employees, or do they have to meet service requirements?

City	Availability
Bartlett	Meet Service Requirements
Brentwood	Meet Service Requirements
Columbia	Yes
Crossville	Meet Service Requirements
Dyersburg	No
Elizabethton	Yes
Gallatin	No
Greeneville	No
Jackson	Meet Service Requirements
Lawrenceburg	No
McMinnville	Meet Service Requirements
Mt. Juliet	Meet Service Requirements
Savannah	Yes
Spring Hill	Yes
Tullahoma	Meet Service Requirements

a. If yes or meet service requirements, what are those requirements?

City	Requirements
Bartlett	Employees who retire under the provisions of the Retirement System and are non-Medicare eligible will continue to be eligible to participate in the health insurance plan until Medicare eligible. When a retiree and/or retiree's dependent become Medicare eligible, they will no longer be able to participate in the health insurance plan. The retiree and/or retiree's dependent will be responsible for enrolling in Medicare parts A and B for health insurance and Medicare part D for prescription drug coverage. At that time, the City will make available a Medigap insurance reimbursement benefit. This benefit will reimburse the actual cost of a Medigap insurance plan up to \$200 per month. Verification of the plan will be required on an annual basis.
Brentwood	20/55
Columbia	Have to meet the Rule of 80, or be of regular retirement age.
Crossville	Age 55 with 30 years of service or age 60 with 20 years of service
Elizabethton	Must work at least 20 years full time with City and be 60, will pay up to 5 years or until Medicare eligible or eligible under another plan, work 30 years full time

City	Requirements
	with City, will pay up to 10 years or until Medicare eligible or eligible under another plan.
Jackson	Same as for retirement - (early) age 55 with at least 5 years of service or full retirement at age 60.
Lawrenceburg	Those qualified retirees who reach Medicare age are afforded Medicare supplemental insurance by the city. However, in 2008, the Mayor and Council ended the supplemental insurance for employees hired after that year. In 2014, they ended all retirement health care benefits for employees hired after that year.
McMinnville	TCRS Retirement Eligible
Mt. Juliet	15 + years of Service
Savannah	Employees have to be enrolled in our health plan at time of retirement. Premiums are paid by the retiree.
Spring Hill	Medicare age employees may keep their city-provided insurance, but must remain FT employees
Tulahoma	20 years of service

5. Does the City accrue for the cost of the continued medical coverage or budget year to year?

City	Accrue/Budget
Bartlett	Budget
Brentwood	Accrued
Columbia	Established Trust for retirees hired prior to 2012. After that, no benefits apply for retirement.
Crossville	Budget
Dyersburg	N/A
Elizabethton	Budget year to year.
Greeneville	have a savings; budget each year
Jackson	Budget year to year
Lawrenceburg	Accrue
Mt. Juliet	Neither
Savannah	Only for mandatory retirees (police & fire). The city pays the premium for these employees from age 62 - 65.
Tulahoma	Budget annually

Contact Information

Name	Organization	# of Employees	Contact Phone Number
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Lynn Henning	City of Jackson	725	731.425.8252
Casta Brice	City of Tullahoma	147	931.455.2648
Janet Southards	City of Mt. Juliet	170	615.773.6290
Janet Curry	Town of Farragut	46	865.966-7057
Shelley Taylor	City of Spring Hill	250	931.486.2252
Ted Archdeacon	City of Bartlett	700	901.385.5515
Jennifer Rigsby	City of McMinnville	154	931.473.1209
Leah Crockett	City of Crossville	170	931.456.5681
Doug Edwards	City of Lawrenceburg	131	931.762.4459
Sue Teague	City of Dyersburg	265	731.288.7607
Patsy Fuller	Town of Greeneville	225	423.787.6189
Angie Lyons	City of Elizabethton	260	423.512.1587
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