

Retiree Medical Insurance Plan

*CMCSS' payment will be based on 50% of the premium at retirement. Any increase in the cost of insurance during a retiree's eligibility participation period will be communicated. The information below summarizes the payment and benefits for single, two-party, or family plans.

Retiree Preferred Plan

Type of Coverage	Retiree Monthly Premium	BOE Monthly Contribution
Single	\$445.63	\$445.63
2-Party	\$873.71	\$873.71
Family	\$1,046.15	\$1,046.15

**Deductible	In-Network	Out-of-Network
Individual	\$350	\$350
Two Party	\$700	\$700
Family	\$875	\$875

Plan Payment Percentage

90%	70%
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Out-of-Pocket Limit

Individual	\$1,350	\$4,050
Two Party	\$2,700	\$8,100
Family	\$2,700	\$8,100

Prescription Drugs In-Network Out- of Network

Individual	\$75.00 deductible for brand name prescriptions-\$750 out of pocket limit	
Generic	100% no deductible	Paid by member claim submitted for out-of-pocket credit
Preferred Brand Name	10% \$75 deductible	Paid by member claim submitted for out-of-pocket credit
Non-Preferred Brand Name	20% \$75 deductible	Paid by member claim submitted for out-of-pocket credit

On-Site Medical Clinic benefits will remain in effect while enrolled in the CMCSS retiree plan.

*The plan for 2027, 2028, 2029 and 2030 retirees would be based on 50% of the respective premium rates. Updates for this and ensuing years will be communicated at appropriate times. Premiums could change based on requirements of the medical plan.

** Deductible and co-payments could change based on the requirements of the medical plan in the future.

New Deductible rate for Active Employees/Retirees effective January 1, 2027:

Preferred Plan

In-Network Deductible: \$600 for individual, \$1,200 for 2pty, \$1,375 for family
In Network-Out of Pocket: \$2,700 for individual, \$6,000 for 2pty & family

Retiree Standard Plan

Type of Coverage	Retiree Monthly Premium	BOE Monthly Contribution
Single	\$290.00	\$290.00
2-Party	\$568.58	\$568.58
Family	\$680.82	\$680.82

**Deductible	In-Network	Out-of-Network
Individual	\$2,000	\$2,000
Two Party	\$4,000	\$4,000
Family	\$5,000	\$5,000

Plan Payment Percentage

70%	50%
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Out-of-Pocket Limit

Individual	\$5,250	\$15,750
Two Party	\$10,500	\$31,500
Family	\$10,500	\$31,500

Prescription Drugs In-Network Out- of Network

Individual	\$75.00 deductible for brand name prescriptions-\$750 out of pocket limit	
Generic	30% coinsurance	Paid by member claim submitted for out-of-pocket credit
Preferred Brand Name	30% coinsurance	Paid by member claim submitted for out-of-pocket credit
Non-Preferred Brand Name	30% coinsurance	Paid by member claim submitted for out-of-pocket credit

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** Deductible and co-payments could change based on the requirements of the medical plan in the future.

New Deductible rate for Active Employees/Retirees effective January 1, 2027:

Standard Plan

In-Network Deductible: \$2,000 for individual, \$4,000 for 2pty, \$5,000 for family
In Network-Out of Pocket: \$5,250 for individual, \$10,500 for 2pty & family

1. Guidelines to Qualify

a. Any permanent employee of the Clarksville-Montgomery County School System who is Eligible under the criteria listed below shall receive Board support of medical insurance premiums, excluding dental and vision programs. This applies to either an individual, two-party or family program and applies to June 2027 to May 2030 retirees.

2. Criteria for Qualifying

- a. Must have a minimum of thirty (30) years of creditable service in the Tennessee Consolidated Retirement System with or without military service or accumulated sick leave; Or must be fifty-five (55) years of age by June 30, 2027.
- b. Must have a minimum of twenty (20) years of service with the Clarksville-Montgomery County School System.
- c. Employees employed less than 260 days per year may apply/notify the Human Resources office in writing of their intent to retire by completing BEN-F032 at the end of the 26/27 school year in the months of August, September, October, November, December 2026, or January, February 2027. March 1, 2027, is the last day a person may notify the CMCSS of their intention to retire and still be eligible for the insurance retirement benefit. The effective date of retirement is to be between close of school year 26/27 and June 30, 2027. Employees may request a January retirement date if the extra semester is needed to qualify for a full-service retirement. Exceptions may be made to June and January retirement dates if the employee's retirement is due to a severe medical condition that no longer allows them to continue working.
- d. Employees employed 260 days per year may notify Human Resources office of the intent to retire ninety days prior to the retirement date to qualify, by completing BEN F032.
- e. CMCSS District's contributions will continue until the retired employee reaches age 65, qualifies for Medicare, or participates a maximum of 10 years, whichever occurs first.
- f. The retired employee must make premium payments through an ACH (automatic bank withdrawal).
- g. The employee must be currently participating and must have participated in the group medical insurance program during the last school year before retirement.
- h. Covered spouse or dependent child must follow same guidelines that the retired employee is required to follow in regards to Medicare and age 65.
- i. The District's contributions will cease once the retired employee is no longer covered under the policy. A covered spouse may remain on the policy until age 65 or until eligible for Medicare. Dependent children may stay on the plan, as long as they meet the criteria outlined for dependent children or are eligible for Medicare. A covered spouse or dependent will be required to pay the full cost of the premium if the retiree is no longer enrolled in the plan.

3. Additional Information

a. Dual Employees-In the event both husband and wife are employees of the school district and their retirement year is not the same, coverage may continue with the actively employed spouse. Upon retirement, the second employee, provided the above requirements are met, may be afforded the employer matching of the benefit based on the length of time since the first retirement date. This provision would be applicable if the benefit is not offered during the year of the second retirement and/or the first retiree has attained the age of 65 and no longer participates in the retirees group.