

NOTICE

Please read this Summary of Material Modification (SMM) carefully and keep it in a safe place for future reference. It explains Your benefits as administered by BlueCross BlueShield of Tennessee, Inc. This SMM is effective March 1, 2021 and applies to both Medical EOC options 1 and 2:

ELIGIBLE EARLY RETIREES AND DISABLED EMPLOYEES- COUNTY GENERAL AND HIGHWAY DEPARTMENT

To be eligible for coverage as an Early Retiree or Disabled Employee, an Employee must meet the eligibility criteria as shown below. Sumner County will pay 75% of the cost of medical insurance premiums for an eligible employee at retirement if the employee meets the following qualifications:

- the eligible Employee must be at least 60 years of age and have 20 years or more of service with Sumner County; or
- the eligible employee, of any age, obtains 30 years of service with Sumner County; and
- An employee must have the County insurance for the last 5 years of their employment with Sumner County and meet all other requirements in order to obtain the retiree insurance. The employee is responsible for 25% of the cost of this coverage. If an employee is eligible for retiree insurance and a dependent participates in the plan for at least the last five-year period, the dependent can retain coverage as part of the retiree's plan; however, the employee must pay 100% of the additional cost for dependents.
- Must be employed by Sumner County Government prior to January 1, 2018
- If an employee and spouse are both employed by Sumner County Government and meet all other requirements, they have the option of two individual policies at 25% of the total cost of the coverage.
- Employees and/or dependents must elect the retiree insurance at the time of their retirement from Sumner County. If they elect to drop the retiree insurance, they are no longer eligible and cannot re-obtain that insurance.
- a Disabled Employee must be certified as disabled by the Social Security Administration, must have been enrolled in the County Insurance Program at the time of disability, and must have 10 or more years of County service at the time of disability.

Programs to share in the cost for the retired Employee's coverage are the responsibility of the County Group offering the program and not the Insurance Trust.

Coverage under the Sumner County Employees Early Retirement Group ends when the retired Employee attains age 65 or becomes eligible for Medicare.

For retiree insurance only, years of service with Sumner County BOF will count toward total years of service with Sumner County.