

**RUTHERFORD COUNTY RETIREMENT
MEDICAL PLAN ELIGIBILITY AND BENEFIT INFORMATION**

IMPORTANT INFORMATION REGARDING MEDICAL INSURANCE AT RETIREMENT:

- Adequate rate is the full premium amount needed to cover expected medical plan expenses within a given year. The adequate rate is determined for each medical plan option and may be adjusted annually.
- When you or your participating dependent reaches age 65 and are eligible for Medicare, you will be required to participate in Medicare to continue coverage through the County medical plan.
- Participation in the medical plan, as defined in the eligibility requirements, must occur in the years immediately prior and leading up to the retirement date for the employee.
- Unpaid sick leave does not count towards years of service when determining medical insurance benefits during retirement. Additional information can be found in the retirement section of the Rutherford County Employee Handbook.
- To the extent there is a disagreement regarding retirement or eligibility for benefits, the medical Plan Document and employment policies governing retirement criteria, as set forth by Rutherford County, will be the controlling documents.

DEFINITIONS:

- Retiree refers to the Rutherford County employee who has retired.
- Dependent refers to an eligible dependent as defined in the Plan Document.
- Participant refers to the retiree or their dependent enrolled in the medical plan.
- Pre-65 refers to participants who are less than age 65.
- Post-65 refers to participants who are age 65 or older.

| On 12/31/2010, if you had worked full-time at Rutherford County for a total of... | Your eligibility requirements to retire with medical plan benefits are... | Your benefits at retirement will be... |
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| Less than 6 months of service | Eligibility requirements are age 60 with 20 years of service at Rutherford County and 15 years on the plan, or any age with 30 years of service at Rutherford County | County will contribute \$300 per month or the adequate rate, whichever is less, into a Health Saving Account established by Rutherford County for each eligible retiree. All medical plan benefits will end with |

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| | and 15 years on the plan. | Medicare eligibility. |
| Six months up to 7 years of service | Eligibility requirements are age 60 with 20 years of service at Rutherford County and 15 years on the plan, or any age with 30 years of service at Rutherford County and 15 years on the plan. | Pre-65s and Post-65s: County will contribute \$500 per month or the adequate rate, whichever is less, into a Health Saving Account established by Rutherford County for each eligible retiree. Pre-65, pharmacy benefits cease when the participant reaches age 65. If the participant is age 65 or older (Post-65) at retirement, there will not be any pharmacy benefits. |
| 7 up to 10 years of service | Eligibility requirements are age 60 with 20 years of service at Rutherford County and 15 years on the plan, or any age with 30 years of service at Rutherford County and 15 years on the plan. | Pre-65 and Post-65: Retiree pays 50% of the adequate rate for themselves and 75% of the adequate rate for dependents. Pre-65 retirees, pharmacy benefits cease when participant reaches age 65. If the participant is age 65 or older (Post-65) on the date the employee retires, there will not be any pharmacy benefits. |
| 10 up to 20 years of service and have met one of the eligibility requirements as of 12/31/10, as described in the eligibility section for this category; if you do not meet all the required criteria in this section, you must refer to the following section for eligibility | Eligibility requirements are age 55 with 15 years of service at Rutherford County and 5 years on the plan, age 62 with 10 years of service at Rutherford County and 5 years on the plan, and any age with 30 years of service at Rutherford County and 5 years on the plan. | Pre-65s: Retiree pays 50% of adequate rate. Post-65s: Retiree pays 50% of adequate rate for Medicare supplement and County pharmacy plan. |

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| <p>information.</p> | | |
| <p>10 up to 20 Years of Service as of 12/31/2010 but you were not age 55 with 15 years of service and 5 years on the plan, age 62 with 10 years of service and 5 years on the plan or any age with 30 years of service and 5 years on the plan.</p> | <p>Eligibility requirements are age 60 with 20 years of service at Rutherford County and 10 years on the plan, or any age with 30 years of service at Rutherford County and 10 years on the plan.</p> | <p>Pre-65s and Post-65s: Retiree pays 50% of adequate rate. Pre-65, pharmacy benefits cease when participant reaches age 65. If the participant is age 65 or older (Post-65) on the date the employee retires, there will not be any pharmacy benefits.</p> |
| <p>20 or more Years of Service</p> | <p>Eligibility requirements are 30 years of service at Rutherford County and 5 years on the plan as of 12/31/2009 to be eligible for benefits as described in number one (1) of the benefit section for 20 or more Years of Service; If you did not have 30 years of service at Rutherford County and 5 years on the plan as of 12/31/2009, eligibility requirements are age 55 with 15 years of service at Rutherford County and 5 years on the plan, age 62 with 10 years of service at Rutherford County and 5 years on the plan, or any age with 30 years of service at Rutherford County and 5 years on the plan and the benefit will be as described in number two (2) of the benefit section for 20 or more Years of Service.</p> | <p>1) Employees who had 30 or more years of service as of 12/31/2009 are eligible for the following benefit: Pre-65s: Retiree pays 50% of adequate rate for participants. Post-65s: Retiree pays 25% of adequate rate for themselves and 50% of the adequate rate for dependents for Medicare supplement and County pharmacy plan. 2) Pre-65s: Retiree pays 50% of adequate rate for participants. Post-65s: Retiree pays 50% of adequate rate for Medicare supplement and County pharmacy plan for participants.</p> |

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