

Supplement to Medicare: The Tennessee Plan

There are 12 standardized Medigap Policies (Medigap Plans A through J) offered through various insurance companies. These policies are designed to supplement and pay secondary to the Medicare Part A and B plans. You can contact Medicare for more information regarding each standardized Medigap Policy.

What does the State of TN offer retirees?

The State offers one Medigap Policy called The Tennessee Plan. It is the same as the standard Medigap Policy Plan D.

Retirees and/or dependents must be age 65 or over and eligible for Medicare in order to participate. If spouse outlives the retiree, coverage may be continued, provided spouse is covered at the time of retiree's death.

Some examples of the Medicare Part A and B gaps that The Tennessee Plan covers are as follows:

- Part A deductible
- Hospital coinsurance
- Part B coinsurance
- At home recovery

For more details, please see The Tennessee Plan brochure included in this packet or online at http://www.state.tn.us/finance/ins/medsupp_brochure.pdf.

2008 Monthly Premiums

		January – May	June – December
Base Monthly Premium		\$107.00	\$107.00
Premium Reduction*		- \$50.00	- \$0.00
Adjusted Premium		\$57.00	\$107.00
	State Pays	You Pay	You Pay
30+ years of service	\$50.00	\$7.00	\$57.00
20 – 29 years of service	\$37.50	\$19.50	\$69.50
15 – 19 years of service	\$25.00	\$32.00	\$82.00
Less than 15 years of service	\$0.00	\$57.00	\$107.00
Dependents	\$0.00	\$57.00	\$107.00

** Given the positive financial position of the Medicare Supplement Fund, the State Insurance Committee approved an additional temporary premium reduction to all Medicare Supplement members of **\$50 per month**, beginning with the January premium through the premium for May of 2008.*