

## TCRS Retirees: Health Insurance Continuation Under Age 65

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### Eligibility and Service Requirements

1. Must meet requirements for TCRS retirement: Age 60 with 10 years of service or 30 years of service regardless of age; age 55 with 10 years of service for early retirement.
2. To continue current health plan, must be under age 65 and drawing a TCRS benefit check.
3. *Minimum of 10 years of employment*
  - a. Enrolled in insurance plan 3 years or more immediately prior to retirement
  - b. Retirement benefits and insurance must begin immediately following termination of employment
4. *Minimum of 20 years of employment*
  - a. Enrolled in insurance plan 1 year immediately prior to retirement
  - b. Retirement benefits and insurance must begin within 5 years following termination of employment
5. After death of retiree, dependents may continue insurance if covered at the time of death; first 6 months are free. It is not based on dependent continuing to draw a joint and survivor check.

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### Application and Payment

1. Must apply for insurance coverage within 30 days of beginning retirement benefits; insurance may be delayed up to 5 years if retiree has at least 20 years of service and is delaying retirement benefits.
2. Application for continuation of health insurance is part of the retirement packet.
3. Premiums are based on health insurance plan enrolled in at time of retirement and years of service with the State.
4. Must remain in the same health plan at retirement but may change between the 3 plans each year during the Annual Enrollment Transfer Period (October 15 – November 15).
5. Premiums are deducted from TCRS retirement checks. If premium is more than benefit, it is paid directly to Benefits Administration.
6. If retiree moves from the service area of the HMO or POS, must change to PPO or appropriate in-state HMO or POS plan.