



Metro Nashville Employee and Retiree Benefit Plan Overview

Core Benefits – Metro and employees share the cost

| | |
|---------------------|---|
| Medical | Metro pays 75%; employees pay 25% of the premium |
| Dental | Metro pays full cost of Employee Only coverage; employees pay full cost for Family coverage |
| Pension Plan | Metro contributes 100%; employee makes no contributions |
| Basic Life and AD&D | Metro pays 100% of cost for \$50,000 benefit (\$32,500 after age 65) |

Optional Benefits – Employees pay 100% of the premiums at group rates

Vision

Short-Term & Long-Term Disability

Supplemental & Dependent Life Insurance

Flexible Spending Accounts

457 Deferred Compensation Plan

Metro has three medical plans:

- Two plans are self-funded and are available to employees and all retirees
 - PPO – administered by BCBS of Tennessee
 - CDHP with HRA – administered by Cigna
- One plan is fully-insured and only available to retirees enrolled in Medicare Parts A and B
 - Group Medicare Advantage plan – insured by Humana

| Coverage Level | Employees | Early Retirees (Pre-65) | Retirees (65+) |
|-----------------------|-----------|-------------------------|----------------|
| Single | 4,917 | 1,168 | 4,112 |
| Employee + Child(ren) | 1,367 | n/a | n/a |
| Family | 4,420 | 982 | 1,990 |
| TOTAL | 10,704 | 2,150 | 6,102 |

Totals Excluding Covered Dependents

| Plan | PPO | CDHP with HRA | Group Medicare Advantage |
|-------------------------|--------------|---------------|--------------------------|
| Employees | 4,769 | 5,935 | n/a |
| Early Retirees (Pre-65) | 1,060 | 1,014 | 76 |
| Retirees (65+) | 2,869 | 1,173 | 2,060 |
| TOTAL | 8,698 | 8,122 | 2,136 |

Totals Including Covered Dependents

| Plan | PPO | CDHP with HRA | Group Medicare Advantage |
|-------------------------|---------------|---------------|--------------------------|
| Employees | 10,177 | 13,886 | n/a |
| Early Retirees (Pre-65) | 1,874 | 1,853 | 79 |
| Retirees (65+) | 3,934 | 1,643 | 2,641 |
| TOTAL | 15,985 | 17,382 | 2,720 |

| Covered Benefit | BCBS PPO | | CIGNA Choice Fund | | Humana Medicare Advantage - Must have Medicare A & B |
|--|---|-----------------------------------|---|-----------------------------------|---|
| | In-Network (Network P) | Out-of-Network | In-Network (Open Access Plus) | Out-of-Network | In-Network |
| Health Reimbursement Account (funded by Metro) | n/a | | | \$1,100 Single \$2,200 Family | n/a |
| Deductible | n/a | \$200 Single \$600 Family | | \$1,550 Single \$3,100 Family | n/a |
| Coinsurance | 80% | 60% | 90% | 70% | Plan pays 80% of Medicare allowed amount |
| Annual Out-of-Pocket Maximum (deductible + coinsurance) | \$1,000 Single \$2,000 Family | \$5,000 Single \$10,000 Family | \$2,250 Single \$4,500 Family | \$6,100 Single \$12,200 Family | \$1,000 per individual |
| Hospital | 80% | 60% | 90% | 70% | 100% coverage, unlimited days |
| Emergency Room | \$100 copay; copay waived if admitted | | 90% | 90% | \$50 copay, waived if admitted |
| Office Visits Surgery Consultations Allergy Injections | Copay: \$20 for primary care physicians \$30 for specialists | | 90% | 70% | 100% after \$10 copay |
| Maternity | \$20 copay for initial visit | | 90% | 70% | Covered as any other medical condition |
| Well Care / Preventive Care (Age 7 and Older) | 100% up to \$750; then 80% | 60% | 100% | 70% HRA Fund reduced | 100% |
| Well Care / Preventive Care (Age six and Younger) | 80% | 60% | 100% | 70% HRA Fund reduced | n/a |
| Prescription Drugs (shown as amount you pay) | Generic: \$10 copay Brand Name: \$30 copay Mail Order Program available | | Generic: 10% of discounted cost Brand Name: 30% of discounted cost Mail Order Program available | | Generic: \$10 copay Brand Name: \$20 copay Mail Order Program available |

| Covered Benefit | BCBS PPO | | CIGNA Choice Fund | | Humana Medicare Advantage Must have Medicare A & B |
|---|---|----------------------------|----------------------------------|----------------------------|--|
| | In-Network (Network P) | Out-of-Network | In-Network (Open Access Plus) | Out-of-Network | In-Network |
| Mental Health Out-Patient Substance Abuse Out-Patient Group Therapy | No pre-authorization required; \$20 office visit copay | | No pre-authorization required | | 100% after \$10 copay |
| | 80% | 80% | 90% | 70% | |
| Mental Health In-Patient Substance Abuse In-Patient | Pre-authorization required | | Pre-authorization required | | 100% with 190-day lifetime maximum in psychiatric hospital |
| | 80% | 80% | 90% | 70% | |
| Routine Hearing Exam | Covered if performed during Preventive Care physical exam screening | | | | 100% after \$10 copay |
| Hearing Aid Repair | Not Covered | | | | \$200 allowance every 2 years |
| Routine Vision Exam | Covered if performed during Preventive Care physical exam screening | | | | 100% after \$10 copay |
| Eyewear | Limitations Apply | | | | \$100 allowance per year |
| | 80% after cataract surgery | 60% after cataract surgery | 90% after cataract surgery | 70% after cataract surgery | |
| Dental | Not Covered | | | | \$100 allowance per year |

- Metro pays 100% of pension plan benefits – employees do not contribute
- 10-year vesting for employees hired as of 2013 (5-year vesting from 2001-2012)
- General Government pension:
 - Normal unreduced pension at age 60 with 25 years (Rule of 85)
 - Early reduced pension at age 50 with 10 years
- Police & Fire pension:
 - Normal unreduced pension at age 53 with 22 years (Rule of 75)
 - Early reduced pension at age 45 with 10 years
- Retiree medical premiums will be indexed based upon credited service for employees hired 2013 and later



Indexing of medical premiums for retiree medical insurance applies to employees hired and non-vested employees rehired on/after January 1, 2013.

| Pension Type | Credited Service | Metro Contribution | Pensioner Contribution |
|--|---|-----------------------------|------------------------|
| • Service Pensioner | Less than 10 years of service | Not eligible to participate | |
| | 10 years, but less than 15 years ^{1,2} | 25% | 75% |
| • Survivor of a Service Pensioner or Active Employee | Between 15 – 16 years | 50% | 50% |
| | Between 16 – 17 years | 55% | 45% |
| | Between 17 – 18 years | 60% | 40% |
| | Between 18 – 19 years | 65% | 35% |
| | Between 19 – 20 years | 70% | 30% |
| | 20 years or more | 75% | 25% |
| Disability Pensioners & Survivors of Disability | | 75% | 25% |

¹ Includes those eligible for a normal service pension at age 65 with 5 years service (GG) and age 60 with 1 year service (PF).

² If you are vested but leave Metro before becoming eligible for an Early Service pension, you will not be eligible for medical insurance at retirement.