



Metro Nashville

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Benefit Changes effective January 1, 2013

Resulting from 2012 Study & Formulating Committee Recommendations



Five benefit changes resulted from the 2012 Study & Formulating Committee's recommendations.

Impacted employees include:

- Employees hired on or after January 1, 2013
- Employees rehired on or after January 1, 2013 who did not vest before leaving employment
- Employees vested or hired prior to 2013 are not under these new rules.

Change #1 – Pension Plan Vesting

- The vesting requirements for service and survivor benefits increased to 10-years.

- From 2001 – 2012, the vesting requirement was 5 years.

Change #2 – Insurance Eligibility at Retirement

- Employees are eligible to keep medical, dental and vision benefits at retirement as long as they are:
 1. Immediately eligible to take an early or normal service pension – even if they defer their pension to their unreduced retirement date; and they
 2. Have at least 10 years of credited service.
- Prior to 2013, retirees were allowed to retain medical coverage regardless of credited service earned.

Change #3 – Retiree Medical Premiums

- Medical premiums are indexed based upon the amount of pension credited service an eligible retiree has earned.
- Prior to 2013 change, retiree premium share was 25% regardless of the length of service.



Retiree Medical Premiums – Medical premium indexing applies to employees hired and non-vested employees rehired on/after January 1, 2013.

Pension Type	Credited Service	Metro Contribution	Pensioner Contribution
<ul style="list-style-type: none"> • Service Pensioner • Survivor of a Service Pensioner or Active Employee 	Less than 10 years of service	Not eligible to participate	
	10 years, but less than 15 years ^{1,2}	25%	75%
	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.



Change #4 – Pensioner Insurance Opt Out/In

- Service and survivor pensioners (who had not previously opted out of Metro’s insurance plan) may opt out with proof of other non-Medicare coverage while preserving their right to opt back into the plan within 60 days of an eligible change in status event.
- Prior to 2013, pensioners who opted out of coverage were not allowed to reenroll into the medical or dental plans.

Change #5 – Salary Supplement Program

- The Salary Supplement program was expanded to provide additional resources for all benefit eligible active employees who are deemed disabled from their current position by the Board but can still perform the duties of another, lesser paying job.
- This program allows employees to remain at work rather than going on a disability pension.
- Prior to 2013, salary supplement was only for disability pensioners returning to work.