

Retiree Coverage Market Survey

Entity	Retiree Coverage Offered	Medicare Eligible Retiree Benefits Offered	Eligibility Requirements	Dependent Coverage Offered	Rates	Employer Funding Contribution			
City of Austin	Yes		Fulltime permanent employees, must have a minimum of 5 years to be vested and qualify for retirement insurance purposes	Yes	Not provided Benefits Plans: (HSA), HRA, HMO, PPO	Yes, but employer contribution varies based on retiree yrs. of service.			
Bell County	Yes, Two Plan Options Baylor Scott & White Small Network, & Scott & White Broad network	No		Yes	Baylor Scott & White Preferred Network (Small Network)		\$180 per month		
					Tier	Total Cost Per Month		County Contribution	Retiree Cost Per Month
					Retiree Only	\$546.50		\$180.00	\$366.50
					Retiree & Spouse	\$1,349.47		\$180.00	\$1,169.47
					Retiree & Children	\$957.04		\$180.00	\$777.04
					Retiree & Family	\$1,640.76		\$180.00	\$1,460.76
					Baylor Scott & White Preferred Network (Broad Network)				
					Tier	Total Cost Per Month		County Contribution	Retiree Cost Per Month
Retiree Only	\$598.43	\$180.00	\$418.43						
Retiree & Spouse	\$1,477.71	\$180.00	\$1,297.71						
Retiree & Children	\$1,047.99	\$180.00	\$867.99						
Retiree & Family	\$1,796.68	\$180.00	\$1,616.68						
Bexar County	Yes	Yes	Yes, may only enroll in current coverage and dependents that were enrolled prior to retirement.	Yes	Tier	PPO Premium Retiree (-65)	PPO Base Retiree (-65)	ACO Retiree (-65)	\$673.80/\$592.06/\$593.99 \$1,455.07/\$1,356.97/\$1,285.65 \$2,581.43/\$2,406.02/\$2,256.05 N/A \$1,639.13/\$1,531.04/\$1,464.89 \$2,755.48/\$2,580.08/\$2,449.87 \$160.33 \$320.66
					Retiree Only	\$327.23	\$327.23	\$272.29	
					Retiree +1	\$534.81	\$478.34	\$445.01	
					Retiree +2	\$664.56	\$572.63	\$552.97	
					Tier	PPO Premium Retiree (+65)	PPO Base Retiree (+65)	ACO Retiree (+65)	
					Retiree Only	N/A	N/A	N/A	
					Retiree +1	\$360.76	\$304.27	\$1,464.89	
					Retiree +2	\$490.50	\$398.57	\$2,449.87	
					Tier	AETNA Medicare Advantage			
					Retiree Only	\$116.38			
Retiree +1	\$232.76								
Brazoria County	Yes	Yes, & for Deceased Retiree Dependents, Spouse & Children	Yes. The retiree must meet TCDRS eligibility requirements. As well, must have at least 8 years regular full time, with at least 3 years	Yes	Tier	Heath Reimbursement (HRA) Plan	Standard Option Account Buy Up Plan	The cost of your Medical Insurance is the above gross cost less your 401H (\$295.00) Example: \$491.50 HRA \$295.00 = \$196.50 Plan Monthly Cost \$536.00 - \$295.00 = \$241.00 Buy Up Plan Monthly Cost	
					<65 Retiree	\$491.50	\$536.00		
					<65 Retiree + <65 Spouse	\$840.25	\$1,015.50		
					<65 Retiree + Children	\$708.13	\$855.75		
					<65 Retiree + Family	\$1,063.00	\$1,287.00		
					<65 Dependent of >65 Retiree or Deceased Retiree	Heath Reimbursement (HRA) Plan	Standard Option Buy Up Plan		
					Spouse	\$491.50	\$536.00		
Spouse & Child	\$719.00	\$855.75							
Child(ren)	\$318.00	\$403.75							
City of Cedar Park	Yes	No	Medical only. Based on hire and retirement date.	Yes	Tier PPO HDHPw/(HSA)	EE Retired Prior to April 1, 2004 - City contributes RE's medical premium at the			

Employee	\$568.17	\$466.54	same level it contributes towards an active, full-time EE's premium, and retiree completed 10 years of continuous service with the City and was enrolled in the City medical immediately prior to retirement.
EE + Spouse	\$1,284.05	\$1,054.39	
EE + Children	\$1,136.33	\$933.09	
EE + Family	\$1,931.77	\$1,586.25	
Years of Service with the City of Cedar Park		City's Percentage of Contribution to Retiree's Premium, Based on the City's Contribution Level for Active	EE Retired between March 31, 2004 and October 1, 2010, and EE's who were eligible to retire with 15 years of Service with the City of Cedar Park as of October 1, 2010. The City shall contribute to a RE's medical premium at a percentage of what it contributes to an active, full time EE's premium, based on the number of years of continuous service and enrollment in the City Medical plan immediately prior to retirement with the City of Cedar Park. (see schedule to the left)
25 Years or more		75%	
20 yrs - 24 yrs		50%	
15 yrs - 19 yrs		25%	
Years of Service with the City of Cedar Park Preceding Retirement		City's Percentage of Contribution to Retiree's Premium, Based on the City's Contribution Level for Active Employee Only Coverage	EE's hired after October 1, 1995, with at least 10 years of Continuous Service with the City of Cedar Park at time of retirement; the City shall contribute to an active, full-time EE's premium, based on the number of years of continuous service and enrollment in the City medical plan immediately prior to retirement with the City of Cedar Park. (see schedule to the left)
25 Years or more		25%	
10 yrs - 24 Yrs		0%	

Collin County	Yes	No	Yes, they must file for retirement with TCDRS prior to their date of termination	Medical Coverage Type Lone Star Retiree Plan 1 (Retirees on or before May 2010)							Collin County does not contribute.
				Advantage Standard Premium	Advantage Premium Surcharge	Advantage Plus Premium Discount	Advantage Plus Premium Standard	Advantage Plus Premium Surcharge			
Coverage Tier				Advantage Premium	Discount	EE Cost	EE Cost	EE Cost	EE Cost	EE Cost	
Retiree Only				\$1,265.00		\$1,290.00	\$1,315.00	\$1,294.00	\$1,319.00	\$1,344.00	
Retiree & Spouse				\$1,360.00		\$1,385.00	\$1,410.00	\$1,425.00	\$1,450.00	\$1,475.00	
Retiree & Child(ren)				\$1,320.00		\$1,345.00	\$1,370.00	\$1,380.00	\$1,405.00	\$1,430.00	
Retiree & Family				\$1,420.00		\$1,445.00	\$1,470.00	\$1,505.00	\$1,530.00	\$1,555.00	
				Medical Coverage Type Lone Star Retiree Plan 2 (Retirees on or after June 2010)							
				Advantage Premium	Discount	Advantage Standard Premium	Advantage Premium Surcharge	Advantage Plus Premium Discount	Advantage Plus Premium Standard	Advantage Plus Premium Surcharge	
Coverage Tier				EE Cost		EE Cost	EE Cost	EE Cost	EE Cost	EE Cost	
Retiree Only				\$899.46		\$924.46	\$949.46	\$899.45	\$924.45	\$949.45	
Retiree & Spouse				\$1,822.86		\$1,847.86	\$1,872.86	\$1,822.88	\$1,847.88	\$1,872.88	
Retiree & Child(ren)				\$1,642.62		\$1,667.62	\$1,692.62	\$1,642.63	\$1,667.63	\$1,692.63	
Retiree & Family				\$2,153.74		\$2,178.74	\$2,203.74	\$2,153.75	\$1,278.75	\$2,203.75	

Dallas County	Yes	Yes - Part D Prescription Plan, Must be enrolled in Medicare Part A & B	The employee has to have 10 years of service with Dallas County and it doesn't have to be continuous. They could have worked for DC 15 years ago (5 years) and came back and work the remainder to add up to 10 years. They also have to have current insurance with Dallas County and can only enroll in what they have as an active employee when they apply for retirement benefits.	Yes, \$200 Month Spouse Surcharge if spouse still employed and does enroll in that coverage. Spouse certification required annually, failure to turn in form, results surcharge being applied.			Yes, we do that is one of the reasons for the 10 years of service, 30% for those under 65 and 50% for those over 65. Dependents are a different % amount.
					Coverage Tier	PPO Plan	HDP Plan with ('HSA)
					Retiree Only	\$618.46	\$545.79
					Retiree & Spouse	\$1,325.27	\$1,091.58
					Retiree & Child(ren)	\$1,020.46	\$900.55
					Retiree & Family	\$1,727.27	\$1,446.34
Denton County	Yes	No	Yes – they have to have at least 8 years of service to be eligible		Currently we have 4 tiers for under age 65 retiree and over age 65 retirees:		
					0-7 years of service, the retiree pays 100% of retiree premium, County pays 0%		
					8 - 11 years of service, the retiree pays 75% of retiree premium, County pays 25%		
					12-14 years of service, the retiree pays 50% of retiree premium, County pays 50%		
					15+ Years of service, the retiree pays 30% of retiree premium, County pays 70%		
					Denton County is currently working to put another tier in place for 20+ years of service. Considering future options for the County to pay 80%, 85% or 90% of this new tier. If approved by Commissioners Court it will be effective 1/1/21.		
Hays County	Yes	No	Retirees receiving a retirement annuity are eligible to continue insurance coverage through the Hays County group plan at their own cost.		Qualifying retirees must have at least 20 years continuous service with Hays County and must be receiving Hays County funded insurance at the time of retirement. Qualifying employees that meet the requirements and have 20 years of continuous service with Hays County will pay 15% of the cost of the total medical premium per month towards the cost of the medical insurance premium (see attached rate schedule).		0-7 years of service, the retiree pays 100% of retiree premium , County pays 0%
Montgomery County	Same as Employee Benefits	Yes - 25 Year minimum requirement of continuous full time active employer. Rates = Active Employee Rate +2%	TCDRS Eligible to Retire & must meet 15 or 25 continuous years of fulltime employment requirement with Montgomery County.	Yes, must have been covered continuously under the same medical plan as the retiree for a minimum of two years immediately prior to retirement.			\$9,890.00 annually
					Retiree is not eligible for group benefits if eligible for benefits through another employer Employees that are dishonorably discharged from the military not eligible		
					Qualifies under 15 or 25 Yr Requirement: Monthly Rates		
					Coverage Tier	Low Deductible	High Deductible
					Employee Only	\$76.00	\$0
					Employee & Spouse	\$224.00	\$81.00
					Employee & Child(ren)	\$213.00	\$71.00
					Employee & Family	\$361.00	\$152.00
					Does not Qualify under 15 or 25 Yr Requirements: Monthly Rates		
					Coverage Tier	Low Deductible	High Deductible
					Employee Only	\$685.00	\$567.00
					Employee & Spouse	\$833.00	\$648.00

Employee & Child(ren)	\$823.00	\$638.00
Employee & Family	\$970.00	\$719.00

City of Round Rock	Yes	Yes. Must be eligible to retire with TMRS, under age 65, and select retiree benefits upon retirement.	Not provided	Not provided
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