



# The Tennessee Plan

## Supplemental Medical Insurance for Retirees with Medicare

### What is The Tennessee Plan?

The Tennessee Plan is a supplemental medical insurance program designed to cover certain expenses not fully paid by your Medicare Part A and B coverage. As a retiree, you may be eligible for The Tennessee Plan. This plan is designed specifically for eligible retired state and higher education employees, local education and local government employees and their eligible spouses and children who are enrolled in Medicare.

If you have Medicare coverage, you likely need The Tennessee Plan to help cover some of the expenses that Medicare does not. **The Tennessee Plan will NOT coordinate or pay any benefits if you are also enrolled in a Medicare Advantage Plan.**

### What kinds of expenses does Medicare not fully pay?

Even with Medicare coverage, your out-of-pocket expenses can add up fast and cause financial difficulty. In 2025, some of the charges Medicare requires you to pay include the following:

- A \$1,676 deductible out of your own pocket each time you are hospitalized.
- Then, \$419 a day for the 61st to the 90th day in the hospital and \$838 a day thereafter up to a 60-day lifetime reserve maximum.
- Coinsurance of \$209.50 per day of each benefit period for days 21 through 100 and all costs for days 101 and beyond in a skilled nursing facility.

You may be responsible for any amount over the Medicare-approved charges from providers who do not accept Medicare assignment.

### Who is eligible to enroll in The Tennessee Plan?

Individuals hired prior to July 1, 2015, who are covered by Medicare and meet the following requirements:

- Retired state employee, including state higher education, drawing retirement benefits through the Tennessee consolidated retirement system (TCRS)
- Retired state higher education employee participating in a state higher education optional retirement plan

- Retired local education employee drawing a monthly retirement allowance from TCRS
- Retired county judge, county official, or employee of employer participating in TCRS drawing a monthly retirement allowance from TCRS

### Who administers The Tennessee Plan?

The plan is sponsored by the state of Tennessee with claims administered by UMR. As the claims administrator, UMR will answer all customer service questions and process all claims and payments. To contact UMR, please call 1-888-477-9307, Monday – Friday, 7 a.m. – 4:30 p.m. CT.

### Will I have to do more paperwork?

With The Tennessee Plan, you don't need to worry about paperwork. Most claims are filed for you by your doctors and hospitals if they have your Medicare and The Tennessee Plan member identification numbers.

Claims are then sent electronically to UMR after Medicare has completed its part. You can look up the status of your claims by visiting [www.umar.com/thetennesseeplaninfo](http://www.umar.com/thetennesseeplaninfo).

### Can I choose my doctors and hospitals?

The Tennessee Plan gives you complete freedom in choosing doctors and hospitals and does not make you choose from a specific list of providers in order to receive benefits. For maximum financial protection, you should always choose a provider who accepts Medicare assignment.

### What is not covered by The Tennessee Plan?

In addition to the exclusions listed in the chart on the following page, The Tennessee Plan does not provide benefits for:

- Services and supplies not covered by Medicare, except those specifically included under the plan,
- Any expense that is paid by Medicare, or
- Any expense if you are enrolled in a Medicare Advantage Plan.



A UnitedHealthcare Company



Benefits at a glance	The Tennessee Plan benefits
<b>Medicare Gaps for 2025</b> What you owe after Medicare pays	What is covered with The Tennessee Plan
<b>Basic Benefits</b> • \$419/day for 61– 90 days in hospital • \$838/day for 60 lifetime reserve hospital days • 20% patient’s share of approved medical expense • First three pints of blood	Covered
<b>Skilled Nursing Coinsurance</b> • \$209.50/day for 21st -100th day	Covered
<b>Part A Deductible</b> • \$1,676/hospital admission	Covered
<b>Part B Deductible</b> • \$257/calendar year for medical expenses	Not Covered
<b>Part B Excess</b> • Medical expense over approved amount	Not Covered
<b>Foreign Travel Emergency</b> • Emergency care beginning during first 60 days of trip outside USA (after \$250 deductible, benefits limited to \$50,000/lifetime)	Covered at 80%
<b>Hospice</b> • You must meet Medicare’s requirements, including a doctor’s certification of a terminal illness	Covered
<b>Prescription Drugs</b> • Outpatient prescription drugs covered through Medicare Part D	Not Covered

The Tennessee Plan Monthly Premium Amounts	
PLAN YEAR 2025	
<b>Central State Government, State Higher Education, Local Education Teachers</b>	
30+ years of service	\$114.71
20-29 years	\$127.21
15-19 years	\$139.71
Less than 15 years	\$164.71
Dependent (Spouse and/or children)	\$164.71
Local education support staff	\$164.71
Local government	\$164.71

### How much are the premiums?

One of the main advantages of The Tennessee Plan is the lower group premium rates you pay for this coverage. Since the monthly premiums are not based on age, they won’t increase just because you get older. However, premium rates may increase due to increasing costs, which could happen with any plan. If you’re a retired central state government or state higher education employee or school teacher with 15 years or more of service, the state will even pay part of your premium cost for you: \$50 for 30 or more years of service; \$37.50 for 20–29 years of service; and \$25 for 15–19 years of service. Just check the table above to see what your monthly premium will be. The table reflects these reductions. There is no premium support for spouse coverage.

If you are a local government or local education support staff retiree, you will not receive a state contribution toward your premium. Local governments and local education agencies have the option of paying a portion of their retirees’ premiums, but are not obligated to do so.

If you receive a TCRS benefit check, your portion of the premium cost for the program will be deducted automatically from your monthly benefit payment. If your TCRS benefit is not sufficient to cover the cost for the coverage, or you are a higher education optional retirement plan retiree, you will be billed directly. Direct billed retirees can choose automatic payment from their bank account. An additional form is required.

### It’s easy to apply

First, read this document carefully and study the charts that explain The Tennessee Plan benefits. Then, just complete the enclosed application form and submit it as instructed. Be sure to review your application before you mail it to be certain that all information has been properly entered.

### Read your plan booklet carefully

When you’re accepted for coverage under The Tennessee Plan, you’ll receive a plan handbook. Please read the handbook carefully to understand all your rights and responsibilities under The Tennessee Plan. While The Tennessee Plan pays for most of the gaps in your health care left by Medicare, it may not fully cover all of your medical costs. It is your responsibility to review all plan limitations carefully to make sure The Tennessee Plan meets your supplemental Medicare needs. The handbook does not provide all the details of Medicare coverage. For details of your Medicare coverage, contact your local Social Security office for assistance.



---

## SPECIAL NOTICE: Civil Rights

---

### Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, contact the Finance and Administration Civil Rights Coordinator at [FA.CivilRights@tn.gov](mailto:FA.CivilRights@tn.gov) or **615-532-9617**.

Have you been denied services or treated differently for the above stated reasons? Find the Department of Finance and Administration's Nondiscrimination Policy and Complaint Procedures and Form under F&A Department Policies at <https://www.tn.gov/finance/looking-for/policies.html> (Policy 36); contact the F&A Civil Rights Coordinator; or mail a complaint to F&A Civil Rights Coordinator/Office of General Counsel, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

Need free language help? Have a disability and need free help or an auxiliary aid or service such as Braille or large print? If you speak a language other than English, help in your language is available for free. Contact the F&A Civil Rights Coordinator at 615-532-9617.

If you have questions about civil rights compliance or concerns, you may also contact:

- U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, GA 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697.
- U.S. Office for Civil Rights, Office of Justice Programs, U.S. Department of Justice, 810 7th Street, NW, Washington, DC 20531.
- Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.



## SPECIAL NOTICE: Language Assistance

**ATTENTION:** If you speak a language other than English, language assistance services, free of charge, are available to you.

**Spanish** ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

**Arabic** إيذا طانت تتحدث انطى اللآزة، سفان زعمات الامساحة اللآزة تة تة اف ساظا بالاموان. اتسحا برفق 1-866-576-0029 (رقم هاتف اللمو والابظق: 1-800-848-0298).

**Chinese** 注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY: 1-800-848-0298)。

**Lao** ໂປດຊາບ: ຖ້າວ່າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ເສັດຄ່າ, ແມ່ນມີພ້ອມໃຫ້ທ່ານ. ໂທ 1-866-576-0029 (TTY: 1-800-848-0298).

**Nepali** ध्यान दनुहोस्: तपाईंले नेपाली बोल्नुहुन्छ भने तपाईंको नम्रितभाषा सहायता सेवाहरू नःशुल्क रूपमा उपलब्ध छ। फोन गर्नुहोस् 1-866-576-0029 (टटिविडः 1-800-848-0298)।

**Russian** ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

**Korean** 주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

**Vietnamese** CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY: 1-800-848-0298).

**French** ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS: 1-800-848-0298).

**Tagalog** PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

**Hindi** ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

**German** ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

**Farsi** توجه: اگر شما فارسی صحبت می کنید، خدمات کمک و راهنمایی زبان به رایگان در دسترس است. برای کمک و راهنمایی، با شماره 1-866-576-0029 (TTY: 1-800-848-0298) تماس بگیرید.



A UnitedHealthcare Company

