



2025

Benefits Guide

Rutherford County Post-Medicare Retiree

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This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your employer. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Insurance & Risk Management Department.

Highlights for 2025

KEY POINTS

- You may see any provider that accepts Medicare and accepts the Cigna Medicare Advantage PPO plan, with no referral needed. You pay the same cost-share to see an in-network provider or out-of-network provider for covered services.
- While you do not need to go to an in-network provider in the Cigna Medicare Advantage PPO plan, the plan's network is large. You can find in-network doctors and pharmacies online by visiting CignaMedicare.com/group/MAresources.
- Prescription Drug coverage is an integrated part of the plan, with access to a large network of local pharmacies and pharmacy chains.
- Additional benefits included with your plan are corrective eye wear and hearing aid allowances, wellness incentives, and Silver&Fit fitness program. You can find more benefits in the coverage booklet mailed to you by Cigna.
- Medical, dental, and vision premiums are paid through a bank draft from a checking or savings account. Premiums are drafted on the 10th of each month or the next business day, if the 10th falls on a weekend or bank holiday.

DENTAL AND VISION

- Retired employees enrolled in a Rutherford County medical plan are offered dental and vision benefits.
- Premiums for the dental and vision will be added to the retiree's current monthly bank draft.

DEPENDENT VERIFICATION

- Verification documentation is required for a child and/or spouse that is not already enrolled on your medical, dental or vision plan. See [page 8](#) for details.

LIFE INSURANCE

- MetLife is the carrier for Retiree Life Insurance. If you are enrolled in Retiree Life insurance, the plan age reduces January 1st following your 65th birthday and will end January 1st following your 70th birthday.

ANNUAL ENROLLMENT

- This is a passive enrollment, which means that you do not need to take any action if you do not want to make changes or drop your coverage.
- **To make a change**, complete and sign the form labeled 2025 ENROLLMENT FORM on the back of the RUTHERFORD COUNTY MEDICARE ADVANTAGE PLAN: 2025 POST 65 ANNUAL ENROLLMENT DETAILS letter.

The completed form must be returned to the Insurance & Risk Management Office by the date listed on the form.

Cigna Medicare Advantage PPO

Medical Benefits	Medicare Advantage PPO	
	In-network You Pay	Out-of-network You Pay
Annual Deductible (Individual/Family)	\$0	\$0
Out-of-pocket Maximum (Individual/Family)	\$0	\$0
Lifetime Maximum	Unlimited	
Preventative Care	\$0	\$0
Primary Physician Office Visit	\$0	\$0
Specialist Visit	\$0	\$0
Inpatient/Outpatient Hospital	\$0	\$0
Lab Services	\$0	\$0
Emergency Care	\$0	\$0
Urgent Care	\$0	\$0
Convenience Care/MDLive	\$0	
Prescription Benefits	Integrated Medical and Prescription Drug Coverage	
Deductible	\$0	
Prescription Drug Out-of-Pocket Maximum	\$1,250	
<ul style="list-style-type: none"> • Generic • Brand Preferred • Brand Non-Preferred • Specialty 	Retail (30-day supply) \$5 20% 35% 33%	Mail Order Rx; 90-day supply \$15 20% 35% N/A

For More Information

Please see your Evidence of Coverage booklet for full details. The booklet will be mailed to you by Cigna.

Your costs may be different if you qualify for extra help. Your copay or coinsurance is based on the drug tier of your medication, which you can find in the Plan Description Drug List (Formulary) on the Cigna website (myCigna.com) or the Rutherford County Insurance & Risk Management website at <https://rutherfordcountyttn.gov/medical>.

Dental

DHMO Plan

This is a copayment plan. When you receive a dental service, Cigna allows your in-network dentist to charge a certain amount. Then you pay a fixed portion of that cost and your plan pays the rest.

There are NO annual deductibles or maximums. Refer to the patient charge schedule:

<https://rutherfordcountyttn.gov/dental>

Orthodontia Waiting Period

The covered person must have 12 consecutive months of dental coverage with Rutherford County before beginning treatment for orthodontia or major services.

Important Note About Orthodontia

For Options 1 and 2, orthodontia benefits are only available for **dependent children up to age 26**.

Find A Provider

Find a dentist by visiting your [myCigna.com](https://mycigna.com) online account or app,, or call **800.244.6224**

Dependent Children Coverage Age

Children are eligible for Dental and Vision benefits up to age 26, regardless of student or marital status.



¹ Benefits shown above are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.

² Bitewing x-rays are covered at each preventive visit; panoramic x-rays are covered every 5 years.

³ Major and Orthodontia services benefits are payable after enrollee has been in the plan for 12 consecutive months

Plan Cost Monthly Payroll Deduction			
	Option 1 ¹	Option 2	DHMO
Employee	\$21.27	\$35.63	\$14.46
Employee + Spouse	\$66.11	\$110.84	\$44.94
Employee + Child(ren)	\$66.11	\$110.84	\$44.94
Family	\$66.11	\$110.84	\$44.94
	Option 1 ¹	Option 2	DHMO
In-Network	DPPO Advantage	DPPO	DHMO
Dental Providers	In-Network Providers Only	Any Dentist	Choose an in-network general dentist
Annual Deductible (Individual / Family)	\$50 / \$150	\$50 / \$150	None
Annual Maximum	\$1,500 per individual	\$1,500 per individual	None
Diagnostic and Preventive Care	100%, no deductible ²	100%, no deductible ²	Routine Cleaning, x-rays, oral exams, topical fluoride No charge
Basic Services	80% after deductible	80% after deductible	Refer to your Patient Charge Schedule
Major Services	50% after deductible ³	50% after deductible ³	Refer to your Patient Charge Schedule
Orthodontia	50% after separate \$50 deductible	50% after separate \$50 deductible	Refer to your Patient Charge Schedule
Orthodontia Lifetime Maximum	\$1,000 per person	\$1,000 per person	None

For option 1, you must use an in-network dental provider. With option 2, you can use an in- or out-of-network provider.

Vision

	In-Network	Out-of-Network
Exam	\$10 copay	Up to \$45
Hardware	\$15 copay	See below
Frequency		
Exam	12 months	12 months
Lenses	12 months	12 months
Frames	24 months	24 months
Frames	Plan pays up to \$100 retail allowance	Up to \$55
Lenses		
Single vision lenses	You pay \$15 copay	Up to \$32
Bifocal lenses	You pay \$15 copay	Up to \$55
Trifocal lenses	You pay \$15 copay	Up to \$65
Lenticular	You pay \$15 copay	Up to \$80
Medically necessary contact lenses	Covered at 100%	Up to \$210
Elective contact lenses in lieu of glasses	Up to \$100 (Copay doesn't apply)	Up to \$87

Note: Only one copay required when you buy frames and lenses together.

	Plan Cost Monthly Payroll Deduction
Employee Only	\$7.47
Employee + Spouse	\$15.70
Employee + Child(ren)	\$13.84
Family	\$21.68

Beginning January 1, 2025, Cigna Vision benefits will be offered through EyeMed.

[Find A Provider](#)

Find network vision providers by visiting <https://eyedoclocator.eyemedvisioncare.com/cigna/en>.



MDLIVE® Telehealth Services

Experience Convenient and Affordable Healthcare with MDLIVE®

Virtual care is making access to high-quality healthcare more convenient and affordable for you and every covered member of your family. Cigna has partnered with MDLIVE® to offer a broad suite of convenient virtual care options, available by phone or video, in English or Spanish. Rutherford County will continue to offer MDLIVE® virtual and telehealth visits with no out-of-pocket costs to members in 2025. Here are some of the benefits you can enjoy:

Service	Features	Details
Primary Care	Easy, fast appointments, referrals, prescriptions, lab work, and diagnostic tests	<ul style="list-style-type: none">• Preventive care and wellness screenings at no extra cost• Manage chronic conditions with the same PCP• Orders for biometrics and blood work at local facilities
Urgent Care	On-demand 24/7 or scheduled times	<ul style="list-style-type: none">• Affordable alternative to urgent care centers and ER• Treats minor illnesses/injuries (infections, cold & flu, sinus problems)• Pediatric care available from home
Dermatology	No appointment required for customized care	<ul style="list-style-type: none">• Treats skin, hair, and nail issues (acne, eczema, psoriasis)• Upload photos and symptoms for review• Diagnosis and treatment plan within 24 hours
Behavioral Care	Talk therapy and psychiatry from home	<ul style="list-style-type: none">• Access to licensed therapists and board-certified psychiatrists• Flexible appointments and recurring sessions with the same provider• Addresses anxiety, stress, grief, depression

How to Access Virtual Care

- Login to MDLIVE® via myCigna.com or the myCigna® app.
- Find and click the “Talk to a Doctor” button on the homepage.
- Select the type of virtual care needed (Medical or Counseling) and view the estimated cost.
- Schedule your appointment or start your visit.

Additional Information

- Preventive care and wellness screenings are available at no additional cost.
- Orders for biometrics and blood work can be fulfilled at local facilities.
- Estimated costs for virtual care are shown during the scheduling process.



Dependent Eligibility

Dependent Verification is required if you would like to add a child and/or spouse to your benefits.

If you add a dependent during open enrollment, you must submit verification documentation by **November 30th, 2024**.

If you do not submit documentation, coverage for the dependent will be denied.

Definitions and Required Documents

For MEDICAL coverage: Your spouse is only eligible for medical coverage if they are not offered medical coverage compliant with Affordable Care Act regulations through their employer, or if they are unemployed, self-employed, or retired.

For DENTAL and VISION coverage: your spouse is eligible regardless of coverage availability through an employer.

TYPE OF DEPENDENT	DEFINITION	REQUIRED DOCUMENT(S) FOR VERIFICATION
Spouse	Your legal spouse	<ol style="list-style-type: none"> Spousal Healthcare Eligibility Affidavit Form <ol style="list-style-type: none"> Required annually for medical coverage Available at: https://rutherfordcountyttn.gov/benefits; and Copy of Spouse's Social Security Card; and One of the following documents: <ol style="list-style-type: none"> Federal Tax Return (copy of first page of most recent, joint filing). Marriage Certificate - if married more than one year, provide a current additional supporting document from the list below: <ul style="list-style-type: none"> Joint Bank Statement Joint Mortgage/Lease Statement Joint Credit Card Statement Joint Property Tax Statement
Biological child under age 26	A biological child	<ol style="list-style-type: none"> Copy of child's Social Security Card; and Child's birth certificate (will accept mother's copy for newborn)
Adopted child under age 26	A child adopted or in the process of legal adoption	<ol style="list-style-type: none"> Copy of child's Social Security Card; and Placement paperwork; and Birth certificate (once available); and One of the following: <ol style="list-style-type: none"> Final court order granting adoption; or International adoption papers from country of adoption
Child under 26 placed in guardianship	A child in legal custody of a person other than the child's parent	<ol style="list-style-type: none"> Copy of child's Social Security card; and Valid court order establishing guardianship or custody; and Federal Tax Return (copy of first page of most recent filing, claiming the child as a dependent)
Stepchild under age 26	A child of a legally married spouse	<ol style="list-style-type: none"> Copy of child's Social Security Card; and Marriage certificate; and One of the following: <ol style="list-style-type: none"> Birth certificate; or Federal Tax Return (copy of first page of most recent filing, claiming the child as a dependent)
Disabled dependent	A dependent child of any age who falls under one of the above child categories and, due to mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 26 and while covered under a County medical plan.	<ul style="list-style-type: none"> Proof of disability in the form of a doctor's letter. Must be submitted prior to child reaching age 26. Periodic proof that the dependent continues to be incapable of self-support may be required.

3 Options to Send Eligibility Documentation

Email	Hand Deliver or Mail Copies	Fax
Retiree@rutherfordcountyttn.gov	Rutherford County Insurance & Risk Management 303 N. Church St, Suite 100 Murfreesboro, TN 37130 Hours of Operation Monday – Friday 8:00AM – 4:30 PM NEVER send original documents via mail	615.713.3451 (To receive an email receipt, include an email address with submission)

Contacts

Plan	Provider	Phone Number	Website
General Insurance Questions, Eligibility, Provider Issues, Annual Enrollment Assistance	Insurance & Risk Management	615.898.7715 (office) 615.713.3451 (fax)	https://rm.rutherfordcountyttn.gov/Benefits Email: retiree@rutherfordcountyttn.gov
General Insurance Questions, Eligibility, Provider Issues	Cigna Medicare Advantage	888.281.7867 (TTY 711)	https://www.cigna.com/medicare/member-resources/group-plans-resources
Dental	Cigna	800.244-6224	www.myCigna.com
Vision	Cigna	877.478.7557	www.myCigna.com
Life and AD&D	MetLife	800.438.6388	https://rutherfordcountyttn.gov/life
COBRA (Dental & Vision Coverage)	Allegiance	800.259.2738	https://askallegiance.com
Medicare	Social Security Office (when turning 65)	800.722.1213	www.ssa.gov (to apply) www.medicare.gov (for information)
Convenience Care Clinics	Cigna	1.800.CIGNA24	www.myCigna.com
MDLIVE Virtual Care	Cigna	888.726.3171	www.myCigna.com

Your employer reserves the right to change, amend or terminate any benefits plan at any time for any reason. Participation in a benefit plan is not a promise or guarantee of future employment. Receipt of benefits documents does not constitute eligibility. The Benefits Guide, combined with these legal notices, provides an overview of the benefits available to you and your family. In the event of a discrepancy between the information presented in the Benefits Guide and official plan documents, the official plan documents will govern. While every effort has been made to ensure accuracy of this benefits guide, the plan documents and contracts will prevail in case of discrepancy between this guide and the plan documents and contracts. In addition, Rutherford County reserves the right to modify or terminate any benefit plans at any time. The information in this booklet constitutes a Summary of Material Modifications (SMM) of the Rutherford County Benefits Handbook for the noted plan changes. Effective January 1, 2025, this benefits guide, along with a copy of the Summary Plan Description (SPD) in the Rutherford County Benefits Handbook, will comprise the SPD. Please retain this guide for reference. The Rutherford County Benefits Handbook is accessible on <https://rutherfordcountyttn.gov/benefits>.

If you have questions please contact the Insurance & Risk Management Department at **615.898.7715**.



Need Help?

Schedule an appointment with a Benefits Specialist!

Scan the QR code with your cellphone.

This benefit guide prepared by



Gallagher

Insurance | Risk Management | Consulting



Benefits Website