

#### CURRENT POLICY PRIOR TO August 21, 2014

Retirement from Titus County with Health Benefits – employees must meet rule of 75 with a minimum of 8 years of continuous service to Titus County. In such case the retired employee shall be covered by the Titus County Health Insurance Plan until age 65. Spouse and dependent coverage shall be available at the standard employee rate until age 65.

#### CHANGES TO POLICY APPROVED August 21, 2014

Grandfather Clause. . .any employee that has met the rule of 75, and has 8 years of service as of December 31, 2014, **will be unaffected** by the August 21, 2014 policy changes to Retiree Health Benefits.

In addition to the rule of 75 and 8 years of service, a minimum retirement age of 60 now becomes a requirement. An employee must now have reached their 60<sup>th</sup> birthdate before being being covered by the Titus County Health Insurance Plan until age 65. This minimum age is phased in as follows. . .

During Calendar year 2014, no minimum age requirement

During Calendar year 2015, minimum age of 55

During Calendar year 2016, minimum age of 56

During Calendar year 2017, minimum age of 57

During Calendar year 2018, minimum age of 58

During Calendar year 2019, minimum age of 59

*During* After Calendar year 2020 , minimum age of 60

Spouse and dependent coverage as a retiree benefit will no longer be available for any employee hired on or after January 1, 2015. Any employee of the county as of December 31, 2014 will have spouse and dependent coverage at the standard rate until age 65 assuming that the employee is covered as an eligible retiree per the new policy effective 8/21/14.

#### SUGGESTED ADDENDUM TO GRANDFATER CLAUSE TO BE CONSIDERED AUGUST 25, 2014

Any employee that has met the rule of 75, and has 15 years of service prior to January 1, 2019, **will be unaffected** by the August 21, 2014 policy changes to Retiree Health Benefits.