

STATE OF TENNESSEE – LOCAL EDUCATION  
EMPLOYEE GROUP  
POSTRETIREMENT HEALTH BENEFITS

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***Actuarial Valuation Report  
as of July 1, 2010***

*Revised as of June 30, 2011*

June 30, 2011

Mr. Ike Boone  
Financial Oversight Coordinator  
F&A Division of Accounts  
14<sup>th</sup> Floor, William Snodgrass Tower  
312 Rosa L. Parks Ave.  
Nashville, TN 37243

Dear Mr. Boone:

This report summarizes the results of our actuarial valuation of postretirement health benefits for Local Education employees under the Local Education Employee Group Plan for the fiscal year beginning July 1, 2010. Obligations associated with the Tennessee Plan are valued separately.

The purposes of this report are to:

1. Estimate the employer obligation for retiree health benefits under the plan as of July 1, 2010
2. Determine the Annual Required Contribution (ARC) for the fiscal year ending June 30, 2011 under GASB 45
3. Provide additional information for planning.

Our results are based on census data and health plan rates provided by the State of Tennessee, and the actuarial methods and assumptions shown in Exhibit 4. The accuracy of the results depends upon the data provided, particularly at the local level. Our results are also based on our understanding of the relevant plan and contribution provisions provided by the State of Tennessee as outlined in Exhibit 5. We relied on guidance and documentation provided by the State for these provisions.

The liabilities shown in this valuation report include State obligations for the subsidy allocated to Local Education Agencies (LEAs); as well as obligations for explicit and implicit subsidy provided by LEAs. For the local obligations, this report is provided solely as guidance for participating local employers. The actuarial assumptions and methods used were developed for the plan as a whole, and may or may not be appropriate for an individual employer. Each employer should determine if these actuarial assumptions and methods are appropriate for its specific demographics and healthcare environment. Moreover, the impact of the plan changes were based on overall enrollment information, and do not reflect actual enrollment of the particular employer. The impact of plan change was significantly affected by enrollment (even to the extent that enrollment determines whether the plan change increases or decreases measured obligation). Thus, the result shown could be significantly different than a calculation of the Actuarial Liability performed separately for a particular local employer. In addition, local employers that provide other postemployment benefits outside of the State plan will need to separately value and report these benefits.

Valuation results were based on at July 1, 2009 census data and were rolled forward to July 1, 2010 using standard actuarial methods. Census data used and all assumptions are the same used in the July 1, 2009 valuation except that medical plan costs and premiums have been updated for recent:

- Plan experience
- Open enrollment results
- Plan design changes
- Premium rate changes
- Vendor changes and negotiations, including a significantly improved prescription drug arrangement
- The Patient Protection and Affordable Care Act, as amended by the Health Care and Education Affordability Reconciliation Act. Changes in the plan due to the addition of “adult children” as well as the expected effect of the excise (Cadillac) tax increased liabilities by 1.1%.

Local cost-sharing provisions have not been updated since the prior valuation. It is assumed that costs will be shared in the same percentages as in the prior valuation. To the extent that any local employer has altered its cost-sharing provisions, the results of this analysis should be adjusted.

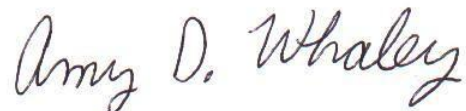
The calculation of the Annual Required Contribution amounts shown in this report reflects values that are appropriate for use for the period from July 1, 2010 through June 30, 2011, subject to the cautions discussed in this report.

The amortization method is 30 year level percentage of payroll assuming total annual payroll growth of 3% under the closed basis, with prior contribution deficiencies treated like actuarial gains and losses. Explicit and implicit amortizations are calculated separately.

It has recently come to our attention that there are local education entities, such as Metro Nashville and Memphis City, where the State is contributing to non-State-sponsored “equal or superior” plans. Liabilities associated with these plans are excluded from our valuations, in both the Local Ed valuation and in the Tennessee Plan valuation. We do not have enough information about the number of locations and covered participants to estimate any potential obligation involved. Thus, the values in this report are limited only to State subsidy provided to the participants in the Local Education Group Plan.

This valuation was performed under the supervision of Andrew C. Stratton, FSA, MAAA, EA and Amy D. Whaley, FSA, MAAA. Both Andrew and Amy are Members of the American Academy of Actuaries and meet its qualification standards for issuing this Statement of Actuarial Opinion. This valuation was prepared in accordance with Buck’s understanding of the requirements of Governmental Accounting Standards Board Statement 45 and the principles of practice prescribed by the Actuarial Standards Board. Amy is available to answer any questions you may have about the report.

Respectfully submitted,



Amy D. Whaley, FSA, MAAA  
Principal, Consulting Actuary

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# Highlights

	July 1, 2010 - \$ in thousands				July 1, 2009 - \$ in thousands			
	State Direct Subsidy	Local Education Employers		Total	State Direct Subsidy	Local Education Employers		Total
		Explicit Subsidy	Implicit Subsidy			Explicit Subsidy	Implicit Subsidy	
Present Value of Future Benefits	\$ 391,022	\$ 448,511	\$ 921,256	\$ 1,760,789	\$ 449,122	\$ 486,458	\$ 921,438	\$ 1,857,018
Unfunded Actuarial Liability	\$ 215,202	\$ 242,455	\$ 508,606	\$ 966,263	\$ 240,910	\$ 251,761	\$ 490,564	\$ 983,235
Annual Required Contribution	\$ 22,478	\$ 28,243	\$ 56,459	\$ 107,180	\$ 24,601	\$ 29,264	\$ 54,091	\$ 107,956
Discount Rate	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%	4.50%
Salary Scale for Amortization Payment	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Expected Employer Share of Current	\$ 16,297	\$ 14,902	\$ 32,427	\$ 63,626	\$ 16,801	\$ 14,046	\$ 29,402	\$ 60,249

## Summary of Data

2009\*

Actives	60,882
Retirees/Disableds/Surviving Spouses/Spouse Contracts	5,698

\*2009 census data used for 2009 and 2010 valuations

# Exhibit 1

## Development of Annual Required Contribution

(\$ in thousands)	2010				2009			
	State Direct Subsidy	Local Education Employers		Total	State Direct Subsidy	Local Education Employers		Total
		Explicit Subsidy	Implicit Subsidy			Explicit Subsidy	Implicit Subsidy	
<b>Present Value of Future Benefits</b>								
Retired	\$ 72,049	\$ 57,680	\$ 144,161	\$ 273,890	\$ 83,030	\$ 62,517	\$ 143,169	\$ 288,716
Active	\$ 318,973	\$ 390,831	\$ 777,095	\$ 1,486,899	\$ 366,092	\$ 423,941	\$ 778,269	\$ 1,568,302
Total	\$ 391,022	\$ 448,511	\$ 921,256	\$ 1,760,789	\$ 449,122	\$ 486,458	\$ 921,438	\$ 1,857,018
<b>Actuarial Liability</b>								
Retired	\$ 72,049	\$ 57,680	\$ 144,161	\$ 273,890	\$ 83,030	\$ 62,517	\$ 143,169	\$ 288,716
Active	\$ 143,153	\$ 184,775	\$ 364,445	\$ 692,373	\$ 157,880	\$ 189,244	\$ 347,395	\$ 694,519
Total	\$ 215,202	\$ 242,455	\$ 508,606	\$ 966,263	\$ 240,910	\$ 251,761	\$ 490,564	\$ 983,235
<b>Fair Value of Plan Assets</b>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>Unfunded Actuarial Liability</b>	\$ 215,202	\$ 242,455	\$ 508,606	\$ 966,263	\$ 240,910	\$ 251,761	\$ 490,564	\$ 983,235
<b>Expected First Year Net Payments</b>	\$ 16,297	\$ 14,902	\$ 32,427	\$ 63,626	\$ 16,801	\$ 14,046	\$ 29,402	\$ 60,249
<b>Annual Required Contribution</b>								
Normal Cost	\$ 12,360	\$ 17,045	\$ 32,991	\$ 62,396	\$ 13,715	\$ 18,005	\$ 32,051	\$ 63,771
Amortization of Unfunded Actuarial Liability	\$ 10,118	\$ 11,198	\$ 23,468	\$ 44,784	\$ 10,886	\$ 11,259	\$ 22,040	\$ 44,185
Total	\$ 22,478	\$ 28,243	\$ 56,459	\$ 107,180	\$ 24,601	\$ 29,264	\$ 54,091	\$ 107,956

# Exhibit 1

## Development of Annual Required Contribution (continued)

### Amortization Bases (\$ in thousands)

Total

Effective Date	Original Amount	Remaining Amount July 1, 2010	Remaining Period	Amortization Charge
July 1, 2007	\$931,589	\$934,873	27	\$43,390
July 1, 2009	\$48,311	\$48,425	29	\$2,121
July 1, 2010	\$(17,035)	\$(17,035)	30	\$(727)
Total		\$966,263		\$44,784

### Amortization Bases (\$ in thousands)

State Direct Subsidy

Effective Date	Original Amount	Remaining Amount July 1, 2010	Remaining Period	Amortization Charge
July 1, 2007	\$252,546	\$253,436	27	\$11,762
July 1, 2009	\$(12,541)	\$(12,570)	29	\$(551)
July 1, 2010	\$(25,664)	\$(25,664)	30	\$(1,093)
Total		\$215,202		\$10,118

## Exhibit 2

### Accounting Disclosures (GASB 45) – State Direct Subsidy

(\$ in thousands)

Fiscal Year Ending	6/30/2011	6/30/2010*	6/30/2009 *
Normal cost at year end	\$ 12,360	\$ 13,715	\$ 14,815
Amortization of UAAL	<u>\$ 10,118</u>	<u>\$ 10,886</u>	<u>\$ 11,087</u>
Annual required contributions (ARC)	\$ 22,478	\$ 24,601	\$ 25,902
<b>Development of Net OPEB Obligation</b>			
Annual Required Contribution (ARC)	\$ 22,478	\$ 24,601	\$ 25,902
Interest on prior year Net OPEB Obligation	\$ 1,259	\$ 915	\$ 465
Adjustment to ARC	<u>\$ (1,192)</u>	<u>\$ (867)</u>	<u>\$ (453)</u>
Annual OPEB Cost	\$ 22,545	\$ 24,649	\$ 25,914
Contribution Made	<u>TBD</u>	<u>\$ (17,004)</u>	<u>\$ (15,917)</u>
Increase in Net OPEB Obligation	TBD	\$ 7,645	\$ 9,997
Net OPEB Obligation at Beginning of Year	<u>\$ 27,977</u>	<u>\$ 20,332</u>	<u>\$ 10,335</u>
Net OPEB Obligation at End of Year	TBD	\$ 27,977	\$ 20,332

\* Numbers shown for fiscal year ended 6/30/2009 and 6/30/2010 are based on information from the Comprehensive Annual Financial Report.

## Exhibit 2

### Accounting Disclosures (GASB 45) – State Direct Subsidy Allocated to LEA

(continued)

(\$ in thousands)

#### Schedule of Government Contributions and Three Year Trend Information

Fiscal Year Ending	Annual OPEB Cost	Percentage Contributed	Net OPEB Obligation
6/30/2009 *	\$25,914	61.4%	\$20,332
6/30/2010 *	\$24,649	69.0%	\$27,977
6/30/2011	\$22,545	TBD	TBD

#### Schedule of Funding Progress

Actuarial Valuation Date	Actuarial Value of Assets	Actuarial Accrued Liability (AAL)	Unfunded Actuarial Accrued Liability (UAAL)	Funded Ratio	Covered Payroll	UAAL as % of Covered Payroll
July 1, 2007	\$0	\$252,546	\$252,546	0.00%	N/A	N/A
July 1, 2009	\$0	\$240,919	\$240,919	0.00%	N/A	N/A
July 1, 2010	\$0	\$215,202	\$215,202	0.00%	N/A	N/A

\* Numbers shown for fiscal year ended 6/30/2009 and 6/30/2010 are based on information from the Comprehensive Annual Financial Report.

## Exhibit 3

### Summary of Census Data

Attained Age	Active Employees											
	Completed Years of Service										Total	
	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 to 24	25 to 29	30 to 34	35 to 39	40 & up		
<b>Under 25</b>	315	1,129	5									1,449
<b>25 to 29</b>	344	3,935	1,173	5	1							5,458
<b>30 to 34</b>	296	2,161	3,091	894	2							6,444
<b>35 to 39</b>	385	2,029	1,921	2,590	780	4						7,709
<b>40 to 44</b>	428	1,763	1,641	1,453	1,689	464	3					7,441
<b>45 to 49</b>	408	1,451	1,615	1,458	1,065	1,354	522	8				7,881
<b>50 to 54</b>	346	1,135	1,235	1,420	1,148	963	1,351	906	4			8,508
<b>55 to 59</b>	366	903	939	1,045	1,032	1,000	838	1,368	739	2		8,232
<b>60 to 64</b>	319	540	685	628	630	679	565	480	650	161		5,337
<b>65 &amp; over</b>	438	240	308	301	283	225	183	185	116	144		2,423
<b>Total</b>	3,645	15,286	12,613	9,794	6,630	4,689	3,462	2,947	1,509	307		60,882

## Exhibit 3

### Summary of Census Data

*(continued)*

Attained Age	Retirees/Surviving Spouses/Spouse/Disabled Contracts
<b>Under 40</b>	3
<b>40 to 44</b>	14
<b>45 to 49</b>	38
<b>50 to 54</b>	275
<b>55 to 59</b>	1,737
<b>60 to 64</b>	3,558
<b>65 to 69</b>	16
<b>70 to 74</b>	11
<b>75 to 79</b>	17
<b>80 to 84</b>	9
<b>85 to 89</b>	13
<b>90 to 94</b>	6
<b>95 to 99</b>	0
<b>100 and Over</b>	1
<b>Total</b>	5,698

In addition to the above, we received summary information about the enrollment effective January 1, 2011. We reflected the fact that 68% of participants enrolled in the Partnership PPO, while 32% of participants enrolled in the Standard PPO.

# Exhibit 4

## Actuarial Assumptions and Cost Method

**Valuation Date:** July 1, 2010

**Discount Rate:** 4.5%

**Cost Method:** Projected Unit Credit with benefits attributed from date of hire to assumed termination of employment.

**Amortization Method:** 30 year level percentage of payroll assuming total annual payroll growth of 3%, closed basis. Amortization is calculated separately for each local entity. Implicit and explicit amortizations are calculated separately. A new 30 year basis is established each valuation for the difference between the Unfunded Actuarial Accrued Liability as of the valuation date, and the amount that would be expected to remain unfunded based on the expected schedule developed at establishment of each amortization base. This method results in prior contribution deficiencies to be treated as part of a new base and therefore amortized over 30 years. Thus, the adjustment to the ARC component of the annual OPEB Cost uses this 30 year amortization, consistent with GASB Technical Bulletin 2008-1 - Determining the Annual Required Contribution Adjustment for Postemployment Benefits.

**Preretirement Mortality:**

Age	Male	Female
20	0.02%	0.01%
25	0.02	0.01
30	0.03	0.02
35	0.05	0.03
40	0.06	0.04
45	0.09	0.07
50	0.13	0.10
55	0.18	0.15
60	0.29	0.24
65	0.45	0.35

**Postretirement Mortality:**

Age	Male	Female	Disabled
40	0.1%	0.1%	2.6
50	0.3	0.2	3.3
55	0.5	0.3	3.7
60	0.6	0.5	4.1
65	1.0	0.7	4.6
70	1.8	1.1	5.5
75	3.0	1.9	6.9
80	5.2	3.4	9.2
85	9.3	6.5	12.9
90	17.7	12.7	18.4
95	27.0	19.8	26.4

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

**Disability Rates:**

Age	Male	Female
20	0.01%	0.01%
25	0.01	0.01
30	0.01	0.01
35	0.03	0.03
40	0.08	0.08
45	0.14	0.14
50	0.17	0.17
55	0.17	0.17
60	-	-

**Service Retirement Rates:** Retirement rates prior to age 60 apply only if the participant has completed 30 years of service.

Age	Local Education	
	Male	Female
50	6.50%	6.50%
51	7	7
52	7	8
53	9	9
54	9	10
55	10	10
56	12	12
57	12	14
58	13	14
59	14	15
60	15	17
61	16	20
62	22	26
63	16	20
64	18	24
65	35	38
66	16	24
67	16	24
68	16	24
69	16	24
70	16	34
71	17	40
72	17	40
73	17	40
74	17	40
75	100	100

# Exhibit 4

## Actuarial Assumptions and Costs Method

Additional rate of retirement in the year in which an active first reaches age 60 and 15 years of service

8.0%

Additional rate of retirement in the year in which an active prior to age 60 first reaches 30 years of service

12.5%

### Sample Termination and Early Retirement Rates<sup>1</sup>

Age	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	Male <sup>2</sup>	Female <sup>2</sup>
20	18.00%	13.50%	10.00%	10.50%
25	18.0%	13.5%	8.5%	10.0%
30	18.0%	13.5%	6.0%	7.6%
35	18.0%	13.5%	3.6%	4.6%
40	18.0%	13.5%	2.0%	2.3%
45	18.4%	13.5%	1.5%	1.1%
50	19.7%	14.2%	2.0%	1.6%
55	22.1%	16.8%	3.1%	3.8%
60	25.5%	21.6%	4.7%	5.0%
65	28.0%	23.5%	-	-

<sup>1</sup> Termination rates cease at the earlier of age 60 and 30 years of service

<sup>2</sup> Ultimate rates apply beginning on an employee's 3<sup>rd</sup> year of employment

# Exhibit 4

## Actuarial Assumptions and Costs Method

(continued)

### Plan Participation For Future Retirees And Spouses:

Eligible employees are assumed to elect postretirement coverage for themselves and their spouses at a rate based upon the level of retiree contribution, which varies by service level and also by employer. Eligible members are assumed to elect immediate coverage at assumed termination of employment. All members are assumed to have required plan participation prior to retirement. Assumed participation rates are as follows:

Participation Rate Assumptions		
2009 Monthly Contribution*	Retiree Participation Rate	Assumed Spouse Participation (for electing retirees)
\$0	100%	70%
\$25	100%	70%
\$50	100%	70%
\$75	90%	70%
\$100	85%	70%
\$125	80%	70%
\$150	75%	70%
\$175	70%	70%
\$200	65%	65%
\$225	60%	60%
\$250	55%	55%
\$275	55%	55%
\$300	50%	50%
\$325	45%	45%
\$350	40%	40%
\$375	40%	40%
\$400	35%	35%
\$425	30%	30%
\$450	30%	30%
\$475	25%	25%
\$500	25%	25%
\$525	25%	20%
\$550	25%	20%
\$575	25%	20%
\$600 or more	25%	20%

\*Single contribution determines retiree participation rate.

Family minus single contribution determines spouse participation rate.

### Assumed Retiree Contributions

Contributions are assumed to increase with trend, both for the retiree and for the local employer. Average retiree contributions vary by employer and service level and are shown on the charts on the next pages. Plan provisions haven't been collected since 2009. It is assumed that changes in the plan costs are shared with retirees and local entities.

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

Years of Service	Average Monthly Single Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Alcoa City Schools	\$344	\$344	\$344	\$344	\$298	\$298	\$4	\$4	\$459	\$459	\$459	\$459	\$459	\$459	\$211	\$211
Athens City	\$344	\$344	\$344	\$344	\$298	\$298	\$86	\$86	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Bradley County BOE	\$107	\$107	\$107	\$107	\$48	\$48	\$1	\$1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Bristol	\$194	\$194	\$194	\$194	\$148	\$148	\$102	\$102	\$309	\$309	\$309	\$309	\$309	\$309	\$309	\$309
Campbell County Schools	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Carter County Schools	\$6	\$6	\$6	\$6	\$5	\$5	\$4	\$4	\$8	\$8	\$8	\$8	\$8	\$8	\$8	\$8
Cheatham County Schools	\$344	\$344	\$344	\$344	\$7	\$7	\$6	\$6	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Cleveland City	\$68	\$68	\$68	\$68	\$67	\$67	\$66	\$66	\$70	\$70	\$70	\$70	\$70	\$70	\$70	\$70
Cocke County Schools	\$28	\$28	\$28	\$28	\$24	\$24	\$20	\$20	\$37	\$37	\$37	\$37	\$37	\$37	\$37	\$37
Coffee County Schools	\$95	\$95	\$95	\$95	\$49	\$49	\$3	\$3	\$210	\$210	\$210	\$210	\$210	\$210	\$210	\$210
Cumberland County Schools	\$138	\$138	\$138	\$138	\$92	\$92	\$0	\$0	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Dyer County BOE	\$344	\$344	\$344	\$344	\$7	\$7	\$6	\$6	\$157	\$157	\$157	\$157	\$157	\$157	\$157	\$157
Dyersburg City	\$344	\$344	\$344	\$344	\$298	\$298	\$1	\$1	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Elizabethton	\$9	\$9	\$9	\$9	\$7	\$7	\$6	\$6	\$12	\$12	\$12	\$12	\$12	\$12	\$12	\$12
Fentress County	\$344	\$344	\$344	\$344	\$17	\$17	\$14	\$14	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Franklin County Schools	\$97	\$97	\$97	\$97	\$51	\$51	\$5	\$5	\$211	\$211	\$211	\$211	\$211	\$211	\$211	\$211
Franklin Special School District	\$4	\$4	\$4	\$4	\$3	\$3	\$3	\$3	\$5	\$5	\$5	\$5	\$5	\$5	\$5	\$5
Giles County Schools	\$8	\$8	\$8	\$8	\$7	\$7	\$6	\$6	\$11	\$11	\$11	\$11	\$11	\$11	\$11	\$11
Grainger County Schools	\$114	\$114	\$114	\$114	\$68	\$68	\$22	\$22	\$229	\$229	\$229	\$229	\$229	\$229	\$229	\$229
Greene County Schools	\$8	\$8	\$8	\$8	\$7	\$7	\$6	\$6	\$37	\$37	\$37	\$37	\$37	\$37	\$37	\$37
Greeneville	\$28	\$28	\$28	\$28	\$24	\$24	\$20	\$20	\$44	\$44	\$44	\$44	\$47	\$47	\$37	\$37
Hamblen County Schools	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1	\$1
Hardin County Schools	\$7	\$7	\$7	\$7	\$6	\$6	\$5	\$5	\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Hawkins County Schools	\$113	\$113	\$113	\$113	\$113	\$113	\$112	\$112	\$115	\$115	\$115	\$115	\$115	\$115	\$115	\$115

# Exhibit 4

## Actuarial Assumptions and Cost Method

*(continued)*

Years of Service	Average Monthly Single Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Henry County BOE	\$344	\$344	\$344	\$344	\$298	\$8	\$6	\$6	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Humboldt	\$344	\$107	\$83	\$83	\$66	\$66	\$20	\$20	\$459	\$459	\$248	\$248	\$27	\$27	\$27	\$27
Humphreys County Schools	\$21	\$21	\$21	\$21	\$18	\$18	\$15	\$15	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Jackson-Madison County BOE	\$61	\$61	\$61	\$61	\$30	\$30	\$7	\$7	\$191	\$191	\$191	\$191	\$191	\$191	\$191	\$191
Jefferson County Schools	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Kingsport	\$123	\$123	\$123	\$123	\$106	\$106	\$90	\$90	\$164	\$164	\$164	\$164	\$164	\$164	\$164	\$164
Lake County Schools	\$119	\$119	\$119	\$119	\$73	\$73	\$27	\$27	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Lauderdale County Schools	\$244	\$244	\$244	\$244	\$198	\$198	\$152	\$152	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Lawrence County Schools	\$5	\$5	\$5	\$5	\$4	\$4	\$3	\$3	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Lebanon Special School District	\$344	\$344	\$344	\$344	\$8	\$8	\$8	\$8	\$82	\$82	\$82	\$82	\$82	\$82	\$82	\$82
Lenoir City	\$269	\$269	\$269	\$269	\$223	\$223	\$177	\$177	\$384	\$384	\$384	\$384	\$384	\$384	\$384	\$384
Loudon County Schools	\$344	\$344	\$344	\$344	\$298	\$298	\$102	\$102	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Macon County Schools	\$224	\$224	\$224	\$224	\$178	\$178	\$132	\$132	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Marshall County Schools	\$175	\$175	\$175	\$175	\$129	\$129	\$84	\$84	\$90	\$90	\$90	\$90	\$90	\$90	\$90	\$90
Mauzy County Schools	\$4	\$4	\$4	\$4	\$4	\$4	\$3	\$3	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Milan Special School District	\$344	\$344	\$344	\$344	\$298	\$298	\$252	\$252	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Monroe County BOE	\$4	\$4	\$4	\$4	\$4	\$4	\$3	\$3	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Moore County Schools	\$344	\$344	\$344	\$344	\$5	\$5	\$4	\$4	\$211	\$211	\$211	\$211	\$211	\$211	\$166	\$166
Oak Ridge Schools	\$57	\$57	\$57	\$57	\$49	\$46	\$42	\$42	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Overton County Schools	\$148	\$148	\$148	\$148	\$103	\$103	\$57	\$57	\$263	\$263	\$263	\$263	\$263	\$263	\$263	\$263
Polk Co BOE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Roane County Schools	\$186	\$186	\$186	\$186	\$140	\$140	\$94	\$94	\$98	\$98	\$98	\$98	\$98	\$98	\$98	\$98

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

Years of Service	Average Monthly Single Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Robertson County Schools	\$344	\$344	\$344	\$231	\$139	\$94	\$48	\$161	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Scott BOE	\$154	\$154	\$154	\$154	\$108	\$108	\$63	\$63	\$269	\$269	\$269	\$269	\$269	\$269	\$269	\$269
Scott County Schools	\$154	\$154	\$154	\$154	\$108	\$108	\$63	\$63	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Sevier County Schools	\$4	\$4	\$4	\$4	\$4	\$4	\$3	\$3	\$74	\$74	\$74	\$74	\$74	\$74	\$74	\$74
Sullivan County BOE	\$11	\$11	\$11	\$11	\$9	\$9	\$8	\$8	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Sumner County BOE	\$5	\$5	\$5	\$5	\$4	\$4	\$3	\$3	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Tipton County Schools	\$344	\$344	\$344	\$344	\$220	\$220	\$174	\$174	\$459	\$459	\$459	\$459	\$381	\$381	\$381	\$381
Tullahoma	\$8	\$8	\$8	\$8	\$7	\$7	\$6	\$6	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Unicoi County Schools	\$244	\$244	\$244	\$244	\$198	\$198	\$152	\$152	\$359	\$359	\$359	\$359	\$359	\$359	\$359	\$359
Union County Schools	\$261	\$261	\$261	\$261	\$215	\$215	\$169	\$169	\$376	\$376	\$376	\$376	\$376	\$376	\$376	\$376
Van Buren County Schools	\$144	\$144	\$144	\$144	\$73	\$73	\$2	\$2	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Washington County Schools	\$183	\$183	\$183	\$183	\$137	\$137	\$92	\$92	\$298	\$298	\$298	\$298	\$298	\$298	\$298	\$298
Wayne County Schools	\$32	\$32	\$32	\$32	\$8	\$8	\$7	\$7	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459
Others Not shown above	\$344	\$344	\$344	\$344	\$298	\$298	\$252	\$252	\$459	\$459	\$459	\$459	\$459	\$459	\$459	\$459

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

Years of Service	Average Monthly Family Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Alcoa City Schools	\$861	\$861	\$861	\$861	\$746	\$746	\$255	\$255	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$771	\$771
Athens City	\$861	\$861	\$861	\$861	\$746	\$746	\$465	\$465	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Bradley County BOE	\$663	\$663	\$663	\$663	\$559	\$559	\$381	\$381	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Bristol	\$711	\$711	\$711	\$711	\$596	\$596	\$481	\$481	\$998	\$998	\$998	\$998	\$998	\$998	\$998	\$998
Campbell County Schools	\$517	\$517	\$517	\$517	\$403	\$403	\$288	\$288	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Carter County Schools	\$522	\$522	\$522	\$522	\$453	\$453	\$383	\$383	\$696	\$696	\$696	\$696	\$696	\$696	\$696	\$696
Cheatham County Schools	\$861	\$861	\$861	\$861	\$19	\$19	\$16	\$16	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Cleveland City	\$584	\$584	\$584	\$584	\$515	\$515	\$445	\$445	\$758	\$758	\$758	\$758	\$758	\$758	\$758	\$758
Cocke County Schools	\$544	\$544	\$544	\$544	\$472	\$472	\$399	\$399	\$726	\$726	\$726	\$726	\$726	\$726	\$726	\$726
Coffee County Schools	\$606	\$606	\$606	\$606	\$492	\$492	\$377	\$377	\$893	\$893	\$893	\$893	\$893	\$893	\$893	\$893
Cumberland County Schools	\$459	\$459	\$459	\$459	\$345	\$345	\$207	\$207	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Dyer County BOE	\$861	\$861	\$861	\$861	\$454	\$454	\$384	\$384	\$431	\$431	\$431	\$431	\$431	\$431	\$431	\$431
Dyersburg City	\$861	\$861	\$861	\$861	\$746	\$746	\$380	\$380	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Elizabethton	\$525	\$525	\$525	\$525	\$455	\$455	\$385	\$385	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Fentress County Schools	\$861	\$861	\$861	\$861	\$465	\$465	\$393	\$393	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Franklin County Schools	\$613	\$613	\$613	\$613	\$498	\$498	\$384	\$384	\$900	\$900	\$900	\$900	\$900	\$900	\$900	\$900
Franklin Special School District	\$520	\$520	\$520	\$520	\$451	\$451	\$382	\$382	\$694	\$694	\$694	\$694	\$694	\$694	\$694	\$694
Giles County Schools	\$525	\$525	\$525	\$525	\$455	\$455	\$385	\$385	\$700	\$700	\$700	\$700	\$700	\$700	\$700	\$700
Grainger County Schools	\$631	\$631	\$631	\$631	\$516	\$516	\$401	\$401	\$918	\$918	\$918	\$918	\$918	\$918	\$918	\$918
Greene County Schools	\$525	\$525	\$525	\$525	\$455	\$455	\$385	\$385	\$476	\$476	\$476	\$476	\$476	\$476	\$476	\$476
Greeneville	\$544	\$544	\$544	\$544	\$472	\$472	\$399	\$399	\$749	\$749	\$749	\$749	\$736	\$736	\$725	\$725
Hamblen County Schools	\$4	\$4	\$4	\$4	\$3	\$3	\$3	\$3	\$690	\$690	\$690	\$690	\$690	\$690	\$690	\$690
Hardin County Schools	\$524	\$524	\$524	\$524	\$454	\$454	\$384	\$384	\$698	\$698	\$698	\$698	\$698	\$698	\$698	\$698
Hawkins County Schools	\$284	\$284	\$284	\$284	\$283	\$283	\$281	\$281	\$289	\$289	\$289	\$289	\$289	\$289	\$289	\$289

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

Years of Service	Average Monthly Family Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Henry County BOE	\$861	\$861	\$861	\$861	\$746	\$455	\$385	\$385	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Humboldt	\$861	\$663	\$608	\$608	\$514	\$514	\$399	\$399	\$1,148	\$1,148	\$917	\$917	\$726	\$726	\$726	\$726
Humphreys County Schools	\$54	\$54	\$54	\$54	\$47	\$47	\$39	\$39	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Jackson-Madison County BOE	\$159	\$159	\$159	\$159	\$79	\$79	\$18	\$18	\$535	\$535	\$535	\$535	\$535	\$535	\$535	\$535
Jefferson County Schools	\$517	\$517	\$517	\$517	\$448	\$448	\$379	\$379	\$689	\$689	\$689	\$689	\$689	\$689	\$689	\$689
Kingsport	\$308	\$308	\$308	\$308	\$267	\$267	\$226	\$226	\$410	\$410	\$410	\$410	\$410	\$410	\$410	\$410
Lake County Schools	\$636	\$636	\$636	\$636	\$521	\$521	\$406	\$406	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Lauderdale County Schools	\$761	\$761	\$761	\$761	\$646	\$646	\$531	\$531	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048
Lawrence County Schools	\$521	\$521	\$521	\$521	\$452	\$452	\$382	\$382	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Lebanon Special School District	\$861	\$861	\$861	\$861	\$387	\$387	\$387	\$387	\$771	\$771	\$771	\$771	\$771	\$771	\$771	\$771
Lenoir City	\$786	\$786	\$786	\$786	\$671	\$671	\$556	\$556	\$1,073	\$1,073	\$1,073	\$1,073	\$1,073	\$1,073	\$1,073	\$1,073
Loudon County Schools	\$861	\$861	\$861	\$861	\$746	\$746	\$481	\$481	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Macon County Schools	\$741	\$741	\$741	\$741	\$626	\$626	\$511	\$511	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Marshall County Schools	\$692	\$692	\$692	\$692	\$577	\$577	\$462	\$462	\$779	\$779	\$779	\$779	\$779	\$779	\$779	\$779
Maury County Schools	\$521	\$521	\$521	\$521	\$451	\$451	\$382	\$382	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Milan Special School District	\$861	\$861	\$861	\$861	\$746	\$746	\$631	\$631	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Monroe County BOE	\$521	\$521	\$521	\$521	\$451	\$451	\$382	\$382	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Moore County Schools	\$861	\$861	\$861	\$861	\$453	\$453	\$383	\$383	\$900	\$900	\$900	\$900	\$900	\$900	\$855	\$855
Oak Ridge Schools	\$573	\$573	\$573	\$573	\$497	\$466	\$420	\$420	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Overton County Schools	\$665	\$665	\$665	\$665	\$550	\$550	\$435	\$435	\$952	\$952	\$952	\$952	\$952	\$952	\$952	\$952
Polk Co BOE	\$515	\$515	\$515	\$515	\$447	\$447	\$378	\$378	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Roane County Schools	\$466	\$466	\$466	\$466	\$351	\$351	\$237	\$237	\$763	\$763	\$763	\$763	\$763	\$763	\$763	\$763
Robertson County Schools	\$861	\$861	\$861	\$577	\$349	\$235	\$120	\$404	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Scott BOE	\$671	\$671	\$671	\$671	\$556	\$556	\$441	\$441	\$958	\$958	\$958	\$958	\$958	\$958	\$958	\$958

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

Years of Service	Average Monthly Family Retiree Contribution - 2009															
	Non-Support								Support							
	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+	0-4	5-9	10-14	15-19	20-24	25-29	30-39	40+
Scott County Schools	\$671	\$671	\$671	\$671	\$556	\$556	\$441	\$441	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Sevier County Schools	\$476	\$476	\$476	\$476	\$361	\$361	\$246	\$246	\$763	\$763	\$763	\$763	\$763	\$763	\$763	\$763
Sullivan County BOE	\$416	\$416	\$416	\$416	\$301	\$301	\$187	\$187	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Sumner County BOE	\$13	\$13	\$13	\$13	\$12	\$12	\$10	\$10	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Tipton County Schools	\$861	\$861	\$861	\$861	\$616	\$616	\$501	\$501	\$1,148	\$1,148	\$1,148	\$1,148	\$1,018	\$1,018	\$1,018	\$1,018
Tulahoma	\$190	\$190	\$190	\$190	\$164	\$164	\$139	\$139	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Unicoi County Schools	\$761	\$761	\$761	\$761	\$646	\$646	\$531	\$531	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048	\$1,048
Union County Schools	\$757	\$757	\$757	\$757	\$642	\$642	\$527	\$527	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044	\$1,044
Van Buren County Schools	\$360	\$360	\$360	\$360	\$183	\$183	\$6	\$6	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Washington County Schools	\$525	\$525	\$525	\$525	\$410	\$410	\$295	\$295	\$812	\$812	\$812	\$812	\$812	\$812	\$812	\$812
Wayne County Schools	\$81	\$81	\$81	\$81	\$71	\$71	\$60	\$60	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148
Others Not shown above	\$861	\$861	\$861	\$861	\$746	\$746	\$631	\$631	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148	\$1,148

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

### Plan Participation

**For Current Retirees:** Current participants in the Plan are assumed to continue coverage in the same option until age 65 (or for life if currently over age 65). Athens City retirees receive the benefit for a maximum of 5 years and are assumed to continue coverage until age 65 or 5 years from date of retirement, whichever comes first. Members are assumed to have the same overall distribution of enrollment by benefit option (Partnership PPO vs. Standard PPO, Lost Cost Carrier vs. High Cost Carrier) that they had in the January 1, 2011 open enrollment.

**Spouse Assumptions:** For future retirees, males are assumed to be 4 years older than females. Current spouse birth dates are used for current retirees. 50% of surviving spouses are assumed to receive a TCRS survivor pension.

**Medical Plan Costs:** Costs were developed from reported incurred medical and prescription drug claims experience and administrative costs for 2008 and 2009. Estimated net per capita monthly incurred claim costs for 2011, including administrative expenses:

Age	Claims Cost
50	\$7,030
55	\$8,413
60	\$9,910
65*	\$8,699
70*	\$9,968
75*	\$11,422

\*Costs at age 65 and over apply to a limited number of grandfathered people only

**Average Premiums:** Blended monthly premiums for future retirees for Calendar year 2011:

Single	\$479.91
Family	\$976.56

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

**Health Care Cost  
Trend Rates:**

Health Care cost trend rates to be applied to expected future claims, contributions, and premiums:

Calendar Year	Rate
2010 to 2011	10.0%
2011 to 2012	9.5%
2012 to 2013	9.0%
2013 to 2014	8.5%
2014 to 2015	8.0%
2015 to 2016	7.5%
2016 to 2017	7.0%
2017 to 2018	6.5%
2018 to 2019	6.0%
2019 to 2020	5.5%
2020 to 2021	5.0%

**Subsidies:**

State direct subsidy – State percentage of blended premium based on service  
 Employer explicit subsidy – employer portion of blended premium  
 Employer implicit subsidy – difference between age adjusted claims/admin and blended premium (applicable for all employers due to blending of premium costs)

**Census Data:**

Collected as of July 1, 2009 and used for the July 1, 2009 and July 1, 2010 valuations. The data was not audited by Buck Consultants. Retirees who waived coverage and showed no spousal coverage were deleted from all files. Except for a group of 217 pre-65 retirees, duplicates were left in the file as is. Where retirement allocation codes were in conflict with Plan codes, we used retirement allocation codes to determine the Plan (and premium information was changed accordingly).

**Changes Since Prior  
Valuation:**

Medical plan costs and premiums have been updated for plan experience, open enrollment results, plan design changes, premium rate changes, vendor changes and negotiations, including a significantly improved prescription drug arrangement, and health reform impacts including the addition of adult children and excise tax.

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

**Eligibility:** TCRS participants with state medical benefits are eligible for health coverage following service retirement or early retirement, which are generally as follows:

- Service retirement: age 60 and 10 years of service, or 30 years of service
- Early retirement: age 55 and 10 years of service, or 25 years of service

Similar requirements generally apply to ORP and other non-TCRS participants.

Retirees with less than 20 years of service must participate in the state medical plan for the 3 years prior to retirement and must begin retiree coverage immediately upon retirement. Retirees with 20 years of service must participate for the year prior to retirement and must begin retiree coverage within 5 years of retirement.

*Spouse coverage:* Spouses may participate in the Plan. When a retiree dies, surviving spouses may remain in the plan for six months for free. After that, if the surviving spouse receives a TCRS survivor pension, the spouse may participate and pay a “retiree only or spouse only” rate.

*Disabled coverage:* Disabled employees who leave employment with five or more years of service may participate.

*Medicare eligibility:* Disabled members with Medicare remain in the Plan until age 65. A few participants, generally without Medicare, can stay in the plan beyond age 65.

**Premiums:** Premiums are set by the State on January 1<sup>st</sup> of each year to pay for claims and administration of the entire Local Education group (blended active and retiree). Calendar year 2011 monthly premiums are shown below.

Premium	Partnership Low Cost Carrier	Standard Low Cost Carrier	Partnership High Cost Carrier	Standard High Cost Carrier
Employee Only	\$468.90	\$493.90	\$478.90	\$503.90
Employee+ Children	\$773.69	\$798.69	\$793.69	\$818.69
Employee + Spouse	\$914.36	\$964.36	\$934.36	\$984.36
Employee + Spouse + Children	\$1,219.14	\$1,269.14	\$1,239.14	\$1,289.14

# Exhibit 4

## Actuarial Assumptions and Cost Method

(continued)

**Contributions:** Retirees contribute a percentage\* of the blended premium as follows (before adjustment for any employer explicit subsidies):

30+ years of service	55%
20 – 29 years of service	65%
Less than 20 years of service	75%
Support Staff	100%

\*percentage applies to low cost carrier in the Partnership Plan. Retirees pay the difference for other plans.

# Exhibit 5

## Summary of Substantive Plan Provisions

Each Employer contributes to premiums based upon its own policies. The 2009 explicit monthly subsidies provided by each employer are shown below:

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Alcoa City Schools	30+ (incl support)	\$253.31	\$389.58	\$232.15	\$336.81	\$246.50	\$372.62
Alcoa City Schools	<30 (incl support)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Athens City	30+ (5 yrs since ret)	\$166.67	\$166.67	\$166.67	\$166.67	\$166.67	\$166.67
Athens City	<30 (5 yrs since ret)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Athens City	Support (5 yrs since ret)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bradley County BOE	30+	\$253.31	\$253.31	\$232.15	\$206.61	\$232.55	\$246.50
Bradley County BOE	20-29	\$253.31	\$183.46	\$210.98	\$206.61	\$246.50	\$246.50
Bradley County BOE	<20	\$238.97	\$196.38	\$192.75	\$206.61	\$285.00	\$228.57
Bradley County BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Bristol	All levels	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Campbell County Schools	30+	\$253.31	\$345.42	\$232.15	\$316.57	\$246.50	\$336.14
Campbell County Schools	20-29	\$299.30	\$345.42	\$274.36	\$316.57	\$291.32	\$336.14
Campbell County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	\$336.14	\$336.14
Campbell County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Carter County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$246.50	\$246.50
Carter County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Carter County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	\$336.14	\$336.14
Carter County Schools	Support	\$460.56	\$460.56	\$422.09	\$422.09	\$448.19	\$448.19
Cheatham County Schools	30+	\$253.31	\$632.20	\$232.15	\$579.43	\$222.21	\$554.62
Cheatham County Schools	20-29	\$299.36	\$747.15	\$274.36	\$684.78	\$262.61	\$655.46
Cheatham County Schools	<20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cheatham County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Cleveland City	30+	\$185.01	\$185.01	\$189.94	\$189.94	\$201.68	\$201.68
Cleveland City	20-29	\$231.06	\$231.06	\$232.15	\$232.15	\$246.50	\$246.50
Cleveland City	<20	\$277.12	\$277.12	\$274.36	\$274.36	\$291.32	\$291.32
Cleveland City	Support	\$392.26	\$392.26	\$379.88	\$379.88	\$403.37	\$403.37

# Exhibit 5

## Summary of Substantive Plan Provisions

(continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Cocke County Schools	30+	\$232.15	\$232.15	\$232.15	\$232.15	N/A	N/A
Cocke County Schools	20-29	\$274.36	\$274.36	\$274.36	\$274.36	N/A	N/A
Cocke County Schools	<20	\$316.57	\$316.57	\$316.57	\$316.57	N/A	N/A
Cocke County Schools	Support	\$422.09	\$422.09	\$422.09	\$422.09	N/A	N/A
Coffee County Schools	All levels	\$253.31	\$253.31	\$232.15	\$232.15	\$222.21	\$554.62
Cumberland County Schools	30+	\$253.31	\$426.23	\$232.15	\$390.62	\$246.50	\$448.19
Cumberland County Schools	20-29	\$207.25	\$403.24	\$189.94	\$369.58	\$201.68	\$392.41
Cumberland County Schools	<20	\$207.25	\$403.24	\$189.94	\$369.58	\$201.68	\$392.41
Cumberland County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dyer County BOE	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$232.83	\$232.83
Dyer County BOE	20-29	\$299.36	\$299.36	\$274.36	\$274.36	\$275.16	\$275.16
Dyer County BOE	<20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dyer County BOE	Support	\$310.50	\$774.96	\$282.80	\$705.85	\$285.40	\$285.40
Dyersburg City	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$232.83	\$232.83
Dyersburg City	<30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Dyersburg City	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Elizabethton	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$246.50	\$246.50
Elizabethton	25-29	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Elizabethton	20-24	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Elizabethton	<20	\$345.42	\$345.42	\$316.57	\$316.57	\$336.14	\$336.14
Elizabethton	Support	\$460.56	\$460.56	\$422.09	\$422.09	\$448.19	\$448.19
Fentress County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Fentress County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Fentress County Schools	<20	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Fentress County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A

# Exhibit 5

## Summary of Substantive Plan Provisions

(continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Franklin County Schools	All Levels	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Franklin Special School District	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Franklin Special School District	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Franklin Special School District	<20	\$345.42	\$345.43	\$316.57	\$316.57	N/A	N/A
Franklin Special School District	Support	\$460.56	\$460.56	\$422.09	\$422.09	N/A	N/A
Giles County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Giles County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Giles County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	N/A	N/A
Giles County Schools	Support	\$460.56	\$460.56	\$422.09	\$422.29	N/A	N/A
Grainger County Schools	All levels	\$230.00	\$230.00	\$230.00	\$230.00	\$230.00	\$230.00
Greene County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$246.50	\$246.50
Greene County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Greene County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	\$336.14	\$336.14
Greene County Schools	Support	\$422.09	\$671.83	\$422.09	\$671.83	\$422.09	\$671.83
Greeneville	30+	\$232.15	\$232.15	\$232.15	\$232.15	\$232.15	\$232.15
Greeneville	20-29	\$274.36	\$274.36	\$274.36	\$274.36	\$274.36	\$274.36
Greeneville	<20	\$316.57	\$316.57	\$316.57	\$316.57	\$316.57	\$316.57
Greeneville	Support 30+	\$422.09	\$422.09	\$422.09	\$422.09	\$425.09	\$425.09
Greeneville	Support 20+	\$422.09	\$422.09	\$422.09	\$422.09	\$274.36	\$274.36
Greeneville	Support <20	\$422.09	\$316.57	\$422.09	\$422.09	\$316.57	\$316.57
Hamblen County Schools	30+	\$253.31	\$632.20	\$232.15	\$579.43	\$246.50	\$615.24
Hamblen County Schools	20-29	\$299.36	\$747.15	\$274.36	\$684.78	\$291.32	\$727.10
Hamblen County Schools	<20	\$345.42	\$862.10	\$316.57	\$790.13	\$336.14	\$838.96
Hamblen County Schools	Support	\$460.56	\$460.56	\$422.09	\$422.09	\$448.19	\$448.19

# Exhibit 5

## Summary of Substantive Plan Provisions

(continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Hardin County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Hardin County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Hardin County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	N/A	N/A
Hardin County Schools	Support	\$460.56	\$460.56	\$422.09	\$422.09	N/A	N/A
Hawkins County Schools	30+	\$142.78	\$356.33	\$130.85	\$326.59	\$138.94	\$346.78
Hawkins County Schools	20-29	\$188.83	\$471.28	\$173.06	\$431.94	\$183.76	\$458.63
Hawkins County Schools	<20	\$234.89	\$586.23	\$215.27	\$537.29	\$228.58	\$570.49
Hawkins County Schools	Support	\$350.03	\$873.59	\$320.79	\$800.67	\$340.63	\$850.15
Henry County BOE	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Henry County BOE	25-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Henry County BOE	<25	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Henry County BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Humboldt	20+	\$232.15	\$232.15	\$232.15	\$232.15	N/A	N/A
Humboldt	10-19	\$274.00	\$232.15	\$249.36	\$274.36	N/A	N/A
Humboldt	5-9	\$237.68	\$197.53	\$237.68	\$197.53	N/A	N/A
Humboldt	Support 20+	\$442.09	\$422.09	\$422.09	\$422.09	N/A	N/A
Humboldt	Support 10-19	\$211.04	\$249.52	\$211.04	\$211.05	N/A	N/A
Humboldt	Support 5-9	\$105.52	\$105.52	\$105.52	\$105.52	N/A	N/A
Humphreys County Schools	30+	\$253.31	\$632.20	\$232.15	\$579.43	N/A	N/A
Humphreys County Schools	20-29	\$299.36	\$747.15	\$274.36	\$684.78	N/A	N/A
Humphreys County Schools	<20	\$345.42	\$862.10	\$316.57	\$790.13	N/A	N/A
Humphreys County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Jackson-Madison County BOE	30+	\$253.31	\$632.20	\$232.15	\$579.43	N/A	N/A
Jackson-Madison County BOE	20-29	\$276.34	\$687.37	\$253.25	\$630.00	N/A	N/A
Jackson-Madison County BOE	<20	\$290.15	\$724.16	\$269.92	\$663.70	N/A	N/A
Jackson-Madison County BOE	Support	\$276.34	\$632.20	\$253.45	\$579.43	N/A	N/A

# Exhibit 5

## Summary of Substantive Plan Provisions

(continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Jefferson County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$246.50	\$246.50
Jefferson County Schools	25-29	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Jefferson County Schools	20-24	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Jefferson County Schools	<20	\$345.42	\$345.43	\$316.57	\$316.57	\$336.14	\$336.14
Jefferson County Schools	Support	\$460.56	\$460.56	\$422.09	\$422.09	\$448.19	\$448.19
Kingsport	30+	\$162.51	\$405.60	\$162.51	\$405.60	\$162.51	\$405.60
Kingsport	20-29	\$192.05	\$479.35	\$192.05	\$479.35	\$192.05	\$479.35
Kingsport	<20	\$221.60	\$553.09	\$221.60	\$553.09	\$221.60	\$553.09
Kingsport	Support	\$295.46	\$737.45	\$295.46	\$737.45	\$295.46	\$737.45
Lake County Schools	All non-support	\$225.00	\$225.00	\$225.00	\$225.00	N/A	N/A
Lake County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Lauderdale County Schools	All levels	\$100.00	\$100.00	\$100.00	\$100.00	N/A	N/A
Lawrence County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Lawrence County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Lawrence County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	N/A	N/A
Lawrence County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Lebanon Special School District	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$222.21	\$222.21
Lebanon Special School District	20-29	\$299.36	\$368.25	\$274.36	\$337.50	\$303.02	\$423.89
Lebanon Special School District	<20	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Lebanon Special School District	Support	\$391.48	\$391.48	\$358.78	\$358.78	\$343.42	\$343.42
Lenoir City	All levels	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00	\$75.00
Loudon County Schools	30+	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00	\$150.00
Loudon County Schools	<30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Loudon County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Macon County Schools	All non-support	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00	\$120.00
Macon County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# Exhibit 5

## Summary of Substantive Plan Provisions (continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Marshall County Schools	All non-support	\$175.01	\$175.01	\$160.39	\$160.39	N/A	N/A
Marshall County Schools	Support	\$382.26	\$382.26	\$350.33	\$350.33	N/A	N/A
Maury County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Maury County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Maury County Schools	<20	\$345.42	\$345.42	\$316.57	\$316.57	N/A	N/A
Maury County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Milan Special School District	For support and non support staff with 10 or more years of service, Milan pays a portion of the retiree's premium. This portion is 100% for employees with 30 years of service. This percentage is reduced 3.33% for each year of service less than 30.					N/A	N/A
Monroe County BOE	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Monroe County BOE	20-29	\$299.30	\$299.30	\$274.36	\$274.36	N/A	N/A
Monroe County BOE	<20	\$345.42	\$345.42	\$316.57	\$316.57	N/A	N/A
Monroe County BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Moore County Schools	30+	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Moore County Schools	20-29	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Moore County Schools	<20	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Moore County Schools	Support 30+	\$299.36	\$299.36	\$274.36	\$274.36	N/A	N/A
Moore County Schools	Support <30	\$253.31	\$253.31	\$232.15	\$232.15	N/A	N/A
Oak Ridge Schools	30+	\$215.31	\$215.31	\$197.33	\$197.33	N/A	N/A
Oak Ridge Schools	25-29	\$258.21	\$295.58	\$233.21	\$233.21	N/A	N/A
Oak Ridge Schools	20-24	\$254.46	\$254.46	\$233.21	\$233.21	N/A	N/A
Oak Ridge Schools	<20	\$293.61	\$293.61	\$269.08	\$269.08	N/A	N/A
Oak Ridge Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Overton County Schools	All levels	\$195.83	\$195.83	\$195.83	\$195.83	N/A	N/A
Polk Co BOE	30+	\$253.31	\$253.31	\$232.15	\$232.15	\$246.50	\$246.50
Polk Co BOE	20-29	\$299.36	\$299.36	\$274.36	\$274.36	\$291.32	\$291.32
Polk Co BOE	<20	\$345.42	\$345.42	\$316.57	\$316.57	\$336.14	\$336.14

# Exhibit 5

## Summary of Substantive Plan Provisions

(continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Polk Co BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Roane County Schools	20+	\$161.19	\$402.31	\$147.75	\$368.73	\$156.87	\$391.51
Roane County Schools	<20	\$161.19	\$402.31	\$147.75	\$368.73	\$156.87	\$391.51
Roane County Schools	Support	\$368.44	\$368.44	\$337.67	\$337.67	\$358.56	\$894.89
Robertson County Schools	30+	\$207.25	\$517.25	\$189.94	\$474.08	\$181.81	\$453.78
Robertson County Schools	25-29	\$207.25	\$517.26	\$189.94	\$474.08	\$181.81	\$453.78
Robertson County Schools	20-24	\$161.19	\$402.31	\$147.73	\$368.73	\$141.40	\$352.94
Robertson County Schools	15-19	\$115.14	\$287.37	\$105.52	\$263.37	\$101.01	\$252.10
Robertson County Schools	10-14	\$92.11	\$229.90	\$84.42	\$210.70	\$80.81	\$201.68
Robertson County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Scott BOE	All levels	\$189.94	\$189.94	\$189.94	\$189.94	\$189.94	\$189.94
Scott County Schools	Non-support	\$189.94	\$189.94	\$189.94	\$189.94	\$189.94	\$189.94
Scott County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sevier County Schools	30+	\$253.31	\$391.47	\$232.15	\$358.77	\$246.50	\$380.96
Sevier County Schools	20-29	\$299.36	\$391.47	\$274.36	\$358.77	\$291.32	\$380.96
Sevier County Schools	<20	\$345.42	\$391.47	\$316.57	\$358.77	\$336.14	\$380.96
Sevier County Schools	Support	\$391.47	\$391.47	\$358.77	\$358.77	\$380.96	\$380.96
Sullivan County BOE	30+	\$253.31	\$460.56	\$232.15	\$422.09	\$246.50	\$448.19
Sullivan County BOE	20-29	\$299.36	\$460.56	\$274.36	\$422.09	\$291.32	\$448.19
Sullivan County BOE	<20	\$345.42	\$460.56	\$316.57	\$422.09	\$336.14	\$448.19
Sullivan County BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Sumner County BOE	30+	\$253.31	\$632.20	\$232.15	\$579.43	\$222.21	\$554.62
Sumner County BOE	20-29	\$299.36	\$747.15	\$274.36	\$684.78	\$262.61	\$655.46
Sumner County BOE	<20	\$345.42	\$862.10	\$316.57	\$790.13	\$303.02	\$756.30
Sumner County BOE	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

## Exhibit 5

### Summary of Substantive Plan Provisions (continued)

L.E.A.	Service Requirement	PPO Plan Single Coverage	PPO Plan Family Coverage	POS Plan Single Coverage	POS Plan Family Coverage	HMO Plan (if option) Single Coverage	HMO Plan (if option) Family Coverage
Tipton County Schools	20+ (incl support)	\$78.00	\$130.00	\$78.00	\$130.00	\$78.00	\$130.00
Tipton County Schools	<20 (incl support)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Tullahoma	30+	\$253.31	\$505.76	\$232.15	\$463.54	N/A	N/A
Tullahoma	20-29	\$299.36	\$597.72	\$274.36	\$547.82	N/A	N/A
Tullahoma	<20	\$345.42	\$689.68	\$316.57	\$632.10	N/A	N/A
Tullahoma	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Unicoi County Schools	All levels	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00	\$100.00
Union County Schools	All levels	\$83.33	\$104.17	\$83.33	\$104.17	\$83.33	\$104.17
Van Buren County Schools	30+	\$253.31	\$632.20	\$232.15	\$579.43	\$246.50	\$615.24
Van Buren County Schools	20-29	\$227.98	\$568.98	\$208.94	\$521.49	\$221.85	\$553.72
Van Buren County Schools	<20	\$202.65	\$505.76	\$185.72	\$463.54	\$221.85	\$492.19
Van Buren County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Washington County Schools	All levels	\$160.92	\$335.83	\$160.92	\$335.83	\$160.92	\$335.83
Wayne County Schools	30+	\$253.31	\$632.20	\$232.15	\$463.55	N/A	N/A
Wayne County Schools	20-29	\$299.36	\$747.15	\$274.36	\$547.82	N/A	N/A
Wayne County Schools	<20	\$345.42	\$862.10	\$253.39	\$632.20	N/A	N/A
Wayne County Schools	Support	\$0.00	\$0.00	\$0.00	\$0.00	N/A	N/A
Others not shown above		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

# Exhibit 6

## Summary of Benefit Design

### Benefit Design: (Effective January 1, 2011)

	Partnership PPO		Standard PPO		
	In network	Out of network	In network	Out of network	
Deductible*	\$350 Individual/ \$900 Family	\$700 Individual/ \$1,800 Family	\$700 Individual/ \$1,800 Family	\$1,400 Individual/ \$1,600 Family	
Out-of-pocket Maximum*	\$1,350 Individual/ \$3,500 Family	\$2,700 Individual/ \$7,000 Family	\$1,700 Individual/ \$4,500 Family	\$3,400 Individual/ \$9,000 Family	
Preventative Care/Well-baby, Well-child Visits	No Charge	\$40 co-pay	No Charge	\$50 co-pay	
Primary Care	\$25 co-pay	\$45 co-pay	\$30 co-pay	\$50 co-pay	
Mental Health** (Out-patient including psychiatry and substance abuse)	\$25 co-pay	\$45 co-pay	\$30 co-pay	\$50 co-pay	
Specialist Care	\$40 co-pay	\$65 co-pay	\$45 co-pay	\$70 co-pay	
Emergency Room (waived if admitted)	\$80 co-pay	\$80 co-pay	\$100 co-pay	\$100 co-pay	
Urgent Care	\$50 co-pay	\$50 co-pay	\$55 co-pay	\$55 co-pay	
Inpatient Care	10% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance	
Out Patient Surgery	10% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance	
Ambulance	10% co-insurance	10% co-insurance	20% co-insurance	20% co-insurance	
Advanced X-Ray, Scans and Imaging	10% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance	
OT/PT/Speech Therapy	10% co-insurance	40% co-insurance	20% co-insurance	40% co-insurance	
Lab/X-ray	100% co-insurance after office copay	100% co-insurance after office copay up to MAC	100% co-insurance after office copay	100% co-insurance after office copay up to MAC	
Chiropractic	\$25 (visits 1-20) \$40 (visits 21 and up)	\$45 (visits 1-20) \$60 (visits 21 and up)	\$30 (visits 1-20) \$45 (visits 21 and up)	\$50 (visits 1-20) \$70 (visits 21 and up)	
Pharmacy (30-day supply, only from pharmacies in 30-day network)	Generic	\$5 co-pay	Co-pay + any amount exceeding MAC	\$10 co-pay	Co-pay + any amount exceeding MAC
	Preferred Brand	\$30 co-pay		\$40 co-pay	
	Non-preferred Brand	\$80 co-pay		\$90 co-pay	
Pharmacy (90-day supply available only from special, less costly 90-day network or mail-order)	Generic	\$10 co-pay	Co-pay + any amount exceeding MAC	\$20 co-pay	Co-pay + any amount exceeding MAC
	Preferred Brand	\$60 co-pay		\$80 co-pay	
	Non-preferred Brand	\$160 co-pay		\$180 co-pay	

\* No single family member will be subject to a deductible or out-of-pocket maximum greater than the "employee only" amount. Once two or more family members (depending on premium level) have met the total deductible and/or out-of-pocket maximum, it will be met by all covered family members.

\*\*The following behavioral health services are treated as "inpatient" for the purposes of determining member cost-sharing: residential treatment, partial hospitalization, and intensive outpatient therapy.

# Appendix

## Results by Employer (Dollars in Thousands)

State direct subsidy	Count		Actuarial Liability				
Employer	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Alcoa City Schools	17	202	\$242	\$728	\$67	\$50	\$92
Anderson County Schools	79	1,110	\$1,023	\$1,045	\$206	\$111	\$203
Athens City	19	256	\$191	\$436	\$52	\$37	\$66
Bedford County Schools	37	740	\$491	\$1,462	\$128	\$114	\$200
Benton County Schools	25	354	\$229	\$650	\$62	\$43	\$82
Bledsoe County Schools	15	175	\$251	\$370	\$53	\$30	\$58
Bradley County BOE	150	967	\$1,756	\$2,130	\$413	\$235	\$418
Bristol	81	386	\$896	\$538	\$199	\$80	\$147
Campbell County Schools	83	509	\$1,366	\$1,492	\$258	\$126	\$262
Cannon County Schools	9	304	\$186	\$439	\$33	\$38	\$66
Carroll County Schools	1	37	\$54	\$51	\$7	\$4	\$8
Carter County Schools	112	887	\$1,489	\$1,944	\$271	\$169	\$330
Cheatham County Schools	46	647	\$577	\$2,066	\$140	\$217	\$343
Chester County Schools	6	224	\$85	\$431	\$16	\$36	\$58
Clay County Schools	17	85	\$213	\$287	\$63	\$21	\$43
Cleveland City	57	529	\$620	\$1,448	\$181	\$117	\$214
Cocke County Schools	60	625	\$640	\$1,823	\$156	\$128	\$237
Coffee County Schools	63	589	\$683	\$1,288	\$148	\$125	\$213
Covington City	-	2	\$0	\$2	\$0	\$0	\$0
Crockett County Schools	12	187	\$158	\$258	\$41	\$28	\$47
Cumberland County Schools	76	888	\$1,060	\$1,976	\$239	\$193	\$336
Decatur County Schools	9	171	\$73	\$369	\$32	\$28	\$48
Dekalb County Schools	20	337	\$167	\$491	\$45	\$44	\$73
Dickson Co. Board of Education	75	962	\$946	\$1,281	\$208	\$121	\$220
Dyer County Board of Education	36	425	\$456	\$1,070	\$107	\$84	\$155
Dyersburg City	52	342	\$745	\$801	\$176	\$59	\$132
Elizabethton	42	310	\$403	\$609	\$87	\$61	\$110
Fayette County Schools	19	506	\$191	\$426	\$39	\$52	\$79
Fentress County Schools	43	209	\$643	\$767	\$143	\$57	\$124
Franklin County Schools	39	778	\$379	\$1,600	\$110	\$144	\$232
Franklin Special School District	57	615	\$526	\$1,125	\$136	\$109	\$187
Giles County Schools	60	601	\$688	\$1,570	\$179	\$125	\$232
Grainger County Schools	44	420	\$765	\$1,566	\$143	\$109	\$218

# Appendix

## Results by Employer (Dollars in Thousands)

State direct subsidy  <b>Employer</b>	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Greene County Schools	118	832	\$1,496	\$1,897	\$290	\$182	\$340
Greeneville	59	373	\$630	\$675	\$114	\$80	\$142
Grundy County Schools	14	212	\$146	\$562	\$42	\$40	\$71
Hamblen County Schools	204	1,105	\$2,807	\$3,808	\$534	\$388	\$683
Hancock County Schools	9	124	\$71	\$226	\$20	\$20	\$33
Hardeman County Schools	33	409	\$449	\$1,024	\$96	\$75	\$140
Hardin County Schools	38	524	\$514	\$1,292	\$122	\$105	\$190
Hawkins County Schools	98	893	\$1,145	\$2,680	\$249	\$247	\$426
Haywood County Schools	30	391	\$272	\$538	\$74	\$50	\$86
Henderson County Schools	32	332	\$433	\$569	\$97	\$51	\$96
Henry County BOE	50	371	\$605	\$865	\$151	\$67	\$138
Hickman County Schools	14	207	\$286	\$320	\$42	\$32	\$59
Houston County Schools	4	121	\$109	\$279	\$20	\$23	\$39
Humboldt	38	175	\$553	\$351	\$113	\$36	\$79
Humphreys County Schools	17	371	\$120	\$1,754	\$59	\$136	\$224
Jackson County Schools	15	144	\$2,472	\$384	\$53	\$28	\$156
Jackson-Madison County BOE	205	1,094	\$259	\$5,102	\$591	\$386	\$632
Jefferson County Schools	56	841	\$650	\$1,910	\$159	\$183	\$303
Kingsport	114	873	\$1,357	\$2,846	\$316	\$227	\$423
Lake County Schools	11	107	\$61	\$433	\$30	\$32	\$55
Lauderdale County Schools	26	471	\$239	\$1,153	\$81	\$84	\$150
Lawrence County Schools	74	896	\$1,020	\$2,868	\$231	\$194	\$376
Lebanon Special School District	24	343	\$554	\$690	\$72	\$70	\$129
Lenoir City	16	204	\$203	\$389	\$38	\$33	\$61
Lewis County Schools	11	164	\$96	\$366	\$24	\$31	\$50
Lincoln County Schools	34	511	\$339	\$682	\$95	\$55	\$101
Loudon County Schools	43	608	\$663	\$1,097	\$120	\$102	\$184
Macon County Schools	24	369	\$363	\$976	\$76	\$78	\$141
Marion County Schools	28	476	\$216	\$828	\$74	\$60	\$107
Marshall County Schools	36	833	\$632	\$1,638	\$145	\$132	\$238
Maury County Schools	120	1,485	\$1,448	\$3,162	\$344	\$288	\$507
McKenzie Special School District	15	111	\$115	\$225	\$37	\$21	\$37
McNairy County School System	38	587	\$497	\$1,152	\$109	\$84	\$156
Meigs County Board of Education	15	158	\$233	\$407	\$53	\$32	\$60
Milan Special School District	19	280	\$145	\$484	\$47	\$38	\$69
Monroe County Board of Education	51	631	\$603	\$1,938	\$139	\$146	\$266
Moore County Schools	4	101	\$139	\$292	\$28	\$23	\$44
Morgan County Schools	13	303	\$143	\$619	\$36	\$56	\$90
Oak Ridge Schools	42	604	\$504	\$1,191	\$118	\$123	\$199

# Appendix

## Results by Employer (Dollars in Thousands)

State direct subsidy	Count		Actuarial Liability				
Employer	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Obion County Schools	55	406	\$640	\$906	\$159	\$59	\$128
Overton County Schools	33	329	\$319	\$1,290	\$95	\$82	\$157
Paris Special School District	18	136	\$237	\$294	\$44	\$24	\$48
Perry County Schools	7	124	\$36	\$271	\$13	\$20	\$33
Pickett County Schools	6	87	\$128	\$198	\$25	\$14	\$28
Polk Co BOE	21	282	\$254	\$623	\$60	\$61	\$104
Putnam County Schools	80	1,087	\$1,109	\$1,541	\$229	\$144	\$262
Rhea County Schools	18	487	\$133	\$820	\$49	\$59	\$101
Roane County Schools	95	841	\$1,177	\$2,431	\$255	\$219	\$388
Robertson County Schools	96	1,077	\$2,072	\$3,324	\$375	\$329	\$581
Scott BOE	-	98	\$0	\$1	\$0	\$0	\$4
Scott County Schools	20	249	\$288	\$1,001	\$58	\$79	\$136
Sequatchie County Schools	7	345	\$57	\$437	\$21	\$34	\$56
Sevier County Schools	89	1,613	\$1,173	\$6,002	\$256	\$432	\$768
Smith County Schools	21	282	\$312	\$861	\$70	\$59	\$111
Stewart County Schools (BOE)	9	174	\$149	\$492	\$38	\$33	\$61
Sullivan County BOE	368	1,329	\$3,766	\$5,771	\$828	\$384	\$835
Sumner County BOE	215	2,114	\$3,833	\$11,081	\$885	\$1,108	\$1,807
Tipton County Schools	44	1,441	\$481	\$2,897	\$141	\$247	\$405
Trousdale County Schools	11	121	\$206	\$298	\$50	\$23	\$46
Tulahoma	56	383	\$750	\$1,214	\$184	\$108	\$201
Unicoi County Schools	25	274	\$246	\$4	\$61	\$1	\$14
Union County Schools	9	293	\$96	\$763	\$29	\$70	\$111
Van Buren County Schools	8	113	\$145	\$522	\$26	\$43	\$75
Warren County Schools	66	522	\$908	\$1,282	\$207	\$87	\$185
Washington County Schools	78	1,009	\$923	\$1,944	\$230	\$189	\$316
Wayne County Schools	25	199	\$496	\$1,837	\$105	\$119	\$228
Weakley County Schools	41	540	\$522	\$11	\$124	\$1	\$25
White County Schools	29	318	\$561	\$701	\$113	\$58	\$114
Teachers – Others	895	10,596	\$10,253	\$14,125	\$2,390	\$1,341	\$2,637
<b>Total Local</b>	<b>5,698</b>	<b>60,882</b>	<b>\$72,049</b>	<b>\$143,153</b>	<b>\$16,297</b>	<b>\$12,360</b>	<b>\$22,478</b>

# Appendix

## Results by Employer (Dollars in Thousands)

Local Explicit  Employer	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Alcoa City Schools	17	202	\$195	\$613	\$64	\$39	\$73
Anderson County Schools	79	1,110	\$0	\$0	\$0	\$0	\$0
Athens City	19	256	\$0	\$138	\$1	\$11	\$17
Bedford County Schools	37	740	\$0	\$0	\$0	\$0	\$0
Benton County Schools	25	354	\$0	\$0	\$0	\$0	\$0
Bledsoe County Schools	15	175	\$0	\$0	\$0	\$0	\$0
Bradley County BOE	150	967	\$1,865	\$3,003	\$493	\$323	\$549
Bristol	81	386	\$602	\$634	\$153	\$86	\$145
Campbell County Schools	83	509	\$1,359	\$2,682	\$323	\$217	\$410
Cannon County Schools	9	304	\$0	\$0	\$0	\$0	\$0
Carroll County Schools	1	37	\$0	\$0	\$0	\$0	\$0
Carter County Schools	112	887	\$2,105	\$6,221	\$467	\$591	\$973
Cheatham County Schools	46	647	\$756	\$3,041	\$191	\$311	\$498
Chester County Schools	6	224	\$0	\$0	\$0	\$0	\$0
Clay County Schools	17	85	\$0	\$0	\$0	\$0	\$0
Cleveland City	57	529	\$485	\$2,745	\$199	\$268	\$416
Cocke County Schools	60	625	\$735	\$5,070	\$268	\$452	\$706
Coffee County Schools	63	589	\$891	\$3,405	\$221	\$326	\$514
Covington City	0	2	\$0	\$0	\$0	\$0	\$0
Crockett County Schools	12	187	\$0	\$0	\$0	\$0	\$0
Cumberland County Schools	76	888	\$1,217	\$2,446	\$288	\$233	\$403
Decatur County Schools	9	171	\$0	\$0	\$0	\$0	\$0
Dekalb County Schools	20	337	\$0	\$0	\$0	\$0	\$0
Dickson Co. Board of Education	75	962	\$0	\$0	\$0	\$0	\$0
Dyer County Board of Education	36	425	\$445	\$1,364	\$119	\$104	\$194
Dyersburg City	52	342	\$618	\$582	\$152	\$39	\$95
Elizabethton	42	310	\$602	\$1,829	\$171	\$214	\$328
Fayette County Schools	19	506	\$0	\$0	\$0	\$0	\$0
Fentress County Schools	43	209	\$519	\$987	\$128	\$72	\$144
Franklin County Schools	39	778	\$432	\$3,213	\$167	\$295	\$456
Franklin Special School District	57	615	\$807	\$4,088	\$276	\$435	\$664
Giles County Schools	60	601	\$666	\$4,002	\$263	\$371	\$590

# Appendix

## Results by Employer (Dollars in Thousands)

Local Explicit  Employer	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Grainger County Schools	44	420	\$662	\$2,247	\$156	\$168	\$302
Greene County Schools	118	832	\$1,907	\$5,239	\$501	\$506	\$828
Greeneville	59	373	\$697	\$2,227	\$181	\$267	\$403
Grundy County Schools	14	212	\$0	\$0	\$0	\$0	\$0
Hamblen County Schools	204	1,105	\$4,729	\$9,950	\$1,023	\$1,039	\$1,689
Hancock County Schools	9	124	\$0	\$0	\$0	\$0	\$0
Hardeman County Schools	33	409	\$0	\$0	\$0	\$0	\$0
Hardin County Schools	38	524	\$531	\$3,636	\$179	\$313	\$507
Hawkins County Schools	98	893	\$1,382	\$6,891	\$390	\$628	\$1,014
Haywood County Schools	30	391	\$0	\$0	\$0	\$0	\$0
Henderson County Schools	32	332	\$0	\$0	\$0	\$0	\$0
Henry County BOE	50	371	\$630	\$939	\$164	\$67	\$142
Hickman County Schools	14	207	\$0	\$0	\$0	\$0	\$0
Houston County Schools	4	121	\$0	\$0	\$0	\$0	\$0
Humboldt	38	175	\$420	\$795	\$118	\$77	\$135
Humphreys County Schools	17	371	\$155	\$2,883	\$95	\$221	\$362
Jackson County Schools	15	144	\$0	\$0	\$0	\$0	\$0
Jackson-Madison County BOE	205	1,094	\$3,916	\$9,791	\$1,021	\$774	\$1,380
Jefferson County Schools	56	841	\$858	\$5,339	\$288	\$560	\$850
Kingsport	114	873	\$2,113	\$5,122	\$483	\$481	\$820
Lake County Schools	11	107	\$78	\$502	\$38	\$37	\$64
Lauderdale County Schools	26	471	\$119	\$702	\$41	\$52	\$91
Lawrence County Schools	74	896	\$1,076	\$3,914	\$284	\$285	\$524
Lebanon Special School District	24	343	\$338	\$1,547	\$81	\$168	\$254
Lenoir City	16	204	\$87	\$179	\$17	\$16	\$28
Lewis County Schools	11	164	\$0	\$0	\$0	\$0	\$0
Lincoln County Schools	34	511	\$0	\$0	\$0	\$0	\$0
Loudon County Schools	43	608	\$325	\$488	\$64	\$41	\$79
Macon County Schools	24	369	\$196	\$591	\$41	\$46	\$82
Marion County Schools	28	476	\$0	\$0	\$0	\$0	\$0
Marshall County Schools	36	833	\$342	\$3,537	\$124	\$348	\$529
Maury County Schools	120	1,485	\$1,711	\$5,454	\$476	\$494	\$829
McKenzie Special School District	15	111	\$0	\$0	\$0	\$0	\$0
McNairy County School System	38	587	\$0	\$0	\$0	\$0	\$0
Meigs County Board of Education	15	158	\$0	\$0	\$0	\$0	\$0
Milan Special School District	19	280	\$390	\$1,232	\$125	\$104	\$183
Monroe County Board of Education	51	631	\$804	\$2,705	\$181	\$219	\$387
Moore County Schools	4	101	\$99	\$474	\$20	\$39	\$66

# Appendix

## Results by Employer (Dollars in Thousands)

Local Explicit  Employer	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Morgan County Schools	13	303	\$0	\$0	\$0	\$0	\$0
Oak Ridge Schools	42	604	\$343	\$1,963	\$122	\$203	\$304
Obion County Schools	55	406	\$0	\$0	\$0	\$0	\$0
Overton County Schools	33	329	\$293	\$1,437	\$102	\$100	\$178
Paris Special School District	18	136	\$0	\$0	\$0	\$0	\$0
Perry County Schools	7	124	\$0	\$0	\$0	\$0	\$0
Pickett County Schools	6	87	\$0	\$0	\$0	\$0	\$0
Polk Co BOE	21	282	\$240	\$1,019	\$85	\$100	\$159
Putnam County Schools	80	1,087	\$0	\$0	\$0	\$0	\$0
Rhea County Schools	18	487	\$0	\$0	\$0	\$0	\$0
Roane County Schools	95	841	\$1,186	\$3,886	\$297	\$393	\$631
Robertson County Schools	96	1,077	\$2,309	\$3,754	\$428	\$361	\$644
Scott BOE	-	98	\$0	\$114	\$2	\$19	\$28
Scott County Schools	20	249	\$246	\$997	\$58	\$78	\$132
Sequatchie County Schools	7	345	\$0	\$0	\$0	\$0	\$0
Sevier County Schools	89	1,613	\$1,814	\$12,301	\$505	\$1,035	\$1,675
Smith County Schools	21	282	\$0	\$0	\$0	\$0	\$0
Stewart County Schools (BOE)	9	174	\$0	\$0	\$0	\$0	\$0
Sullivan County BOE	368	1,329	\$4,822	\$7,372	\$1,108	\$526	\$1,099
Sumner County BOE	215	2,114	\$5,615	\$19,492	\$1,389	\$2,043	\$3,223
Tipton County Schools	44	1,441	\$173	\$1,253	\$53	\$101	\$168
Trousdale County Schools	11	121		\$0	\$0	\$0	\$0
Tullahoma	56	383	\$991	\$2,037	\$267	\$191	\$334
Unicoi County Schools	25	274	\$117	\$193	\$33	\$21	\$36
Union County Schools	9	293	\$43	\$355	\$14	\$32	\$51
Van Buren County Schools	8	113	\$192	\$736	\$37	\$61	\$103
Warren County Schools	66	522	\$0	\$0	\$0	\$0	\$0
Washington County Schools	78	1,009	\$786	\$2,911	\$220	\$275	\$439
Wayne County Schools	25	199	\$646	\$2,508	\$147	\$169	\$316
Weakley County Schools	41	540	\$0	\$0	\$0	\$0	\$0
White County Schools	29	318	\$0	\$0	\$0	\$0	\$0
Teachers – Others	895	10,596	\$0	\$0	\$0	\$0	\$0
<b>Total Local</b>	<b>5,698</b>	<b>60,882</b>	<b>\$57,680</b>	<b>\$184,775</b>	<b>\$14,902</b>	<b>\$17,045</b>	<b>\$28,243</b>

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit  Employer	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Alcoa City Schools	17	202	\$355	\$1,487	\$112	\$105	\$185
Anderson County Schools	79	1,110	\$1,984	\$3,432	\$404	\$362	\$601
Athens City	19	256	\$410	\$1,193	\$117	\$103	\$176
Bedford County Schools	37	740	\$959	\$3,240	\$235	\$261	\$445
Benton County Schools	25	354	\$562	\$1,569	\$135	\$119	\$213
Bledsoe County Schools	15	175	\$440	\$885	\$92	\$69	\$126
Bradley County BOE	150	967	\$3,474	\$5,458	\$804	\$588	\$1,002
Bristol	81	386	\$1,832	\$1,784	\$438	\$243	\$410
Campbell County Schools	83	509	\$2,145	\$4,101	\$436	\$331	\$623
Cannon County Schools	9	304	\$333	\$1,213	\$60	\$104	\$171
Carroll County Schools	1	37	\$60	\$133	\$9	\$10	\$19
Carter County Schools	112	887	\$3,136	\$7,360	\$572	\$683	\$1,166
Cheatham County Schools	46	647	\$1,248	\$3,763	\$265	\$395	\$632
Chester County Schools	6	224	\$193	\$977	\$33	\$86	\$138
Clay County Schools	17	85	\$383	\$573	\$115	\$39	\$80
Cleveland City	57	529	\$1,172	\$4,405	\$377	\$401	\$656
Cocke County Schools	60	625	\$1,466	\$6,430	\$382	\$548	\$892
Coffee County Schools	63	589	\$1,584	\$5,703	\$339	\$544	\$863
Covington City	0	2	\$0	\$5	\$0	\$1	\$1
Crockett County Schools	12	187	\$303	\$600	\$79	\$66	\$105
Cumberland County Schools	76	888	\$2,020	\$4,704	\$425	\$455	\$765
Decatur County Schools	9	171	\$161	\$827	\$74	\$63	\$105
Dekalb County Schools	20	337	\$437	\$1,304	\$104	\$119	\$196
Dickson Co. Board of Education	75	962	\$1,938	\$3,348	\$395	\$332	\$565
Dyer County Board of Education	36	425	\$894	\$2,636	\$207	\$215	\$382
Dyersburg City	52	342	\$1,284	\$1,994	\$287	\$153	\$304
Elizabethton	42	310	\$946	\$2,229	\$223	\$252	\$400
Fayette County Schools	19	506	\$483	\$1,422	\$98	\$161	\$244
Fentress County Schools	43	209	\$1,264	\$1,800	\$254	\$133	\$276
Franklin County Schools	39	778	\$844	\$5,383	\$271	\$494	\$767
Franklin Special School District	57	615	\$1,260	\$4,812	\$354	\$501	\$782
Giles County Schools	60	601	\$1,273	\$5,052	\$390	\$449	\$741
Grainger County Schools	44	420	\$1,304	\$3,882	\$244	\$290	\$529

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit Employer	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Greene County Schools	118	832	\$3,212	\$6,562	\$662	\$625	\$1,068
Greeneville	59	373	\$1,390	\$2,814	\$277	\$337	\$532
Grundy County Schools	14	212	\$308	\$1,240	\$86	\$87	\$154
Hamblen County Schools	204	1,105	\$5,487	\$9,214	\$1,049	\$957	\$1,603
Hancock County Schools	9	124	\$181	\$511	\$45	\$46	\$76
Hardeman County Schools	33	409	\$887	\$2,060	\$178	\$164	\$292
Hardin County Schools	38	524	\$990	\$4,513	\$253	\$379	\$632
Hawkins County Schools	98	893	\$2,390	\$8,274	\$565	\$738	\$1,229
Haywood County Schools	30	391	\$505	\$1,510	\$164	\$137	\$225
Henderson County Schools	32	332	\$893	\$1,218	\$183	\$119	\$212
Henry County BOE	50	371	\$1,276	\$2,055	\$292	\$171	\$327
Hickman County Schools	14	207	\$538	\$829	\$72	\$77	\$137
Houston County Schools	4	121	\$148	\$596	\$25	\$47	\$79
Humboldt	38	175	\$933	\$1,160	\$207	\$113	\$213
Humphreys County Schools	17	371	\$296	\$3,225	\$135	\$244	\$406
Jackson County Schools	15	144	\$434	\$846	\$83	\$62	\$117
Jackson-Madison County BOE	205	1,094	\$5,104	\$11,183	\$1,188	\$868	\$1,601
Jefferson County Schools	56	841	\$1,320	\$6,432	\$372	\$656	\$1,014
Kingsport	114	873	\$3,015	\$6,993	\$680	\$628	\$1,090
Lake County Schools	11	107	\$163	\$933	\$72	\$71	\$121
Lauderdale County Schools	26	471	\$510	\$2,888	\$170	\$213	\$371
Lawrence County Schools	74	896	\$1,911	\$6,653	\$429	\$493	\$891
Lebanon Special School District	24	343	\$692	\$2,214	\$124	\$237	\$370
Lenoir City	16	204	\$490	\$997	\$76	\$87	\$157
Lewis County Schools	11	164	\$293	\$822	\$58	\$67	\$116
Lincoln County Schools	34	511	\$762	\$1,897	\$203	\$169	\$285
Loudon County Schools	43	608	\$1,161	\$2,604	\$201	\$259	\$433
Macon County Schools	24	369	\$785	\$2,230	\$139	\$178	\$316
Marion County Schools	28	476	\$481	\$1,988	\$167	\$164	\$271
Marshall County Schools	36	833	\$1,055	\$5,768	\$265	\$538	\$852
Maury County Schools	120	1,485	\$2,892	\$8,813	\$704	\$829	\$1,371
McKenzie Special School District	15	111	\$272	\$491	\$78	\$46	\$80
McNairy County School System	38	587	\$956	\$2,582	\$227	\$207	\$361
Meigs County Board of Education	15	158	\$434	\$814	\$85	\$66	\$121
Milan Special School District	19	280	\$331	\$1,211	\$100	\$104	\$181
Monroe County Board of Education	51	631	\$1,416	\$4,509	\$286	\$367	\$643
Moore County Schools	4	101	\$211	\$770	\$33	\$64	\$110
Morgan County Schools	13	303	\$412	\$1,370	\$77	\$122	\$200

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Employer							
Oak Ridge Schools	42	604	\$906	\$3,603	\$257	\$385	\$583
Obion County Schools	55	406	\$1,433	\$2,043	\$304	\$140	\$291
Overton County Schools	33	329	\$714	\$2,951	\$212	\$206	\$373
Paris Special School District	18	136	\$443	\$663	\$78	\$56	\$104
Perry County Schools	7	124	\$109	\$599	\$40	\$47	\$78
Pickett County Schools	6	87	\$247	\$473	\$37	\$33	\$65
Polk Co BOE	21	282	\$424	\$1,604	\$122	\$162	\$256
Putnam County Schools	80	1,087	\$1,977	\$4,568	\$438	\$422	\$709
Rhea County Schools	18	487	\$315	\$1,976	\$117	\$159	\$259
Roane County Schools	95	841	\$2,353	\$6,019	\$533	\$585	\$971
Robertson County Schools	96	1,077	\$2,904	\$6,535	\$534	\$639	\$1,076
Scott BOE	0	98	\$0	\$252	\$4	\$42	\$61
Scott County Schools	20	249	\$583	\$2,197	\$108	\$172	\$293
Sequatchie County Schools	7	345	\$150	\$1,194	\$56	\$106	\$165
Sevier County Schools	89	1,613	\$2,141	\$15,740	\$592	\$1,295	\$2,110
Smith County Schools	21	282	\$587	\$1,664	\$122	\$119	\$218
Stewart County Schools (BOE)	9	174	\$273	\$977	\$57	\$69	\$123
Sullivan County BOE	368	1,329	\$9,707	\$11,475	\$1,931	\$816	\$1,797
Sumner County BOE	215	2,114	\$6,311	\$18,684	\$1,271	\$1,927	\$3,072
Tipton County Schools	44	1,441	\$1,081	\$7,037	\$292	\$619	\$994
Trousdale County Schools	11	121	\$347	\$592	\$76	\$47	\$89
Tulahoma	56	383	\$1,418	\$2,740	\$330	\$254	\$447
Unicoi County Schools	25	274	\$550	\$821	\$133	\$87	\$152
Union County Schools	9	293	\$238	\$1,690	\$67	\$152	\$242
Van Buren County Schools	8	113	\$216	\$928	\$39	\$80	\$134
Warren County Schools	66	522	\$1,628	\$2,942	\$374	\$199	\$398
Washington County Schools	78	1,009	\$1,884	\$6,490	\$460	\$608	\$975
Wayne County Schools	25	199	\$751	\$2,549	\$142	\$169	\$319
Weakley County Schools	41	540	\$1,067	\$1,641	\$240	\$127	\$244
White County Schools	29	318	\$891	\$1,586	\$162	\$131	\$239
Teachers – Others	895	10,596	\$21,832	\$37,719	\$4,959	\$3,727	\$6,805
<b>Total Local</b>	<b>5,698</b>	<b>60,882</b>	<b>\$144,161</b>	<b>\$364,445</b>	<b>\$32,427</b>	<b>\$32,991</b>	<b>\$56,459</b>

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit + Local Explicit + State Subsidy	Count		Actuarial Liability				
Employer	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active	Benefit Payment	Normal Cost	ARC
Alcoa City Schools	17	202	\$792	\$2,828	\$243	\$194	\$350
Anderson County Schools	79	1,110	\$3,007	\$4,477	\$610	\$473	\$804
Athens City	19	256	\$601	\$1,767	\$170	\$151	\$259
Bedford County Schools	37	740	\$1,450	\$4,702	\$363	\$375	\$645
Benton County Schools	25	354	\$791	\$2,219	\$197	\$162	\$295
Bledsoe County Schools	15	175	\$691	\$1,255	\$145	\$99	\$184
Bradley County BOE	150	967	\$7,095	\$10,591	\$1,710	\$1,146	\$1,969
Bristol	81	386	\$3,330	\$2,956	\$790	\$409	\$702
Campbell County Schools	83	509	\$4,870	\$8,275	\$1,017	\$674	\$1,295
Cannon County Schools	9	304	\$519	\$1,652	\$93	\$142	\$237
Carroll County Schools	1	37	\$114	\$184	\$16	\$14	\$27
Carter County Schools	112	887	\$6,730	\$15,525	\$1,310	\$1,443	\$2,469
Cheatham County Schools	46	647	\$2,581	\$8,870	\$596	\$923	\$1,473
Chester County Schools	6	224	\$278	\$1,408	\$49	\$122	\$196
Clay County Schools	17	85	\$596	\$860	\$178	\$60	\$123
Cleveland City	57	529	\$2,277	\$8,598	\$757	\$786	\$1,286
Cocke County Schools	60	625	\$2,841	\$13,323	\$806	\$1,128	\$1,835
Coffee County Schools	63	589	\$3,158	\$10,396	\$708	\$995	\$1,590
Covington City	-	2	\$0	\$7	\$0	\$1	\$1
Crockett County Schools	12	187	\$461	\$858	\$120	\$94	\$152
Cumberland County Schools	76	888	\$4,297	\$9,126	\$952	\$881	\$1,504
Decatur County Schools	9	171	\$234	\$1,196	\$106	\$91	\$153
Dekalb County Schools	20	337	\$604	\$1,795	\$149	\$163	\$269
Dickson Co. Board of Education	75	962	\$2,884	\$4,629	\$603	\$453	\$785
Dyer County Board of Education	36	425	\$1,795	\$5,070	\$433	\$403	\$731
Dyersburg City	52	342	\$2,647	\$3,377	\$615	\$251	\$531
Elizabethton	42	310	\$1,951	\$4,667	\$481	\$527	\$838
Fayette County Schools	19	506	\$674	\$1,848	\$137	\$213	\$323
Fentress County Schools	43	209	\$2,426	\$3,554	\$525	\$262	\$544
Franklin County Schools	39	778	\$1,655	\$10,196	\$548	\$933	\$1,455
Franklin Special School District	57	615	\$2,593	\$10,025	\$766	\$1,045	\$1,633
Giles County Schools	60	601	\$2,627	\$10,624	\$832	\$945	\$1,563
Grainger County Schools	44	420	\$2,731	\$7,695	\$543	\$567	\$1,049

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit + Local Explicit + State Subsidy	Count		Actuarial Liability		Benefit Payment	Normal Cost	ARC
	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active			
Employer							
Greene County Schools	118	832	\$6,615	\$13,698	\$1,453	\$1,313	\$2,236
Greeneville	59	373	\$2,717	\$5,716	\$572	\$684	\$1,077
Grundy County Schools	14	212	\$454	\$1,802	\$128	\$127	\$225
Hamblen County Schools	204	1,105	\$13,023	\$22,972	\$2,606	\$2,384	\$3,975
Hancock County Schools	9	124	\$252	\$737	\$65	\$66	\$109
Hardeman County Schools	33	409	\$1,336	\$3,084	\$274	\$239	\$432
Hardin County Schools	38	524	\$2,035	\$9,441	\$554	\$797	\$1,329
Hawkins County Schools	98	893	\$4,917	\$17,845	\$1,204	\$1,613	\$2,669
Haywood County Schools	30	391	\$777	\$2,048	\$238	\$187	\$311
Henderson County Schools	32	332	\$1,326	\$1,787	\$280	\$170	\$308
Henry County BOE	50	371	\$2,511	\$3,859	\$607	\$305	\$607
Hickman County Schools	14	207	\$824	\$1,149	\$114	\$109	\$196
Houston County Schools	4	121	\$257	\$875	\$45	\$70	\$118
Humboldt	38	175	\$1,906	\$2,306	\$438	\$226	\$427
Humphreys County Schools	17	371	\$571	\$7,862	\$289	\$601	\$992
Jackson County Schools	15	144	\$2,906	\$1,230	\$136	\$90	\$273
Jackson-Madison County BOE	205	1,094	\$9,279	\$26,076	\$2,800	\$2,028	\$3,613
Jefferson County Schools	56	841	\$2,828	\$13,681	\$819	\$1,399	\$2,167
Kingsport	114	873	\$6,485	\$14,961	\$1,479	\$1,336	\$2,333
Lake County Schools	11	107	\$302	\$1,868	\$140	\$140	\$240
Lauderdale County Schools	26	471	\$868	\$4,743	\$292	\$349	\$612
Lawrence County Schools	74	896	\$4,007	\$13,435	\$944	\$972	\$1,791
Lebanon Special School District	24	343	\$1,584	\$4,451	\$277	\$475	\$753
Lenoir City	16	204	\$780	\$1,565	\$131	\$136	\$246
Lewis County Schools	11	164	\$389	\$1,188	\$82	\$98	\$166
Lincoln County Schools	34	511	\$1,101	\$2,579	\$298	\$224	\$386
Loudon County Schools	43	608	\$2,149	\$4,189	\$385	\$402	\$696
Macon County Schools	24	369	\$1,344	\$3,797	\$256	\$302	\$539
Marion County Schools	28	476	\$697	\$2,816	\$241	\$224	\$378
Marshall County Schools	36	833	\$2,029	\$10,943	\$534	\$1,018	\$1,619
Maury County Schools	120	1,485	\$6,051	\$17,429	\$1,524	\$1,611	\$2,707
McKenzie Special School District	15	111	\$387	\$716	\$115	\$67	\$117
McNairy County School System	38	587	\$1,453	\$3,734	\$336	\$291	\$517
Meigs County Board of Education	15	158	\$667	\$1,221	\$138	\$98	\$181
Milan Special School District	19	280	\$866	\$2,927	\$272	\$246	\$433
Monroe County Board of Education	51	631	\$2,823	\$9,152	\$606	\$732	\$1,296
Moore County Schools	4	101	\$449	\$1,536	\$81	\$126	\$220

# Appendix

## Results by Employer (Dollars in Thousands)

Local Implicit + Local Explicit + State Subsidy	Count		Actuarial Liability				
Employer	Retirees, Vested Terminated & Disabled Employees	Active	Retirees, Vested Terminated & Disabled Employees	Active	Benefit Payment	Normal Cost	ARC
Morgan County Schools	13	303	\$555	\$1,989	\$113	\$178	\$290
Oak Ridge Schools	42	604	\$1,753	\$6,757	\$497	\$711	\$1,086
Obion County Schools	55	406	\$2,073	\$2,949	\$463	\$199	\$419
Overton County Schools	33	329	\$1,326	\$5,678	\$409	\$388	\$708
Paris Special School District	18	136	\$680	\$957	\$122	\$80	\$152
Perry County Schools	7	124	\$145	\$870	\$53	\$67	\$111
Pickett County Schools	6	87	\$375	\$671	\$62	\$47	\$93
Polk Co BOE	21	282	\$918	\$3,246	\$267	\$323	\$519
Putnam County Schools	80	1,087	\$3,086	\$6,109	\$667	\$566	\$971
Rhea County Schools	18	487	\$448	\$2,796	\$166	\$218	\$360
Roane County Schools	95	841	\$4,716	\$12,336	\$1,085	\$1,197	\$1,990
Robertson County Schools	96	1,077	\$7,285	\$13,613	\$1,337	\$1,329	\$2,301
Scott BOE	-	98	\$0	\$367	\$6	\$61	\$93
Scott County Schools	20	249	\$1,117	\$4,195	\$224	\$329	\$561
Sequatchie County Schools	7	345	\$207	\$1,631	\$77	\$140	\$221
Sevier County Schools	89	1,613	\$5,128	\$34,043	\$1,353	\$2,762	\$4,553
Smith County Schools	21	282	\$899	\$2,525	\$192	\$178	\$329
Stewart County Schools (BOE)	9	174	\$422	\$1,469	\$95	\$102	\$184
Sullivan County BOE	368	1,329	\$18,295	\$24,618	\$3,867	\$1,726	\$3,731
Sumner County BOE	215	2,114	\$15,759	\$49,257	\$3,545	\$5,078	\$8,102
Tipton County Schools	44	1,441	\$1,735	\$11,187	\$486	\$967	\$1,567
Trousdale County Schools	11	121	\$553	\$890	\$126	\$70	\$135
Tullahoma	56	383	\$3,159	\$5,991	\$781	\$553	\$982
Unicoi County Schools	25	274	\$913	\$1,018	\$227	\$109	\$202
Union County Schools	9	293	\$377	\$2,808	\$110	\$254	\$404
Van Buren County Schools	8	113	\$553	\$2,186	\$102	\$184	\$312
Warren County Schools	66	522	\$2,536	\$4,224	\$581	\$286	\$583
Washington County Schools	78	1,009	\$3,593	\$11,345	\$910	\$1,072	\$1,730
Wayne County Schools	25	199	\$1,893	\$6,894	\$394	\$457	\$863
Weakley County Schools	41	540	\$1,589	\$1,652	\$364	\$128	\$269
White County Schools	29	318	\$1,452	\$2,287	\$275	\$189	\$353
Teachers – Others	895	10,596	\$32,085	\$51,844	\$7,349	\$5,068	\$9,442
<b>Total Local</b>	<b>5,698</b>	<b>60,882</b>	<b>\$273,890</b>	<b>\$692,373</b>	<b>\$63,626</b>	<b>\$62,396</b>	<b>\$107,180</b>

The actuarial assumptions outlined in the report were selected for use for measurement of the obligation for the plan as a whole, rather than based on experience for any individual employer. Thus, the results shown could be significantly different than a calculation of the actuarial liability performed separately for a particular employer or component.