



Vision Insurance Continuation After Retirement

If you were enrolled in vision insurance at the time of retirement, you have two ways to continue coverage. Coverage under both COBRA and retiree is the same as the active employee plans (both basic and expanded Davis Vision plans). You may also enroll or transfer between the retiree plans during the annual enrollment period (generally in the fall).

COBRA

Under the COBRA law, you have the opportunity to continue vision coverage for up to 18 months. Following your termination of employment, the State of TN Benefits Administration will mail to your home your COBRA enrollment forms. You must return the COBRA enrollment forms within 60 days of your termination of employment date. The monthly premium is listed below; please note that the premium is 2% higher than the active employee premium. However, it is also lower than the retiree premium. The premium will be paid directly to the State of TN Benefits Administration.

Retiree

If you are a TCRS retiree (drawing a benefit check) or an ORP retiree, you may also continue your vision coverage under the retiree plan after your COBRA continuation expires or if you simply wish to enroll immediately after retirement. You must complete the retiree plan enrollment form within 30 days from your termination of coverage (either active or COBRA). The monthly premium is listed below; however, please note that the premium is higher than the active employee and COBRA plans. The premium for TCRS retirees will be deducted from the TCRS benefit check. For ORP retirees, the premium must be paid directly to the State of TN Benefits Administration.

2020 Vision Insurance Premiums		
	Basic Plan	Expanded Plan
COBRA		
Employee only	\$3.13	\$5.67
Employee + child(ren)	\$6.25	\$11.34
Employee + spouse	\$5.94	\$10.78
Employee + spouse + child(ren)	\$9.19	\$16.68
Retiree		
Retiree only	\$3.07	\$5.56
Retiree + child(ren)	\$6.13	\$11.12
Retiree + spouse	\$5.82	\$10.57
Retiree + spouse + child(ren)	\$9.01	\$16.35
Spouse only	\$3.07	\$5.56
One Child Only	\$3.07	\$5.56
Two or More Children Only	\$6.13	\$11.12
Spouse + Children Only	\$6.13	\$11.12