

2025-26 Montgomery County

Benefits Summary

Health Insurance – Blue Cross Blue Shield of Tennessee (BCBST)				
800-565-9140; www.bcbst.com				
Coverage Type	Deductible	Maximum Out-of-Pocket	Employee Cost Per Pay Period	Employer Paid Per Pay Period
Option 1-Preferred				
Individual	\$350	\$1,350	\$60.22	\$341.23
2-Party	\$350/\$700	\$1,350/\$2700	\$118.07	\$669.29
Family	\$350/\$700/\$875	\$1,350/\$2700	\$141.36	\$801.12
Option 2-Standard				
Individual	\$2,000	\$5,250	\$39.19	\$222.08
2-Party	\$2000/\$4000	\$5,250/\$10,500	\$76.84	\$435.41
Family	\$2000/\$4000/\$5000	\$5,250/\$10,500	\$95.87	\$521.35
Dental Insurance – Blue Cross Blue Shield of Tennessee				
800-565-9140; www.bcbst.com				
Coverage Type	Deductibles	Procedure Coverages Preventative/Basic/Major	Employee Cost Per Pay Period*	
Option 1 Orthodontia Included				
Individual	\$50	100%/80%/50%	\$16.50	
2-Party	\$50/\$100	100%/80%/50%	\$32.64	
Family	\$50/\$100/\$150	100%/80%/50%	\$52.48	
Option 2 Orthodontia Not Included				
Individual	\$50	100%/80%/10%	\$9.92	
2-Party	\$50/\$100	100%/80%/10%	\$19.65	
Family	\$50/\$100/\$150	100%/80%/10%	\$30.48	

*Dental is a 100% employee paid benefit.

Vision Insurance – Blue Cross Blue Shield of Tennessee			
Coverage Type	Exam Copay/ Lens Copay Per Member	Frame Allowance per member	Employee Cost Per Pay Period
Individual	\$10/\$25	\$150	\$2.98
2-Party	\$10/\$25	\$150	\$5.56
Family	\$10/\$25	\$150	\$8.42

*Vision is a 100% employee paid benefit.

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Benefits Summary

Tennessee Consolidated Retirement System (TCRS)			
800-922-7772			
Contributions			
	Employer	Member	Total
County	4%	5% (Hybrid)	9%
Sheriff's Office	4.9%	5% (Hybrid)	9.9%
E911	14.69%	0% (Legacy)	14.69%
Library	12.84%	0% (Legacy)	12.84%
Bi-County	2.88%	5% (Hybrid)	7.88%

RetireReady TN – Hybrid Plan – 401k & 457			
800-922-7772			
Contributions			
	Employer	Member	Total
County	5%	Employee Choice	5% + Employee Contribution
Sheriff's Office	5%	Employee Choice	5% + Employee Contribution
E911	0%	Employee Choice	Employee Choice
Library	0%	Employee Choice	Employee Choice
Bi-County	Up to 7% match	Employee Choice	Employee Choice

Prescription – Navitus/EpiphanyRX – 844-820-3260 (24 hours, 7 days a week)

Member Services: www.epiphanyrx.com

Pharmacy Help Desk: 844-820-3260

Lincoln Financial Life (Employer Paid) – 800-423-2765

Full-time \$50,000 – Group Basic Life

Long Term Disability (70% of salary while on LTD-conditions apply; 180 day elimination period)

Ameriflex Flexible Spending Account (FSA) – 888-868-3539

Benefit Year: January through December; Medical, Parking & Transit

Must apply first 31 days of employment or during Fall (Nov) Open Enrollment

Magellan Employee Assistance Program (EAP) – 800-424-4039

Member.Magellanhealthcare.com

Guardian – 888-482-7342

Accident, Cancer, Critical Illness (rates vary)