

Proposed Early Medical Retirement Option

Presented by Leann Monk, Tyler County Treasurer-HR Administrator

Purpose: The purpose of this proposed option is to accommodate those employees who have not met the age or service requirement set forth in our County policy to be eligible to retire with benefits; primarily medical insurance. The goal is to give our employees options that best suit their current situation and to be able to allow provisions or medical health insurance benefit.

Requirements and Guidelines

1. Employee must have at least 8-year continuous service with the County and be vested in their TCDRS.
2. Employee must have a chronic illness or become disabled which has rendered them unable to wholly complete the position requirements.
 - a. The decision of the retirement qualification as it pertains to the health of the employee shall be determined by their primary care physician or specialist-not the County or their department.
 - b. The employee must start the process of their disability retirement which requires the doctor to complete the certification of their disability.
 - c. Once the employee returns the forms completed by the doctor one copy stays with the County and the other copy goes to TCDRS for their approval.
 - d. Once the application is submitted to TCDRS the county will wait for their decision before moving forward with any internal County decision.
 - i. If TCDRS approves their disability retirement, the county moves forward with the employees early medical retirement.
 - ii. If TCDRS does not approve the employees' application, the County review the application with the employees' doctor for confirmation of their recommendation. Meaning, we are requesting a second opinion. Should the doctor agree with their initial submission the employee will qualify for the ECMR.
3. Once the employee qualifies for ECMR, per the physician's recommendation, the employee can then retire from the county with **employee paid** insurance (based on the annual renewal of the County's health insurance premiums).
 - a. The employee shall pay the County either monthly or biweekly for their insurance premiums.
 - b. The employee shall be required to have the insurance premium deducted from his or her bank account.
4. The employee will be eligible for the EMCR until one of the following situations occurs:
 - a. Obtains health insurance elsewhere;
 - b. Qualifies for Medicare;

- c. qualifies for Social Security disability.
- 5. This benefit will not be extended to the family or dependents of the retiree.
- 6. Effective immediately upon approval

This was signed on 13th day of February 2023
