



## **RETIREE BENEFITS GUIDE**

This manual contains policies that outline retirement benefits and benefits eligibility for employees retiring from City of Lebanon Service.

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## DEFINITIONS

1. **ANNIVERSARY DATE** The most recent date of appointment to or employment in a classified position.
2. **ADJUSTED HIRE DATE** Also referred to as Service Date or Continuous Service Date. When an employee leaves the City's employment and is reinstated with less than a 12 month gap in employment, the months that the employee was absent shall be subtracted from the original hire date and that new date becomes the Adjusted Hire Date/Service Date. Employees reinstated after a 12 month or longer gap in employment shall be considered as a New Hire and will not receive an adjusted hire date.
3. **BENEFICIARY** Is the designated representative or estate that receives the TCRS pension or Empower 401k payments upon the retiree's passing. There are no beneficiary options for City OPEB and benefits cease upon the retiree's passing.
4. **CONTINUOUS SERVICE** The most recent period of employment with the city, excluding any unapproved leaves of absence or employment breaks with city service, as evidenced by separation from the city payroll.
5. **ELECTED OFFICIAL** is City Councilperson or City Mayor who is elected to serve in that position.
6. **ELIGIBLE** A person who has successfully met the required qualifications for retirement benefits.
7. **EMPLOYEE** An individual who is legally employed by the City of Lebanon and is compensated through the city payroll for his/her services. Individuals or groups compensated on a fee basis are not included.
8. **FULL TIME HIRE DATE** This is also referred to as a permanent hire date. This is the date that a part time or seasonal employee becomes Full Time.
9. **OPEB or Other Post-Employment Benefits** are non-pension benefits that the City provides to eligible retirees. Examples of OPEB principally involve health care benefits and may include dental, vision, a monthly cash payment/stipend and life insurance. OPEB benefits are evaluated annually by City Council, are subject to change during annual budget approvals and are further defined under this City of Lebanon Retiree Benefits Guide, which may be obtained from your Benefits Administrator.
10. **ORIGINAL HIRE DATE** This is the employee's original hire date, the first time they are employed by the City.
11. **REHIRE DATE** This is the date an employee is re-hired by the City.
12. **RETIREE** A person having already retired under the guidelines of the City of Lebanon for other post-employment benefits and the guidelines of the Tennessee Consolidated Retirement System and eligible for a monthly benefit from TCRS.
13. **RETIRING EMPLOYEE** An employee who is terminating employment with the City of Lebanon, and meeting the qualifications of retirement under the guidelines of the City of Lebanon for other post-employment benefits and the guidelines of the Tennessee Consolidated Retirement System and eligible for a monthly benefit from TCRS.
14. **SERVICE DATE** This is the payroll date that is used for employees who are rehired with an absence of less than 12 months, it is also known as the Adjusted Hire Date or Accrual Date.
15. **SPLIT SERVICE** may be used to determine eligibility for retirement OPEB. Split Service may apply when an employee has previous service with another TCRS participating employer. The eligibility rules for split service are described in detail under ELIGIBILITY.
16. **STIPEND** This is the monthly cash payment that eligible retirees over age 65 and the retiree's eligible spouse over age 65 may receive.

17. TCRS is Tennessee Consolidated Retirement System. This is your defined benefit plan—providing lifetime retirement, survivor, and disability benefits for employees. TCRS permits employees to designate a beneficiary for a reduced benefit payment. Your Tennessee Consolidated Retirement System (TCRS) is recognized as one of the top 5 strongest pension funds in the United States.

## GETTING READY TO RETIRE

Congratulations on your upcoming retirement.

This booklet was developed to help you understand your City of Lebanon retirement and other post-employment insurance benefits or OPEB as you make the transition to retirement.

Before you get started, you must establish your status as an eligible retired employee to receive any City of Lebanon Retired Employee Insurance Benefits.

Retirement eligibility and eligibility for City of Lebanon insurance as a retired employee are not the same. Please refer to the appropriate contacts in Payroll & Benefits for information on how to retire under the terms of Tennessee Consolidated Retirement System (TCRS).

TCRS retirement plans are managed by the State of Tennessee, not the City of Lebanon.

Please keep in close contact with your Benefits Administrator well before you plan to retire.

City Policy does require that employees provide their Department Head and the HR/Payroll Department a minimum of 90 days advance notice of retirement to maintain eligibility for retirement insurance benefits.

## LEGACY AND HYBRID TCRS ELIGIBILITY

There are two sets of eligibility requirements for Tennessee Consolidated Retirement System (TCRS). The plan in which you are participating in is dependent upon your hire date.

### 1. LEGACY PLAN

- a. Employees hired before April 1, 2015 participate in the Tennessee Consolidated Retirement System (TCRS) defined benefit plan that is the Legacy Pension Plan.

### 2. HYBRID PLAN

- a. Employees hired on April 1, 2015 or later participate in the Tennessee Consolidated Retirement System (TCRS) Hybrid Pension Plan, which provides a combination of a defined benefit plan and a defined contribution plan.
  - i. The defined benefit portion of the plan will be managed by TCRS.
  - ii. The defined contribution assets will be deposited into a 401(k) plan which is managed by Empower and employees can manage their investments within the 401(k) plan.
  - iii. Employees may elect to consult with an Empower representative for additional information on managing their 401(k) plan.

3. Your vesting schedule and requirements must be validated by TCRS at 1-800-922-7772.

4. Full Details of each plan are provided to you when you are hired and can be obtained by contacting your Benefits Department.

### TCRS Self Services

<https://mytcrs.tn.gov/DPAS.WebUI.Internet/Common/Pages/Login.aspx> enables you to view statements, update beneficiary information and submit your application for retirement online. If you need assistance with your online application, please make an appointment with your Benefits Administrator.

## **Military service credit**

TCRS may provide credit for your active military service under a separate application. You may obtain a copy of the Military Service Credit Application through this link and TCRS will evaluate if your military service qualifies for credit.

<https://treasury.tn.gov/Portals/0/Documents/Retirement/Forms%20and%20Guides/Active%20Members/tr0042.pdf>

## **RETIRED EMPLOYEE INSURANCE ELIGIBILITY**

In order for a retired employee or retired elected official of the City to be eligible for any retirement “other post-employment benefits” or OPEB (health, vision or life insurance benefit), they must meet at least one of the following criteria:

### **Retirement OPEB eligibility for Retired City Employees employed prior to April 1, 2015**

1. retiring with 30 years of service at any age
2. retiring with 10 years of service at age 60 or older
3. “Years of service” shall include any Extended Sick Leave accrued, unused balance in that calculation.
4. Split Service: the rules of TCRS eligibility shall be used to calculate the “years of service” as follows:
  - a. Upon completion of thirty (30) years of service at any age, under the rules of Tennessee Consolidated Retirement System, the last ten (10) consecutive years being with the City of Lebanon
  - b. Retiring at age sixty (60) and completion of ten (10) years of consecutive service under the rules of the Tennessee Consolidated Retirement System and those last ten (10) consecutive years being with the City of Lebanon.
  - c. Service from a non-TCRS agency is not used to calculate eligibility.

### **Retirement OPEB eligibility for Retired City Employees employed on April 1, 2015, or later**

1. retiring with 30 years of service at any age
2. retiring with 20 years of service at age 65 or older
3. “Years of service” shall include any Extended Sick Leave accrued, unused balance in that calculation.
4. Split Service: the rules of TCRS eligibility shall be used to calculate the “years of service” as follows:
  - a. Upon completion of thirty (30) years of service at any age, under the rules of Tennessee Consolidated Retirement System, the last twenty (20) consecutive years being with the City of Lebanon
  - b. Retiring at age sixty-five (65) and completion of twenty (20) years of consecutive service under the rules of the Tennessee Consolidated Retirement System and those last twenty (20) consecutive years being with the City of Lebanon.
  - c. Service from a non-TCRS agency is not used to calculate eligibility.

### **Additional retired employee eligibility considerations:**

1. For the OPEB eligibility criteria of years of service, the years of service shall be calculated from the original or adjusted hire date aka “service date” (allowing rehires of less than 12 months away from City).
2. Approved FMLA (paid or unpaid) or paid ADA leave time shall be included when calculating service date.
3. Absences that are unpaid administrative leaves or unpaid non-FMLA or unpaid ADA leaves will not be included when calculating years of service.
4. “Years of service” shall include any Extended Sick Leave accrued balance when making an eligibility determination.
5. Employees who leave the City and are reinstated after being absent for 12 months or longer shall have the most recent rehire date used as the “service date” for the purpose of calculating years of service.
6. Employees and Elected Officials who plan to retire and intend to take OPEB are required to notify the City of Lebanon HR/Payroll Department in writing no less than 90 days in advance of the retirement date. Failure to provide 90-day advance notification will make the employee ineligible for OPEB.
7. It is the individual retiree’s responsibility to validate their “service date,” years of service, and eligibility for OPEB with HR/Payroll Department prior to retirement.

## DEPENDENT ELIGIBILITY FOR OPEB COVERAGE

### RETIRED EMPLOYEE HIRE DATE PRIOR TO April 1, 2015

Eligibility to participate in certain City of Lebanon Benefits coverage as a dependent is defined in this section. Retirees must contact the Benefits Administrator to validate dependent eligibility for OPEB. Dependents of retirees meeting this eligibility are:

- Your spouse;
- Your children under age 26 regardless of their marital status, including:
  - biological children;
  - stepchildren and adopted children;
  - grandchildren you claim as dependents for tax purposes;
  - children for whom you are named a legal guardian or who are the subject of a medical support order requiring such coverage; and
  - certain children over age 26 who are determined to be medically incapacitated and are unable to provide their own support.
- Eligible dependent children over age 18 and under age 26 may remain on the plan but the retiree is responsible for paying the premiums for that coverage.

### DEPENDENT ELIGIBILITY VERIFICATION

Retirees will be required to produce documentation to verify dependent eligibility when enrolling spouse, children or other qualified dependents for OPEB coverage. Failure to produce this documentation in a timely manner will result in disqualification for dependent coverage.

Dependent eligibility examples include:

1. Marriage Certificate
2. IRS tax documents
3. Birth Certificates
4. Adoption Certificates
5. Legal Guardianship Documents

### DEPENDENTS NOT ELIGIBLE FOR OPEB

Dependents that are not eligible for City of Lebanon retiree benefits include but may not be limited to the following examples.

1. your former spouse
2. your child or legal dependents age 26 or older, if not medically incapacitated and unable to provide their own support
3. foster children covered by another government program, unless coverage is required by law or court order
4. any dependent insured in the same plan type by another City of Lebanon employee or retiree; and
5. any dependent insured on their own plan as an employee with the City of Lebanon
6. If you are single or divorced and re-married after retirement, your new spouse is not eligible for OPEB
7. Retirees must contact the Benefits Administrator to validate dependent eligibility for OPEB.

### SURVIVING DEPENDENT

Surviving dependents must contact the Benefits Administrator following a retiree's death. Provided the retiree is under age 85, the named beneficiary may apply for the life insurance payment.

All dependent insurance coverage and stipend payments cease with death of retiree.

### RETIRED EMPLOYEE HIRE DATE April 1, 2015 OR LATER

Retirees whose hire date is on or after April 1, 2015 are not eligible to enroll any dependents in OPEB.

## INSURANCE BENEFITS PROVIDED TO ELIGIBLE RETIREES

The following section outlines the eligibility requirements for both retirees and/or spouses under 65 and retirees and/or spouses who are over age 65.

### Eligible Retirees who were employed prior to April 1, 2015

#### STIPEND OR MONTHLY CASH PAYMENT

The City allows retirees 65 years of age or older and their legal spouses, if applicable and 65 years of age or older, to receive a monthly cash payment from the City, also referred to as a stipend.

1. Within 30 days of the date the retiree or retiree's spouse reaches 65 years of age, the retiree or spouse must withdraw from the health insurance group plan they have been participating in and will be provided the opportunity to receive a stipend payment.
2. The cash payment to retirees 65 years of age or older and their legal spouse, if applicable and 65 years of age or older, will be reviewed and adjusted by the City Council, as needed. The stipend amount is subject to change.
3. Contact the Benefits Administrator to receive the current stipend amounts approved with the current fiscal year's budget:
  - a. Retiree only stipend
  - b. Retiree Vision stipend
  - c. Eligible Spouse stipend
  - d. Retiree + Eligible Spouse stipend
4. If a retiree and their legal spouse are both 65 years of age or older, then there will be no insurance coverage for any legal children and/or legal dependents under the age of 26.
5. Anyone so choosing to receive the stipend shall not be eligible to be enrolled in the City's health care plan.
6. All stipend payments will cease with the death of the retiree.
7. Stipends are taxable and the retiree will receive a 1099 to report this on his or her taxes.

#### ELIGIBILITY RULES REGARDING INSURANCE BENEFITS PROVIDED TO RETIREES

1. If the retiree is under 65 years of age and/or their legal spouse is under age 65, they will be provided the opportunity to select a health insurance benefit plan that is one of the plans and tiers offered at that time to current employees of the City and paying the same rate for the tier of coverage in the selected plan, as current employees pay.
2. Insurance coverage tiers are Employee Only, Employee plus Spouse, Employee plus Children, Family
3. If either the retiree is under age 65 or the legal spouse is under age 65 at the time of retirement, then any legal children or legal dependents of the retiree may remain covered under the plan.
  - a. Only legal children/dependents who are under the age of 26 may be covered.
  - b. Coverage will be dropped when the retiree's legal children and/or legal dependents become 26 years of age.
  - c. Once a retiree's legal children and/or legal dependents become 18 years of age, then they may remain on said health insurance plan, but the retiree is responsible to reimburse the City the full cost of that child and/or legal dependent coverage.
4. If the retiree and legal spouse are both 65 years of age or older, any legal children and/or legal dependents are ineligible to remain on any City health insurance plan and coverage will end for those children/dependents.
5. If a retiree is single at retirement, and the retiree gets remarried, they may not add their new spouse to coverage or receive the spouse stipend.
6. If a retiree is married at retirement and if their spouse at their retirement dies or the retiree divorces and the retiree gets remarried, they may not add their new spouse to coverage or receive the spouse stipend.

**The following is a list of possible retiree and family scenarios. This list provides a comprehensive outline of numerous circumstances but may not be all inclusive. You must consult with your Benefits Administrator for final determination on your eligibility.**

<b>Retiree</b>	<b>Legal Spouse</b>	<b>Medicare Stipend</b>	<b>City's Insurance</b>	<b>Legal Children and/or Legal Dependents Under age 26</b>
Over age 65	Under age 65	Retiree must have withdrawn from City insurance within 30 days of turning 65 and enrolled in Medicare.	Spouse may elect to enroll in the City's insurance and pays the premium equivalent to Employee Only	Retiree may elect to enroll legal children or legal dependents under age 26 and retiree pays premium equivalent to the Employee plus Children tier*
Under age 65	Over age 65	Spouse must have withdrawn from City insurance within 30 days of turning 65 and enrolled in Medicare	Retiree may elect to enroll in the City's insurance and pays the premium equivalent to Employee Only	Retiree may elect to enroll legal children or legal dependents under age 26 and retiree pays premium equivalent to the Employee plus Children tier*
Over age 65	Over age 65	Both Retiree and Spouse must have withdrawn from City insurance within 30 days of turning 65 and enrolled in Medicare	Neither retiree nor spouse are permitted to stay on City's insurance	No children or dependents may remain on the City's insurance
Under age 65	Under age 65	No stipend	Both retiree and legal spouse may elect to stay on the City's insurance plan and pay the premium equivalent to the family coverage tier they elect that is offered to City employees	Retiree may elect to enroll legal children or legal dependents under age 26 and retiree pays premium equivalent to the Family tier*

*\*For retirees and/or spouse under age 65 with children or dependents under age 26 who are enrolled on the City's insurance, you are responsible for paying the insurance premium for any dependents over age 18 who are enrolled on the City's insurance plan.*

## **Eligible Retirees who were employed April 1, 2015 or later**

### **STIPEND OR MONTHLY CASH PAYMENT**

Retirees hired after April 1, 2015, the City allows these eligible retirees 65 years of age or older to receive a monthly cash payment from the City, also referred to as a stipend.

8. Within 30 days of the date the retiree reaches 65 years of age, the retiree must withdraw from the health insurance group plan they have been participating in and will be provided the opportunity to receive a stipend payment for Medicare and vision. The monthly amount is subject to Council approval in the annual budget process. The stipend amount is a monthly stipend for the retiree only plus vision stipend for retiree only. Contact the Benefits Administrator to receive the current stipend amounts approved with the current fiscal year's budget.
1. There is no insurance coverage and no cash payment for the retiree's spouse.
2. The cash payment to retiree 65 years of age or older will be reviewed and adjusted by the City Council, as needed. The stipend amount is subject to change.
3. There will be no insurance coverage for any legal children and/or legal dependents under the age of 26.
4. The stipend payments will cease when the retiree dies.
5. Stipends are taxable and the retiree will receive a 1099 to report this on his or her taxes.

### **ELIGIBILITY RULES REGARDING INSURANCE BENEFITS PROVIDED TO RETIREES**

1. If the eligible retired City employee is under 65 years of age, they will be provided the opportunity to select a health insurance benefit plan that is one of the plans offered at that time to current employees of the City.
2. When the retiree reaches 65 years of age, they must withdraw from the health insurance group plan in which they have been participating and will receive a monthly stipend payment, as established by the Council.
3. Legal spouses and/or legal children and/or legal dependents of retirees employed on or after April 1, 2015, are not eligible for any health insurance benefit or stipend payments of any nature.

## **OPEB Eligibility for Elected Officials and Appointed City Judge**

### **Retirement OPEB eligibility for Elected City Mayor**

1. Being an elected City Mayor who has served two (2) or more consecutive terms of office with the City of Lebanon upon attaining sixty-two (62) years of age will be eligible for and provided coverage upon making application for coverage.
  - a. Retired City Mayor elected prior to April 1, 2015 is eligible to add dependent coverage and the same rules will apply as apply to Retired City employees hired prior to that date.
  - b. Retired City Mayor elected on or after April 1, 2015 is not eligible to enroll any dependents in OPEB and the same rules will apply as apply to Retired City employees hired after that date.

### **Retirement OPEB eligibility for Elected City Councilpersons and Appointed City Judge, elected/appointed before October 1, 2013**

1. Being an elected City Councilperson who has served two (2) or more consecutive terms of office with the City of Lebanon upon attaining sixty-two (62) years of age will be eligible for and provided coverage upon making application for coverage.
  - a. Eligible, retired City Councilpersons under age 65 may enroll themselves and enroll their legal spouse who is also under age 65 in the City's insurance. The rates will be offered at the same tier and amounts that are offered to City employees.
  - b. If either the Councilperson or the legal spouse is over age 65, they must withdraw from the City's insurance within 30 days, enroll in Medicare and may elect the stipend at the same tier and amount that is offered to City employees.
  - c. Eligible, retired Councilpersons may only enroll their legal spouse at the time of retirement in OPEB yet may not enroll any other dependents in OPEB. If single at retirement and later gets married or remarried,

the new spouse is not eligible for OPEB.

- d. Eligible, retired Councilmembers may receive an individual life insurance policy under the same terms and benefit amount that is offered to retired City employees.

### **Retirement OPEB eligibility for Elected City Councilpersons and Appointed City Judge elected/appointed on October 1, 2013 or later.**

1. Councilpersons elected and City Judge appointed after October 1, 2013 are not eligible for retirement OPEB.

## **Additional Information**

### **ADDITIONAL OPEB CONSIDERATIONS**

1. Employees or eligible retirees are not permitted to change or enroll outside of open enrollment unless there is a qualifying life event. Qualifying life events must be validated by the Benefits Administrator, and you will be asked to submit proof of the qualifying life event.
2. Employees or eligible retirees who have previously waived city health plan coverage may later elect the City retirement OPEB at retirement or at the next open enrollment.
3. Eligible retirees over 65 shall receive a stipend for vision insurance.
4. The vision cash stipend would be based on the “Employee Only” premium rates paid by the City during each benefit year.
5. The city does not pay anything towards retiree dental insurance and therefore, there is no stipend for dental.
6. Medicare may be available for certain people with disabilities who are under age 65. Therefore, any eligible retiree or retiree’s eligible spouse or eligible retired elected official under the age of 65, who is actively enrolled in Medicare, shall be eligible to elect the City’s stipend. Eligibility must be verified by the Benefits Administrator to qualify for the stipend and proof of Medicare coverage shall be required.
7. Anyone receiving the City’s Medicare stipend shall not be eligible to be enrolled in the City’s health care plan.

## **ANNUAL OPEN ENROLLMENT**

For eligible retirees under age 65, eligible spouses under age 65 and eligible and legal children/dependents enrolling on the City’s insurance, it is important to note that the City’s plan year for health, dental, vision and life insurance runs from April 1 through March 31 each calendar year. Open Enrollment typically commences in February and runs through early March for any enrollment changes.

Those eligible retirees will be notified by the Benefits department regarding open enrollment events and must submit enrollments and changes by the deadline indicated or will be required to wait until there is a qualifying life event or until the next open enrollment period.

## **LIFE INSURANCE BENEFIT FOR RETIREES**

Eligible retirees and eligible retired Councilpersons shall receive an individual life insurance policy with a \$10,000 benefit through age 85. Upon turning age 85, the life insurance benefit is discontinued. Retirees may contact the life insurance carrier regarding portability of any voluntary life insurance benefits they maintained while they were an active employee. If the carrier offers portability, those forms may be obtained from your Benefits Administrator.

## **POLICIES ARE SUBJECT TO CHANGE**

All rules pertaining to OPEB are subject to change and are evaluated regularly by the City’s Human Resources Director and are subject to approval by City Council.

## ORDINANCES PERTAINING TO OPEB

The content of any prior policies or ordinances has been incorporated into this document for the purpose of creating a user-friendly format for retirees and for the Payroll & Benefits Department to reference as a guide.

This handbook is City policy on retiree “other post-employment benefits” or OPEB and was effective immediately upon its passage.

## PAYROLL & BENEFITS CONTACTS

Your Payroll & Benefits Team is part of the City’s Human Resources Department. Below is a list of department contacts that can assist you with your retirement application and address questions pertaining to your OPEB eligibility.

### Contact Information:

**PH: 615-443-2809**

**FAX: 615-443-2844**

Theresa Patch, FPC, aPHR  
Payroll & Benefits Manager, ext. 2220  
[Theresa.Patch@lebanontn.org](mailto:Theresa.Patch@lebanontn.org)

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