



STATE AND HIGHER  
EDUCATION  
ANNUAL ENROLLMENT

Oct. 1 – Oct. 16, 2020, at 4:30 p.m. CT

## Topics

- Annual Enrollment Period
- Important 2021 Updates
- What's Important/What's New
- To Do
- Here's Help
- Health Benefits and Premiums
- Other Benefits and Premiums
- Other Important Information
- Don't Forget!

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

I'm [presenter name] and here is what we will cover today. This is basically an overview of the information found in your 2021 Annual Enrollment newsletter:

- Annual Enrollment Period
- Important 2021 Updates
- What's Important/What's New
- To Do
- Here's Help
- Health Benefits and Premiums
- Other Benefits and Premiums
- Other Important Information
- Don't Forget!

## Annual Enrollment Period

**Oct. 1 through Friday, Oct. 16 – deadline is 4:30 p.m. Central**

- Your chance to choose or update benefits for 2021.
- Choices are effective for the plan year (January 1 – December 31, 2021).
- **Important:** During annual enrollment:
  - **State employees MUST** choose their health savings account (**HSA**) amounts.
  - All employees **MUST** choose flexible spending account (**FSA**) dollar amounts if you want to put money in them for 2021.
- **Enrolling new dependents?**
  - We need documents to prove their relationship to you. The deadline for documents is Friday, October 16 at 4:30 p.m. CT.

**After Annual Enrollment, you may only make changes to your coverage – if eligible, if you:**

- Lose eligibility
- Have a qualifying event/family status change

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

**Enrollment starts Oct. 1 through Friday, Oct. 16 – deadline is 4:30 p.m. Central time.**

- Your chance to choose or update benefits for 2021
- Choices are effective for the plan year (January 1 – December 31, 2021)
- **Important:** During annual enrollment:
  - **State employees MUST** choose their health savings account (**HSA**) amounts.
  - All employees **MUST** choose flexible spending account (**FSA**) dollar amounts if you want to put money in them for 2021.
- **Enrolling new dependents?**
  - We need documents to prove their relationship to you. The deadline for documents is Friday, October 16 at 4:30 p.m. Central time.

**After Annual Enrollment, you may only make changes to your coverage – if eligible, if you:**

- Lose eligibility
- Have a qualifying event/family status change

Ask your agency benefits coordinator if you have questions.

## Important 2021 Updates

- **Health insurance premiums will increase by 2.8%.**
  - (State and higher education retirees – 3.6% increase)
- **No premium increases for vision, disability and life insurance plans.**
  - Dental - Cigna Prepaid premiums will increase by 3.0%;
  - Dental – MetLife DPPO premiums will not increase.

### See all premiums at [tn.gov/PartnersForHealth/insurance-premiums](https://tn.gov/PartnersForHealth/insurance-premiums)

- **Same health plans** as last year: Premier PPO, Standard PPO and CDHP/HSA.
- **Same network options:** BlueCross BlueShield Network S, Cigna LocalPlus and Cigna Open Access Plus (OAP).
- **Health insurance copays, coinsurance and deductibles are staying the same.**

Your health, dental and vision choices are effective Jan. 1, 2021, until Dec. 31, 2021, subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes allowed by the plan if you have a qualifying event. A provider or hospital leaving a network is not a qualifying event.



[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

Here is important updates about your premiums and coverage

- **Health insurance premiums will increase by 2.8%.**
  - (State and higher education retirees – 3.6% increase)
- **No premium increases for vision, disability and life insurance plans.**
  - Dental – Cigna Prepaid premiums will increase by 3.0%;
  - Dental – MetLife DPPO premiums will not increase.

### See all premiums at [tn.gov/PartnersForHealth/insurance-premiums](https://tn.gov/PartnersForHealth/insurance-premiums)

- **Same health plans** as last year: Premier PPO, Standard PPO and CDHP/HSA.
- **Same network options:** BlueCross BlueShield Network S, Cigna LocalPlus and Cigna Open Access Plus (OAP).
- **Health insurance copays, coinsurance and deductibles are staying the same.**

Your health, dental and vision choices are effective Jan. 1, 2021, until Dec. 31, 2021, subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes allowed by the plan if you have a qualifying event. A provider or hospital leaving a network is not a qualifying event.

## Important 2021 Information

- **2021 Insurance Carrier (vendor) Updates:**
  - Pharmacy vendor will remain CVS Caremark.
  - Dental prepaid vendor will remain Cigna.
  - Dental DPPO vendor will remain MetLife.
- **HSA/FSA vendor will change to Optum Bank beginning Jan. 1, 2021.**
  - If you stay enrolled in the CDHP, **you will receive an Optum Bank HSA debit card** in December, and your funds will be automatically moved from PayFlex to Optum Bank in mid-January and your HSA will be shut down for approximately 2 weeks while this occurs. If you anticipate a large medical expense in January, you may want to remove those funds from your HSA in December so that you will have them on hand. If you currently are enrolled in the CDHP and switch to a PPO for 2021, then your HSA will remain with PayFlex and you will be responsible for the monthly account fee, which PayFlex will automatically deduct from your HSA each month.
- **Important!** Updates to coordination of benefits (COB) rules may impact claims payment and what you owe if you have more than one medical plan in 2021. **[Go to the Carrier Information page](#)** for more details.
- **AGAIN \*\* Important \*\*** During annual enrollment, state employees must make their HSA elections, and all employees must make FSA election amounts if you want to put money in these accounts for 2021.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



- **2021 Insurance Carrier (vendor) Updates:**
  - Pharmacy vendor will remain CVS Caremark.
  - Dental prepaid vendor will remain Cigna.
  - Dental DPPO vendor will remain MetLife.
- **HSA/FSA vendor will change to Optum Bank beginning Jan. 1, 2021.**
  - If you stay enrolled in the CDHP or Local CDHP, **you will receive an Optum Bank HSA debit card** in December, and your funds will be automatically moved from PayFlex to Optum Bank in mid-January and your HSA will be shut down for approximately 2 weeks while this occurs. If you anticipate a large medical expense in January, you may want to remove those funds from your HSA in December so that you will have them on hand. If you currently are enrolled in the CDHP or Local CDHP and switch to a PPO for 2021, then your HSA will remain with PayFlex and you will be responsible for the monthly account fee, which PayFlex will automatically deduct from your HSA each month.
- **Important!** Updates to coordination of benefits (COB) rules may impact claims payment and what you owe if you have more than one medical plan in 2021. **[Go to the Carrier Information page](#)** for more details.
- **AGAIN \*\* Important \*\*** During annual enrollment, state employees must make their HSA elections, and all employees must make FSA election amounts if you want to put money in these accounts for 2021.

## What's New!

### Medical benefit improvement:

- **Some osteoporosis medications will be added to the maintenance tier drug list.**
  - The maintenance tier allows you to receive at 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
  - Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Pharmacy** for more information about maintenance tier medications.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



We have a new medical benefit improvement. This information is also on our website.

### Medical benefit improvements:

- **Some osteoporosis medications will be added to the maintenance tier drug list.**
  - The maintenance tier allows you to receive at 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
  - Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Pharmacy** for more information about maintenance tier medications.

## To Do - Enrollment

### Enroll or make changes online in Edison (unless otherwise noted):

- Go to [www.edison.tn.gov](http://www.edison.tn.gov)
  - On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
  - You can enroll on your computer or mobile device (use the web browser native to its operating system).
  - If you haven’t logged into Edison recently, you click the Acceptable User Policy “I Accept” button to access Edison.
- Find step-by-step login instructions at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) on the **About Enrollment** webpage.
  - **NEW!** For password reset help, call Edison at 866.376.0104.
- **Watch animated videos on how to enroll, change your password, and more!**
  - On [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) – click the **Videos** link at the top.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



### Here is what you can do:

#### Enroll or make changes online in Edison (unless otherwise noted):

- Go to [www.edison.tn.gov](http://www.edison.tn.gov)
  - On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
  - You can enroll on your computer or mobile device (use the web browser native to its operating system).
  - If you haven’t logged into Edison recently, you click the Acceptable User Policy “I Accept” button to access Edison.
- Find step-by-step login instructions at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) on the **About Enrollment** webpage.
  - **NEW** - For password reset help, call Edison at 866.376.0104.
- **Watch animated videos on how to enroll, change your password, and more!**
  - On [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) – click the **Videos** link at the top.

## Here's Help!

Visit [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) - here you'll find:

- **Videos** about your benefits
- A blue **Questions** button to the help desk:
  - <https://benefitssupport.tn.gov/hc/en-us>
- A green **Help** button to CHAT with a representative during business hours
- Call Benefits Administration at 800.253.9981, M-F, 8-4:30, CT
- For password reset help, call Edison at 866.376.0104

Find the Annual Enrollment newsletter and more on the [Enrollment Materials](#) page.

Join an employee webinar to learn more about all benefits changes!

- Webinars are held in Sept. and Oct.

**New!** Join a webinar and hear directly from our insurance carriers, or vendors as we call them, about your medical, dental, vision insurance and more!

All webinar dates/times are found at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth). Click on the **About Enrollment** page and scroll down for instructions.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



Visit [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) - here you'll find:

- **Videos** about your benefits
- A blue **Questions** button to the help desk:
  - <https://benefitssupport.tn.gov/hc/en-us>
- A green **Help** button to CHAT with a representative during business hours
- Call Benefits Administration at 800.253.9981, M-F, 8-4:30, CT
- For password reset help, call Edison at 866.376.0104

Find the Annual Enrollment newsletter and more on the [Enrollment Materials](#) page.

- **Join an employee webinar to learn more about all benefits changes!**
  - Webinars are held in Sept. and Oct.
- **New!** Join a webinar and hear directly from our insurance carriers, or vendors we call them, about your medical, dental, vision insurance and more!
- All webinar dates/times are found at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth). Click on the **About Enrollment** page and scroll down for instructions.

## Benefits

### Health plans

**You have the choice between three different plans.  
Preventive care is free in all plans, if you use an in-network provider.**

- **Premier PPO:** Higher monthly premium – but lower out-of-pocket costs for deductible, copays and coinsurance
- **Standard PPO:** Lower monthly premium than the Premier PPO – but higher out-of-pocket costs for deductible, copays and coinsurance
- **CDHP/HSA:** Lowest monthly premium – but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

**Here are the health plans you can choose from. And as a reminder with all health plans, you won't pay anything for in-network preventive care, if you use an in-network provider:**

- **Premier PPO:** Higher monthly premium – but lower out-of-pocket costs for your deductible, copays and coinsurance.
- **Standard PPO:** Lower monthly premium than the Premier PPO – but higher out-of-pocket costs for your deductible, copays and coinsurance.
- **CDHP/HSA:** Lowest monthly premium – but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays.

## Benefits

### More about the **CDHP/HSA**:

- **State puts \$250 (employee only) or \$500 (all other tiers) into your HSA.**
  - This money applies to your yearly maximum contribution amount (see below).
  - State HSA contribution - not available if your coverage starts Sept. 2, 2021, through Dec. 31, 2021.
- The **HSA** can help you **save** for healthcare costs.
- You get tax benefits, the money rolls over each year and you keep the money if you leave/retire. You can put the premium savings into your HSA to pay your deductible!
  - Learn more at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **CDHP/HSA Insurance Options**.
- **HSA IRS max contributions** – There are limits on how much money you can put in your HSA for 2021:
  - \$3,600 for employee only coverage
  - \$7,200 for all other tiers
  - Members 55 or older can contribute \$1,000 more each year

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

### More about the **CDHP/HSA**:

- **State puts \$250 (employee only) or \$500 (all other tiers) into your HSA.**
  - This money applies to your yearly maximum contribution amount (see below).
  - State HSA contribution - not available if your coverage starts Sept. 2, 2021, through Dec. 31, 2021.
- The **HSA** can help you **save** for healthcare costs.
- You get tax benefits, the money rolls over each year and you keep the money if you leave/retire. You can put the premium savings into your HSA to pay your deductible!
  - Learn more at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **CDHP/HSA Insurance Options**.
- **HSA IRS max contributions** – There are limits on how much money you can put in your HSA for 2021:
  - \$3,600 for employee only coverage
  - \$7,200 for all other tiers
  - Members 55 or older can contribute \$1,000 more each year

## Important HSA Information

- **Important! Your full HSA contribution is **not** available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck, each pay period. You may only spend the money that in your HSA at the time of service or care. But you can pay out of your own pocket and pay yourself back later with funds from your HSA.**
- **Debit card:** CDHP/HSA members will get a new debit card from our vendor, Optum Bank, to use for qualified expenses. Affected members will get more information later in 2020.
- **State employees** enrolled in the CDHP **must** enter their HSA contribution amounts **each year** in Edison.
- **Higher education employees** enrolled in the CDHP can update their HSA contribution amounts by contacting their agency benefits coordinator (ABC).
- Enrolling in Social Security at age 65 automatically triggers Medicare Part A enrollment. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

### This is important information about the HSA if you enroll in a CDHP.

- **Important! Your full HSA contribution is **not** available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck, each pay period. You may only spend the money that in your HSA at the time of service or care. But you can pay out of your own pocket and pay yourself back later with funds from your HSA.**
- **Debit card:** CDHP/HSA members will get a new debit card from our vendor, Optum Bank, to use for qualified expenses. Affected members will get more information later in 2020.
- **State employees** enrolled in the CDHP **must** enter their HSA contribution amounts **each year** in Edison.
- **Higher education employees** enrolled in the CDHP can update their HSA contribution amounts by contacting their agency benefits coordinator (ABC).
- Enrolling in Social Security at age 65 automatically triggers Medicare Part A enrollment. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

## CDHP/HSA and FSA restrictions

**Restrictions with a CDHP/HSA:** You cannot enroll in a CDHP if:

- you are enrolled in another plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE, Social Security benefits),
- If you have received care from any Veterans Affairs (VA) facility or the Indian Health Services (IHS) within the past three months. Generally, members receiving free care at any VA facility cannot enroll in the CDHP because a HSA is automatically opened for them. Individuals are not eligible to make HSA contributions for any month if they receive medical benefits from the VA at any time during the previous three months. However, members may be eligible if the member did not receive any care from a VA facility for three months, or member only receives care from a VA facility for a service-connected disability (it must be a disability).
- Go to [https://www.irs.gov/irb/2004-33\\_IRB/ar08.html](https://www.irs.gov/irb/2004-33_IRB/ar08.html) for HSA eligibility information.

**You cannot enroll in the CDHP/HSA if either you or your spouse have a medical flexible spending account (FSA) or health reimbursement account (HRA) at either employer.** You can have a limited purpose FSA (L-FSA) for dental and vision expenses.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

### **There are restrictions with a CDHP/HSA and enrolling in other plans and/or FSAs:**

You cannot enroll in a CDHP if:

- you are enrolled in another plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE, Social Security benefits),
- If you have received care from any Veterans Affairs (VA) facility or the Indian Health Services (IHS) within the past three months. Generally, members receiving free care at any VA facility cannot enroll in the CDHP because a HSA is automatically opened for them. Individuals are not eligible to make HSA contributions for any month if they receive medical benefits from the VA at any time during the previous three months. However, members may be eligible if the member did not receive any care from a VA facility for three months, or member only receives care from a VA facility for a service-connected disability (it must be a disability).
- Go to [https://www.irs.gov/irb/2004-33\\_IRB/ar08.html](https://www.irs.gov/irb/2004-33_IRB/ar08.html) for HSA eligibility information.

**You cannot enroll in the CDHP/HSA if either you or your spouse have a medical flexible spending account (FSA) or health reimbursement account (HRA) at either employer.** You can have a limited purpose FSA (L-FSA) for dental and vision expenses.

## Carrier Networks

### Choose between three networks (doctors, hospitals, facilities) for your medical care.

There are two narrow networks, BlueCross BlueShield (BCBST) Network S and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and costs low. There is also one broad network, Cigna OAP, for maximum choice.

- **BCBST Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** is a broad network with the most providers in Tennessee. OAP gives you access to more providers than the other networks, but this broad choice costs more. You pay a monthly surcharge of \$40/\$80, which is added to the premium.
  - \$40 more for Employee only/Employee+child(ren) tiers
  - \$80 more for Employee+spouse/Employee+spouse+child(ren) tiers
- **Surgical and Treatment Support Program:** Cigna members can also access this program, which offers 100% coverage (after deductible for CDHP) for some hip, knee and back surgeries with program providers. Members must enroll in the program prior to surgery. Go to [cigna.com/stateoftn](http://cigna.com/stateoftn) to learn more.

To find out if your doctor/hospital are in a network, go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Carrier Information**.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

### You have the choice between three networks (doctors, hospitals, facilities) for your medical care.

There are two narrow networks, BlueCross BlueShield (BCBST) Network S and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and costs low. There is also one broad network, Cigna OAP, for maximum choice.

- **BCBST Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** is a broad network with the most providers in Tennessee. OAP gives you access to more providers than the other networks, but this broad choice costs more. You pay a monthly surcharge of \$40/\$80, which is added to the premium.
  - \$40 more for Employee only/Employee+child(ren) tiers
  - \$80 more for Employee+spouse/Employee+spouse+child(ren) tiers
- **Surgical and Treatment Support Program:** Cigna members can also access this program, which offers 100% coverage (after deductible for CDHP) for some hip, knee and back surgeries with program providers. Members must enroll in the program prior to surgery. Go to [cigna.com/stateoftn](http://cigna.com/stateoftn) to learn more.

## Carrier Networks

### Important! Carrier Network Information

Each network (BCBST S, Cigna LP and OAP) has providers (doctors, hospitals and facilities) throughout Tennessee and across the country. It's important to check the networks carefully. The network choice you make during Annual Enrollment is for the entire plan year (Jan.1 until Dec. 31), subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes in enrollment of plan members and dependents as a special enrollment.

**Network providers and hospitals can and do change.** Benefits Administration cannot guarantee that all providers and hospitals that are in a network at the beginning of the year will stay in that network for the entire year. **A provider or hospital leaving a network is not a qualifying event and does not allow you to make coverage changes.**

Your carrier (BlueCross or Cigna) network's website has tools and resources to help you find out how much a procedure or test could cost.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

### Important! Carrier Network Information

Each network (BCBST S, Cigna LP and OAP) has providers (doctors, hospitals and facilities) throughout Tennessee and across the country. It's important to check the networks carefully. The network choice you make during Annual Enrollment is for the entire plan year (Jan.1 until Dec. 31), subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes in enrollment of plan members and dependents as a special enrollment.

**Network providers and hospitals can and do change.** Benefits Administration cannot guarantee that all providers and hospitals that are in a network at the beginning of the year will stay in that network for the entire year. **A provider or hospital leaving a network is not a qualifying event and does not allow you to make coverage changes.**

## Pharmacy Benefits

All health plans include full prescription drug benefits. The health plan you choose determines your out-of-pocket prescription costs (copay, coinsurance, deductible and out-of-pocket maximum).

- How much you pay will depend on three things (**benefits chart on next page**):
  - the drug tier - if you choose a generic, preferred brand, non-preferred brand or specialty drug (called tiers) drug;
  - the day supply you receive - 30-day (or <30) supply or a 90-day (>31) supply; and
  - where you fill your prescription – at a retail, Retail-90 or mail order pharmacy.
- **New** - In 2021, the covered drug list (formulary) will change. In some cases, if there are other drugs that offer the same or similar clinical benefits at a lower cost, the plan will no longer cover certain drugs and other products on the current drug list. If you are taking one of these drugs, you and your prescribing physician will receive a letter from CVS Caremark in November. The letter will explain which drug(s) will be no longer covered under the plan, provide your covered drug options, and the appeal process for possible continued coverage.
- **New** - In 2021, some osteoporosis medications will be added to the maintenance tier drug list.

Information about pharmacy benefits, vaccines and ways to save money is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Pharmacy**.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

All health plans include full prescription drug benefits. The health plan you choose determines your out-of-pocket prescription costs (copay, coinsurance, deductible and out-of-pocket maximum).

- How much you pay will depend on three things (**benefits chart on next page**):
  - the drug tier - if you choose a generic, preferred brand, non-preferred brand or specialty drug (called tiers) drug;
  - the day supply you receive - 30-day (or <30) supply or a 90-day (>31) supply; and
  - where you fill your prescription – at a retail, Retail-90 or mail order pharmacy.
- **NEW** – In 2021, the covered drug list (formulary) will change. In some cases, if there are other drugs that offer the same or similar clinical benefits at a lower cost, the plan will no longer cover certain drugs and other products on the current drug list. If you are taking one of these drugs, you and your prescribing physician will receive a letter from CVS Caremark in November. The letter will explain which drug(s) will be no longer covered under the plan, provide your covered drug options, and the appeal process for possible continued coverage.
- **NEW** – In 2021, some osteoporosis medications will be added to the maintenance tier drug list.

Information about pharmacy benefits, vaccines and ways to save money is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Pharmacy**.

## Pharmacy Benefits

\*These are the in-network pharmacy benefits (copays and coinsurance). If out of network pharmacy benefits are available, they are different and will cost you more.

\*\* Specialty Network Pharmacy: Specialty drugs must be filled through a Specialty Network Pharmacy and can only be filled every 30 days.

PHARMACY (IN-NETWORK)*	PREMIER PPO	STANDARD PPO	CDHP/HSA
<b>30-DAY SUPPLY</b>			
Generic	\$7	\$14	20% coinsurance after deductible is met
Brand	\$40	\$50	
Non-preferred brand	\$90	\$100	
<b>90-DAY SUPPLY (Retail-90 network pharmacy or mail order)</b>			
Generic	\$14	\$28	20% coinsurance after deductible is met
Brand	\$80	\$100	
Non-preferred brand	\$180	\$200	
<b>90-DAY SUPPLY (certain maintenance medications from a Retail-90 network pharmacy or mail order)</b>			
Generic	\$7	\$14	10% coinsurance without having to meet deductible
Brand	\$40	\$50	
Non-preferred brand	\$160	\$180	
<b>SPECIALITY PHARMACY**</b>			
Coinsurance	10% (min \$50; max \$150)	10% (min \$50; max \$150)	20% after deductible

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



Here are pharmacy copays and coinsurance costs by plan. Find the full comparison charts at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Pharmacy**.

## Telehealth – 24/7 virtual medical care

Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere, at any time. The cost is less than a typical office visit when you use PhysiciansNow, MDLive or Amwell programs sponsored by BlueCross BlueShield (BCBST) and Cigna.

- Schedule an appointment for minor illnesses (cold, flu, allergies, etc.) for you or your family at a time that works for you, in the comfort of your own home.

### Save time – create your user profile in advance.

- **BCBST members:**
  - Log into BlueAccess at [bcbst.com/members/tn\\_state/](http://bcbst.com/members/tn_state/)
  - Look for and select **Talk With a Doctor Now**
  - Or, call 888.283.6691
- **Cigna members:**
  - Log into MyCigna.com
  - Look for **MDLive** or **Amwell** and select the vendor of your choice
  - Or, call 888.726.3171 for MDLive or 855.667.9722 for Amwell

### Cost:

- **PPO members:** Copay is \$15
- **CDHP members:** You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Telehealth**.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere, at any time. The cost is less than a typical office visit when you use PhysiciansNow, MDLive or Amwell programs sponsored by BlueCross BlueShield (BCBST) and Cigna.

- Schedule an appointment for minor illnesses (cold, flu, allergies, etc.) for you or your family at a time that works for you, in the comfort of your own home.

### Save time – create your user profile in advance.

- **BCBST members:**
  - Log into BlueAccess at [bcbst.com/members/tn\\_state/](http://bcbst.com/members/tn_state/)
  - Look for and select **Talk With a Doctor Now**
  - Or, call 888.283.6691
- **Cigna members:**
  - Log into MyCigna.com
  - Look for **MDLive** or **Amwell** and select the vendor of your choice
  - Or, call 888.726.3171 for MDLive or 855.667.9722 for Amwell

### Cost:

- **PPO members:** Copay is \$15
- **CDHP members:** You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Telehealth**.

## Behavioral Health & Substance Use Services – managed by Optum

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services.

**Newly enrolled members will get an ID card to use for services.**

- **Optum can:** Find a network provider (in person or virtual visits); schedule an appointment; explain benefits; identify best treatment options; and answer questions.
- **New – Talkspace online therapy:** Members with behavioral health benefits can get more information on HERE4TN.com including how to download the app. Communicate securely, 24/7, with a therapist from your smartphone or desktop. It includes text, audio or video within the secure app. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Behavioral Health**.

To access all programs and services, **and get help finding a provider**, contact: Optum at 855.HERE4TN (855.437.3486), 24/7, or HERE4TN.com



[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services.

**Newly enrolled members will get an ID card to use for services.**

- **Optum can:** Find a network provider (in person or virtual visits); schedule an appointment; explain benefits; identify best treatment options; and answer questions.
- **New – Talkspace online therapy:** Members with behavioral health benefits can get more information on HERE4TN.com including how to download the app. Communicate securely, 24/7, with a therapist from your smartphone or desktop. It includes text, audio or video within the secure app. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Behavioral Health**.

To access all programs and services, **and get help finding a provider**, contact: Optum at 855.HERE4TN (855.437.3486), 24/7, or HERE4TN.com

## Employee Assistance Program (EAP) – managed by Optum

Available to all benefits-eligible state/higher education employees and their eligible dependents – even if they are not enrolled in a health plan.

- Members get five EAP counseling visits, per problem, per year, per individual at no cost.
  - Available in person or by **virtual visit**.
- **New – Sanvello** is an on-demand mobile app to help with stress, anxiety and depression. The premium app version is available through your benefits any time at no extra cost. Get more information at [HERE4TN.com](http://HERE4TN.com) including how to register and download the app.
- A telephonic coaching program, **Take Charge at Work**, helps members who are 18+ (EAP-eligible and working part/full time) deal with stress and depression. Available at no additional cost, if you qualify.
  - State plan participants can earn a Wellness Program cash incentive.

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **EAP**.

For EAP programs and services, **and help finding a provider**, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or [Here4TN.com](http://Here4TN.com)

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

EAP is available to all benefits-eligible state/higher education employees and their eligible dependents – even if they are not enrolled in a health plan.

- Members get five EAP counseling visits, per problem, per year, per individual at no cost.
  - Available in person or by **virtual visit**.
- **New – Sanvello** is an on-demand mobile app to help with stress, anxiety and depression. The premium app version is available through your benefits any time at no extra cost. Get more information at [HERE4TN.com](http://HERE4TN.com) including how to register and download the app.
- A telephonic coaching program, **Take Charge at Work**, helps members who are 18+ (EAP-eligible and working part/full time) deal with stress and depression. Available at no additional cost, if you qualify.
  - State plan participants can earn a Wellness Program cash incentive.

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **EAP**.

For EAP programs and services, **and help finding a provider**, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or [Here4TN.com](http://Here4TN.com)

## Wellness Program

The 2021 wellness program for state/higher education employees and spouses (excludes retirees) has a few cash incentive changes.

- **Members can each earn up to \$250 (\$500 annual maximum).** Complete certain wellness activities to earn cash incentives.
- **Cash Incentive changes:**
  - **New Incentive: Healthy You group coaching sessions** – earn \$50 per session/maximum of three sessions for \$150.
  - **Weight Management program:** Members eligible for the program will only be eligible to complete the first class once and receive an incentive payment.
  - All other cash incentives currently in place will not change.

Information about programs, activities and a **printable Incentive Table** are at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Wellness**. ActiveHealth will mail information to members in December.

Contact: **ActiveHealth**, 888.741.3390, M-F, 8-8, [go.activehealth.com/wellnesstn](http://go.activehealth.com/wellnesstn)

\*Members must be in a positive pay status to receive an incentive. The cash incentive for both the employee and eligible spouse will be deposited directly into the member's paycheck and will be taxed.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



The 2021 wellness program for state/higher education employees and spouses (excludes retirees) has a few cash incentive changes.

- **Members can each earn up to \$250 (\$500 annual maximum).** Complete certain wellness activities to earn cash incentives.
- **Cash Incentive changes:**
  - **New Incentive: Healthy You group coaching sessions** – earn \$50 per session/maximum of three sessions for \$150.
  - **Weight Management program:** Members eligible for the program will only be eligible to complete the first class once and receive an incentive payment.
  - All other cash incentives currently in place will not change.

Information about programs, activities and a **printable Incentive Table** are at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Wellness**. ActiveHealth will mail information to members in December.

Contact: **ActiveHealth**, 888.741.3390, M-F, 8-8, [go.activehealth.com/wellnesstn](http://go.activehealth.com/wellnesstn)

\*Members must be in a positive pay status to receive an incentive. The cash incentive for both the employee and eligible spouse will be deposited directly into the member's paycheck and will be taxed.

## Diabetes Prevention Program

**Diabetes Prevention Program (DPP)\*** will again be offered **free** to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes.

- Offered as a part of health insurance
- No cost if you use an in-network provider
- Must meet certain criteria\*

### Two online programs offered:

- **Cigna Omada program** – for enrolled Cigna health plan members
- **BlueCross BlueShield Livongo program** – for enrolled BCBST plan members

\*Those already diagnosed with diabetes are not eligible for the DPP, but if a health plan member, you can contact ActiveHealth to enroll in a diabetes program.

For details, go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Wellness** on the **DPP webpage**.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



**Diabetes Prevention Program (DPP)\*** will again be offered **free** to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes.

- Offered as a part of health insurance
- No cost if you use an in-network provider
- Must meet certain criteria\*

### Two online programs offered:

- **Cigna Omada program** – for enrolled Cigna health plan members
- **BlueCross BlueShield Livongo program** – for enrolled BCBST plan members

\*Those already diagnosed with diabetes are not eligible for the DPP, but if a health plan member, you can contact ActiveHealth to enroll in a diabetes program.

For details, go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Wellness** on the **DPP webpage**.

## 2021 Premiums State and Higher Education

### Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	CDHP/HSA*
Employee Only	\$140	\$95	\$62
Employee + Child(ren)	\$210	\$143	\$91
Employee + Spouse	\$292	\$200	\$129
Employee + Spouse + Child(ren)	\$362	\$248	\$158

\*Premiums shown are for the employee share for **active employees**. Complete premium charts are found at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth). Click on **Premiums** in the top navigation.

\*Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the broad Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.

\*The state will put \$250 (emp. only) or \$500 (other tiers) into your HSA annually. Not available for coverage starting Sept. 2, 2021, through Dec. 31, 2021.



[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

Here are the 2021 premiums for active state and higher education employees.

- These premiums do not include the cost for the broad Cigna OAP network – which would add \$40 to \$80 more to your premium each month.
- Premium charts are found on the **Premium** page on the website.

\*The state will put \$250 (emp. only) or \$500 (other tiers) into your HSA annually. Not available for coverage starting Sept. 2, 2020, through Dec. 31, 2020.

<b>2021 Deductibles/Out-of-Pocket Maximums (will not change from 2020)</b>			
	<b>Premier PPO</b>	<b>Standard PPO</b>	<b>CDHP/HSA</b>
	In-Network	In-Network	In-Network
<b>Deductibles</b>			
Employee only	\$500	\$1,000	\$1,500
Employee + Child(ren)	\$750	\$1,500	\$3,000
Employee + Spouse	\$1,000	\$2,000	\$3,000
Employee + Spouse + Child(ren)	\$1,250	\$2,500	\$3,000
<b>Out-of-Pocket Max</b>			
Employee only	\$3,600	\$4,000	\$2,500
Employee + Child(ren)	\$5,400	\$6,000	\$5,000
Employee + Spouse	\$7,200	\$8,000	\$5,000
Employee + Spouse + Child(ren)	\$9,000	\$10,000	\$5,000

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



- This chart shows the **annual deductible and out-of-pocket maximums**
- The **annual deductible** is the amount you must pay each year before your plan pays hospital or other charges that are covered through co-insurance.
  - Your annual deductible is lower for in-network services.
- The plans also have **out-of-pocket maximums** for both in-network and out-of-network services.
  - The **out-of-pocket maximums** limit how much co-insurance and copays you would have to pay in any given year if you or a covered family member had a serious illness or injury.
  - After you reach your out-of-pocket maximum level for in-network services, the plan would pay 100% of in-network costs for the rest of the year.
  - The out-of-pocket maximums provide you and your covered dependents with peace of mind and financial protection against a catastrophic illness or injury.
- **Questions & Answers** (Q&A) for what is covered and not covered, including information about hospital-based providers, is found in the carriers' member handbooks.

## Dental Benefits (employee paid)

Two different Dental plans are offered. Members pay the full monthly premium.

- **MetLife DPPO: Monthly premium rates will stay the same.** Use any Dentist, but save money staying in-network.
  - Discuss any estimated expenses with your dentist or specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and coinsurance.
  - Waiting periods apply to select procedures.
- **Cigna Prepaid plan: 3% monthly premium rate increase.** Required to use a Network Dentist. You select your Network General Dentist and notify Cigna. See the list of Dentists on the Cigna website.
  - Members pay copays and they may have changed for dental procedures. Review the Patient Charge Schedule on the Partners website under Publications, then Dental.
  - Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment already in progress on a new member's effective date will not be covered.
  - **New** – now covering dental implants.

Information, including a comparison of the two plan options is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m.; [metlife.com/StateofTN](http://metlife.com/StateofTN)  
 Contact: **Cigna**, 800.997.1617, 24/7; [cigna.com/stateofTN](http://cigna.com/stateofTN)

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



Two different Dental plans are offered. Members pay the full monthly premium.

- **MetLife DPPO: Monthly premium rates will stay the same.** Use any Dentist, but save money staying in-network.
  - Discuss any estimated expenses with your dentist or specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and coinsurance.
  - Waiting periods apply to select procedures.
- **Cigna Prepaid plan: 3% monthly premium rate increase.** Required to use a Network Dentist. You select your Network General Dentist and notify Cigna. See the list of Dentists on the Cigna website.
  - Members pay copays and they may have changed for dental procedures. Review the Patient Charge Schedule on the Partners website under Publications, then Dental.
  - Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment already in progress on a new member's effective date will not be covered.
  - **New** – now covering dental implants.

Information, including a comparison of the two plan options is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m.; [metlife.com/StateofTN](http://metlife.com/StateofTN)

Contact: **Cigna**, 800.997.1617, 24/7; [cigna.com/stateofTN](http://cigna.com/stateofTN)

## Dental Benefits (employee paid)

### Monthly Premiums

Tiers	Cigna Prepaid (DHMO) Plan	DPPO - MetLife
Employee Only	\$13.84	\$23.64
Employee + Child(ren)	\$28.75	\$54.36
Employee + Spouse	\$24.54	\$44.72
Employee + Spouse + Child(ren)	\$33.74	\$87.50

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

Here are the 2021 premiums for active employees. All premiums are employee paid. As mentioned early, Cigna Prepaid premiums will increase by 3%; MetLife DPPO premiums will stay the same in 2021.

You can find full benefits charts on the website at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) on the **Dental** webpage.

2021 premium information will be found on the **Premium webpage**.

## Vision Benefits (employee paid)

Vision insurance is offered through Davis Vision. Members pay the full monthly premium. In 2021, premiums will stay the same. Choose from two options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials such as eyeglass frames, lenses, contact lenses, etc.
- **Expanded Plan:** Includes greater “allowances” (dollar amounts) and additional materials versus the Basic Plan.

In both plans, you pay copays and coinsurance on materials or other services when the cost exceeds the allowed dollar amount.

- You'll save money when using in-network providers.

**Members in both vision plans get** routine eye exams every calendar year; frames once every two calendar years; and a choice of eyeglass lenses or contact lenses once every calendar year.

Information is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits - Vision**.

**Contact:** Davis Vision, 800.208.6404, M-F, 7 a.m. - 10 p.m., Sat, 8 a.m. - 3 p.m., Sun 11 a.m. - 3 p.m.; [davisvision.com/stateofTN](http://davisvision.com/stateofTN)



[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

Vision insurance is offered through Davis Vision.

Members pay the full monthly premium. In 2021, premiums will stay the same. Choose from two options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials such as eyeglass frames, lenses, contact lenses, etc.
- **Expanded Plan:** Includes greater “allowances” (dollar amounts) and additional materials versus the Basic Plan.

In both plans, you pay copays and coinsurance on materials or other services when the cost exceeds the allowed dollar amount.

- You'll save money when using in-network providers.

**Members in both vision plans get** routine eye exams every calendar year; frames once every two calendar years; and a choice of eyeglass lenses or contact lenses once every calendar year.

Information is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits - Vision**.

**Contact:** Davis Vision, 800.208.6404, M-F, 7 a.m. - 10 p.m., Sat, 8 a.m. - 3 p.m., Sun 11 a.m. - 3 p.m.; [davisvision.com/stateofTN](http://davisvision.com/stateofTN)

## Vision Benefits (employee paid)

### Monthly Premiums

Tiers	Basic	Expanded
Employee Only	\$3.07	\$5.56
Employee + Child(ren)	\$6.13	\$11.12
Employee + Spouse	\$5.82	\$10.57
Employee + Spouse + Child(ren)	\$9.01	\$16.35

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

And here are the premiums for vision benefits in 2021 – they are the same as last year.

The vision benefits grid is found on the website [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Vision**.

2021 premium information will be found on the **Premium** webpage.

## Flexible Spending Accounts (FSA) state and higher education only

Use FSAs to pay for healthcare and dependent care while saving money on your taxes. Insurance-eligible employees can enroll these:

**NEW - In 2021, Optum Bank will manage medical, limited purpose (L-FSA) and dependent care FSA (DC-FSA) programs:**

- **Medical FSA:** For medical, dental and vision expenses.
  - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
- **Limited Purpose FSA (L-FSA):** For dental and vision expenses only.
  - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
- **Dependent Care FSA (DC-FSA):** For certain dependent care costs.
  - Annual limit - \$5,000 (up to \$2,500 per spouse for married couples filing jointly). No carryover amount allowed.

▫ **Important:** Cannot enroll in both a medical FSA and a L-FSA in the same year.  
 ▫ **Medical FSA and L-FSA members will get a new debit card** to use their funds at the pharmacy/provider's office from Optum Bank. Per IRS rules, **Optum Bank may need you to verify card purchases by providing your explanation of benefits (EOB)/claims document. Make sure to respond or your debit card may be suspended.**

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

Use FSAs to pay for healthcare and dependent care while saving money on your taxes. Insurance-eligible employees can enroll these:

**NEW - In 2021, Optum Bank will manage medical, limited purpose (L-FSA) and dependent care FSA (DC-FSA) programs:**

- **Medical FSA:** For medical, dental and vision expenses.
  - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
- **Limited Purpose FSA (L-FSA):** For dental and vision expenses only.
  - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
- **Dependent Care FSA (DC-FSA):** For certain dependent care costs.
  - Annual limit - \$5,000 (up to \$2,500 per spouse for married couples filing jointly). No carryover amount allowed.

▫ **Important:** Cannot enroll in both a medical FSA and a L-FSA in the same year.  
 ▫ **Medical FSA and L-FSA members will get a new debit card** to use their funds at the pharmacy/provider's office from Optum Bank. Per IRS rules, **Optum Bank may need you to verify card purchases by providing your explanation of benefits (EOB)/claims document. Make sure to respond or your debit card may be suspended and any unsubstantiated claims may be reported to your employer for inclusion on your W2 or turned over to a collection agency.**

## Flexible Spending Accounts (FSA)

**State employees: Transportation/parking FSA** is also available - **managed by Benefits Administration (BA).**

- The maximum amount that may be contributed to the transportation FSA and/or the parking FSA is \$270 per month. Debit card not provided. File claims with BA.

**Important Enrollment Information** - You must choose how much money (elections) you'll put in your medical FSA or L-FSA, and DC-FSA during annual enrollment (unless you have a special qualifying event).

- **State employees enroll in Edison.** For the transportation/parking FSA, you can enroll during annual enrollment or at any time with a paper form found on the Partners for Health website, Flexible Benefits.
- **Higher education employees link to enroll is on the Optum Bank website at [optumbank.com/Tennessee](https://optumbank.com/Tennessee).**

Information is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Flexible Benefits**.

**Contact:** Optum Bank (medical FSA, L-FSA, DC-FSA), 866.600.4984, 24/7, [optumbank.com/Tennessee](https://optumbank.com/Tennessee)

**Find a FSA/HSA chart** showing contribution amounts, tax benefits and how to use your funds at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Publications**.



[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**State employees: Transportation/parking FSA** is also available - **managed by Benefits Administration (BA).**

- The maximum amount that may be contributed to the transportation FSA and/or the parking FSA is \$270 per month. Debit card not provided. File claims with BA.

**Important Enrollment Information** - You must choose how much money (elections) you'll put in your medical FSA or L-FSA, and DC-FSA during annual enrollment (unless you have a special qualifying event).

- **State employees enroll in Edison.** For the transportation/parking FSA, you can enroll during annual enrollment or at any time with a paper form found on the Partners for Health website, Flexible Benefits.
- **Higher education employees link to enroll is on the Optum Bank website at [optumbank.com/Tennessee](https://optumbank.com/Tennessee).**

Information is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Flexible Benefits**.

**Contact:** Optum Bank (medical FSA, L-FSA, DC-FSA), 866.600.4984, 24/7, [optumbank.com/Tennessee](https://optumbank.com/Tennessee)

**Find a FSA/HSA chart** showing contribution amounts, tax benefits and how to use your funds at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Publications**.

## Disability Insurance (employee paid) – offered through MetLife

Disability insurance is offered to full-time state/higher education employees through MetLife.

- In 2021, premium rates and age-brackets will stay the same. Premiums increase as of October 2020 if your salary is greater on Sept. 1, 2020, than Sept. 1, 2019, or if you move into a higher age bracket for LTD.
- Members pay the full monthly premium.
- All sick leave, annual leave and comp time must be used before benefits are payable.
- **Short-term Disability (STD):** Replaces a percentage of your income during a disability, which could last up to 26 weeks. Two coverage options are available.
  - Frequently asked questions (FAQs), including pregnancy: [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Disability**.
- **Long-term Disability (LTD)** (state employees only): Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days. Four options are available.
  - Higher education employees-contact your ABC/HR office about available LTD options.

Continued on next slide ...

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



Disability insurance is offered to full-time state/higher education employees through MetLife.

- In 2021, premium rates and age-brackets will stay the same. Premiums increase as of October 2020 if your salary is greater on Sept. 1, 2020, than Sept. 1, 2019, or if you move into a higher age bracket for LTD.
- Members pay the full monthly premium.
- All sick leave, annual leave and comp time must be used before benefits are payable.
- **Short-term Disability (STD):** Replaces a percentage of your income during a disability, which could last up to 26 weeks. Two coverage options are available.
  - Frequently asked questions (FAQs), including pregnancy: [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Disability**.
- **Long-term Disability (LTD)** (state employees only): Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days. Four options are available.
  - Higher education employees-contact your ABC/HR office about available LTD options.

Continued on next slide ...

## Disability Insurance (employee paid) – offered through MetLife

- **Apply for coverage or increase your coverage if already enrolled.**
  - In Edison, pick the benefit you want under STD and/or LTD, if eligible. MetLife will mail you a “Statement of Health” form with medical questions. **Your completed/signed form must be faxed, emailed or mailed with a timestamp or postmark to MetLife by Nov. 6.**
- **Application is subject to review and approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.**

Information, including **how to calculate your rates**, is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Disability**. Monthly premium rates are also in Edison.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m.; [metlife.com/StateofTN](http://metlife.com/StateofTN)

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



- **Apply for coverage or increase your coverage if already enrolled.**
  - In Edison, pick the benefit you want under STD and/or LTD, if eligible. MetLife will mail you a “Statement of Health” form with medical questions. **Fax, email or mail with a timestamp or postmark by Nov. 6, your completed/signed form to MetLife.**
- **Application is subject to review and approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.**

Information, including **how to calculate your rates**, is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Disability**. Monthly premium rates are also in Edison.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m.; [metlife.com/StateofTN](http://metlife.com/StateofTN)

## Life Insurance – state and higher education only

Life insurance is offered through Securian Financial (MN Life).

- In 2021, overall life insurance premium rates will stay the same.
- An online web tool, **Benefit Scout**, can help you estimate the amount of life insurance you may need.
  - **Log in and find it at [lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)**

Contact: **Securian Financial**, 866.881.0631 M-F, 7 a.m. to 6 p.m.,  
[lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

Life insurance is offered through Securian Financial (MN Life).

- In 2021, overall life insurance premium rates will stay the same.
- An online web tool, **Benefit Scout**, can help you estimate the amount of life insurance you may need.
  - **Log in and find it at [lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)**

Contact: **Securian Financial**, 866.881.0631 M-F, 7 a.m. to 6 p.m.,  
[lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)

## Basic Term Life/AD&D – state and higher education only

All benefits-eligible employees get \$20,000 basic term life insurance and \$40,000 basic AD&D coverage at no cost.

If you enroll in health insurance, life insurance coverage automatically increases based on your salary to a maximum of \$50,000 for Basic Term Life Insurance and \$100,000 for Basic Accidental Death and Dismemberment (AD&D) Insurance. You pay a monthly premium for this additional coverage.

- **Overall, premium rates will stay the same in 2021.**
  - If your salary goes up as of Sept. 1, 2020 compared to Sept. 1, 2019, your monthly premium may increase as of Oct. 2020.
  - At ages 65 and over, your coverage amounts will reduce.
- Basic dependent term life/basic AD&D insurance will automatically apply to your dependent(s) enrolled in your family health insurance. You will pay premiums for your dependent(s) coverage.
- **Keep your beneficiary information current in Edison.**

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

All benefits-eligible employees get \$20,000 basic term life insurance and \$40,000 basic AD&D coverage at no cost.

If you enroll in health insurance, life insurance coverage automatically increases based on your salary to a maximum of \$50,000 for Basic Term Life Insurance and \$100,000 for Basic Accidental Death and Dismemberment (AD&D) Insurance. You pay a monthly premium for this additional coverage.

- **Overall, premium rates will stay the same in 2021.**
  - If your salary goes up as of Sept. 1, 2020 compared to Sept. 1, 2019, your monthly premium may increase as of Oct. 2020.
  - At ages 65 and over, your coverage amounts will reduce.
- Basic dependent term life/basic AD&D insurance will automatically apply to your dependent(s) enrolled in your family health insurance. You will pay premiums for your dependent(s) coverage.
- **Keep your beneficiary information current in Edison.**

## Voluntary AD&D – state and higher education only

### Voluntary accidental death & dismemberment (AD&D)

You can buy this insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident.

- This is in addition to the Basic AD&D coverage.
- Premium rates stay the same in 2021.
- Benefit will be paid for Dismemberment if the loss occurs within 180 days of the accident provided you or your dependent were covered on the date of the accident and meet the established criteria. Accident could occur at work or elsewhere.
- Coverage is available at low group rates – no questions asked.
- The maximum benefit for employees is \$60,000.
- Enroll in Edison.

Keep beneficiary information current in Edison.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

### Voluntary accidental death & dismemberment (AD&D)

You can buy this insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident.

- This is in addition to the Basic AD&D coverage.
- Premium rates stay the same in 2021.
- Benefit will be paid for Dismemberment if the loss occurs within 180 days of the accident provided you or your dependent were covered on the date of the accident and meet the established criteria. Accident could occur at work or elsewhere.
- Coverage is available at low group rates – no questions asked.
- The maximum benefit for employees is \$60,000.
- Enroll in Edison.

Keep beneficiary information current in Edison.

## Voluntary Term Life Insurance - state and higher education only

You can buy voluntary term life insurance for yourself, your spouse and children. You must apply for this insurance.

- Voluntary term life insurance rates are staying the same, but your monthly premium could go up if you increase your life insurance amount, or you move into a higher age bracket.
- **To apply for coverage and update your beneficiaries, go to [lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)**

Information is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Life Insurance**. Premium rates are found on the **Premium** webpage.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



You can buy voluntary term life insurance for yourself, your spouse and children. You must apply for this insurance.

- Voluntary term life insurance rates are staying the same, but your monthly premium could go up if you increase your life insurance amount, or you move into a higher age bracket.
- **To apply for coverage and update your beneficiaries, go to [lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn)**

Find more information at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Life Insurance**. Premium rates are found on the **Premium** webpage.

## Using ESS in Edison

You must use ESS in Edison to make changes – [www.edison.tn.gov](http://www.edison.tn.gov)

- On the Edison homepage, look for the green “Benefits Annual Enrollment” button
  - You can enroll on your computer or mobile device.
  - When using Edison ESS, Internet Explorer 11 is the preferred browser.
  - You’ll have to click the Acceptable User Policy “I Accept” button.
- **Videos** can help you!
  - Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and **click the Video link** at the top of the page.
  - **Find videos to:**
    - Reset your password
    - Retrieve your User ID (Access ID)
    - Log in to Edison for the first time
    - Enroll in Edison

**Still need password login help?**

- **All employees** - call the Edison help desk at 866.376.0104.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS  
FOR HEALTH**

You must use ESS in Edison to make changes – [www.edison.tn.gov](http://www.edison.tn.gov)

- On the Edison homepage, look for the green “Benefits Annual Enrollment” button
  - You can enroll on your computer or mobile device.
  - When using Edison ESS, Internet Explorer 11 is the preferred browser.
  - You’ll have to click the Acceptable User Policy “I Accept” button
- **Videos** can help you!
  - Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and **click the Video link** at the top of the page.
  - **Find videos to:**
    - Reset your password
    - Retrieve your User ID (Access ID)
    - Log in to Edison for the first time
    - Enroll in Edison

**Still need password login help?**

- **All employees** - call the Edison help desk at 866.376.0104

## Other Important Information

### Share your email ...

- Please log in to Edison and make sure your email address is correct. It's easy!
- Just go to **Self Service > My System Profile > Change or set up email address.**
- Benefits Administration uses email addresses in Edison to send you important insurance-related information.
- We do not share your information, ever. You can opt-out at any time.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

### Share your email ...

- Please log in to Edison and make sure your email address is correct. It's easy!
- Just go to **Self Service > My System Profile > Change or set up email address.**
- Benefits Administration uses email addresses in Edison to send you important insurance-related information.
- We do not share your information, ever. You can opt-out at any time.

## Don't Forget!

- Use Edison - [www.edison.tn.gov](http://www.edison.tn.gov) (unless otherwise noted)
- **Enroll early!** Enrollment ends at 4:30 p.m. CT on October 16. You must click "Submit Enrollment" in ESS to finalize your selections.
- Dependent documents deadline: October 16 at 4:30 p.m. CT
- **Voluntary Term Life Insurance:** Enroll in voluntary term life insurance at [lifebenefits.com/stateoftn](http://lifebenefits.com/stateoftn)
- **CDHP/HSA:** State employees must update their HSA contributions each year.
- **FSAs:** Must make your medical FSA, L-FSA and DC-FSA account elections during annual enrollment!
  - **State employees:** Enroll in ESS in Edison.
  - **Higher education employees:** Enroll on Optum Bank website at [optumbank.com/Tennessee](http://optumbank.com/Tennessee)

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

**PARTNERS**  
**FOR HEALTH**

- Use Edison - [www.edison.tn.gov](http://www.edison.tn.gov) (unless otherwise noted)
- **Enroll early!** Enrollment ends at 4:30 p.m. CT on October 16. You must click "Submit Enrollment" in ESS to finalize your selections.
- Dependent documents deadline: October 16 at 4:30 p.m. CT
- **Voluntary Term Life Insurance:** Enroll in voluntary term life insurance at [lifebenefits.com/stateoftn](http://lifebenefits.com/stateoftn)
- **CDHP/HSA:** State employees must update their HSA contributions each year.
- **FSAs:** Must make your medical FSA, L-FSA and DC-FSA account elections during annual enrollment!
  - **State employees:** Enroll in ESS in Edison.
  - **Higher education employees:** Enroll on Optum Bank website at [optumbank.com/Tennessee](http://optumbank.com/Tennessee)

## ID and Debit Card Information

### ID cards

- Employees **new to coverage or employees who change/transfer plans** will receive new ID cards.
- **Current members** who don't make plan changes will use their same/current medical, pharmacy, dental and vision ID cards.
- Optum will mail behavioral health ID cards to all newly enrolled health plan members.

**You can always request additional ID cards by contacting your carrier/vendor(s) or by using the vendor's mobile app.**

### Debit cards

- **New!** All CDHP/HSA, Local CDHP/HSA, medical FSA and limited purpose FSA (L-FSA) members will receive a **new debit card from Optum Bank** to use starting Jan. 1, 2021.
  - If you have both an HSA and a L-FSA, you will use the same card for both accounts.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



**Here is 2021 ID card and Debit card information:**

### ID cards

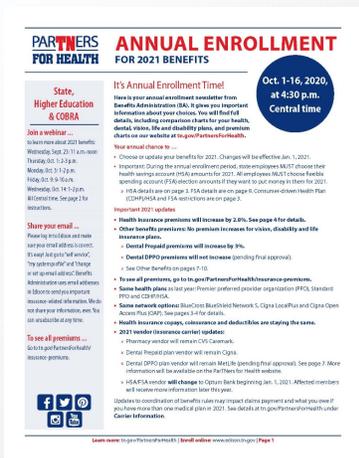
- Employees **new to coverage or employees who change/transfer plans** will receive new ID cards.
- **Current members** who don't make plan changes will use their same/current medical, pharmacy, dental and vision ID cards.
- Optum will mail behavioral health ID cards to all newly enrolled health plan members.

**You can always request additional ID cards by contacting your carrier/vendor(s) or by using the vendor's mobile app.**

### Debit cards

- **New!** All CDHP/HSA, Local CDHP/HSA, medical FSA and limited purpose FSA (L-FSA) members will receive a **new debit card from Optum Bank** to use starting Jan. 1, 2021.
  - If you have both an HSA and a L-FSA, you will use the same card for both accounts.

# Annual Enrollment Newsletter



The 2021 Annual Enrollment newsletter was mailed to all benefits-eligible employees.

You can also find it online under Enrollment Materials.



[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

All eligible employees were mailed a 2021 Annual Enrollment newsletter. It will include the important changes for 2021, and where you can go for more information.

You can also find a PDF copy on the website at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) on the **Enrollment Materials** page.

## Employee Insurance Carrier Webinars - (state and higher education employees)

**New!** Join these webinars to hear directly from our insurance carriers (vendors) about products and ask them questions:

**The webinar at 11 a.m. CT will repeat at 3 p.m. CT**

- Thursday, Sept. 10 – Disability plan options (state/higher education only)
- Friday, Sept. 11 – Medical options (BCBST and Cigna)
- Thursday, Sept. 17 – Davis Vision plan options
- Friday, Sept. 18 – Optum Bank HSA and FSA (ST/HE only) options
- Thursday, Sept. 24 – Life insurance options (state/higher education only)
- Friday, Sept. 25 – Dental options (Cigna Prepaid and MetLife DPPO)

Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) and under **About Enrollment** for instructions on how to register and join the webinar.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



**New!** Join these webinars to hear directly from our insurance carriers (vendors) about products and ask them questions:

**The webinar at 11 a.m. CT will repeat at 3 p.m. CT**

- Thursday, Sept. 10 – Disability plan options (state/higher education only)
- Friday, Sept. 11 – Medical options (BCBST and Cigna)
- Thursday, Sept. 17 – Davis Vision plan options
- Friday, Sept. 18 – Optum Bank HSA and FSA (ST/HE only) options
- Thursday, Sept. 24 – Life insurance options (state/higher ed only)
- Friday, Sept. 25 – Dental options (Cigna Prepaid and MetLife DPPO)

You will have to register for the sessions you want to attend. Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) and under **About Enrollment** for instructions on how to register and join the webinar.

## Employee Webinars – state and higher education employees

Join a webinar to learn more about your 2021 benefits and changes:

- **State and higher education (all CT)**
  - Wednesday, Sept. 23: 11 a.m.-noon
  - Thursday, Oct. 1: 2-3 p.m.
  - Monday, Oct. 5: 1-2 p.m.
  - Friday, Oct. 9: 9-10 a.m.
  - Wednesday, Oct. 14: 1-2 p.m.

Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) and under **About Enrollment** for instructions on how to log in to the webinar.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



Join a webinar to learn more about your 2021 benefits and changes. Here are the dates and times:

- **State and higher education (all Central time)**
  - Wednesday, Sept. 23: 11 a.m.-noon
  - Thursday, Oct. 1: 2-3 p.m.
  - Monday, Oct. 5: 1-2 p.m.
  - Friday, Oct. 9: 9-10 a.m.
  - Wednesday, Oct. 14: 1-2 p.m.

Go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) and under **About Enrollment** for instructions on how to log in to the webinar.

## Contact Info and Materials

- **Benefits Administration (BA):** 800.253.9981 or 615.741.3590, Mon.- Fri., 8 a.m. to 4:30 p.m. CT.
  - A **blue questions button** to our help desk: <https://benefitssupport.tn.gov/hc/en-us>
  - A **green help button** to CHAT with a customer service representative during business hours.
- Each insurance Carrier's (vendor) customer service center/website URL information is found at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Customer Service**.
- Your **agency benefits coordinator (ABC)**, this person is usually in the human resources (HR) office.
- Find definitions, insurance terms and frequently asked questions (FAQ) at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
- Publications and forms, brochures, member handbooks, plan documents, summaries of benefits and coverage (SBC) and sample life insurance certificates are available on [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
- **Questions & Answers (Q&A)** for what is covered and not covered, including information about hospital-based providers, is found in the carriers' member handbooks.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)



If you need more help:

- **Benefits Administration (BA):** 800.253.9981 or 615.741.3590, Mon.- Fri., 8 a.m. to 4:30 p.m. CT.
  - A **blue questions button** to our help desk: <https://benefitssupport.tn.gov/hc/en-us>
  - A **green help button** to CHAT with a customer service representative during business hours.
- Each Insurance Carrier's (vendor) customer service center/website URL information is found at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Customer Service**.
- Your **agency benefits coordinator (ABC)**, this person is usually in the human resources (HR) office.
- Find definitions, insurance terms and frequently asked questions (FAQ) at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
- Publications and forms, brochures, member handbooks, plan documents, summaries of benefits and coverage (SBC) and sample life insurance certificates are available on [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
- **Questions & Answers (Q&A)** for what is covered and not covered, including information about hospital-based providers, is found in the carriers' member handbooks.

**PARTNERS**  
**FOR HEALTH**

THANK YOU

Questions? Email [benefits.info@tn.gov](mailto:benefits.info@tn.gov)