



# 2021

## ABC Virtual Training

2022 Benefit Changes for Local Education & Local Government Agencies



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### Topics to Cover

- Medical Premiums
- Medical Carrier Networks
- Plan Changes (Medical, Dental and Vision)
- Health Savings Account
- The Tennessee Plan




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### Medical Premiums

- Local education employees & retirees
  - 2.5% increase
- Local government employees & retirees
  - 4.4% increase

**i** The employee + spouse tier for all plan options will have slightly higher increases and most of the other tiers will have slightly lower increases.




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### Medical Carrier Networks

- Narrow Networks
  - BlueCross BlueShield Network S
  - Cigna LocalPlus
- Broad Networks
  - New! BlueCross BlueShield Network P
  - Cigna Open Access Plus
- All enrolled employees will receive a new medical ID card. New behavioral health cards will be issued, as well.



**Broad Network Premium Surcharge\***

Employee Only	<b>\$65/mo</b>
Employee + Child(ren)	
Employee + Spouse	<b>\$130/mo</b>
Family	

*\*Add'l. into premiums*

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### Medical Carrier Networks

- The network you choose is for the entire calendar year.
- Remember, providers and hospitals can change during the year.
- A provider or hospital leaving a network is **not** a qualifying event.

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### Medical Plan Changes

- Maximum Out-of-Pocket, or MOOP, for out-of-network coverage is increasing to 2x the MOOP for in-network coverage.

Plan	Tier	2021 Out-of-Network MOOP	2022 Out-of-Network MOOP
Premier	EE	\$4000	\$7200
	EE + Child(ren)	\$6000	\$10800
	EE + Spouse	\$8000	\$14400
	Family	\$10000	\$18000
Standard	EE	\$4500	\$8000
	EE + Child(ren)	\$6750	\$12000
	EE + Spouse	\$9000	\$16000
	Family	\$11250	\$20000
Limited	EE	\$10400	\$13600
	EE + Child(ren)	\$20800	\$27200
	EE + Spouse	\$20800	\$27200
	Family	\$20800	\$27200
Local CDHP/HSA	EE	\$8000	\$10000
	EE + Child(ren)	\$16000	\$20000
	EE + Spouse	\$16000	\$20000
	Family	\$16000	\$20000

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### Pharmacy Plan - No Changes

- No changes in copays or coinsurance.
- Preferred drug list will continue to be updated quarterly.
- Enrolled members will receive a new ID card.



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### Dental Plan Changes

- DHMO (Prepaid Provider)
  - Cigna will remain the provider.
  - There will be no premium increase.
- DPPO (Preferred Provider)
  - Delta Dental will be the provider.
  - Monthly premium rates will go down in 2022.
  - Any dentist can be used, but in-network dentists will save the member money.
  - Waiting periods apply to select procedures.
  - Members pay deductibles and co-insurance.
  - Charges for dental procedures are subject to change.

Review dental plan information, including a comparison of the two plans, at [www.tn.gov/PartnersforHealth](http://www.tn.gov/PartnersforHealth) under **Other Benefits and Dental**.

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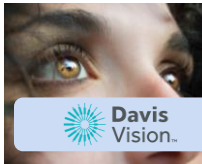
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### Vision Plan – No Changes

- Davis Vision will remain the vision provider.
  - There will be no premium increase.



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**HSA**

- Optum Financial will remain the HSA provider.
- HSA Maximum Contribution Limits:
  - Single coverage – increasing to \$3,650
  - Family coverage – increasing to \$7,300
- Catch-up Contribution will remain at \$1,000 for members 55 and older.



**1** Maximums include any employer contributions or seed money provided.

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**The Tennessee Plan**

- UMR will continue to administer the supplemental medical insurance for retirees on Medicare.
- POMCO/UMR will begin using the name UMR, effective 1/1/2022.
- New ID Cards will be issued to enrollees this year.



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**Any Questions?**

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