
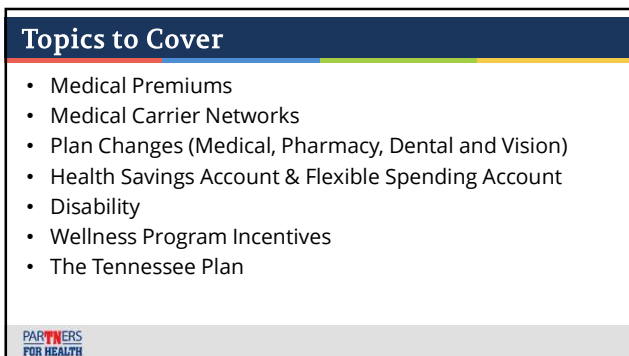


2021
ABC Virtual Training
2022 Benefit Changes for State & Higher Education

Melissa Wiseman
Director of Operations




1

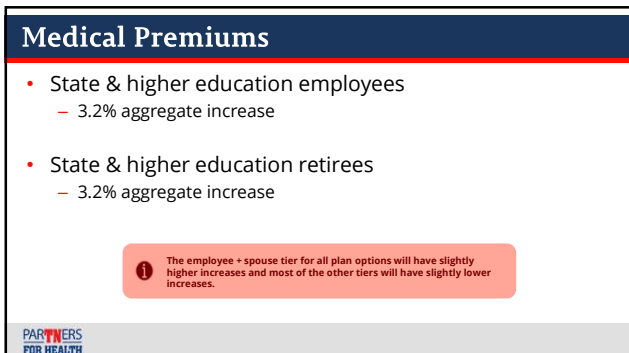


Topics to Cover

- Medical Premiums
- Medical Carrier Networks
- Plan Changes (Medical, Pharmacy, Dental and Vision)
- Health Savings Account & Flexible Spending Account
- Disability
- Wellness Program Incentives
- The Tennessee Plan




2



Medical Premiums

- State & higher education employees
 - 3.2% aggregate increase
- State & higher education retirees
 - 3.2% aggregate 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.



3

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 ID cards will be issued, as well.



Broad Network Premium Surcharge*

Employee Only \$65/mo
Employee + Child(ren)

Employee + Spouse \$130/mo
Family

*built into premium

PARTNERS FOR HEALTH

4

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.

PARTNERS FOR HEALTH

5

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	\$4,000	\$7,200
	EE + Child(ren)	\$6,000	\$10,800
	EE + Spouse	\$8,000	\$14,400
	Family	\$10,000	\$18,000
Standard	EE	\$4,500	\$8,000
	EE + Child(ren)	\$6,750	\$12,000
	EE + Spouse	\$9,000	\$16,000
	Family	\$11,250	\$20,000
CDHP/HSA	EE	\$45,000	\$5,000
	EE + Child(ren)	\$90,000	\$10,000
	EE + Spouse	\$90,000	\$10,000
	Family	\$90,000	\$10,000

PARTNERS FOR HEALTH

6

Pharmacy Plan - No Changes

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





7

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.

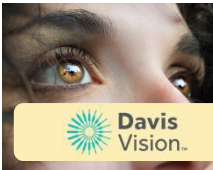

Review dental plan information, including a comparison of the two plans, at www.tn.gov/PartnersforHealth under **Other Benefits and Dental**.



8

Vision Plan – No Changes


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


9

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.




i Maximums include any employer contributions or seed money provided, and any wellness incentives directed into HSA (state only).



10


FSA

- Optum Financial will remain the FSA provider for medical, limited purpose and dependent care FSAs.
- BA handles the enrollments and claims for the parking & transportation FSAs.



FSA Maximum Contribution Limits

Medical	\$2,750
Limited Purpose	\$2,750
Dependent Care	\$5,000 (\$2,500 married filing separately)
Parking (State Only)	\$270/mo
Transportation (State Only)	\$270/mo




11

Disability

- MetLife will remain the carrier for short-term disability, or STD, and long-term disability, or LTD.
 - STD is for state & higher education employees.
 - LTD is for state employees.
- Premiums will be lower than 2021's premiums.
- The Cost-Of-Living Adjustment, or COLA, for LTD has been changed from an unlimited number of annual adjustments to a maximum of five annual adjustment for members who start receiving benefits on 1/1/2022 or later.

i COLA is only available in LTD options 3 and 4.



12

Wellness Program Incentives


- \$250 per head of contract (\$500 maximum payment).
- Current wellness program cash incentives will not change.
- Age for colon cancer screen has been changed from 50-75 to 45-75 due to a U.S. Preventive Services Task Force update.

PARTNERS FOR HEALTH

13

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.



PARTNERS FOR HEALTH

14

PARTNERS FOR HEALTH

Any Questions?

15
