

July 2, 2020

The following email was sent to agency benefits coordinators (ABCs) today.

Cigna LocalPlus to OAP Enrollment Out-of-Pocket Accumulators

Cigna has received some calls from members who changed their network from Cigna LocalPlus to Cigna OAP, and their accumulators are not yet up-to-date following their transfer. **The process for moving the members' out-of-pocket accumulators for deductibles and out-of-pocket maximums may take a few weeks. You are welcome to share the information below with affected Cigna members.**

If you changed from LocalPlus to OAP during the mid-year enrollment opportunity and your deductible and out-of-pocket maximum amounts don't show what you have paid this year, they will soon. When you make a mid-year change, the carrier, in this case Cigna, has a process for moving your out-of-pocket accumulators. **This process may take a few weeks.** They will pause new claims from processing during this time so new claims don't process incorrectly. Please be patient. However, if you get an explanation of benefits (EOB) that doesn't look right or if after a few weeks your accumulator amounts still don't look quite right, call Cigna at 800.997.1617, 24/7 for assistance.

PayFlex Card Webinar – Wed., July 8 (state and higher ed only – excludes offline agencies)

Next Wednesday, PayFlex will hold an informational webinar to help medical FSA and L-FSA participants understand how to verify PayFlex card purchases online. Emails will be sent to state employees for whom we have an address in Edison. **Here is more information you can share with your FSA members.**

Webinar: How to verify PayFlex card purchases online

Join our team for an informational webinar designed to guide you through the process to verify PayFlex card purchases online. Get general details about the PayFlex card along with a dive into specifics about purchase verification. Bring any questions you have about a flexible spending account (FSA). The webinar will be live on **Wednesday, July 8, from 11 a.m. to noon CT**. All the login information you need is [available here](#).

State Offices and Benefits Administration (BA) Closed Tomorrow, Friday, July 3

State offices and the BA service center will be closed tomorrow, Friday, July 3 for the Independence Day holiday.

We hope you have a safe, and enjoyable holiday weekend!

-Benefits Administration

July 10, 2020

The following email was sent to agency benefits coordinators (ABCs) today.

ABC Conference Calls Next Week

The **July monthly ABC conference calls** will be held next week. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, July 14 at 8:30 a.m. Central time
- **Local Ed** – Tuesday, July 14 at 10 a.m. Central time
- **Central State** – Tuesday, July 14 at 12:30 p.m. Central time
- **Local Government** – Tuesday, July 14 at 2 p.m. Central time

Use the webinar (WebEx) login link and instructions on the **attached** agenda.

Note: we will not have the August 11 ABC calls due to virtual ABC trainings held in August.

COVID-19 Benefits Document

We have updated the **Coronavirus Benefits Information from Partners for Health document**, dated **July 8**, [found on the Partners website](#) to include a question and answer about antibody testing.

You can find the updated document here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus_public_info.pdf

Optum Member Webinars on Navigating Finances (state only)

Optum continues to host a series of webinar sessions for members to help them navigate finances during these uncertain times. **We will share the attached flier and information with employees through the state email distribution on Monday, July 13.**

You are welcome to share this information below and attached flier with members.

Join Optum, our behavioral health vendor, and their EAP partner for financial education, MSA, as they continue to host a series of webinars focused on navigating your finances during these uncertain times.

The **attached** flier includes details about the sessions and **a registration link for each session.**

Here is an overview of remaining sessions:

Wednesday, July 15 – Four Ways to Rebuild Money Confidence (Part 1 of 4)

Wednesday, July 22 – Prioritizing Savings (Part 2 of 4)

Wednesday, July 29 – Managing Debt (Part 3 of 4)

Wednesday, August 5 – Maintaining Excellent Credit (Part 4 of 4)

All held from 11:00 a.m. – 12:00 p.m. CT.

You must register for each webinar you would like to attend. If Internet Explorer doesn't work for you to register, you may need to try a different browser.

You can also view all of the webinars, after they have been completed at [Here4TN.com](https://www.here4tn.com). Just go to the homepage, then click the **Financial Webinars** button.

Attachment: Optum and MSA Financial Wellness Webinar Series Flier

Join Optum and their EAP partner for financial education, MSA, for a series of webinars focused on navigating your finances during these uncertain times.

All five sessions will be held from 11:00 a.m. – 12:00 p.m. CT.

July 1 - Navigating Your Finances in Unpredictable Times: COVID-19 caught us all by surprise, and we've had to adjust as quickly as we can. The goal of this session is to help you get through the financial shock and prepare for any future challenge. We will walk you through a three-step process that includes assessing the scope of the current setback and the impact on your budget, communicating with your loved ones and creditors, and how to track your progress. We'll also talk about available resources and how to keep moving forward through these unpredictable times.

Register now!

Four Part Financial Series

Four Ways to Rebuild Money Confidence: Financial confidence can be tough to maintain, especially when living through a global pandemic!

Following a plan with these four parts can significantly help: controlling spending, prioritizing savings, managing debt, and maintaining excellent credit. Regaining focus on these areas will help reduce financial stress in your life.

July 15 - Controlling Spending (Part 1 of 4): This class explains the importance of creating your plan with "controlling spending" and helps you get started.

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July 17, 2020

The following email was sent to agency benefits coordinators (ABCs) today.

ABC Combined Conference Call Notes

The combined July 14 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

The ABC conference call schedule from Sept. – Dec. 2020 is also **attached**.

Talk It Out Tuesdays (local ed and local gov only)

As Optum presented during the ABC call, the **Talk It Out Tuesdays campaign starts next Tuesday.**

Talk It Out Tuesdays is a free, four-week program where members can call in to any, or all of the sessions and listen and talk anonymously in a group setting with a licensed care clinician. Members can come and go as they please. It allows members to connect and process experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

We've **attached a flier you can share with your employees.** On Monday, July 20, BA will send an email about the program to all members for whom we have an email address in Edison.

Adding or Dropping Dental and Vision Plans (local ed and local gov only)

As mentioned during ABC calls, the deadline for agencies wishing to add (if not already enrolled in the plan) or drop dental and vision coverage has been extended to August 1.

You must notify us in writing that you wish to add vision and/or dental coverage. Your notification letter to BA must:

- Be on your agency's letterhead.
- State your agency's intent to join the vision and/or dental plan.
- Be approved by your governing body, if appropriate, and signed by your agency director.
- Indicate your willingness to allow payroll deduction.

Please send your letter to Nakeisha Myles at nakeisha.n.myles@tn.gov

Your employees will be eligible to enroll during the annual enrollment period in October for coverage that will begin on January 1, 2021.

Dropping Dental or Vision: If your agency would like to drop dental and/or vision coverage for the 2021 calendar year, BA needs a written notice. Please send the written notice to Nakeisha Myles by the August 1 deadline.

Optum Member Webinars on Navigating Finances (state only)

Optum continues to host a series of webinars to help members navigate finances during these uncertain times. We have had more than 500 participants for each of the webinar sessions held

so far. The third session will be held next week. **We will share the attached flier and information with employees through the state email distribution next week.**

You are welcome to share the information below and attached flier with members.

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Edison Down for Maintenance

FYI - Edison will be down for maintenance and unavailable **Sunday, July 26**, from 6 a.m. to 10 p.m. Central time. You will not be able to log in or key anything into the system during this time.

Attachments: ABC AE Weekly Call Schedule Through Dec. 2020

July 14 Wellness Program Presentation Slides ST/HE

Optum – Talk It Out Tuesday – LE

Optum – Talk It Out Tuesday – LG

Optum and MSA Financial Wellness Webinar Series Flier - ST



**2020 ABC Conference Call Schedule
September – December 2020**

Tuesday, August 11 (~~canceled due to Regional ABC Webinar Trainings~~)

Higher Education — Tuesday, August 11 at 8:30 a.m. Central
Local Education — Tuesday, August 11 at 10:00 a.m. Central
Central State — Tuesday, August 11 at 12:30 p.m. Central
Local Government — Tuesday, August 11 at 2:00 p.m. Central

Tuesday, September 8

Higher Education – Tuesday, September 8 at 8:30 a.m. Central
Local Education – Tuesday, September 8 at 10:00 a.m. Central
Central State – Tuesday, September 8 at 12:30 p.m. Central
Local Government – Tuesday, September 8 at 2:00 p.m. Central

Tuesday, September 15

Higher Education – Tuesday, September 15 at 8:30 a.m. Central
Local Education – Tuesday, September 15 at 10:00 a.m. Central
Central State – Tuesday, September 15 at 12:30 p.m. Central
Local Government – Tuesday, September 15 at 2:00 p.m. Central

Tuesday, September 22

Higher Education – Tuesday, September 22 at 8:30 a.m. Central
Local Education – Tuesday, September 22 at 10:00 a.m. Central
Central State – Tuesday, September 22 at 12:30 p.m. Central
Local Government – Tuesday, September 22 at 2:00 p.m. Central

Tuesday, September 29

Higher Education – Tuesday, September 29 at 8:30 a.m. Central
Local Education – Tuesday, September 29 at 10:00 a.m. Central
Central State – Tuesday, September 29 at 12:30 p.m. Central
Local Government – Tuesday, September 29 at 2:00 p.m. Central

Tuesday, October 6

Higher Education – Tuesday, October 6 at 8:30 a.m. Central
Local Education – Tuesday, October 6 at 10:00 a.m. Central
Central State – Tuesday, October 6 at 12:30 p.m. Central
Local Government – Tuesday, October 6 at 2:00 p.m. Central

Tuesday, October 13

Higher Education – Tuesday, October 13 at 8:30 a.m. Central
Local Education – Tuesday, October 13 at 10:00 a.m. Central
Central State – Tuesday, October 13 at 12:30 p.m. Central
Local Government – Tuesday, October 13 at 2:00 p.m. Central

Tuesday, October 20

Higher Education – Tuesday, October 20 at 8:30 a.m. Central
Local Education – Tuesday, October 20 at 10:00 a.m. Central
Central State – Tuesday, October 20 at 12:30 p.m. Central
Local Government – Tuesday, October 20 at 2:00 p.m. Central

Tuesday, October 27 (local education and local government only)

Local Education – Tuesday, October 27 at 10:00 a.m. Central
Local Government – Tuesday, October 27 at 2:00 p.m. Central

Tuesday, November 3 (local education and local government only)

Local Education – Tuesday, November 3 at 10:00 a.m. Central
Local Government – Tuesday, November 3 at 2:00 p.m. Central

Tuesday, November 10 (regular monthly calls resume)

Higher Education – Tuesday, November 10 at 8:30 a.m. Central
Local Education – Tuesday, November 10 at 10:00 a.m. Central
Central State – Tuesday, November 10 at 12:30 p.m. Central
Local Government – Tuesday, November 10 at 2:00 p.m. Central

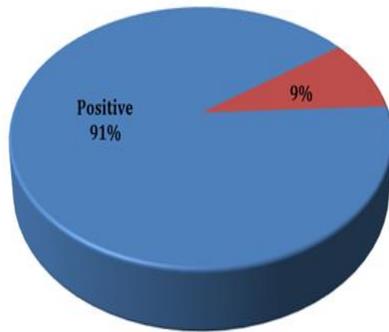
Tuesday, December 8

Higher Education – Tuesday, December 8 at 8:30 a.m. Central
Local Education – Tuesday, December 8 at 10:00 a.m. Central
Central State – Tuesday, December 8 at 12:30 p.m. Central
Local Government – Tuesday, December 8 at 2:00 p.m. Central

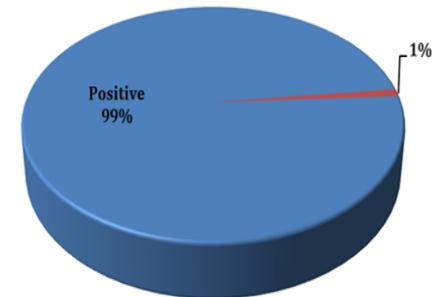
2019 Wellness Program Results

High Member Satisfaction was a primary goal of the new program design

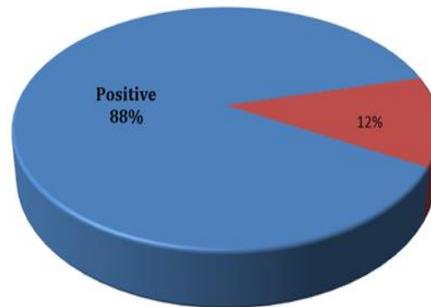
Overall Population Health Satisfaction



Coaching Satisfaction



Weight Management Satisfaction



2019 Wellness Program Results

Incentives

- The plan paid over 2.6 million in incentive payments
- 14,096 members earned an incentive
 - 11,859 (57%) employees earned the maximum incentive
 - 2,237 (59%) spouses earned the maximum incentive

New program design allowed more member choice

- 13% engaged in two or more coaching modalities
- 3% engaged in three or more
- Digital coaching was the most popular

	Total
One on One Coaching	5,641
Telephonic	4,604
Secure Messaging	2,154
Group Coaching	308
Digital Coaching	21,961
Onsite Coaching	103
	34,771

2019 Wellness Program Results

□ Clinical Outcomes

- The percentage of the total population compliant with evidenced based care improved in all of the categories below from 2018 to 2019 with the exception of one, which stayed the same:

Outcome Measure	2018	2019
Diabetes - hbA1C < 8	49%	65%
Hypertension-- Blood Pressure at target	74%	75%
Diabetes Statin use	62%	64%
Diabetes Nephropathy monitoring	88%	90%
Diabetes hbA1C monitoring	88%	92%
Coronary Artery Disease - Statin use	83%	83%
Asthma Contoller medication	94%	95%

2019 Wellness Program Member Success Stories

- **Disease Management Program:** Member with diabetes, hypertension, asthma, high cholesterol, BMI of 40 and A1c over 7. Member was not checking blood sugar or following asthma care plan.
- **Results:** Now working with a dietician and endocrinologist. Blood sugar improved, making better food choices and lost 13 pounds.
- **Lifestyle Coaching Program:** Member enrolled to address overall health and stress and then decided to quit smoking.
- **Results:** Member reports lower stress, lost over 20 pounds and has reduced smoking by half with a long-term goal of quitting completely.
- **Weight Management Program:** Member enrolled in May 2019 and interested in long term weight loss support. Had previously lost weight but gained it back.
- **Results:** Member has lost over 35 pounds and now sleeps 7 hours a night and has reduced stress.

2019 Weight Management Program Results

- 1,384 total pounds lost
- 1,537 engaged members
- 1,037 attended 8 sessions
- 60 attended 16 sessions
- 56 members had 5% or more body weight loss

2021 Wellness Program Incentive Updates

- Keep the dollar amount \$250 per Head Of Contract and spouse (\$500 max)
- Preventive Exam
 - Add lung cancer screening if the USPSTF provides an “A” or “B” rating/recommendation by 12/31/20; \$50 incentive
- Weight Management Program
 - Change eligibility for 1st class to a one-time payment per calendar year
- Add “Healthy You” group coaching sessions to incentive grid
 - Single topic sessions
 - \$50 per single session with a maximum of three sessions (\$150) over the program year



TALK IT OUT TUESDAY



What has you worried? What has you stressed? What's getting better for you in these trying times? Join Optum and Dr. Kris Clancy, licensed psychologist, to connect and process experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

Starting Tuesday, July 21, **Talk it Out Tuesday**, a four-week phone-in program, offers an opportunity to boost your emotional well-being, get support and offer support to others. All calls can be joined anonymously and will be facilitated by a licensed Here4TN clinician, from our partner, Optum®. Join for one session or all four. Ask questions. Offer ideas. Or just join and listen.

Details:

- Tuesdays July 21, July 28, August 4 and August 11
- 3:00 PM CST
- No RSVP required
- Stay for the whole session or come and go as needed

Call-in Information

- Dial the conference line (888) 248-3147
- Enter the group room number 9317
- Enter the attendee PIN 4923
- *Note: You may be placed on a brief hold until the presenter joins the call.*

Participation guidelines:

- This peer support group allows fellow local education employees to connect and process experiences surrounding the pandemic, current events or any other concerns in a safe setting with guidance from a licensed therapist.
- You do not have to share your name if you don't want to.
- Participation is encouraged even if you can't stay the entire session. Come and go quietly.
- If you join late, place yourself on mute to get a feel for the conversation, then jump in when you're comfortable sharing.

Let's talk it out.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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Four Ways to Rebuild Money Confidence: Financial confidence can be tough to maintain, especially when living through a global pandemic!

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July 24, 2020

The following email was sent to agency benefits coordinators (ABCs) today.

COVID-19 Benefits Document (all plans)

We have updated the **Coronavirus Benefits Information from Partners for Health** document, **dated July 21**, [found on the Partners website](#) to include information about waiving member costs until the national public health emergency ends.

You can find the updated document here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus_public_info.pdf

OPEB - Employer Insurance Contributions for Retirees and Medicare Supplement Communication (local ed)

Every year, the Benefits Administration Division of Accounts completes an actuarial valuation with every agency participating in the Local Education Insurance Plans.

During the **first week of August**, BA staff will email a letter, and an Excel spreadsheet with information from last year, to all primary ABCs. The letter will include information on how to complete this valuation. Your agency's participation is required. **Please watch your email for this communication.**

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Employees can come and go as they please. It allows them to connect, offer support to other employees, and process experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

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Your employees will be eligible to enroll during the annual enrollment period in October for coverage that will begin on January 1, 2021.

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Optum Webinars on Navigating Finances (state only)

There are two sessions left in the Navigating Your Finances webinar series, hosted by Optum.

We will continue to share the attached flier and information with employees through the state email distribution next week. You are welcome to share the information below and attached flier with members.

Do you want to learn how to manage your debt and maintain excellent credit? Join Optum, our behavioral health vendor, and their EAP partner for financial education, MSA, for the final two upcoming finance webinar sessions.

The **attached** flier includes details about the sessions and a **registration link for each session**.

Two remaining sessions:

Wednesday, July 29 – Managing Debt (Part 3 of 4)

Wednesday, August 5 – Maintaining Excellent Credit (Part 4 of 4)

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- Enter the group room number 9317
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- *Note: You may be placed on a brief hold until the presenter joins the call.*

Participation guidelines:

- This peer support group allows fellow local education employees to connect and process experiences surrounding the pandemic, current events or any other concerns in a safe setting with guidance from a licensed therapist.
- You do not have to share your name if you don't want to.
- Participation is encouraged even if you can't stay the entire session. Come and go quietly.
- If you join late, place yourself on mute to get a feel for the conversation, then jump in when you're comfortable sharing.

Let's talk it out.

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Details:

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- 11:00 AM CST
- No RSVP required
- Stay for the whole session or come and go as needed

Call-in Information

- Dial the conference line (888) 248-3147
- Enter the group room number 9317
- Enter the attendee PIN 4923
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July 31, 2020

The following email was sent to agency benefits coordinators (ABCs) today.

August Virtual ABC Training Dates

As a reminder, the August virtual trainings start on August 11 and run through August 27. We will conduct a virtual ABC training session every Tuesday and repeat it on Thursday, so you can choose the day and time that best suits your schedule for each of three training sessions.

Attached is a flier with information about the sessions. **You do not have to register for the trainings.** On the date and time of the session you want to attend, just click on the link with the session topics for that date, and log into WebEx.

We will send reminders about these virtual trainings prior to each session. Mark your calendars now – we look forward to talking to you soon!

Updated Vendor Contact List

Attached is an updated Vendor Contact list for your use for materials and benefits fairs. You can also find it on the [ABC webpage](#) under **Conference Call Notes**.

Included is contact information for Optum Bank, the new HSA/FSA vendor starting with this year's Annual Enrollment period; contact information for CVS Caremark; and an additional contact for Davis Vision.

Note: for Optum Bank, the phone number and email address listed for ABC questions is for your use only. **Do not share this email address and phone number with members.** We will have a different phone number for members to use.

Change for PayFlex Debit Card Users

Beginning **Monday August 3, 2020**, PayFlex will begin asking all PayFlex members for the last 4-digits of their PayFlex Card during the authentication process when they call the PayFlex call center. This change will go into **full effect** on September 1, 2020. This new process applies to members with an account that has a debit card associated with it: HSA, and medical FSA, or limited purpose FSA (FSAs are state and higher education only).

PayFlex will encourage members to have their debit cards handy when they call in the future. This change is an added layer of security for plan members' protection.

Talk It Out Tuesdays (local ed and local gov only)

Reminder – **Talk It Out Tuesdays continues next week.**

Talk It Out Tuesdays is a free, phone-in program where members can call in to any, or all, of the sessions and listen and talk anonymously in a group setting with a licensed care clinician. Members can come and go as they please. It allows members to connect and process

experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

Attached is a flier you can share with your employees. Next week, BA will send a reminder email about the program to all members for whom we have an email address in Edison.

Optum Member Webinars on Navigating Finances (state only)

The final Optum webinar, **Maintaining Excellent Credit**, part of the Navigating Your Finances series, will be held next week. Videos of the prior sessions are also found at HERE4TN.com on the homepage by clicking the Financial Webinars button. **You are welcome to share the information below with members.**

Join Optum, our behavioral health vendor, and their EAP partner for financial education, MSA, as they host the final Navigating Your Finances webinar session.

Final session:

Wednesday, August 5 – Maintaining Excellent Credit (Part 4 of 4)

Held from 11:00 a.m. – 12:00 p.m. CT.

[Click here to register for the session](#)

If Internet Explorer doesn't work for you to register, you may need to try a different browser. You can also view all of the webinars after they have been completed at Here4TN.com. Just go to the homepage, then click the **Financial Webinars** button.

Network Down for Upgrades

On **Sunday, August 2 from 6 a.m. until 8 a.m. CT**, the state's network will be down for upgrades. During this time, all tn.gov websites including the Partners for Health website will not be available, as well state email and Edison.

Attachments: 2020 Virtual Summer Training – State & Higher Ed
2020 Virtual Summer Training – Local Ed & Local Gov
2020 Vendor Contact List
Optum Talk It Out Tuesday – Local Ed
Optum Talk It Out Tuesday – Local Gov

2020 Virtual Summer Training

State/Higher Education

Session	Date of Meeting/Link
<p style="text-align: center;"><u>Session 1</u></p> <p>Intro Benefit Changes Insurance Overview Billing Collections Applied Report Medical Support Order</p>	<p>Tuesday, August 11, 2020 9:00 to 10:30 a.m. (CT) Thursday, August 13, 2020 1:00 to 2:30 p.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>
<p style="text-align: center;"><u>Session 2</u></p> <p>Zendesk Partners for Health Website Retirement</p>	<p>Tuesday, August 18, 2020 9:00 to 10:30 a.m. (CT) Thursday, August 20, 2020 1:00 to 2:30 p.m. (CT)</p> <p>Link: https://tngov.webex.com/join/Nmyles</p>
<p style="text-align: center;"><u>Session 3</u></p> <p>Special Qualifying Events and Cancel request Annual Enrollment Changes/ESS overview Updating Beneficiaries Annual Enrollment Dos and Don'ts</p>	<p>Tuesday, August 25, 2020 9:00 to 10:30 a.m. (CT) Thursday, August 27, 2020 1:00 to 2:30 p.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>

2020 Virtual Summer Training

Local Education/Local Government

Session	Date of Meeting/Link
<p style="text-align: center;"><u>Session 1</u></p> <p>Intro Benefit Changes Insurance Overview Billing Collections Applied Report Medical Support Order</p>	<p>Tuesday, August 11, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 13, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>
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Vendor Contact List for ABCs – Benefits Fairs/Materials

Health		
BlueCross BlueShield of Tennessee		
Amy Jordan	(423) 535-5788	Amy_Jordan@bcbst.com
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets/materials	(615) 595-3134	Celeste.sims@cigna.com
Health Savings Account (HSA) and FSAs for State and Higher Education		
PayFlex (contract ending 2020)		
Hira Pahore – ABC HSA questions/FSA questions (ST/HE only)	(860) 273-7614	stateoftennessee@payflex.com Email address is only for ABCs, not members
Optum Bank (starting with this year’s annual enrollment)		
Linnie Stelk (benefits fairs/materials)	(952) 687-4260	Linnie.stelk@optum.com
ABC HSA questions/FSA questions(ST/HE only)	(800) 294-6620 (M-F, 7-6 CT)	accountservices@optum.com Email address is only for ABCs, not members
Dental		
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets and materials	(615) 595-3134	Celeste.sims@Cigna.com
MetLife		
Julie Salomone	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Wellness Program		
ActiveHealth Management		
Matt Berte	(212) 479-0483	MBerte@activehealth.com
Employee Assistance Program (EAP)/Behavioral Health		
Optum		
Vanessa Clark	(763) 321-2530	Vanessa.clark@optum.com
Matt Cramer	(763) 797-2743	matthew.cramer@optum.com
Group Term Life Insurance		
Securian Financial (Minnesota Life)		
Michael Kretman (benefits fairs/materials)	(651) 665-3935 (651) 665-4128	benefitfairs@securian.com
Vision		
Davis Vision		
Larry Sheehan (benefits fairs/materials)	(508) 813-4211	lsheehan@davisvision.com
Corinne Campbell (benefits fairs/materials)	(516) 965-8582	Corinne.campbell@davisvision.com
Disability (state and higher education)		
MetLife		
Julie Salomone	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Pharmacy		
CVS Caremark		
Danielle McKie	(615) 981-2123	Danielle.Mckie@cvshealth.com



TALK IT OUT TUESDAY



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Details:

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- 3:00 PM CST
- No RSVP required
- Stay for the whole session or come and go as needed

Call-in Information

- Dial the conference line (888) 248-3147
- Enter the group room number 9317
- Enter the attendee PIN 4923
- *Note: You may be placed on a brief hold until the presenter joins the call.*

Participation guidelines:

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August 7, 2020

The following email was sent to all agency benefits coordinators today.

August Virtual ABC Training Information

Don't forget – the August virtual ABC trainings start next Tuesday, August 11, and run through August 27. We will conduct a virtual ABC training session every Tuesday and repeat it on Thursday, so you can choose the day and time that best suits your schedule for each of three training sessions.

Attached is a flier with information about the sessions. **You do not have to register for the trainings.** On the date and time of the session you want to attend, just click on the link with the session topics for that date, and log into WebEx.

We will send reminders about these virtual trainings next week. Mark your calendars now – we look forward to talking to you soon!

Talk It Out Tuesdays (local ed and local gov only)

Reminder – **Talk It Out Tuesdays continues next week.**

Talk It Out Tuesdays is a free, phone-in program where members can call in to the session and listen and talk anonymously in a group setting with a licensed care clinician.

Members can come and go as they please. It allows members to connect and process experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

Attached is a flier you can share with your employees. Next week, BA will send a reminder email about the program to all members for whom we have an email address in Edison.

#4Mind4Body Webinar Series Continues Starting August 13! (state only)

In partnership with Optum and ActiveHealth, the #4Mind4Body webinar series continues with the next session, **Blow Away Your Old Exercise Habits**, being held next Thursday, August 13. In this session, members will discover new ways to stay fit and have fun. Topics include aerobic activities, strength training, stretching and new fitness trends.

Members must register for the session, and all sessions, by clicking the links in the attached flier (limit is 1,000 participants).

Next week, we will send an email about the sessions to all state employees through the state email distribution. **You are welcome to share the attached flier with your employees.**

Attachments: 2020 Virtual Summer Training – Local Ed/Local Gov
2020 Virtual Summer Training – State & Higher Ed
Optum Talk It Out Tues. – Local Ed

Optum Talk It Out Tues. – Local Gov
4mind4body – State

2020 Virtual Summer Training

Local Education/Local Government

Session	Date of Meeting/Link
<p style="text-align: center;"><u>Session 1</u></p> <p>Intro Benefit Changes Insurance Overview Billing Collections Applied Report Medical Support Order</p>	<p>Tuesday, August 11, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 13, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>
<p style="text-align: center;"><u>Session 2</u></p> <p>Zendesk Partners for Health Website Retirement</p>	<p>Tuesday, August 18, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 20, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/Nmyles</p>
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2020 Virtual Summer Training

State/Higher Education

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#4MIND4BODY

#4Mind4Body Lunch and Learn

Blow Away Your Old Exercise Habits

Thursday, August 13, 11:30 a.m. to 12:30 p.m. CT

Discover new ways to stay fit and have fun. Topics will include aerobic activities, strength training, stretching and new fitness trends. You'll learn the F.I.T.T. principle and applying it to daily life and discuss types of physical activity.

[Click here to register for *Blow Away Your Old Exercise Habits*](#)

[Click here to register for *Tobacco/Nicotine Free Living*](#)

Tobacco/Nicotine Free Living

Wednesday, September 16, 11:30 a.m. to 12:30 p.m. CT

Increase awareness about the effects of tobacco products for users and non-users. Understand the impact of e-cigarettes, dip and second- and third-hand smoke. Identify ways to minimize exposure to tobacco products, learn how to prepare to quit and find resources to support tobacco free living.

Social Isolation and Loneliness

Tuesday, October 20, 11:30 a.m. to 12:30 p.m. CT

Social isolation and loneliness can have a very negative impact on an individual's mental and physical health. Identifying the signs is an important step. Learn how loneliness differs from social isolation along with the importance of social connectedness.

[Click here to register for *Social Isolation and Loneliness*](#)

[Click here to register for *Care for the Caregiver*](#)

Care for the Caregiver

Monday, November 9, 11:30 a.m. to 12:30 p.m. CT

You'll learn how to recognize caregiver issues, determine needed services and identify long-term care issues. We'll discuss and explore potential resources and you'll be positioned to make better decisions for eldercare concerns. You'll also learn how to reduce the stress and anxiety that can come with trying to make the best choices for an aging relative.

All sessions available **via webinar**. Pre-registration required.

[Click here for more information](#)

August 14, 2020

The following email was sent to all agency benefits coordinators today.

ABC Virtual ABC Trainings – Session 2

The virtual ABC training continues next week with session 2. We will conduct a virtual ABC training session on Tuesday and repeat it on Thursday at a different time, so you can choose the day and time that best suits your schedule for each of the training sessions.

Attached is a flier with information about the sessions. **You do not have to register for the trainings.** Just click the link with the date/time/session you want to attend to log into WebEx.

Next week, PDFs for session 2 will be posted **at the bottom of the [ABC webpage](#) under 2020 Virtual Trainings** by plan. Prior to the training, you can download/print the PDFs to follow along and take notes.

We will continue to send reminders about these virtual trainings next week.

COVID-19 Benefits Document

We have posted an updated **Coronavirus Benefits Information from Partners for Health document, dated August 14, [on the Partners website](#)** to include updated information/flier link about Cigna Virtual Dental Care.

You can find the updated document here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus_public_info.pdf

ABC Weekly Conference Calls Start September 8

A reminder that the weekly Annual Enrollment conference calls will start on September 8 and continue through the enrollment period. During the September calls, our vendors will give presentations about their products and any 2021 changes.

You can find the ABC conference call schedule through the end of the year on the ABC webpage under **Conference Call Notes, [2020 ABC Call Schedule](#)**.

Attachments: 2020 Virtual Summer Training – Local Ed/Local Gov
2020 Virtual Summer Training – State & Higher Ed

2020 Virtual Summer Training

Local Education/Local Government

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<p style="text-align: center;"><u>Session 1</u></p> <p>Intro Benefit Changes Insurance Overview Billing Collections Applied Report Medical Support Order</p>	<p>Tuesday, August 11, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 13, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>
<p style="text-align: center;"><u>Session 2</u></p> <p>Zendesk Partners for Health Website Retirement</p>	<p>Tuesday, August 18, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 20, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/Nmyles</p>
<p style="text-align: center;"><u>Session 3</u></p> <p>Special Qualifying Events and Cancel request Annual Enrollment Changes/ESS overview Annual Enrollment Dos and Don'ts</p>	<p>Tuesday, August 25, 2020 1:00 to 2:30 p.m. (CT) Thursday, August 27, 2020 9:00 to 10:30 a.m. (CT)</p> <p>Link: https://tngov.webex.com/join/NMyles</p>

2020 Virtual Summer Training

State/Higher Education

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August 21, 2020

The following email was sent to all agency benefits coordinators today.

ABC Virtual Trainings Continue Next Week – Final Session 3

ABC virtual trainings continue next week with session 3. We will conduct a training session on Tuesday and repeat it on Thursday at a different time, so you can choose the day and time that best suits your schedule.

Attached is a flier with information about the session. **You do not have to register for the training.** Just click the link with the date/time you want to attend to log into WebEx.

Next week, PDFs of the session presentations **will be posted at the bottom of the [ABC webpage](#) under 2020 Virtual Trainings** by plan. You can download/print the PDFs to follow along and take notes.

AE Newsletters for 2021 Benefits

Attached are copies of the **Annual Enrollment newsletters** that will start to mail to all eligible employees and retirees the beginning of September.

We have attached the digital newsletter version for your plan, as well as the version for all retirees. **Note: not all website URLs are live/updated yet, but will be on September 1.**

As announced during the virtual trainings, the [ParTNers for Health website](#) will be updated for Annual Enrollment by September 1. We will post these digital newsletter versions on the Enrollment Materials page. Updated premium charts for all benefits have been posted under the Premiums tab.

As Annual Enrollment employee webinar information is available, we will post this information on the **About Enrollment** and **Enrollment Materials** webpages.

More information will be coming soon!

Updated Forms on the Website

The list of updated forms have been posted to the ParTNers for Health website under [Publications, then Forms](#). Some are also found on the [ABC webpage under Forms](#), as well as the [For New Employees](#) and [For Retirement](#) webpages.

Please stop using the old versions of these forms and immediately start using the new versions.

Primarily the changes revolve around authorization language, dependent eligibility definitions and required documents information, and the Civil Rights statement.

1043 – Enrollment Change Application

1047 – Insurance Cancel Request Application
1044 – Retiree Insurance Change Application
1045 – Application to Continue Insurance at Retirement
1048 – Insurance Cancel Request Application for Retirement
1032 – Dental Insurance Application
Dependent Eligibility Verification Documents info sheet

Note: We also have a revised 1041 – Annual Transfer Application for Retirement that we will post on the **For Retirement Annual Enrollment webpage** when it goes live on September 1.

AE Employee Insurance Carrier Webinars (state/higher ed)

The employee webinar start time for the upcoming Annual Enrollment insurance carrier (vendor) webinars that will take place in the mornings has changed. These are the webinars where employees can hear directly from vendors about products in which they can make a choice. The schedule is below. Please note, the first webinar will take place at **11 a.m. CT** on the date, and then for the product(s) listed, **will repeat at 3 p.m. each day.**

Employees will have to register for the sessions. We will send a flier to you with registration links and more information. We do plan on recording the sessions and posting them on the ParTNers YouTube page for employees to watch at their convenience. We will also promote the sessions via employee mails for those whom we have an email address in Edison.

Webinar at 11 a.m. CT; webinar will repeat at 3 p.m. CT each day.

- September 10 — Disability plan options (ST/HE only)
- September 11 — Medical options (BCBST & Cigna)
- September 17 — Vision plan options
- September 18 — Optum Bank HSA/FSA (ST/HE only) options
- September 24 — Life Insurance plans (ST/HE only)
- September 25 — Dental options (Cigna Prepaid & MetLife DPPO)

AE Employee Insurance Carrier Webinars (local ed/local gov)

The employee webinar start time for the upcoming Annual Enrollment insurance carrier (vendor) webinars that will take place in the mornings has changed. These are the webinars where employees can hear directly from vendors about products in which they can make a choice. The schedule is below. Please note, the first webinar will take place at **11 a.m. CT** on the date, and then for the product(s) listed, **will repeat at 3 p.m. each day.**

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Webinar at 11 a.m. CT; webinar will repeat at 3 p.m. CT each day.

- September 11 — Medical options (BCBST & Cigna)
- September 17 — Davis Vision plan options
- September 18 — Optum Bank HSA/FSA (ST/HE only) options
- September 25 — Dental options (Cigna Prepaid & MetLife DPPO)

Edison Down for Maintenance

Edison will be down Sunday, August 23, from 6 a.m. to 10 p.m. CT for regular monthly maintenance. During this time, users will be unable to access the Edison system.

Attachments: 2020 Virtual Summer Training – Local Ed/Local Gov
2020 Virtual Summer Training – State & Higher Ed
Local Ed Annual Enrollment Newsletter
Local Gov Annual Enrollment Newsletter
Retiree Annual Enrollment Newsletter
State & Higher Ed Annual Enrollment Newsletter

2020 Virtual Summer Training

Local Education/Local Government

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2020 Virtual Summer Training

State/Higher Education

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**Local Education
Employees
& COBRA
Participants**

Join a Webinar ...

to learn more about 2021 benefits:

Wed., Sept. 23: 2:30-3:30 p.m.

Thurs., Oct. 1: 3:30-4:30 p.m.

Fri., Oct. 9: 1-2 p.m.

Wed., Oct. 14: 2:30-3:30 p.m.

Wed., Oct. 21: 3:30-4:30 p.m.

Mon., Oct. 26: 10-11 a.m.

All Central time.

See page 2 for instructions.

**Medical benefit
improvements**

Certain osteoporosis

medications will be added to the maintenance tier drug list. The maintenance tier allows you to receive a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost. See Pharmacy on page 3 for details.



It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental and vision plans, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Choose or update your benefits for 2021. Changes will be effective Jan. 1, 2021.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local Consumer-driven Health Plan (CDHP). If your agency offers payroll deduction, tell them how much you want to contribute to your HSA in 2021. HSA details are on page 2. Local CDHP/HSA and flexible spending account (FSA) restrictions are on page 6.

Important 2021 updates

- **Health insurance premiums will increase by 2%.** See page 3 for details.
- **Other benefits premiums:** See Other Benefits on pages 5-6.
 - » **No premium increases for vision insurance plan options.**
 - » **Dental Prepaid premiums will increase by 3%. Dental DPPO premiums will not increase** (pending final approval).
- **To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.**
- **Same health plans** as last year—Premier preferred provider organization (PPO), Standard PPO, Limited PPO and Local CDHP/HSA.
- **Same network options**—BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP). See pages 2-3 for details.
- **Health insurance copays, coinsurance and deductibles are staying the same.**
- **2021 vendor (insurance carrier) updates:**
 - » Pharmacy vendor will remain CVS Caremark.
 - » Dental Prepaid plan vendor will remain Cigna.
 - » Dental DPPO plan vendor will remain MetLife (pending final approval). See page 5. More information will be available on the ParTNers for Health website.
 - » HSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

Networks and benefits may change and impact you. It's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, dental and vision insurance choices will stay the same.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

**Oct. 1-30, 2020,
at 4:30 p.m.
Central time**

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.

To Do:

Enroll or make changes online in Edison (unless otherwise noted): www.edison.tn.gov

- **To enroll:** 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 recently logged in to Edison, you must click the Acceptable User Policy “I Accept” button to access the Edison system.
- Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage. **For password reset help, call Edison at 866.376.0104.**
- **Watch videos on how to enroll and more.**
 - » On the tn.gov/PartnersForHealth homepage – click the **Videos** link at the top.
- **Enrolling new dependents?** We need documents to prove their relationship to you.
 - » A list of required documents is found at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison or fax to 615.741.8196.
 - » Deadline to submit dependent documents is Oct. 30.

Here’s Help!

Go to tn.gov/PartnersForHealth. You’ll find:

- **Videos** about your benefits.
- A blue **questions button** to our Zendesk help desk: <https://benefitssupport.tn.gov/hc/en-us>
- A green **help button** to CHAT with a customer service representative during business hours.

Join an employee webinar:

- Dates and times are on page 1.
- Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page. Scroll down for instructions.

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. **Webinar at 11 a.m. CT will repeat at 3 p.m. CT each day.**

- September 11 — Medical options (BCBST & Cigna)
- September 17 — Vision plan options
- September 18 — Optum Bank HSA option
- September 25 — Dental options (Prepaid & DPPO)
- Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page for more information.

Call Benefits Administration at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

Health Benefits

You have a choice of four health plans (costs on page 4).

Preventive care is free, if you use an in-network provider.

Learn more: tn.gov/PartnersForHealth | **Enroll online:** www.edison.tn.gov | **Page 2**

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs than the Premier PPO.
- **Limited PPO:** Lower monthly premiums than the other PPOs - higher out-of-pocket costs than the other PPOs.
- **Local 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.

HSA: The HSA can help you save for healthcare costs. You get tax benefits, the money rolls over each year and you keep it if you leave. You can put your premium savings into your HSA to pay your deductible! Visit tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** for more information.

HSA IRS maximum contributions: There are limits on how much money you can put in your HSA for 2021: \$3,600 for employee only coverage and \$7,200 for all other family tiers. Members 55+ can add \$1,000 more each year. These amounts include any contributions that your employer may make to your HSA.

Debit card: Local CDHP/HSA members will get a new debit card from our new vendor, Optum Bank, to use for qualified expenses. Affected members will receive more information later this year.

There is a change in the HSA vendor for 2021. If you are currently enrolled in the Local CDHP and you stay enrolled in the Local CDHP for 2021, your funds will be moved from PayFlex to Optum Bank automatically. Your PayFlex HSA funds will not be available for approximately two weeks in January so that the funds can be moved. If you anticipate a large medical expense early in January, you should consider taking money out of your HSA in December to cover it. If you decide to change your enrollment to one of the PPO plans, then your HSA will remain with PayFlex and you will be responsible for paying the monthly account fee.

Important! Your total 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 if your employer offers payroll deduction. Otherwise, you will need to fund your HSA on your own with after-tax dollars, and then take an above-the-line tax credit when you file your taxes to receive the tax deduction. You may only spend the money that is 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.

Local education employees who enroll in the Local CDHP will need to check if your employer allows you to contribute to your HSA through payroll deduction. You may need to update this amount each year. You would provide this amount to your employer.

If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

Carrier networks

You have a choice of three networks for your medical care. There are two narrow networks, BlueCross BlueShield and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and rate increases low. There is also one broad network, Cigna OAP, for maximum choice.

- **BlueCross BlueShield (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 or \$80, which is added to the premium.
 - » \$40 for Employee only / Employee + child(ren) tiers

- » \$80 for Employee + spouse / Employee + spouse + child(ren) tiers

Cigna members can also access the **Surgical and Treatment Support Program** which offers 100% coverage (after deductible for Local CDHP) for some hip, knee and back surgeries with program providers. Members must enroll prior to surgery. Go to cigna.com/stateoftn to learn more.

Each network (BCBST S, Cigna LP and OAP) has providers - doctors, hospitals, 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 calendar 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 allowed by the plan if you have a qualifying event.

Network providers and facilities 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.**

Contact BCBST or Cigna if you have questions about a doctor or hospital in a network:

BCBST, 800.558.6213, M-F, 7 a.m. to 5 p.m. CT, bcbst.com/members/tn_state/

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Or, go to tn.gov/PartnersForHealth under **Health Options** and **Carrier Information** to find network hospital lists and directories.

Pharmacy

All health plans include full prescription drug benefits.

- **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** - Certain osteoporosis medications will be added to the maintenance tier drug list. The maintenance tier allows you to get a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
- Your health plan (Premier PPO, Standard PPO, Limited PPO, or Local CDHP/HSA) determines your out-of-pocket prescription costs (copay or coinsurance, deductible, and out-of-pocket maximum).

2021 MONTHLY HEALTH PREMIUMS		
	BCBST & CIGNA LOCAL PLUS	CIGNA OPEN ACCESS
PREMIER PPO		
Employee Only	\$640	\$680
Employee + Child(ren)	\$1,055	\$1,095
Employee + Spouse	\$1,247	\$1,327
Employee + Spouse + Child(ren)	\$1,663	\$1,743
STANDARD PPO		
Employee Only	\$599	\$639
Employee + Child(ren)	\$988	\$1,028
Employee + Spouse	\$1,169	\$1,249
Employee + Spouse + Child(ren)	\$1,557	\$1,637
LIMITED PPO		
Employee Only	\$548	\$588
Employee + Child(ren)	\$903	\$943
Employee + Spouse	\$1,068	\$1,148
Employee + Spouse + Child(ren)	\$1,423	\$1,503
LOCAL CDHP/HSA		
Employee Only	\$465	\$505
Employee + Child(ren)	\$766	\$806
Employee + Spouse	\$907	\$987
Employee + Spouse + Child(ren)	\$1,208	\$1,288

The premium amounts shown reflect the total monthly premium. Please see your agency benefits coordinator for your monthly deduction, the state's contribution and your employer's contribution, if applicable.

*Premium charts, including COBRA, are found at tn.gov/PartnersForHealth. Click on **Premiums** in the top navigation.*

- How much you pay depends on three things: the drug tier - if generic, preferred brand, non-preferred brand or specialty drug; the day supply 30-day (or <30) or a 90-day (>31) supply; and where you fill your prescription – at a retail, Retail-90, or mail order pharmacy.

Information about benefits, vaccines and how to save money is at tn.gov/PartnersForHealth under **Health Options** and **Pharmacy**.

Go to info.caremark.com/stateoftn to locate a pharmacy, compare estimated drug costs by plan and register on the CVS Caremark site. Once registered, get details about your drug costs and savings, download the mobile app and more!

Contact: **CVS Caremark**, 877.522.8679, 24/7.

Telehealth: virtual medical care

More and more members are using Telehealth. You can talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit when you use PhysicianNow, MDLive or Amwell programs sponsored by BCBST and Cigna. Schedule appointments for minor illnesses such as cold, flu, allergies, etc., for you or your family, 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/, 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. Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

Behavioral health—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 get a separate Optum ID card to use for these services.

NEW – Talkspace online therapy: available for all members with behavioral health benefits. Download the secure app through HERE4TN.com. Communicate safely and securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

Costs are waived for members who use certain preferred substance use treatment facilities. Go to tn.gov/PartnersForHealth under **Health Options** and **Behavioral Health** for details.

IN-NETWORK 2021 HEALTH PLAN COMPARISON

Your Costs for Covered Services	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Annual Deductible				
Emp only	\$500	\$1,000	\$1,800	\$2,000
Emp + Child(ren)	\$750	\$1,500	\$2,500	\$4,000
Emp + Spouse	\$1,000	\$2,000	\$2,800	\$4,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$4,000
Maximum Out-of-Pocket				
Emp only	\$3,600	\$4,000	\$6,800	\$5,000
Emp + Child(ren)	\$5,400	\$6,000	\$13,600	\$10,000
Emp + Spouse	\$7,200	\$8,000	\$13,600	\$10,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$10,000
Preventive Care	No charge	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	\$55 copay	30% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	\$15 copay	30% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
Pharmacy (30-day supply)				
generic	\$7 copay	\$14 copay	\$14 copay	30% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	\$60 copay	
non-preferred brand	\$90 copay	\$100 copay	\$110 copay	
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	\$200 copay	30% coinsurance after deductible

Covered services: Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan Document, available at tn.gov/PartnersForHealth on the Publications page. If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

Optum can find a provider for in-person or **virtual visits**; explain benefits; identify best treatment options; schedule appointments; and answer questions. **Virtual visits** – meet with a provider through private, secure video conferencing. Costs are the same as an office visit.

For all programs and services, and **to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com.

Employee Assistance Program (EAP)—managed by Optum

EAP services are available to all enrolled health plan members and eligible dependents – even if your dependents are not enrolled in a health plan. COBRA participants are also eligible.

Master’s level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Get five EAP counseling visits, per problem, per year, per individual at no cost to you. Available in person or by **virtual visit** - get the care you need in the privacy of your own home.
- **NEW – Sanvello:** on-demand mobile app to help with stress, anxiety and depression – available 24/7 at no extra cost at HERE4TN.com.
- A telephonic coaching program called **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work. Available at no additional cost if you qualify.

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **EAP**.

For all EAP programs and services, **and help to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com

Wellness program—managed by ActiveHealth

In 2021, two programs will continue to be offered to enrolled health plan members and adult dependents. Members must qualify for these programs.

- **Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic conditions.
- **Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes. For details go to tn.gov/PartnersForHealth under **Other Benefits** and **Wellness** on the **DPP webpage**.

All members have access to the online health assessment with ActiveHealth. After members complete the health assessment, they may use the online educational resources, including health education and digital coaching, on their website.

Information about programs and activities are at tn.gov/PartnersForHealth under **Wellness**.

Other Benefits

Dental coverage—see if your agency participates

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

- **MetLife Preferred (DPPO) (pending final approval). Note: if currently enrolled and you do not change your plan, you will automatically be enrolled in the Dental DPPO vendor available on Jan. 1, 2021:**
 - » **Monthly premium rates will not increase** (pending final approval). Use any Dentist, but save money staying in-network. Review MetLife’s network directory at metlife.com/stateoftn. Discuss estimated expenses with your dentist/specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and co-insurance. Waiting periods apply to select procedures. If currently enrolled, time applied to waiting periods will transfer.
- **Cigna Prepaid (DHMO):**
 - » **3% monthly premium rate increase.** Now covering dental implants. Members pay copays, and they may have changed for dental procedures. Review the Patient Charge Schedule at tn.gov/PartnersForHealth under **Publications**, then **Dental** before procedures are performed. Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment in progress on a new member’s effective date will not be covered. You must select and use a Cigna Network General Dentist and notify Cigna of your choice. See the list of Dentists at cigna.com/stateoftn.

Information, including a comparison of the two plan options, is at tn.gov/PartnersForHealth under **Other Benefits** and **Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m. CT, metlife.com/stateoftn

Contact: **Cigna**, 800.997.1617, 24/7, cigna.com/stateoftn

2021 MONTHLY DENTAL PREMIUMS	CIGNA PREPAID PLAN	METLIFE DPPO PLAN*
ACTIVE MEMBERS		
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

*Pending final approval.

Vision insurance—see if your agency participates

Vision benefits are offered through **Davis Vision**.

You pay the full monthly premium. 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.

- **Premiums will stay the same in 2021.** You’ll save money when using in-network providers.
- **All members in both vision plans get:**
 - » Routine eye exam every calendar year
 - » Frames once every two calendar years
 - » Choice of eyeglass lenses or contact lenses once every calendar year

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **Vision**. New lens and coating benefits were added in 2020. Go to the website for a comparison of the plans’ benefits.

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. CT, davisvision.com/stateofTN

2021 MONTHLY VISION PREMIUMS	BASIC PLAN	EXPANDED PLAN
ACTIVE MEMBERS		
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

Local CDHP/HSA restrictions:

You cannot enroll 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), or
- 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 Local 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 they 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 for HSA eligibility information.

HSA and FSA restrictions:

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

Legal Notices

Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615-532-9617.

If you think you have been treated in a different way for these reasons, please mail this information to the Civil Rights Coordinator for the Department of Finance and Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Civil Rights Coordinator, Department of Finance and Administration, Office of General Counsel, 20th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 615-532-9617.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697 **OR** U. S. Office for Civil Rights, Office of Justice Programs, U. S. Department of Justice, 810 7th Street, NW, Washington, DC 20531 **OR** Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

If you speak a language other than English, help in your language is available for free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

دعاسمالم تامدخ نإف ةرغللا ركذا تددجت تنك اذإ :ةظوجل م -576-0029- (مقر) 1-800-848-0298 مقر ب لصتا .ن اج م لاب كل رفاوتت ةىوغللا :م ب ل او م ص ل ا ف ت ا ه - (800-848-0298) 1. مقر ب لصتا .ن اج م لاب كل رفاوتت ةىوغللا

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kалан- gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚክላውቲር ዶ.ድ.ው.ሉ 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

सुचना: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ئار ب ناگه یار تروصب ی نابز تالی هس ت ،دی نک یم وگت فگ ی سراف نابز هب رگا :هجوت دی ریگب سامت اب .دشاب یم مهارف 866-576-0029 (TTY: 1-800-848-0298) امش

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2021 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy between the information in this newsletter and the formal plan documents,

the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

The ParTNers for Health Wellness Program is a voluntary wellness program. Local education, local government and retirees enrolled in health coverage have access to certain programs like disease management and the web portal. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTNers for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTNers for Health at partners.wellness@tn.gov.



STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION
 WILLIAM R. SNODGRASS TN TOWER
 312 ROSA L. PARKS AVENUE, 19TH FLOOR
 NASHVILLE, TN 37243-1102

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Questions? Go to tn.gov/PartnersForHealth

WHAT YOU'LL FIND INSIDE

- Details on available benefits
- Premiums
- Helpful resources, including websites, webinars and videos
- How to enroll

Local Education Employees

IT'S ANNUAL ENROLLMENT TIME!



**Oct. 1-30, 2020,
at 4:30 p.m.
Central time**

Local Government Employees & COBRA Participants

Join a Webinar ...

to learn more about 2021 benefits:

Wed., Sept. 23: 2:30-3:30 p.m.

Thurs., Oct. 1: 3:30-4:30 p.m.

Fri., Oct. 9: 1-2 p.m.

Wed., Oct. 14: 2:30-3:30 p.m.

Wed., Oct. 21: 3:30-4:30 p.m.

Mon., Oct. 26: 10-11 a.m.

All Central time.

See page 2 for instructions.

Medical benefit improvements

Certain osteoporosis

medications will be added to the maintenance tier drug list. The maintenance tier allows you to receive a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost. See Pharmacy on page 3 for details.



It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental and vision plans, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Choose or update your benefits for 2021. Changes will be effective Jan. 1, 2021.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local Consumer-driven Health Plan (CDHP). If your agency offers payroll deduction, tell them how much you want to contribute to your HSA in 2021. HSA details are on page 2. CDHP/HSA and flexible spending account (FSA) restrictions are on page 6.

Important 2021 updates

- **Health insurance premiums will increase by 5.4%.** See page 3 for details.
- **Other benefits premiums:** See Other Benefits on pages 5-6.
 - » **No premium increases for vision insurance plan options.**
 - » **Dental Prepaid premiums will increase by 3%. Dental DPPO premiums will not increase** (pending final approval).
- **To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.**
- **Same health plans** as last year—Premier preferred provider organization (PPO), Standard PPO, Limited PPO and Local CDHP/HSA.
- **Same network options**—BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP). See pages 2-3 for details.
- **Health insurance copays, coinsurance and deductibles are staying the same.**
- **2021 vendor (insurance carrier) updates:**
 - » Pharmacy vendor will remain CVS Caremark.
 - » Dental Prepaid plan vendor will remain Cigna.
 - » Dental DPPO plan vendor will remain MetLife (pending final approval). (See page 5). More information will be available on the ParTNers for Health website.
 - » HSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

Networks and benefits may change and impact you. It's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, dental and vision insurance choices will stay the same.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

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.

To Do:

Enroll or make changes online in Edison (unless otherwise noted): www.edison.tn.gov

- **To enroll:** 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 recently logged in to Edison, you must click the Acceptable User Policy “I Accept” button to access the Edison system.
- Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage. **For password reset help, call Edison at 866.376.0104.**
- **Watch videos on how to enroll and more.**
 - » On the tn.gov/PartnersForHealth homepage – click the **Videos** link at the top.
- **Enrolling new dependents?** We need documents to prove their relationship to you.
 - » A list of required documents is found at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison or fax to 615.741.8196.
 - » Deadline to submit dependent documents is Oct. 30.

Here’s Help!

Go to tn.gov/PartnersForHealth. You’ll find:

- **Videos** about your benefits.
- A blue **questions button** to our Zendesk help desk: <https://benefitssupport.tn.gov/hc/en-us>
- A green **help button** to CHAT with a customer service representative during business hours.

Join an employee webinar:

- Dates and times are on page 1.
- Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page. Scroll down for instructions.

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. **Webinar at 11 a.m. CT will repeat at 3 p.m. CT each day.**

- September 11 — Medical options (BCBST & Cigna)
- September 17 — Vision plan options
- September 18 — Optum Bank HSA option
- September 25 — Dental options (Prepaid & DPPO)
- Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page for more information.

Call Benefits Administration at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

Health Benefits

You have a choice of four health plans (costs on page 4).

Preventive care is free, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs than the Premier PPO.
- **Limited PPO:** Lower monthly premiums than the other PPOs - higher out-of-pocket costs than the other PPOs.
- **Local 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.

HSA: The HSA can help you save for healthcare costs. You get tax benefits, the money rolls over each year and you keep it if you leave. You can put your premium savings into your HSA to pay your deductible! Visit tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** for more information.

HSA IRS maximum contributions: There are limits on how much money you can put in your HSA for 2021: \$3,600 for employee only coverage and \$7,200 for all other family tiers. Members 55+ can add \$1,000 more each year. These amounts include any contributions that your employer may make to your HSA.

Debit card: Local CDHP/HSA members will get a new debit card from our new vendor, Optum Bank, to use for qualified expenses. Affected members will receive more information later this year.

There is a change in the HSA vendor for 2021. If you are currently enrolled in the Local CDHP and you stay enrolled in the Local CDHP for 2021, your funds will be moved from PayFlex to Optum Bank automatically. Your PayFlex HSA funds will not be available for approximately two weeks in January so that the funds can be moved. If you anticipate a large medical expense early in January, you should consider taking money out of your HSA in December to cover it. If you decide to change your enrollment to one of the PPO plans, then your HSA will remain with PayFlex and you will be responsible for paying the monthly account fee.

Important! Your total 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 if your employer offers payroll deduction. Otherwise, you will need to fund your HSA on your own with after-tax dollars, and then take an above-the-line tax credit when you file your taxes to receive the tax deduction. You may only spend the money that is 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.

Local Government employees who enroll in the Local CDHP will need to check if your employer allows you to contribute to your HSA through payroll deduction. You would provide this amount to your employer.

If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

Carrier networks

You have a choice of three networks for your medical care. There are two narrow networks, BlueCross BlueShield and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and rate increases low. There is also one broad network, Cigna OAP, for maximum choice.

- **BlueCross BlueShield (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 or \$80, which is added to the premium.
 - » \$40 for Employee only / Employee + child(ren) tiers
 - » \$80 for Employee + spouse / Employee + spouse + child(ren) tiers

Cigna members can also access the **Surgical and Treatment Support Program** which offers 100% coverage (after deductible for Local CDHP) for some hip, knee and back surgeries with program providers. Members must enroll prior to surgery. Go to cigna.com/sites/stateoftn/ to learn more.

Each network (BCBST S, Cigna LP and OAP) has providers - doctors, hospitals, 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 calendar 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 allowed by the plan if you have a qualifying event.

Network providers and facilities 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.**

Contact BCBST or Cigna if you have questions about a doctor or hospital in a network:

BCBST, 800.558.6213, M-F, 7 a.m. to 5 p.m. CT, bcbst.com/members/tn_state

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Or, go to tn.gov/PartnersForHealth under **Health Options** and **Carrier Information** to find network hospital lists and directories.

Pharmacy

All health plans include full prescription drug benefits.

- **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** - Certain osteoporosis medications will be added to the maintenance tier drug list. The maintenance tier allows you to get a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.

2021 MONTHLY HEALTH PREMIUMS ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Employee Only	\$698	\$738	\$780	\$820	\$848	\$888
Employee + Child(ren)	\$1,083	\$1,123	\$1,208	\$1,248	\$1,314	\$1,354
Employee + Spouse	\$1,501	\$1,581	\$1,677	\$1,757	\$1,823	\$1,903
Employee + Spouse + Child(ren)	\$1,886	\$1,966	\$2,106	\$2,186	\$2,290	\$2,370
STANDARD PPO						
Employee Only	\$654	\$694	\$731	\$771	\$794	\$834
Employee + Child(ren)	\$1,014	\$1,054	\$1,132	\$1,172	\$1,232	\$1,272
Employee + Spouse	\$1,407	\$1,487	\$1,570	\$1,650	\$1,708	\$1,788
Employee + Spouse + Child(ren)	\$1,767	\$1,847	\$1,973	\$2,053	\$2,145	\$2,225
LIMITED PPO						
Employee Only	\$507	\$547	\$567	\$607	\$617	\$657
Employee + Child(ren)	\$788	\$828	\$879	\$919	\$956	\$996
Employee + Spouse	\$1,092	\$1,172	\$1,220	\$1,300	\$1,326	\$1,406
Employee + Spouse + Child(ren)	\$1,373	\$1,453	\$1,531	\$1,611	\$1,666	\$1,746
LOCAL CDHP/HSA						
Employee Only	\$458	\$498	\$509	\$549	\$554	\$594
Employee + Child(ren)	\$708	\$748	\$791	\$831	\$859	\$899
Employee + Spouse	\$982	\$1,062	\$1,096	\$1,176	\$1,191	\$1,271
Employee + Spouse + Child(ren)	\$1,234	\$1,314	\$1,377	\$1,457	\$1,497	\$1,577

The premium amounts shown reflect the total monthly premium. The different premium levels are based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer's contribution or if you are unsure as to which premium level applies to you.

*Premiums charts, including COBRA, are found at tn.gov/PartnersForHealth on the **Premiums** page. Click on Premiums in the top navigation.*

- Your health plan (Premier PPO, Standard PPO, Limited PPO, or Local CDHP/HSA) determines your out-of-pocket prescription costs (copay or coinsurance, deductible, and out-of-pocket maximum).
- How much you pay depends on three things: the drug tier - if a generic, preferred brand, non-preferred brand or specialty drug; the day supply 30-day (or <30) or a 90-day (>31) supply; and where you fill your prescription - at a retail, Retail-90, or mail order pharmacy.

Information about benefits, vaccines and how to save money is at tn.gov/PartnersForHealth under **Health Options** and **Pharmacy**.

Go to info.caremark.com/stateoftn to find a pharmacy and compare estimated drug costs by plan. Register on the CVS Caremark site and get details about your drug costs, download the mobile app and more!

Contact: **CVS Caremark**, 877.522.8679, 24/7.

Telehealth: virtual medical care

You can talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit when you use PhysicianNow, MDLive or Amwell programs sponsored by BCBST and Cigna. Schedule appointments for minor illnesses such as cold, flu, allergies, etc., for you or your family.

Save time—create your user profile in advance

BCBST members: log into BlueAccess at 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 and select **MDLive** or **Amwell** or call 888.726.3171 for MDLive or 855.667.9722 for Amwell

Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

Behavioral health—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 get an Optum ID card to use for services.**

NEW – Talkspace online therapy: for all members with behavioral health benefits. Download the secure app through HERE4TN.com. Communicate securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

Costs are waived for members who use certain preferred substance use treatment facilities. Go to tn.gov/PartnersForHealth under **Behavioral Health** for details.

IN-NETWORK 2021 HEALTH PLAN COMPARISON				
Your Costs for Covered Services	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Annual Deductible				
Emp only	\$500	\$1,000	\$1,800	\$2,000
Emp + Child(ren)	\$750	\$1,500	\$2,500	\$4,000
Emp + Spouse	\$1,000	\$2,000	\$2,800	\$4,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$4,000
Maximum Out-of-Pocket				
Emp only	\$3,600	\$4,000	\$6,800	\$5,000
Emp + Child(ren)	\$5,400	\$6,000	\$13,600	\$10,000
Emp + Spouse	\$7,200	\$8,000	\$13,600	\$10,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$10,000
Preventive Care	No charge	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	\$55 copay	30% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	\$15 copay	30% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
Pharmacy (30-day supply)				
generic	\$7 copay	\$14 copay	\$14 copay	30% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	\$60 copay	
non-preferred brand	\$90 copay	\$100 copay	\$110 copay	
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	\$200 copay	30% coinsurance after deductible

*Covered services: Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan Document, available at tn.gov/PartnersForHealth on the **Publications** page. If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.*

Optum can find a provider for in-person or **virtual visits**; explain benefits; identify best treatment options; schedule appointments; and answer questions. **Virtual visits** – meet with a provider through private, secure video conferencing. Costs are the same as an office visit.

For programs and services, and **to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com.

Employee Assistance Program (EAP)—managed by Optum

EAP services are available to all enrolled health plan members and eligible dependents – even if your dependents are not enrolled in a health plan. COBRA participants are also eligible.

Master’s level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Get five EAP counseling visits, per problem, per year, per individual at no cost to you. Available in person or by **virtual visit** - get the care you need in the privacy and comfort of your own home.
- **NEW – Sanvello:** on-demand mobile app to help with stress, anxiety and depression – available 24/7 at no extra cost at HERE4TN.com.
- A telephonic coaching program called **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work. Available at no additional cost if you qualify.

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **EAP**.

For all EAP programs and services, **and to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com

Wellness program—managed by ActiveHealth

In 2021, two programs will continue to be offered to enrolled health plan members and adult dependents. Members must qualify for these programs.

- **Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic conditions.
- **Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes. For details go to tn.gov/PartnersForHealth under **Other Benefits** and **Wellness** on the **DPP webpage**.

All members have access to the online health assessment with ActiveHealth. After members complete the health assessment, they may use the online educational resources, including health education and digital coaching, on their website.

Information about programs and activities are at tn.gov/PartnersForHealth under **Wellness**.

Other Benefits

Dental coverage—contact your agency to see if they participate

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

- **MetLife Preferred (DPPO) (pending final approval). Note: if currently enrolled and you do not change your plan, you will automatically be enrolled in the Dental DPPO vendor available on Jan. 1, 2021:**

» **Monthly premium rates will not increase** (pending final approval). Use any Dentist, but save money staying in-network. Review MetLife’s network directory at metlife.com/stateoftn. Discuss estimated expenses with your dentist/specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and co-insurance. Waiting periods apply to select procedures. If currently enrolled, time applied to waiting periods will transfer.

- **Cigna Prepaid (DHMO):**

» 3% monthly premium rate increase. Now covering dental implants. Members pay copays, and they may have changed for dental procedures. Review the Patient Charge Schedule at tn.gov/PartnersForHealth under **Publications**, then **Dental** before procedures are performed. Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment in progress on a new member’s effective date will not be covered. You must select and use a Cigna Network General Dentist and notify Cigna of your choice. See the list of Dentists at cigna.com/stateoftn.

Information, including a comparison of the two plan options, is at tn.gov/PartnersForHealth under **Other Benefits** and **Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m. CT, metlife.com/stateoftn

Contact: **Cigna**, 800.997.1617, 24/7; cigna.com/stateoftn

2021 MONTHLY DENTAL PREMIUMS	CIGNA PREPAID PLAN	METLIFE DPPO PLAN*
ACTIVE MEMBERS		
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

*Pending final approval.

Vision insurance—contact your agency to see if they participate

Vision benefits are offered through **Davis Vision**.

You pay the full monthly premium. 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.

- **Premiums will stay the same in 2021.** You’ll save money when using in-network providers.

- **All members in both vision plans get:**

- » Routine eye exam every calendar year
- » Frames once every two calendar years
- » Choice of eyeglass lenses or contact lenses once every calendar year

Information is at tn.gov/PartnersForHealth under **Other Benefits and Vision**. New lens and coating benefits were added in 2020. Go to the website for a comparison of the plans’ benefits.

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. CT; davisvision.com/stateofTN

2021 MONTHLY VISION PREMIUMS	BASIC PLAN	EXPANDED PLAN
ACTIVE MEMBERS		
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

Local CDHP/HSA restrictions:

You cannot enroll 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), or

• 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 Local 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 they 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 for HSA eligibility information.

HSA and FSA restrictions:

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

Legal Notices

Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615-532-9617.

If you think you have been treated in a different way for these reasons, please mail this information to the Civil Rights Coordinator for the Department of Finance and Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Civil Rights Coordinator, Department of Finance and Administration, Office of General Counsel, 20th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 615-532-9617.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697 **OR** U. S. Office for Civil Rights, Office of Justice Programs, U. S. Department of Justice, 810 7th Street, NW, Washington, DC 20531 **OR** Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

If you speak a language other than English, help in your language is available for free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

866 (مقر) -576-0029- قظو ح لم :قظو ح لم اذ: قظو ح لم -576-0029 (مقر) 1: (800-848-0298) مقر ل ص ت ا . ن ا ج م ل ا ب ك ل ر ف ا و ت ة ي و غ ل ل ا : م ك ب ل ا و م ص ل ا ف ت ا ه

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d’aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS: 1-800-848-0298).

Ni songen mwohmw ohte, komw pahp sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚክላውቲር ዶ.ድ.ውሉ 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

सुचना: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ئارباب ناگهيار تروصب ینا بز تالی هسب ت دی نک یم وگت فگ ی سراف نا بز هب رگا: هجوت دی ریگب سامت اب. دشاب یم مهارف 866-576-0029 (TTY: 1-800-848-0298)

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2021 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy between the information in this newsletter and the formal plan documents,

the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

The ParTNers for Health Wellness Program is a voluntary wellness program. Local education, local government and retirees enrolled in health coverage have access to certain programs like disease management and the web portal. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTNers for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTNers for Health at partners.wellness@tn.gov.



STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION

WILLIAM R. SNODGRASS TN TOWER
 312 ROSA L. PARKS AVENUE, 19TH FLOOR
 NASHVILLE, TN 37243-1102

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Tennessee Department of Finance and Administration. Authorization Number 317591, 23,600 copies, August 2020. This public document was promulgated at a cost of \$0.18 per copy.

Questions? Go to tn.gov/PartnersForHealth

WHAT YOU'LL FIND INSIDE

- Details on available benefits
- Premiums
- Helpful resources, including websites, webinars and videos
- How to enroll

Local Government Employees

IT'S ANNUAL ENROLLMENT TIME!





Retiree Participants

If you don't want to make any changes in enrollment, **NO ACTION** is needed on your part.

Networks and benefits may change and impact you. So even if you don't make any changes, it's a good idea to review your enrollment each year.

To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.

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" and "change or set up email address". Benefits Administration uses email addresses in Edison to send important insurance-related information. We do not share your information, ever. You can unsubscribe at any time.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

It's About Time ... if You Want to Make Changes!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental and vision, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Make changes to your benefits for 2021. If you remain enrolled as of Jan. 1, 2021, you can also enroll your eligible dependents. Changes will be effective Jan. 1, 2021.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in a Consumer-driven Health Plan (CDHP). HSA details are on pages 2-3. Please see CDHP/HSA and FSA restrictions on page 8.
- Tennessee Consolidated Retirement System (TCRS) retirees who receive a monthly pension from TCRS based on their own service, or Optional Retirement Plan (ORP) retirees from the University of Tennessee or a Tennessee Board of Regents (TBR) higher education agency, are eligible for the following benefits: **dental** options and **vision** options (must be enrolled in group health coverage). See page 9.

Important 2021 updates

- **State and higher education retiree** health insurance premiums will increase by 3.6%. See page 5.
- **Local government retiree** health insurance premiums will increase by 2.0%. See page 6.
- **Local education retiree** health insurance premiums will increase by 5.4%. See pages 7-8.
- **Other benefits premiums** (see Other Benefits on page 9):
 - » **No premium increases for vision insurance plan options.**
 - » **Dental Prepaid premiums will increase by 3%. Dental DPPO premiums will not increase** (pending final approval).
- **Same health plans** as last year—see page 2 for details.
- **Same network options**—see page 3 for details.
- **Health insurance copays, coinsurance and deductibles will stay the same for all plans.**
- 2021 vendor (insurance carrier) updates:
 - » Pharmacy vendor will remain CVS Caremark.
 - » Dental Prepaid plan vendor will remain Cigna.
 - » Dental DPPO plan vendor will remain MetLife (pending final approval). See page 9. More information will be available on the PartNers for Health website.
 - » HSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

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.

To Do:

- **If you want to make changes, fill out the annual enrollment application found at the end of this newsletter. Submit it to Benefits Administration:**
 - » Mailed applications must be postmarked no later than Oct. 30, 2020.
 - » Submit by fax at 615.741.8196 by Oct. 30, 2020, at 11:59 p.m. Central time. **OR ...**
- **If you want to, you can make changes online in Employee Self Service (ESS) in Edison at www.edison.tn.gov**
 - » **To enroll:** On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
 - » You can enroll using your computer or mobile device. (Use the web browser native to its operating system.)
 - » If you haven’t recently logged into Edison, you must click the Acceptable User Policy “I Accept” button to access the Edison system.
 - » In Edison, set up an account with a password, if you haven’t done so. Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage.
 - » **Important!** You may have an old email address in Edison from when you were an employee. If you try to reset your password to enroll, the password reset email may go to this old email account. If you do not receive an email after trying to set up your account, you can enroll by mailing or faxing the application found at the back of this newsletter or **call Edison at 866.376.0104** for help with your password reset.

If you don’t want to make any changes in enrollment, NO ACTION is needed on your part.

- » **Watch videos on how to log in, set up your Edison password and more!**
- » On the tn.gov/PartnersForHealth homepage – click on **Annual Enrollment** and **For Retirement**.
- **If you are adding eligible dependents (spouse and/or eligible children) who have not been previously covered:**
 - » You can add them to medical coverage if you (the retiree) are covered on the medical plan as of 01/01/2021.
 - » You may also be eligible to add a dependent who is covered on medical to the retiree vision plan. Eligible dependents may also be added to your retiree dental coverage.
 - » **If the dependent is not currently covered on the medical plan we need documents to prove their relationship to you.**
 - » A list of required documents is found at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison if enrolling through ESS or mail copies along with your annual enrollment

application or fax to 615.741.8196. You must include your Edison ID or SSN on each document.

- » Deadline to submit dependent documents is Oct. 30.

Here’s Help!

- **Go to tn.gov/PartnersForHealth.** You’ll find:
 - » **Videos** about your benefits.
 - » A blue **Questions** button to our Zendesk help desk: <https://benefitssupport.tn.gov/hc/en-us>
- **Call Benefits Administration** at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

Health Benefits Offered

(A comparison of costs is on page 4.)

Preventive care is free, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs than the Premier PPO.
- **Limited PPO (local education/local government retirees only):** Lower monthly premiums than the other PPOs – higher out-of-pocket costs compared to the other PPOs.
- **CDHP/HSA (state/higher education retirees only) & Local CDHP/HSA (local education/local government retirees only):** Lowest monthly premium - but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays.
 - » The **health savings account (HSA)** can help you **save** for healthcare costs. You get tax benefits and the money rolls over each year. You can put your premium savings into your HSA to pay your deductible! Go to tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** to learn more.
 - » **HSA IRS maximum contributions** – There are limits on how much money you can put in your HSA for 2021: \$3,600 for retiree only coverage and \$7,200 for all other tiers. Members 55+ can contribute \$1,000 more each year.
 - » **Debit card:** CDHP/HSA members will get a new debit card from our new vendor, Optum Bank, to use for qualified expenses. Affected members will receive more information later this year.

There is a change in the HSA vendor for 2021. If you are currently enrolled in the CDHP or Local CDHP and you stay enrolled in the CDHP or Local CDHP for 2021, your funds will be moved from PayFlex to Optum Bank automatically. Your PayFlex HSA funds will not be available for approximately two weeks in January so that the funds can be moved. If you anticipate a large medical expense early in January, you should consider taking money out of your HSA in December to cover it. If you decide to change your enrollment to one of the PPO plans, then your HSA will remain with PayFlex and you will be responsible for paying the monthly account fee.

Important! If you enroll in a CDHP/HSA, you can save on your taxes by contributing after-tax funds to your HSA by check or by linking your bank account to your HSA. Then, at tax time you can take an above-the-line credit which will reduce your taxable income up to the annual HSA contribution limit allowed by the IRS. You may only spend the money that is available in your HSA at the time of service or care.

If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution.

Consult with your tax advisor for advice.

Carrier networks

You have a choice of three networks for your medical care. There are two narrow networks, BlueCross BlueShield and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and rate increases low. There is also one broad network, Cigna OAP, for maximum choice.

- **BlueCross BlueShield (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 or \$80, which is added to the premium.
 - » \$40 for Retiree only; Spouse only; Retiree + child(ren); Spouse + child(ren); and Children only tiers
 - » \$80 for Retiree + spouse; and Retiree + spouse + child(ren) tiers

Cigna members can also access the **Surgical and Treatment Support Program** which offers 100% coverage (after deductible for CDHP/Local CDHP) for some hip, knee and back surgeries with program providers. Members must enroll prior to surgery. Go to cigna.com/stateoftn to learn more.

Each network (BCBST S, Cigna LP and OAP) has providers - doctors, hospitals, 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 calendar 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 allowed by the plan if you have a qualifying event.

Network providers and facilities 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.**

Contact BCBST or Cigna if you have questions about a doctor or hospital in a network:

BCBST, 800.558.6213, M-F, 7 a.m. to 5 p.m. CT, bcbst.com/members/tn_state

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Find network hospital lists and directories at tn.gov/PartnersForHealth under **Health Options** and **Carrier Information**.

Pharmacy

All health plans include full prescription drug benefits.

- **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** - Certain osteoporosis medications will be added to the maintenance tier drug list. The maintenance tier allows you to get a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
- Your health plan (Premier PPO, Standard PPO, Limited PPO, CDHP/HSA or Local CDHP/HSA) determines your out-of-pocket prescription costs (copay or coinsurance, deductible, and out-of-pocket maximum).
- How much you pay depends on three things: the drug tier - if a generic, preferred brand, non-preferred brand or specialty drug; the day supply - 30-day (or <30) or a 90-day (>31) supply; and where you fill your prescription - at a retail, Retail-90, or mail order pharmacy

Information about benefits, vaccines and saving money is at tn.gov/PartnersForHealth under **Health Options** and **Pharmacy**.

Go to info.caremark.com/stateoftn to locate a pharmacy, compare estimated drug costs by plan and register on the CVS Caremark site. Once registered, get details about your drug costs and savings, download the mobile app and more!

Contact: **CVS Caremark**, 877.522.8679, anytime, 24/7.

Telehealth: virtual medical care

More and more members are using Telehealth. Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit when you use PhysicianNow, MDLive or Amwell programs sponsored by BCBST and Cigna. Schedule appointments for minor illnesses such as cold, flu, allergies, etc., for you or your family, 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/, 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

Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

IN-NETWORK 2021 HEALTH PLAN COMPARISON					
Your Costs for Covered Services	Premier PPO	Standard PPO	Limited PPO LE/LG	CDHP/HSA ST/HE	Local CDHP/HSA LE/LG
Annual Deductible					
Emp only	\$500	\$1,000	\$1,800	\$1,500	\$2,000
Emp + Child(ren)	\$750	\$1,500	\$2,500	\$3,000	\$4,000
Emp + Spouse	\$1,000	\$2,000	\$2,800	\$3,000	\$4,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$3,000	\$4,000
Maximum Out-of-Pocket					
Emp only	\$3,600	\$4,000	\$6,800	\$2,500	\$5,000
Emp + Child(ren)	\$5,400	\$6,000	\$13,600	\$5,000	\$10,000
Emp + Spouse	\$7,200	\$8,000	\$13,600	\$5,000	\$10,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$5,000	\$10,000
Preventive Care	No charge	No charge	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	\$35 copay	20% coinsurance after deductible	30% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	\$55 copay	20% coinsurance after deductible	30% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	\$15 copay	20% coinsurance after deductible	30% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	\$35 copay	20% coinsurance after deductible	30% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	30% coinsurance	20% coinsurance after deductible	30% coinsurance after deductible
Pharmacy (30-day supply)					
generic	\$7 copay	\$14 copay	\$14 copay	20% coinsurance after deductible	30% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	\$60 copay		
non-preferred brand	\$90 copay	\$100 copay	\$110 copay		
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150		
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	30% coinsurance	20% coinsurance after deductible	30% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	\$200 copay	20% coinsurance after deductible	30% coinsurance after deductible

Complete health plan comparisons, as well as dental and vision comparisons, can be found at tn.gov/PartnersForHealth. Click on **Publications** in the top navigation. Under **Publications**, you'll find **Insurance Comparison Charts**.

Covered services: Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan Document, available at tn.gov/PartnersForHealth on the **Publications** page. If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

Behavioral health—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 get a separate Optum ID card to use for these services.**

- **NEW – Talkspace online therapy:** available for all members with behavioral health benefits. Download the secure app through [HERE4TN.com](https://www.here4tn.com). Communicate safely and securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

- Costs are waived for members who use certain preferred substance use treatment facilities. Go to tn.gov/PartnersForHealth under **Health Options** and **Behavioral Health** for details.

Optum can find a provider for in-person or virtual visits; explain benefits; identify best treatment options; schedule appointments; and answer questions. **Virtual visits** – meet with a provider through private, secure video conferencing. Costs are the same as an office visit.

For all programs and services, and to find a provider, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](https://www.here4tn.com).

STATE AND HIGHER EDUCATION 2021 RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$165.80	\$205.80	\$248.70	\$288.70	\$331.60	\$371.60
Retiree + Child(ren)	\$248.40	\$288.40	\$372.60	\$412.60	\$496.80	\$536.80
Retiree + Spouse	\$347.80	\$427.80	\$521.70	\$601.70	\$695.60	\$775.60
Retiree + Spouse + Child(ren)	\$430.60	\$510.60	\$645.90	\$725.90	\$861.20	\$941.20
Spouse Only	\$182.00	\$222.00	\$273.00	\$313.00	\$364.00	\$404.00
Child(ren) Only	\$82.60	\$122.60	\$123.90	\$163.90	\$165.20	\$205.20
Spouse + Child(ren)	\$264.80	\$304.80	\$397.20	\$437.20	\$529.60	\$569.60
STANDARD PPO						
Retiree Only	\$155.20	\$195.20	\$232.80	\$272.80	\$310.40	\$350.40
Retiree + Child(ren)	\$232.60	\$272.60	\$348.90	\$388.90	\$465.20	\$505.20
Retiree + Spouse	\$326.00	\$406.00	\$489.00	\$569.00	\$652.00	\$732.00
Retiree + Spouse + Child(ren)	\$403.40	\$483.40	\$605.10	\$685.10	\$806.80	\$886.80
Spouse Only	\$170.80	\$210.80	\$256.20	\$296.20	\$341.60	\$381.60
Child(ren) Only	\$77.40	\$117.40	\$116.10	\$156.10	\$154.80	\$194.80
Spouse + Child(ren)	\$248.20	\$288.20	\$372.30	\$412.30	\$496.40	\$536.40
CDHP/HSA						
Retiree Only	\$147.40	\$187.40	\$221.10	\$261.10	\$294.80	\$334.80
Retiree + Child(ren)	\$220.40	\$260.40	\$330.60	\$370.60	\$440.80	\$480.80
Retiree + Spouse	\$309.00	\$389.00	\$463.50	\$543.50	\$618.00	\$698.00
Retiree + Spouse + Child(ren)	\$382.20	\$462.20	\$573.30	\$653.30	\$764.40	\$844.40
Spouse Only	\$161.60	\$201.60	\$242.40	\$282.40	\$323.20	\$363.20
Child(ren) Only	\$73.00	\$113.00	\$109.50	\$149.50	\$146.00	\$186.00
Spouse + Child(ren)	\$234.80	\$274.80	\$352.20	\$392.20	\$469.60	\$509.60

Employee Assistance Program (EAP)—managed by Optum

EAP services are available to all retirees enrolled in health coverage and their eligible dependents – even if your dependents are not enrolled in a health plan.

Master’s level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Get five EAP counseling visits, per problem, per year, per individual at no cost to you. Available in person or by **virtual visit** - get the care you need in the privacy of your own home.
- **NEW – Sanvello:** on-demand mobile app to help with stress, anxiety and depression – available 24/7 at no extra cost at HERE4TN.com.
- A telephonic coaching program called **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work. Available at no additional cost if you qualify.

Information is at tn.gov/PartnersForHealth under **Other Benefits and EAP**.

For all programs and services, **and to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com.

LOCAL GOVERNMENT 2021 RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$698	\$738	\$780	\$820	\$848	\$888
Retiree + Child(ren)	\$1,083	\$1,123	\$1,208	\$1,248	\$1,314	\$1,354
Retiree + Spouse	\$1,501	\$1,581	\$1,677	\$1,757	\$1,823	\$1,903
Retiree + Spouse + Child(ren)	\$1,886	\$1,966	\$2,106	\$2,186	\$2,290	\$2,370
Spouse Only	\$803	\$843	\$897	\$937	\$975	\$1,015
Child(ren) Only	\$385	\$425	\$428	\$468	\$466	\$506
Spouse + Child(ren)	\$1,188	\$1,228	\$1,326	\$1,366	\$1,442	\$1,482
STANDARD PPO						
Retiree Only	\$654	\$694	\$731	\$771	\$794	\$834
Retiree + Child(ren)	\$1,014	\$1,054	\$1,132	\$1,172	\$1,232	\$1,272
Retiree + Spouse	\$1,407	\$1,487	\$1,570	\$1,650	\$1,708	\$1,788
Retiree + Spouse + Child(ren)	\$1,767	\$1,847	\$1,973	\$2,053	\$2,145	\$2,225
Spouse Only	\$753	\$793	\$839	\$879	\$914	\$954
Child(ren) Only	\$360	\$400	\$401	\$441	\$438	\$478
Spouse + Child(ren)	\$1,113	\$1,153	\$1,242	\$1,282	\$1,351	\$1,391
LOCAL CDHP/HSA						
Retiree Only	\$458	\$498	\$509	\$549	\$554	\$594
Retiree + Child(ren)	\$708	\$748	\$791	\$831	\$859	\$899
Retiree + Spouse	\$982	\$1,062	\$1,096	\$1,176	\$1,191	\$1,271
Retiree + Spouse + Child(ren)	\$1,234	\$1,314	\$1,377	\$1,457	\$1,497	\$1,577
Spouse Only	\$524	\$564	\$587	\$627	\$637	\$677
Child(ren) Only	\$250	\$290	\$282	\$322	\$305	\$345
Spouse + Child(ren)	\$776	\$816	\$868	\$908	\$943	\$983
LIMITED PPO						
Retiree Only	\$507	\$547	\$567	\$607	\$617	\$657
Retiree + Child(ren)	\$788	\$828	\$879	\$919	\$956	\$996
Retiree + Spouse	\$1,092	\$1,172	\$1,220	\$1,300	\$1,326	\$1,406
Retiree + Spouse + Child(ren)	\$1,373	\$1,453	\$1,531	\$1,611	\$1,666	\$1,746
Spouse Only	\$585	\$625	\$653	\$693	\$709	\$749
Child(ren) Only	\$281	\$321	\$312	\$352	\$339	\$379
Spouse + Child(ren)	\$866	\$906	\$964	\$1,004	\$1,049	\$1,089

Wellness program

In 2021, two programs will again be offered to enrolled retirees and adult dependents. Members must qualify for these programs.

- Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic conditions.
- Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes. For details go to tn.gov/PartnersForHealth under **Other Benefits** and **Wellness** on the **DPP webpage**.

All members have access to the online health assessment with ActiveHealth. After members complete the health assessment, they may use the online educational resources, including health education and digital coaching, on their website.

Information about programs and activities are at tn.gov/PartnersForHealth under **Wellness**.

LOCAL EDUCATION 2021 TEACHER RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$352.00	\$392.00	\$416.00	\$456.00	\$480.00	\$520.00
Retiree + Child(ren)	\$580.25	\$620.25	\$685.75	\$725.75	\$791.25	\$831.25
Retiree + Spouse	\$685.85	\$765.85	\$810.55	\$890.55	\$935.25	\$1,015.25
Retiree + Spouse + Child(ren)	\$914.65	\$994.65	\$1,080.95	\$1,160.95	\$1,247.25	\$1,327.25
Spouse Only	\$333.85	\$373.85	\$394.55	\$434.55	\$455.25	\$495.25
Child(ren) Only	\$228.25	\$268.25	\$269.75	\$309.75	\$311.25	\$351.25
Spouse + Child(ren)	\$562.65	\$602.65	\$664.95	\$704.95	\$767.25	\$807.25
STANDARD PPO						
Retiree Only	\$329.45	\$369.45	\$389.35	\$429.35	\$449.25	\$489.25
Retiree + Child(ren)	\$543.40	\$583.40	\$642.20	\$682.20	\$741.00	\$781.00
Retiree + Spouse	\$642.95	\$722.95	\$759.85	\$839.85	\$876.75	\$956.75
Retiree + Spouse + Child(ren)	\$856.35	\$936.35	\$1,012.05	\$1,092.05	\$1,167.75	\$1,247.75
Spouse Only	\$313.50	\$353.50	\$370.50	\$410.50	\$427.50	\$467.50
Child(ren) Only	\$213.95	\$253.95	\$252.85	\$292.85	\$291.75	\$331.75
Spouse + Child(ren)	\$526.90	\$566.90	\$622.70	\$662.70	\$718.50	\$758.50
LOCAL CDHP/HSA						
Retiree Only	\$255.75	\$295.75	\$302.25	\$342.25	\$348.75	\$388.75
Retiree + Child(ren)	\$421.30	\$461.30	\$497.90	\$537.90	\$574.50	\$614.50
Retiree + Spouse	\$498.85	\$578.85	\$589.55	\$669.55	\$680.25	\$760.25
Retiree + Spouse + Child(ren)	\$664.40	\$744.40	\$785.20	\$865.20	\$906.00	\$986.00
Spouse Only	\$243.10	\$283.10	\$287.30	\$327.30	\$331.50	\$371.50
Child(ren) Only	\$165.55	\$205.55	\$195.65	\$235.65	\$225.75	\$265.75
Spouse + Child(ren)	\$408.65	\$448.65	\$482.95	\$522.95	\$557.25	\$597.25
LIMITED PPO						
Retiree Only	\$301.40	\$341.40	\$356.20	\$396.20	\$411.00	\$451.00
Retiree + Child(ren)	\$496.65	\$536.65	\$586.95	\$626.95	\$677.25	\$717.25
Retiree + Spouse	\$587.40	\$667.40	\$694.20	\$774.20	\$801.00	\$881.00
Retiree + Spouse + Child(ren)	\$782.65	\$862.65	\$924.95	\$1,004.95	\$1,067.25	\$1,147.25
Spouse Only	\$286.00	\$326.00	\$338.00	\$378.00	\$390.00	\$430.00
Child(ren) Only	\$195.25	\$235.25	\$230.75	\$270.75	\$266.25	\$306.25
Spouse + Child(ren)	\$481.25	\$521.25	\$568.75	\$608.75	\$656.25	\$696.25

**LOCAL EDUCATION 2021 SUPPORT STAFF RETIREES
MONTHLY HEALTH PREMIUMS ALL REGIONS**

	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO		
Retiree Only	\$640	\$680
Retiree + Child(ren)	\$1,055	\$1,095
Retiree + Spouse	\$1,247	\$1,327
Retiree + Spouse + Child(ren)	\$1,663	\$1,743
Spouse Only	\$607	\$647
Child(ren) Only	\$415	\$455
Spouse + Child(ren)	\$1,023	\$1,063
STANDARD PPO		
Retiree Only	\$599	\$639
Retiree + Child(ren)	\$988	\$1,028
Retiree + Spouse	\$1,169	\$1,249
Retiree + Spouse + Child(ren)	\$1,557	\$1,637
Spouse Only	\$570	\$610
Child(ren) Only	\$389	\$429
Spouse + Child(ren)	\$958	\$998
LOCAL CDHP/HSA		
Retiree Only	\$465	\$505
Retiree + Child(ren)	\$766	\$806
Retiree + Spouse	\$907	\$987
Retiree + Spouse + Child(ren)	\$1,208	\$1,288
Spouse Only	\$442	\$482
Child(ren) Only	\$301	\$341
Spouse + Child(ren)	\$743	\$783
LIMITED PPO		
Retiree Only	\$548	\$588
Retiree + Child(ren)	\$903	\$943
Retiree + Spouse	\$1,068	\$1,148
Retiree + Spouse + Child(ren)	\$1,423	\$1,503
Spouse Only	\$520	\$560
Child(ren) Only	\$355	\$395
Spouse + Child(ren)	\$875	\$915

**2021 MONTHLY
DENTAL PREMIUMS FOR ALL PLANS**

	CIGNA PREPAID PLAN	METLIFE DPPO PLAN*
Retiree Only	\$15.23	\$30.52
Retiree + Child(ren)	\$31.63	\$70.18
Retiree + Spouse	\$27.01	\$57.74
Retiree + Spouse + Child(ren)	\$37.10	\$112.98

*Pending final approval.

**2021 MONTHLY
VISION PREMIUMS FOR ALL PLANS**

	BASIC PLAN	EXPANDED PLAN
Retiree Only	\$3.07	\$5.56
Retiree + Child(ren)	\$6.13	\$11.12
Retiree + Spouse	\$5.82	\$10.57
Retiree + Spouse + Child(ren)	\$9.01	\$16.35
Spouse Only	\$3.07	\$5.56
One Child Only	\$3.07	\$5.56
Two or More Children Only	\$6.13	\$11.12
Spouse + Children Only	\$6.13	\$11.12

CDHP/HSA restrictions: You should consult with a tax professional for assistance on restrictions when enrolling in a CDHP/HSA plan. 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), or
- 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 a 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 they 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 for HSA eligibility information.

HSA and FSA restrictions: You cannot enroll in the CDHP/HSA or Local CDHP/HSA if your spouse has a medical flexible spending account (FSA) or health reimbursement account (HRA) at his/her employer. Your spouse can have a limited purpose FSA (L-FSA) for vision or dental expenses, however, and you may enroll in a CDHP/HSA.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የግናገራ ቋንቋ አግርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ግዛተ-ለውጭ ገቢ 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચિલક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY: 1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY: 1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ی‌آرب ناگی‌آر تروصب ی‌نابز تالی‌هست ،دی‌نک ی‌م وگت‌فنگ ی‌سراف نابز هب رگا :ه‌جوت دی‌ری‌گب سامت اب .دشاب ی‌م مهارف 866-576-0029 (TTY: 1-800-848-0298)

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2021 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy

between the information in this newsletter and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

The ParTners for Health Wellness Program is a voluntary wellness program. Local education, local government and retirees enrolled in health coverage have access to certain programs like disease management and the web portal. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTners for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTners for Health at partners.wellness@tn.gov.



STATE OF TENNESSEE GROUP INSURANCE PROGRAM

ANNUAL ENROLLMENT APPLICATION FOR RETIREE PARTICIPANT

State of Tennessee • Department of Finance and Administration • Benefits Administration
312 Rosa L. Parks Avenue, 19th Floor • Nashville, Tennessee 37243 • 800.253.9981 • fax 615.741.8196



Completed form (blue or black ink) must be postmarked or faxed to Benefits Administration by 10/30/20 — Attention: Retirement

Form with sections: PART 1: RETIREE INFORMATION, PART 2: HEALTH COVERAGE SELECTION, PART 3: DENTAL COVERAGE SELECTION, PART 4: VISION COVERAGE SELECTION, PART 5: DEPENDENT INFORMATION, PART 6: RETIREE AUTHORIZATION. Includes fields for personal info, benefit options, dependent details, and a signature line.



STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION

WILLIAM R. SNODGRASS TN TOWER
 312 ROSA L. PARKS AVENUE, 19TH FLOOR
 NASHVILLE, TN 37243-1102

PRESORTED STANDARD
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 PERMIT NO. 936



Tennessee Department of Finance and Administration. Authorization Number 317593, 11,900 copies, August 2020. This public document was promulgated at a cost of \$0.18 per copy.

PARTNERS FOR HEALTH

IT'S ANNUAL ENROLLMENT TIME!

Retiree Participants

WHAT YOU'LL FIND INSIDE

Details on available benefits

Premiums

Helpful resources, including websites and videos

How to make changes

Questions? Go to tn.gov/PartnersForHealth

**Oct. 1-16, 2020,
at 4:30 p.m.
Central time**

State, Higher Education & COBRA

Join a webinar ...

to learn more about 2021 benefits:
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.
All Central time. See page 2 for instructions.

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" and "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 unsubscribe at any time.

To see all premiums ...

Go to tn.gov/PartnersForHealth/insurance-premiums.



It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental, vision, life and disability plans, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Choose or update your benefits for 2021. Changes will be effective Jan. 1, 2021.
- Important: During the annual enrollment period, state employees MUST choose their health savings account (HSA) amounts for 2021. All employees MUST choose flexible spending account (FSA) election amounts if they want to put money in them for 2021.
 - » HSA details are on page 3. FSA details are on page 9. Consumer-driven Health Plan (CDHP)/HSA and FSA restrictions are on page 3.

Important 2021 updates

- **Health insurance premiums will increase by 2.8%. See page 4 for details.**
- **Other benefits premiums: No premium increases for vision, disability and life insurance plans.**
 - » **Dental Prepaid premiums will increase by 3%.**
 - » **Dental DPPO premiums will not increase** (pending final approval).
 - » See Other Benefits on pages 7-10.
- **To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.**
- **Same health plans** as last year: Premier preferred provider organization (PPO), Standard PPO and CDHP/HSA.
- **Same network options:** BlueCross BlueShield Network S, Cigna LocalPlus and Cigna Open Access Plus (OAP). See pages 3-4 for details.
- **Health insurance copays, coinsurance and deductibles are staying the same.**
- **2021 vendor (insurance carrier) updates:**
 - » Pharmacy vendor will remain CVS Caremark.
 - » Dental Prepaid plan vendor will remain Cigna.
 - » Dental DPPO plan vendor will remain MetLife (pending final approval). See page 7. More information will be available on the PartNers for Health website.
 - » HSA/FSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

Networks and benefits may change and impact you. It's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, disability, dental, vision and life insurance choices will stay the same.

Medical benefit improvements

- **Certain osteoporosis medications** will be added to the maintenance tier drug list. The maintenance tier allows you to receive a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost. See Pharmacy on page 4 for details.

To Do:

- **Enroll or make changes online in Edison (unless otherwise noted):** www.edison.tn.gov
 - » **To enroll:** 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 in to Edison recently, you must click the Acceptable User Policy "I Accept" button in order to access the Edison system.
 - » Find step-by-step login instructions at tn.gov/PartnersForHealth on the Annual Enrollment webpage. **For password reset help, call Edison at 866.376.0104.**
- **Watch videos on how to enroll and more.**
 - » On the tn.gov/PartnersForHealth homepage – click the **Videos** link at the top.
- **Enrolling new dependents?** We need documents to prove their relationship to you.
 - » A list of required documents is at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison or fax to 615.741.8196.
 - » Dependent documents deadline is Oct. 16.

Here's Help!

Go to tn.gov/PartnersForHealth. You'll find:

- **Videos** about your benefits.
- 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.

Join an employee webinar:

- Dates and times are on page 1.
- Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page. Scroll down for instructions.

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. **Webinar at 11 a.m. CT will repeat at 3 p.m. CT each day.**

- September 10 — Disability plan options
- September 11 — Medical options (BCBST & Cigna)
- September 17 — Vision plan options
- September 18 — Optum Bank HSA/FSA options
- September 24 — Life Insurance plans
- September 25 — Dental options (Prepaid & DPPO)
 - » Go to tn.gov/PartnersForHealth and click on the **Annual Enrollment** page for more information.

Call Benefits Administration at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

Health Benefits

You have a choice of three health plans (costs on page 5).

Preventive care is free in all plans, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs.
- **CDHP/HSA:** Lowest monthly premium - you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays.
 - » **The state will put \$250 (employee only) or \$500 (all other tiers) into your HSA.** This money applies to your yearly HSA IRS maximum contribution amount (see below).
 - » The HSA can help you save for healthcare costs. You get tax benefits, the money rolls over each year and you keep it if you leave. You can put your premium savings into your HSA to pay your deductible! Visit tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** for more information.

The State does not put money into your HSA if your coverage starts Sept. 2, 2021, through Dec. 31, 2021.

- » **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 family tiers
 - Members 55+ can add \$1,000 more each year

These limits include:

- the \$250 or \$500 you receive from your employer
- any wellness incentive funds you may earn and add to your account (state employees only)

Debit card: CDHP/HSA members will get a new debit card from our new vendor, Optum Bank, to use for qualified expenses. Affected members will receive more information later this year.

There is a change in the HSA vendor for 2021. If you are currently enrolled in the CDHP and you stay enrolled in the CDHP for 2021, your funds will be moved from PayFlex to Optum Bank automatically. Your PayFlex HSA funds will not be available for approximately two weeks in January so that the funds can be moved. If you anticipate a large medical expense early in January, you should consider taking money out of your HSA in December to cover it. If you decide to change your enrollment to one of the PPO plans, then your HSA will remain with PayFlex and you will be responsible for paying the monthly account fee.

Important! Your total 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 is 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.

State employees enrolled in the CDHP **must** update 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).

If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

CDHP/HSA restrictions: 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), or
- 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 they 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 for HSA eligibility information.

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

Carrier networks

You have a choice of three networks for your medical care. There are two narrow networks, BlueCross BlueShield and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and rate increases low. There is also one broad network, Cigna OAP, for maximum choice.

- BlueCross BlueShield (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 or \$80, which is added to the premium.
 - » \$40 for Employee only / Employee + child(ren) tiers
 - » \$80 for Employee + spouse / Employee + spouse + child(ren) tiers

Cigna members can also access the **Surgical and Treatment Support Program** which offers 100% coverage (after deductible for CDHP) for some hip, knee and back surgeries with program providers. Members must enroll prior to surgery. Go to cigna.com/stateoftn to learn more.

Each network (BCBST S, Cigna LP and OAP) has providers - doctors, hospitals, 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 calendar 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 allowed by the plan if you have a qualifying event.

Network providers and facilities 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.**

Contact BCBST or Cigna if you have questions about a doctor or hospital in a network:

BCBST, 800.558.6213, M-F, 7 a.m. to 5 p.m. CT, bcbst.com/members/tn_state

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Or, go to tn.gov/PartnersForHealth under **Health Options** and **Carrier Information** for network hospital lists and directories.

2021 MONTHLY HEALTH PREMIUMS			
	BCBST & CIGNA LOCAL PLUS	CIGNA OPEN ACCESS	EMPLOYER SHARE
PREMIER PPO			
Employee Only	\$140	\$180	\$558
Employee + Child(ren)	\$210	\$250	\$837
Employee + Spouse	\$292	\$372	\$1,172
Employee + Spouse + Child(ren)	\$362	\$442	\$1,451
STANDARD PPO			
Employee Only	\$95	\$135	\$558
Employee + Child(ren)	\$143	\$183	\$837
Employee + Spouse	\$200	\$280	\$1,172
Employee + Spouse + Child(ren)	\$248	\$328	\$1,451
CDHP/HSA*			
Employee Only	\$62	\$102	\$558
Employee + Child(ren)	\$91	\$131	\$837
Employee + Spouse	\$129	\$209	\$1,172
Employee + Spouse + Child(ren)	\$158	\$238	\$1,451

Premium charts, including COBRA, are found at tn.gov/PartnersForHealth. Click on **Premiums** in the top navigation.

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

Pharmacy

All health plans include full prescription drug benefits.

Pharmacy:
All health plans include full prescription drug benefits. In 2021, the covered drug list (formulary) will change.

- **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** - Certain osteoporosis medications will be added to the maintenance tier drug list. The maintenance tier allows you to get a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
- Your health plan (Premier PPO, Standard PPO or CDHP/HSA) determines your out-of-pocket prescription costs (copay or coinsurance, deductible, and out-of-pocket maximum).
- How much you pay depends on three things:
 - » the drug tier - if you choose a generic, preferred brand, non-preferred brand or specialty drug;
 - » the day supply you receive - 30-day (or <30) or a 90-day (>31) supply; and
 - » where you fill your prescription – at a retail, Retail-90, or mail order pharmacy.

Information about benefits, vaccines and how to save money is at tn.gov/PartnersForHealth under **Health Options** and **Pharmacy**.

Go to info.caremark.com/stateoftn to locate a pharmacy, compare 2021 estimated drug costs by plan and register on the CVS Caremark site. Once registered, get details about your drug costs and savings, download the mobile app and more!

Contact: **CVS Caremark**, at 877.522.8679, anytime 24/7.

Telehealth: virtual medical care through BCBST and Cigna (BCBST PhysicianNow or Cigna MDLive or Amwell)

More and more members are using Telehealth. You can talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit when you use PhysicianNow, MDLive or Amwell programs sponsored by BCBST and Cigna. Schedule appointments for minor illnesses such as cold, flu, allergies, etc., for you or your family, 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/
- 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

Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

IN-NETWORK 2021 HEALTH PLAN COMPARISON			
Your Costs for Covered Services	Premier PPO	Standard PPO	CDHP/HSA
Annual Deductible			
Emp only	\$500	\$1,000	\$1,500
Emp + Child(ren)	\$750	\$1,500	\$3,000
Emp + Spouse	\$1,000	\$2,000	\$3,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,000
Maximum Out-of-Pocket			
Emp only	\$3,600	\$4,000	\$2,500
Emp + Child(ren)	\$5,400	\$6,000	\$5,000
Emp + Spouse	\$7,200	\$8,000	\$5,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$5,000
Preventive Care	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	20% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	20% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	20% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	20% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	20% coinsurance after deductible
Pharmacy (30-day supply)			
generic	\$7 copay	\$14 copay	20% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	
non-preferred brand	\$90 copay	\$100 copay	
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	20% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	20% coinsurance after deductible

Find a complete health plan comparison, as well as dental and vision comparisons, at tn.gov/PartnersForHealth. Click on **Publications** in the top navigation and go to **Insurance Comparison Charts**.

Covered services: Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan Document, available at tn.gov/PartnersForHealth on the **Publications** page. If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

Behavioral health—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 a separate Optum ID card to use for these services.**

- **NEW – Talkspace online therapy:** available for all members with behavioral health benefits. Download the app through [HERE4TN.com](https://www.here4tn.com). Communicate safely and securely, 24/7, with a therapist from your smartphone or desktop. 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.
- Costs are waived for members who use certain preferred substance use treatment facilities. Go to [tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) under **Health Options** and **Behavioral Health** for details.

Optum can find a provider for in-person or virtual visits; explain benefits; identify best treatment options; schedule appointments; and answer questions. **Virtual visits** – meet with a provider through private, secure video conferencing. Costs are the same as an office visit.

For all programs and services, **and help finding a provider**, contact: **Optum:** 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](https://www.here4tn.com).

Employee Assistance Program (EAP)—managed by Optum

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

Master’s level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Get five EAP counseling visits, per problem, per year, per individual at no cost to you. Available in person or by **virtual visit** - get the care you need in the privacy and comfort of your own home.
- **NEW – Sanvello:** on-demand mobile app to help with stress, anxiety and depression – available anytime at no extra cost at [HERE4TN.com](https://www.here4tn.com).
- A telephonic coaching program called **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work. Available at no additional cost if you qualify. Participants can earn a wellness program cash incentive, if eligible.

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

For all EAP programs and services, **and help finding a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](https://www.here4tn.com)

Wellness program—managed by ActiveHealth

The 2021 wellness program is available for state/higher education employees and spouses (excludes retirees) enrolled in the health plan.

You and your spouse can each earn up to \$250 (\$500 annual maximum). Complete certain wellness activities to earn your cash incentives.

- **New Incentives in 2021: Healthy You group coaching sessions** – Earn \$50 per session/maximum of three sessions (\$150)

All other cash incentives currently in place will not change.

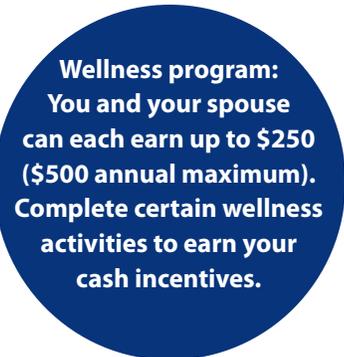
Weight Management Program – 12-month program for those ready to lose weight and learn more about healthy lifestyle changes. Contact ActiveHealth for information and to see if you qualify.

Enrolled state employees can choose to put wellness program cash incentives into their HSA during annual enrollment. Note: any wellness incentives deposited into the HSA count toward the overall HSA IRS annual maximum.

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

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

The **Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes. For details go to [tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) under **Other Benefits** and **Wellness** on the **DPP webpage**.



Other Benefits

Disability insurance—offered through MetLife

Disability insurance is offered to full-time state and higher education employees. You pay the full monthly premium. **All sick leave, annual leave and comp time must be used before benefits are payable.**

Disability insurance: 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 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.

In 2021, premium rates and age-brackets will stay the same. Premiums increase as of October 2020 if your salary is greater on September 1, 2020, than September 1, 2019, or you move into a higher age-bracket for LTD.

Apply for coverage or increase your coverage if already enrolled. In Edison, pick the benefit you want under STD and/or LTD (state only). 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 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. CT, metlife.com/StateofTN

Dental coverage

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

- **MetLife Preferred (DPPO) (pending final approval). Note: if you are currently enrolled and do not change your plan, you will automatically be enrolled in the Dental DPPO vendor available on Jan. 1, 2021:**
 - » **Monthly premium rates will not increase** (pending final approval).
 - » Use any Dentist, but save money staying in-network. Review MetLife's network directory at metlife.com/stateoftn.
 - » Discuss any estimated expenses with your dentist or specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and co-insurance.
 - » Waiting periods apply to select procedures. If currently enrolled, time applied to your waiting periods will transfer.
- **Cigna Prepaid (DHMO):**
 - » 3% monthly premium rate increase.
 - » Now covering dental implants.
 - » Members pay copays and they may have changed for dental procedures. Review the Patient Charge Schedule at tn.gov/PartnersForHealth under **Publications**, then **Dental** before having procedures performed.
 - » 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.
 - » You are required to select and use a Cigna Network General Dentist. You must notify Cigna of your choice. See the list of Dentists at cigna.com/stateoftn.

Information, including a comparison of the two plans, is at tn.gov/PartnersForHealth under **Other Benefits and Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m. CT, metlife.com/stateoftn

Contact: **Cigna**, 800.997.1617, 24/7, cigna.com/stateoftn

2021 MONTHLY DENTAL PREMIUMS	CIGNA PREPAID PLAN	METLIFE DPPO PLAN*
ACTIVE MEMBERS		
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

*Pending final approval.

Vision insurance—offered through Davis Vision

You pay the full monthly premium. 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.



2021 MONTHLY VISION PREMIUMS	BASIC PLAN	EXPANDED PLAN
ACTIVE MEMBERS		
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

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

- **Premiums will stay the same in 2021.** You’ll save money when using in-network providers.
- **All members in both vision plans get:**
 - » Routine eye exam every calendar year
 - » Frames once every two calendar years
 - » Choice of eyeglass lenses or contact lenses once every calendar year

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **Vision**. New lens and coating benefits were added in 2020. Go to the website for a comparison of the plans’ benefits.

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. CT, davisvision.com/stateofTN.

Flexible spending accounts (FSA)

Use flexible spending accounts (FSA) to pay for healthcare and dependent care while saving money on your taxes. For medical and limited purpose FSAs, all of your contribution is available upfront.



NEW – In 2021, FSA, L-FSA and DC-FSA will be managed by Optum Bank. For more information, go to tn.gov/PartnersForHealth under **Flexible Benefits**.

Insurance-eligible state and higher education employees (excludes offline agencies) can enroll in these **FSAs**:

- **Medical FSA:** For medical, dental and vision expenses. Annual limit - \$2,750. Carryover limit - \$500.
- **Limited Purpose FSA (L-FSA):** For dental/vision expenses only and members enrolled in a CDHP. Annual limit - \$2,750. Carryover limit - \$500.
- **Dependent Care FSA (DC-FSA):** Annual limit - \$5,000 (up to \$2,500 per spouse for married couples filing jointly). No carryover amount allowed.
 - » **Important:** You cannot enroll in both a medical FSA and a L-FSA in the same year.
 - » **Debit card:** Medical FSA and L-FSA members get a new debit card from Optum Bank to use their funds at the pharmacy or provider's office (not applicable for DC-FSA). Per IRS rules, **Optum Bank may need you to verify FSA or L-FSA debit card purchases by providing your explanation of benefits (EOB)/claims document. Make sure to respond or your debit card may be suspended.**
- **Transportation/parking FSA** is also available (state employees only) and is **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. You will file claims with BA.

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

Important FSA 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 transportation/parking, state employees can enroll now or make changes outside of annual enrollment by submitting a paper form found at **Other Benefits** and **Flexible Benefits**.
- » Higher education employees enroll on the Optum Bank website at optumbank.com/Tennessee.

Find more information at 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

Find flexible benefits rules at tn.gov/PartnersForHealth under **Publications** and **Plan Documents, State Plan, Part II**.

Life insurance—offered through Securian Financial (MN Life)

Securian Financial has an online web tool, Benefit Scout, that can help estimate the amount of life insurance you may need. Log in and find it at lifebenefits.com/stateoftn.

Basic term life/basic accidental death & dismemberment (AD&D)

All benefits-eligible employees receive \$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 increases based on your salary. You pay a premium for this additional coverage. Keep your beneficiary information current in Edison.

- Overall, premium rates will stay the same in 2021.
 - » If your salary goes up as of September 1, 2020, compared to September 1, 2019, your monthly premium may increase as of October 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.

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. Enroll and/or keep beneficiary information current in Edison.

- Premium rates stay the same in 2021.

Voluntary term life insurance

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**

Life insurance information is at tn.gov/PartnersForHealth under **Other benefits** and **Life Insurance**.

Contact: **Securian Financial**, 866.881.0631 M-F, 7 a.m. to 6 p.m. CT, lifebenefits.com/stateoftn

Don't forget ...

It's important to keep your **life insurance beneficiaries** up-to-date. For basic term life/basic AD&D and voluntary AD&D insurance, make changes online in Edison.

Review and keep your voluntary term life insurance beneficiaries current at lifebenefits.com/stateoftn.



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.

Legal Notices

Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 615-532-9617.

If you think you have been treated in a different way for these reasons, please mail this information to the Civil Rights Coordinator for the Department of Finance and Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Civil Rights Coordinator, Department of Finance and Administration, Office of General Counsel, 20th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 615-532-9617.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697 OR U. S. Office for Civil Rights, Office of Justice Programs, U. S. Department of Justice, 810 7th Street, NW, Washington, DC 20531 OR Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

If you speak a language other than English, help in your language is available for free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

866 576-0029-مۆڧر ۋە تەلەپ قىلىشقا بولىدىغان ئەڭ يېقىن رىقابەتچى خىزمەتچىلەر ئۈچۈن: 1-800-848-0298.

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወቂያ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ማስተላለፊያ ገቢዎን 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298) ይደውሉ።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

घ्यान दे: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

یاری ناکه یار تروصب ی نابز تالی هسنت، دی نکی می وگتفگی سیراف نابز هب رگا: هجوت دی ری گب سامت اب. دشاب می مهارف 866-576-0029 (TTY: 1-800-848-0298)

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2021 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy between the information in this newsletter and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, a sample basic term life/basic AD&D certificate, sample optional AD&D certificate, brochures and handbooks for medical, pharmacy, dental, vision, life insurance and the plan document, brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

Find the **Notice Regarding Wellness Program** at [tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) under **Wellness**.



STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION
 WILLIAM R. SNODGRASS TN TOWER
 312 ROSA L. PARKS AVENUE, 19TH FLOOR
 NASHVILLE, TN 37243-1102

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Questions? Go to tn.gov/PartnersForHealth

Details on available benefits

Premiums

Health savings account (HSA) funding

Helpful resources, including websites, webinars and videos

How to enroll

WHAT YOU'LL FIND INSIDE

State and Higher Education Employees

IT'S ANNUAL ENROLLMENT TIME!

PARTNERS FOR HEALTH

August 28, 2020

The following email was sent to all agency benefits coordinators today.

Important - Revised Retiree Newsletter

Attached is a revised Annual Enrollment Retiree Newsletter. Please delete the copy attached to last week's ABC email. Sherrie, one of our eagle-eyed Local Ed ABCs, caught a mistake. We had reversed the LEA and LGA retiree premium rate increase listed on the first page. Fortunately, the retiree newsletter prints and mails last so we were able to correct the error and the all of our collective retirees will get the correct information. Thank you, Sherrie!

Updated Vendor Contact List

We have updated the Vendor Contact List (**attached**) [found on the ABC webpage under Conference Call Notes](#). The contact for MetLife dental and for disability (state/higher education only) has changed and will be Joe Carroll going forward.

You can contact these vendor contacts if you need Annual Enrollment materials to share with your employees or you would like to schedule a virtual or in-person benefits fair.

Flu Shots for Members

Important information about the 2020-2021 Flu Season.

While 2020 has been a year of uncertainty, the importance of getting a flu shot has not changed. Health officials say the COVID-19 pandemic makes vaccinations for flu (and pneumonia if recommended by your doctor) as crucial as ever.

We will talk about flu shots during the September 8 ABC conference calls and will answer your questions. **Also, you are welcome to share the information below with your members.**

Mark your calendar or make a mental note and plan to get a flu shot this year. [According to the Centers for Disease Control and Prevention \(CDC\)](#), September and October are good times to get your flu shot. Flu shots are free for ParTNers for Health plan members. [Here is a handy reminder about this benefit \(https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/flu.pdf\)](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/flu.pdf).

ABC Weekly Conference Calls Start September 8

A reminder that the weekly Annual Enrollment conference calls will start on September 8 and continue through the enrollment period. During the September calls, our vendors will give presentations about their products and any 2021 changes/updates.

Here is a schedule of when our vendors will present:

September 8

- BlueCross BlueShield medical
- ActiveHealth (**all calls**)
- MetLife disability (**ST/HE only**)

September 15

- Cigna medical
- Cigna Prepaid dental
- Securian Financial life insurance (ST/HE only)

September 22

- Davis Vision
- Optum Bank HSA (all calls)/FSA (ST/HE only)
- CVS Caremark pharmacy

September 29

- Optum EAP/behavioral health
- MetLife DPPO dental

You can find the ABC conference call schedule on the ABC webpage under **Conference Call Notes**, [2020 ABC Call Schedule](#).

Watch your email next Tuesday, Sept. 1 as we start to roll-out more Annual Enrollment information for you and employees.

Attachments: Revised Annual Enrollment Retiree Newsletter
2020 Vendor Contact List



Retiree Participants

If you don't want to make any changes in enrollment, **NO ACTION** is needed on your part.

Networks and benefits may change and impact you. So even if you don't make any changes, it's a good idea to review your enrollment each year.

To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.

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" and "change or set up email address". Benefits Administration uses email addresses in Edison to send important insurance-related information. We do not share your information, ever. You can unsubscribe at any time.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

It's About Time ... if You Want to Make Changes!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental and vision, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Make changes to your benefits for 2021. If you remain enrolled as of Jan. 1, 2021, you can also enroll your eligible dependents. Changes will be effective Jan. 1, 2021.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in a Consumer-driven Health Plan (CDHP). HSA details are on pages 2-3. Please see CDHP/HSA and FSA restrictions on page 8.
- Tennessee Consolidated Retirement System (TCRS) retirees who receive a monthly pension from TCRS based on their own service, or Optional Retirement Plan (ORP) retirees from the University of Tennessee or a Tennessee Board of Regents (TBR) higher education agency, are eligible for the following benefits: **dental** options and **vision** options (must be enrolled in group health coverage). See page 9.

Important 2021 updates

- **State and higher education retiree** health insurance premiums will increase by 3.6%. See page 5.
- **Local government retiree** health insurance premiums will increase by 5.4%. See page 6.
- **Local education retiree** health insurance premiums will increase by 2.0%. See pages 7-8.
- **Other benefits premiums** (see Other Benefits on page 9):
 - » **No premium increases for vision insurance plan options.**
 - » **Dental Prepaid premiums will increase by 3%. Dental DPPO premiums will not increase** (pending final approval).
- **Same health plans** as last year—see page 2 for details.
- **Same network options**—see page 3 for details.
- **Health insurance copays, coinsurance and deductibles will stay the same for all plans.**
- 2021 vendor (insurance carrier) updates:
 - » Pharmacy vendor will remain CVS Caremark.
 - » Dental Prepaid plan vendor will remain Cigna.
 - » Dental DPPO plan vendor will remain MetLife (pending final approval). See page 9. More information will be available on the PartNers for Health website.
 - » HSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

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.

To Do:

- **If you want to make changes, fill out the annual enrollment application found at the end of this newsletter. Submit it to Benefits Administration:**
 - » Mailed applications must be postmarked no later than Oct. 30, 2020.
 - » Submit by fax at 615.741.8196 by Oct. 30, 2020, at 11:59 p.m. Central time. **OR ...**
- **If you want to, you can make changes online in Employee Self Service (ESS) in Edison at www.edison.tn.gov**
 - » **To enroll:** On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
 - » You can enroll using your computer or mobile device. (Use the web browser native to its operating system.)
 - » If you haven’t recently logged into Edison, you must click the Acceptable User Policy “I Accept” button to access the Edison system.
 - » In Edison, set up an account with a password, if you haven’t done so. Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage.
 - » **Important!** You may have an old email address in Edison from when you were an employee. If you try to reset your password to enroll, the password reset email may go to this old email account. If you do not receive an email after trying to set up your account, you can enroll by mailing or faxing the application found at the back of this newsletter or **call Edison at 866.376.0104** for help with your password reset.

If you don’t want to make any changes in enrollment, NO ACTION is needed on your part.

- » **Watch videos on how to log in, set up your Edison password and more!**
- » On the tn.gov/PartnersForHealth homepage – click on **Annual Enrollment** and **For Retirement**.
- **If you are adding eligible dependents (spouse and/or eligible children) who have not been previously covered:**
 - » You can add them to medical coverage if you (the retiree) are covered on the medical plan as of 01/01/2021.
 - » You may also be eligible to add a dependent who is covered on medical to the retiree vision plan. Eligible dependents may also be added to your retiree dental coverage.
 - » **If the dependent is not currently covered on the medical plan we need documents to prove their relationship to you.**
 - » A list of required documents is found at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison if enrolling through ESS or mail copies along with your annual enrollment

application or fax to 615.741.8196. You must include your Edison ID or SSN on each document.

- » Deadline to submit dependent documents is Oct. 30.

Here’s Help!

- **Go to tn.gov/PartnersForHealth.** You’ll find:
 - » **Videos** about your benefits.
 - » A blue **Questions** button to our Zendesk help desk: <https://benefitssupport.tn.gov/hc/en-us>
- **Call Benefits Administration** at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

Health Benefits Offered

(A comparison of costs is on page 4.)

Preventive care is free, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs than the Premier PPO.
- **Limited PPO (local education/local government retirees only):** Lower monthly premiums than the other PPOs – higher out-of-pocket costs compared to the other PPOs.
- **CDHP/HSA (state/higher education retirees only) & Local CDHP/HSA (local education/local government retirees only):** Lowest monthly premium - but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays.
 - » The **health savings account (HSA)** can help you **save** for healthcare costs. You get tax benefits and the money rolls over each year. You can put your premium savings into your HSA to pay your deductible! Go to tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** to learn more.
 - » **HSA IRS maximum contributions** – There are limits on how much money you can put in your HSA for 2021: \$3,600 for retiree only coverage and \$7,200 for all other tiers. Members 55+ can contribute \$1,000 more each year.
 - » **Debit card:** CDHP/HSA members will get a new debit card from our new vendor, Optum Bank, to use for qualified expenses. Affected members will receive more information later this year.

There is a change in the HSA vendor for 2021. If you are currently enrolled in the CDHP or Local CDHP and you stay enrolled in the CDHP or Local CDHP for 2021, your funds will be moved from PayFlex to Optum Bank automatically. Your PayFlex HSA funds will not be available for approximately two weeks in January so that the funds can be moved. If you anticipate a large medical expense early in January, you should consider taking money out of your HSA in December to cover it. If you decide to change your enrollment to one of the PPO plans, then your HSA will remain with PayFlex and you will be responsible for paying the monthly account fee.

Important! If you enroll in a CDHP/HSA, you can save on your taxes by contributing after-tax funds to your HSA by check or by linking your bank account to your HSA. Then, at tax time you can take an above-the-line credit which will reduce your taxable income up to the annual HSA contribution limit allowed by the IRS. You may only spend the money that is available in your HSA at the time of service or care.

If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution.

Consult with your tax advisor for advice.

Carrier networks

You have a choice of three networks for your medical care. There are two narrow networks, BlueCross BlueShield and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and rate increases low. There is also one broad network, Cigna OAP, for maximum choice.

- **BlueCross BlueShield (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 or \$80, which is added to the premium.
 - » \$40 for Retiree only; Spouse only; Retiree + child(ren); Spouse + child(ren); and Children only tiers
 - » \$80 for Retiree + spouse; and Retiree + spouse + child(ren) tiers

Cigna members can also access the **Surgical and Treatment Support Program** which offers 100% coverage (after deductible for CDHP/Local CDHP) for some hip, knee and back surgeries with program providers. Members must enroll prior to surgery. Go to cigna.com/stateoftn to learn more.

Each network (BCBST S, Cigna LP and OAP) has providers - doctors, hospitals, 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 calendar 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 allowed by the plan if you have a qualifying event.

Network providers and facilities 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.**

Contact BCBST or Cigna if you have questions about a doctor or hospital in a network:

BCBST, 800.558.6213, M-F, 7 a.m. to 5 p.m. CT, bcbst.com/members/tn_state

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Find network hospital lists and directories at tn.gov/PartnersForHealth under **Health Options** and **Carrier Information**.

Pharmacy

All health plans include full prescription drug benefits.

- **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** - Certain osteoporosis medications will be added to the maintenance tier drug list. The maintenance tier allows you to get a 90-day supply of these drugs from a Retail-90 or mail order pharmacy at a reduced cost.
- Your health plan (Premier PPO, Standard PPO, Limited PPO, CDHP/HSA or Local CDHP/HSA) determines your out-of-pocket prescription costs (copay or coinsurance, deductible, and out-of-pocket maximum).
- How much you pay depends on three things: the drug tier - if a generic, preferred brand, non-preferred brand or specialty drug; the day supply - 30-day (or <30) or a 90-day (>31) supply; and where you fill your prescription - at a retail, Retail-90, or mail order pharmacy

Information about benefits, vaccines and saving money is at tn.gov/PartnersForHealth under **Health Options** and **Pharmacy**.

Go to info.caremark.com/stateoftn to locate a pharmacy, compare estimated drug costs by plan and register on the CVS Caremark site. Once registered, get details about your drug costs and savings, download the mobile app and more!

Contact: **CVS Caremark**, 877.522.8679, anytime, 24/7.

Telehealth: virtual medical care

More and more members are using Telehealth. Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit when you use PhysicianNow, MDLive or Amwell programs sponsored by BCBST and Cigna. Schedule appointments for minor illnesses such as cold, flu, allergies, etc., for you or your family, 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/, 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

Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

IN-NETWORK 2021 HEALTH PLAN COMPARISON					
Your Costs for Covered Services	Premier PPO	Standard PPO	Limited PPO LE/LG	CDHP/HSA ST/HE	Local CDHP/HSA LE/LG
Annual Deductible					
Emp only	\$500	\$1,000	\$1,800	\$1,500	\$2,000
Emp + Child(ren)	\$750	\$1,500	\$2,500	\$3,000	\$4,000
Emp + Spouse	\$1,000	\$2,000	\$2,800	\$3,000	\$4,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$3,000	\$4,000
Maximum Out-of-Pocket					
Emp only	\$3,600	\$4,000	\$6,800	\$2,500	\$5,000
Emp + Child(ren)	\$5,400	\$6,000	\$13,600	\$5,000	\$10,000
Emp + Spouse	\$7,200	\$8,000	\$13,600	\$5,000	\$10,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$5,000	\$10,000
Preventive Care	No charge	No charge	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	\$35 copay	20% coinsurance after deductible	30% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	\$55 copay	20% coinsurance after deductible	30% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	\$15 copay	20% coinsurance after deductible	30% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	\$35 copay	20% coinsurance after deductible	30% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	30% coinsurance	20% coinsurance after deductible	30% coinsurance after deductible
Pharmacy (30-day supply)					
generic	\$7 copay	\$14 copay	\$14 copay	20% coinsurance after deductible	30% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	\$60 copay		
non-preferred brand	\$90 copay	\$100 copay	\$110 copay		
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150		
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	30% coinsurance	20% coinsurance after deductible	30% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	\$200 copay	20% coinsurance after deductible	30% coinsurance after deductible

Complete health plan comparisons, as well as dental and vision comparisons, can be found at tn.gov/PartnersForHealth. Click on **Publications** in the top navigation. Under **Publications**, you'll find **Insurance Comparison Charts**.

Covered services: Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan Document, available at tn.gov/PartnersForHealth on the **Publications** page. If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

Behavioral health—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 get a separate Optum ID card to use for these services.**

- **NEW – Talkspace online therapy:** available for all members with behavioral health benefits. Download the secure app through [HERE4TN.com](https://www.here4tn.com). Communicate safely and securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit.

- Costs are waived for members who use certain preferred substance use treatment facilities. Go to tn.gov/PartnersForHealth under **Health Options** and **Behavioral Health** for details.

Optum can find a provider for in-person or virtual visits; explain benefits; identify best treatment options; schedule appointments; and answer questions. **Virtual visits** – meet with a provider through private, secure video conferencing. Costs are the same as an office visit.

For all programs and services, and to find a provider, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](https://www.here4tn.com).

STATE AND HIGHER EDUCATION 2021 RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$165.80	\$205.80	\$248.70	\$288.70	\$331.60	\$371.60
Retiree + Child(ren)	\$248.40	\$288.40	\$372.60	\$412.60	\$496.80	\$536.80
Retiree + Spouse	\$347.80	\$427.80	\$521.70	\$601.70	\$695.60	\$775.60
Retiree + Spouse + Child(ren)	\$430.60	\$510.60	\$645.90	\$725.90	\$861.20	\$941.20
Spouse Only	\$182.00	\$222.00	\$273.00	\$313.00	\$364.00	\$404.00
Child(ren) Only	\$82.60	\$122.60	\$123.90	\$163.90	\$165.20	\$205.20
Spouse + Child(ren)	\$264.80	\$304.80	\$397.20	\$437.20	\$529.60	\$569.60
STANDARD PPO						
Retiree Only	\$155.20	\$195.20	\$232.80	\$272.80	\$310.40	\$350.40
Retiree + Child(ren)	\$232.60	\$272.60	\$348.90	\$388.90	\$465.20	\$505.20
Retiree + Spouse	\$326.00	\$406.00	\$489.00	\$569.00	\$652.00	\$732.00
Retiree + Spouse + Child(ren)	\$403.40	\$483.40	\$605.10	\$685.10	\$806.80	\$886.80
Spouse Only	\$170.80	\$210.80	\$256.20	\$296.20	\$341.60	\$381.60
Child(ren) Only	\$77.40	\$117.40	\$116.10	\$156.10	\$154.80	\$194.80
Spouse + Child(ren)	\$248.20	\$288.20	\$372.30	\$412.30	\$496.40	\$536.40
CDHP/HSA						
Retiree Only	\$147.40	\$187.40	\$221.10	\$261.10	\$294.80	\$334.80
Retiree + Child(ren)	\$220.40	\$260.40	\$330.60	\$370.60	\$440.80	\$480.80
Retiree + Spouse	\$309.00	\$389.00	\$463.50	\$543.50	\$618.00	\$698.00
Retiree + Spouse + Child(ren)	\$382.20	\$462.20	\$573.30	\$653.30	\$764.40	\$844.40
Spouse Only	\$161.60	\$201.60	\$242.40	\$282.40	\$323.20	\$363.20
Child(ren) Only	\$73.00	\$113.00	\$109.50	\$149.50	\$146.00	\$186.00
Spouse + Child(ren)	\$234.80	\$274.80	\$352.20	\$392.20	\$469.60	\$509.60

Employee Assistance Program (EAP)—managed by Optum

EAP services are available to all retirees enrolled in health coverage and their eligible dependents – even if your dependents are not enrolled in a health plan.

Master’s level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Get five EAP counseling visits, per problem, per year, per individual at no cost to you. Available in person or by **virtual visit** - get the care you need in the privacy of your own home.
- **NEW – Sanvello:** on-demand mobile app to help with stress, anxiety and depression – available 24/7 at no extra cost at HERE4TN.com.
- A telephonic coaching program called **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work. Available at no additional cost if you qualify.

Information is at tn.gov/PartnersForHealth under **Other Benefits and EAP**.

For all programs and services, **and to find a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or HERE4TN.com.

LOCAL GOVERNMENT 2021 RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$698	\$738	\$780	\$820	\$848	\$888
Retiree + Child(ren)	\$1,083	\$1,123	\$1,208	\$1,248	\$1,314	\$1,354
Retiree + Spouse	\$1,501	\$1,581	\$1,677	\$1,757	\$1,823	\$1,903
Retiree + Spouse + Child(ren)	\$1,886	\$1,966	\$2,106	\$2,186	\$2,290	\$2,370
Spouse Only	\$803	\$843	\$897	\$937	\$975	\$1,015
Child(ren) Only	\$385	\$425	\$428	\$468	\$466	\$506
Spouse + Child(ren)	\$1,188	\$1,228	\$1,326	\$1,366	\$1,442	\$1,482
STANDARD PPO						
Retiree Only	\$654	\$694	\$731	\$771	\$794	\$834
Retiree + Child(ren)	\$1,014	\$1,054	\$1,132	\$1,172	\$1,232	\$1,272
Retiree + Spouse	\$1,407	\$1,487	\$1,570	\$1,650	\$1,708	\$1,788
Retiree + Spouse + Child(ren)	\$1,767	\$1,847	\$1,973	\$2,053	\$2,145	\$2,225
Spouse Only	\$753	\$793	\$839	\$879	\$914	\$954
Child(ren) Only	\$360	\$400	\$401	\$441	\$438	\$478
Spouse + Child(ren)	\$1,113	\$1,153	\$1,242	\$1,282	\$1,351	\$1,391
LOCAL CDHP/HSA						
Retiree Only	\$458	\$498	\$509	\$549	\$554	\$594
Retiree + Child(ren)	\$708	\$748	\$791	\$831	\$859	\$899
Retiree + Spouse	\$982	\$1,062	\$1,096	\$1,176	\$1,191	\$1,271
Retiree + Spouse + Child(ren)	\$1,234	\$1,314	\$1,377	\$1,457	\$1,497	\$1,577
Spouse Only	\$524	\$564	\$587	\$627	\$637	\$677
Child(ren) Only	\$250	\$290	\$282	\$322	\$305	\$345
Spouse + Child(ren)	\$776	\$816	\$868	\$908	\$943	\$983
LIMITED PPO						
Retiree Only	\$507	\$547	\$567	\$607	\$617	\$657
Retiree + Child(ren)	\$788	\$828	\$879	\$919	\$956	\$996
Retiree + Spouse	\$1,092	\$1,172	\$1,220	\$1,300	\$1,326	\$1,406
Retiree + Spouse + Child(ren)	\$1,373	\$1,453	\$1,531	\$1,611	\$1,666	\$1,746
Spouse Only	\$585	\$625	\$653	\$693	\$709	\$749
Child(ren) Only	\$281	\$321	\$312	\$352	\$339	\$379
Spouse + Child(ren)	\$866	\$906	\$964	\$1,004	\$1,049	\$1,089

Wellness program

In 2021, two programs will again be offered to enrolled retirees and adult dependents. Members must qualify for these programs.

- Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic conditions.
- Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes. For details go to tn.gov/PartnersForHealth under **Other Benefits** and **Wellness** on the **DPP webpage**.

All members have access to the online health assessment with ActiveHealth. After members complete the health assessment, they may use the online educational resources, including health education and digital coaching, on their website.

Information about programs and activities are at tn.gov/PartnersForHealth under **Wellness**.

LOCAL EDUCATION 2021 TEACHER RETIREES MONTHLY HEALTH PREMIUMS ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$352.00	\$392.00	\$416.00	\$456.00	\$480.00	\$520.00
Retiree + Child(ren)	\$580.25	\$620.25	\$685.75	\$725.75	\$791.25	\$831.25
Retiree + Spouse	\$685.85	\$765.85	\$810.55	\$890.55	\$935.25	\$1,015.25
Retiree + Spouse + Child(ren)	\$914.65	\$994.65	\$1,080.95	\$1,160.95	\$1,247.25	\$1,327.25
Spouse Only	\$333.85	\$373.85	\$394.55	\$434.55	\$455.25	\$495.25
Child(ren) Only	\$228.25	\$268.25	\$269.75	\$309.75	\$311.25	\$351.25
Spouse + Child(ren)	\$562.65	\$602.65	\$664.95	\$704.95	\$767.25	\$807.25
STANDARD PPO						
Retiree Only	\$329.45	\$369.45	\$389.35	\$429.35	\$449.25	\$489.25
Retiree + Child(ren)	\$543.40	\$583.40	\$642.20	\$682.20	\$741.00	\$781.00
Retiree + Spouse	\$642.95	\$722.95	\$759.85	\$839.85	\$876.75	\$956.75
Retiree + Spouse + Child(ren)	\$856.35	\$936.35	\$1,012.05	\$1,092.05	\$1,167.75	\$1,247.75
Spouse Only	\$313.50	\$353.50	\$370.50	\$410.50	\$427.50	\$467.50
Child(ren) Only	\$213.95	\$253.95	\$252.85	\$292.85	\$291.75	\$331.75
Spouse + Child(ren)	\$526.90	\$566.90	\$622.70	\$662.70	\$718.50	\$758.50
LOCAL CDHP/HSA						
Retiree Only	\$255.75	\$295.75	\$302.25	\$342.25	\$348.75	\$388.75
Retiree + Child(ren)	\$421.30	\$461.30	\$497.90	\$537.90	\$574.50	\$614.50
Retiree + Spouse	\$498.85	\$578.85	\$589.55	\$669.55	\$680.25	\$760.25
Retiree + Spouse + Child(ren)	\$664.40	\$744.40	\$785.20	\$865.20	\$906.00	\$986.00
Spouse Only	\$243.10	\$283.10	\$287.30	\$327.30	\$331.50	\$371.50
Child(ren) Only	\$165.55	\$205.55	\$195.65	\$235.65	\$225.75	\$265.75
Spouse + Child(ren)	\$408.65	\$448.65	\$482.95	\$522.95	\$557.25	\$597.25
LIMITED PPO						
Retiree Only	\$301.40	\$341.40	\$356.20	\$396.20	\$411.00	\$451.00
Retiree + Child(ren)	\$496.65	\$536.65	\$586.95	\$626.95	\$677.25	\$717.25
Retiree + Spouse	\$587.40	\$667.40	\$694.20	\$774.20	\$801.00	\$881.00
Retiree + Spouse + Child(ren)	\$782.65	\$862.65	\$924.95	\$1,004.95	\$1,067.25	\$1,147.25
Spouse Only	\$286.00	\$326.00	\$338.00	\$378.00	\$390.00	\$430.00
Child(ren) Only	\$195.25	\$235.25	\$230.75	\$270.75	\$266.25	\$306.25
Spouse + Child(ren)	\$481.25	\$521.25	\$568.75	\$608.75	\$656.25	\$696.25

**LOCAL EDUCATION 2021 SUPPORT STAFF RETIREES
MONTHLY HEALTH PREMIUMS ALL REGIONS**

	BCBST & CIGNA LOCALPLUS	CIGNA OPEN ACCESS
PREMIER PPO		
Retiree Only	\$640	\$680
Retiree + Child(ren)	\$1,055	\$1,095
Retiree + Spouse	\$1,247	\$1,327
Retiree + Spouse + Child(ren)	\$1,663	\$1,743
Spouse Only	\$607	\$647
Child(ren) Only	\$415	\$455
Spouse + Child(ren)	\$1,023	\$1,063
STANDARD PPO		
Retiree Only	\$599	\$639
Retiree + Child(ren)	\$988	\$1,028
Retiree + Spouse	\$1,169	\$1,249
Retiree + Spouse + Child(ren)	\$1,557	\$1,637
Spouse Only	\$570	\$610
Child(ren) Only	\$389	\$429
Spouse + Child(ren)	\$958	\$998
LOCAL CDHP/HSA		
Retiree Only	\$465	\$505
Retiree + Child(ren)	\$766	\$806
Retiree + Spouse	\$907	\$987
Retiree + Spouse + Child(ren)	\$1,208	\$1,288
Spouse Only	\$442	\$482
Child(ren) Only	\$301	\$341
Spouse + Child(ren)	\$743	\$783
LIMITED PPO		
Retiree Only	\$548	\$588
Retiree + Child(ren)	\$903	\$943
Retiree + Spouse	\$1,068	\$1,148
Retiree + Spouse + Child(ren)	\$1,423	\$1,503
Spouse Only	\$520	\$560
Child(ren) Only	\$355	\$395
Spouse + Child(ren)	\$875	\$915

**2021 MONTHLY
DENTAL PREMIUMS FOR ALL PLANS**

	CIGNA PREPAID PLAN	METLIFE DPPO PLAN*
Retiree Only	\$15.23	\$30.52
Retiree + Child(ren)	\$31.63	\$70.18
Retiree + Spouse	\$27.01	\$57.74
Retiree + Spouse + Child(ren)	\$37.10	\$112.98

*Pending final approval.

**2021 MONTHLY
VISION PREMIUMS FOR ALL PLANS**

	BASIC PLAN	EXPANDED PLAN
Retiree Only	\$3.07	\$5.56
Retiree + Child(ren)	\$6.13	\$11.12
Retiree + Spouse	\$5.82	\$10.57
Retiree + Spouse + Child(ren)	\$9.01	\$16.35
Spouse Only	\$3.07	\$5.56
One Child Only	\$3.07	\$5.56
Two or More Children Only	\$6.13	\$11.12
Spouse + Children Only	\$6.13	\$11.12

CDHP/HSA restrictions: You should consult with a tax professional for assistance on restrictions when enrolling in a CDHP/HSA plan. 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), or
- 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 a 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 they 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 for HSA eligibility information.

HSA and FSA restrictions: You cannot enroll in the CDHP/HSA or Local CDHP/HSA if your spouse has a medical flexible spending account (FSA) or health reimbursement account (HRA) at his/her employer. Your spouse can have a limited purpose FSA (L-FSA) for vision or dental expenses, however, and you may enroll in a CDHP/HSA.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የግናገራ ቋንቋ አግርኛ ከሆነ የትርጉም አርዳታ ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ግክተለውቁጥር ይደውሉ 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિશ્ચલક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY: 1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दे: यदि आप हद्दि बोलते है तो आपके लद्दि मुफ्त मे भाषा सहायता सेवाएं उपलब्ध है। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करे।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ی‌آرب ناگی‌آر تروصب ی‌نابز تالی‌هست ،دی‌نک ی‌م وگت‌فنگ ی‌سراف نابز هب رگا :ه‌جوت دی‌ری‌گب س‌مات اب .دش‌آب ی‌م مهارف 866-576-0029 (TTY: 1-800-848-0298)

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2021 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy

between the information in this newsletter and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

The ParTners for Health Wellness Program is a voluntary wellness program. Local education, local government and retirees enrolled in health coverage have access to certain programs like disease management and the web portal. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTners for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTners for Health at partners.wellness@tn.gov.



STATE OF TENNESSEE GROUP INSURANCE PROGRAM

ANNUAL ENROLLMENT APPLICATION FOR RETIREE PARTICIPANT

State of Tennessee • Department of Finance and Administration • Benefits Administration
312 Rosa L. Parks Avenue, 19th Floor • Nashville, Tennessee 37243 • 800.253.9981 • fax 615.741.8196



Completed form (blue or black ink) must be postmarked or faxed to Benefits Administration by 10/30/20 — Attention: Retirement

Form with sections: PART 1: RETIREE INFORMATION, PART 2: HEALTH COVERAGE SELECTION, PART 3: DENTAL COVERAGE SELECTION, PART 4: VISION COVERAGE SELECTION, PART 5: DEPENDENT INFORMATION, PART 6: RETIREE AUTHORIZATION. Includes fields for personal info, benefit options, dependent details, and a signature line.



STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION

WILLIAM R. SNODGRASS TN TOWER
 312 ROSA L. PARKS AVENUE, 19TH FLOOR
 NASHVILLE, TN 37243-1102

PRESORTED STANDARD
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 PERMIT NO. 936



Tennessee Department of Finance and Administration. Authorization Number 317593, 11,900 copies, August 2020. This public document was promulgated at a cost of \$0.18 per copy.

PARTNERS FOR HEALTH

IT'S ANNUAL ENROLLMENT TIME!

Retiree Participants

WHAT YOU'LL FIND INSIDE

Details on available benefits

Premiums

Helpful resources, including websites and videos

How to make changes

Questions? Go to tn.gov/PartnersForHealth

Vendor Contact List for ABCs – Benefits Fairs/Materials

Health		
BlueCross BlueShield of Tennessee		
Amy Jordan	(423) 535-5788	Amy_Jordan@bcbst.com
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets/materials	(615) 595-3134	Celeste.sims@cigna.com
Health Savings Account (HSA) and FSAs for State and Higher Education		
PayFlex (contract ending 2020)		
Hira Pahore – ABC HSA questions/FSA questions (ST/HE only)	(860) 273-7614	stateoftennessee@payflex.com Email address is only for ABCs, not members
Optum Bank (starting with this year’s annual enrollment)		
Linnie Stelk (benefits fairs/materials)	(952) 687-4260	Linnie.stelk@optum.com
ABC HSA questions/FSA questions(ST/HE only)	(800) 294-6620 (M-F, 7-6 CT)	accountservices@optum.com Email address is only for ABCs, not members
Dental		
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets and materials	(615) 595-3134	Celeste.sims@Cigna.com
MetLife		
Joe Carroll	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Wellness Program		
ActiveHealth Management		
Matt Berte	(212) 479-0483	MBerte@activehealth.com
Employee Assistance Program (EAP)/Behavioral Health		
Optum		
Vanessa Clark	(763) 321-2530	Vanessa.clark@optum.com
Matt Cramer	(763) 797-2743	matthew.cramer@optum.com
Group Term Life Insurance		
Securian Financial (Minnesota Life)		
Michael Kretman (benefits fairs/materials)	(651) 665-3935 (651) 665-4128	benefitfairs@securian.com
Vision		
Davis Vision		
Larry Sheehan (benefits fairs/materials)	(508) 813-4211	lshreehan@davisvision.com
Corinne Campbell (benefits fairs/materials)	(516) 965-8582	Corinne.campbell@davisvision.com
Disability (state and higher education)		
MetLife		
Joe Carroll	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Pharmacy		
CVS Caremark		
Danielle McKie	(615) 981-2123	Danielle.Mckie@cvshealth.com

September 1, 2020

The following email was sent to all agency benefits coordinators today.

Annual Enrollment Updates

As you know, Annual Enrollment starts soon! Here are the enrollment dates and updates for you:

- **State/Higher Education employees:** Annual Enrollment starts Oct. 1 - ends Friday, Oct. 16 at 4:30 p.m. CT.
- **Local Education/Local Government employees:** Annual Enrollment starts Oct. 1 – ends Friday, Oct. 30 at 4:30 p.m. CT.
- **Retirees:** Annual Enrollment starts Oct. 1 – ends Friday, Oct. 30 at 4:30 p.m. CT.

Website: The [Partners For Health website](#) has been updated with a new look (homepage image below). We have also posted 2021 materials and information for Annual Enrollment (AE) to include 2021 premiums on the [premiums page](#) and webpages have been updated. A [new 2021 AE video](#) and enrollment details are found on the [About Enrollment page](#).

Newsletters and Materials: On the [Enrollment Materials page](#), you'll find PDF copies of the newsletters that you can print or download and share with your employees. You'll also find ESS login instructions by plan, with a version for retirees, and comparison charts for health, dental and vision coverage.

Retirees: Retirees have a special [For Retirement webpage](#) with specific enrollment information and links to helpful information.



Insurance Carrier Webinars for Employees: **Attached** is a flier about the **NEW insurance carrier (vendor) webinars that will start next week**. Employees will have to click the date/time to register for the webinar they would like to attend. Registration is limited to 1,000 people per webinar, so we will also post a recording of these webinars on the [ParTNers Youtube page](#) after they have occurred.

- The webinar flier, WebEx login instructions and more details will be posted on the [About Enrollment page](#).

Annual Enrollment PPT and PDFs: The Annual Enrollment PowerPoint presentations you can use to present 2021 benefits to your employees are posted on the [ABC webpage](#) by plan.

- There are two different versions: a PPT and a PDF. You can customize the PPT presentation for your agency or department, but please do not change the premium or key benefit information.
- The notes section is the “script” and may include additional information. You can share the PDF version directly with members.

Tomorrow, Sept. 2, we’ll send an **Annual Enrollment - Save the Date email** to all eligible employees and retirees for whom we have an email address in Edison. This email will include links to premiums and the AE website pages we have included above.

September 4, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Start Next Week!

The **weekly Annual Enrollment ABC conference calls** start next week, on Tuesday, Sept. 8. Benefits Administration staff will join you remotely via WebEx.

We will have presentations for ABCs from ActiveHealth, BlueCross BlueShield and MetLife Disability (state and higher education only) during next week's calls. Also, **attached** is the flu/pneumonia vaccination flier that will be discussed.

- **Higher Ed** – Tuesday, Sept. 8 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Sept. 8 at 10 a.m. CT
- **Central State** – Tuesday, Sept. 8 at 12:30 p.m. CT
- **Local Government** – Tuesday, Sept. 8 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

Employee Insurance Carrier (Vendor) Webinars Start Next Week!

This week, we sent you the **attached** flier for the **NEW Insurance Carrier Webinars for employees**. These sessions start next Thursday and Friday, Sept. 10 and 11, **so please be sure to share the attached flier with your employees**. Employees will click the date/time (11 a.m. or 3 p.m.) to register for the webinar session they would like to attend.

Here is a list of the webinar topics:

Sept. 10: Disability plan options (**state/higher education employees only**)

Sept. 11: Medical network options (BCBST and Cigna)

Sept. 17: Davis Vision plan options

Sept. 18: Optum Bank HSA option and FSA (**state/higher education employees only**) options

Sept. 24: Life insurance options (**state/higher education employees only**)

Sept. 25 Dental plan options (Cigna Prepaid and MetLife DPPO)

After the webinar session topic has occurred, we will also post a recording of these webinars on the [ParTNers YouTube page](#).

- The webinar flier, WebEx login instructions and more details are posted on the [About Enrollment webpage](#).

State Offices and BA Service Center Closed Monday, September 7

State offices and the Benefits Administration (BA) service center will be closed Monday, September 7 for the Labor Day holiday.

We hope you have a great weekend!

-Benefits Administration

Attachments: AE Insurance Carrier Webinar Flier Local Ed/Local Gov

AE Insurance Carrier Webinar Flier State/Higher Ed
Flu Shot Vaccination Flier

Local Education & Local Government

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. The webinars at **11 a.m. CT** will repeat at **3 p.m. CT** each day. Choose the time for each that best suits your schedule.

SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
				Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	10	
			Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA option Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16		Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23	24	
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

State-sponsored dental and vision insurance coverage is only available to employees of school systems and local government agencies that choose to offer them.

Visit the About Enrollment page on the ParTNers for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)

State and Higher Education

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. The webinars at **11 a.m. CT** will repeat at **3 p.m. CT** each day. Choose the time for each that best suits your schedule.

SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
			AM Register for MetLife Disability plan options Click 'AM' for morning or choose 'PM' for afternoon 10	Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	AM Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA/FSA options Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16	AM Register for Life Insurance plans Click 'AM' for morning or choose 'PM' for afternoon 24	Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23		
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

REMINDER: Disability, FSA (excludes offline agencies) and life insurance benefits offered to all benefits-eligible state and higher education employees **only**.

Visit the About Enrollment page on the ParTners for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)

FREE FLU SHOTS

FLU AND PNEUMOCOCCAL VACCINE COVERAGE

Members may get a free flu shot and/or pneumococcal vaccine by using:

- ✓ their Caremark card at a participating network pharmacy
- or
- ✓ their health insurance card (BlueCross BlueShield or Cigna) at their in-network doctor's office.

The following vaccinations are free to members of the state group insurance program:

- Injectable Seasonal Influenza Vaccine
- Intranasal Seasonal Influenza Vaccine (FluMist®) and Intradermal Flu Vaccine (short needle) and Flublok
- Injectable Seasonal Influenza High Dose Vaccine
- Adult Pneumococcal Vaccine
- Pediatric Pneumococcal Vaccine

IF YOU CHOOSE TO USE YOUR PHARMACY CARD

To get the vaccines above at no charge, members must use a participating retail pharmacy. The current list of participating retail pharmacies is available at info.caremark.com/stateoftn.

IF YOU CHOOSE TO USE YOUR MEDICAL CARD

Simply contact your in-network doctor's office and ask if they have the vaccines. You may get the vaccination at your doctor's office without a copay. (Note: if you are at your doctor's office for another reason or illness when you get your shot, the doctor may charge an office visit copay.)

BlueCross members — to find an immunizing pharmacy or retail convenient care clinic go to bcbst.com and look under **Find Care** > Either log into your BlueAccess account OR select network S for TN providers OR select BlueCard PPO (outside Tennessee) for outside TN searches.

- **Immunizing pharmacist** — enter your location (city & state) > enter **Immunizing Pharmacist** in the search bar
- **Retail convenient care clinic** — enter your location (city & state) > start typing **Retail** in the search bar and then choose **Retail Convenient Care Clinic** from the pop up search box

Cigna members — to find an immunizing pharmacy go to cigna.com/sites/stateoftn. In the left-side navigation, look under **Resources and Forms** for **Medical Vaccine Program PDF**. You can also ask at your local pharmacy whether they can bill Cigna. If so, simply present your Cigna card.

September 11, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Continue Next Week!

The **weekly Annual Enrollment ABC conference calls** continue on Sept. 15. Benefits Administration staff will join you remotely via WebEx.

During next week's calls, we will have presentations for ABCs about Cigna's medical networks and additional information, the Cigna Dental DPPO plan and Securian Financial will present life insurance information (state and higher education only).

- **Higher Ed** – Tuesday, Sept. 15 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Sept. 15 at 10 a.m. CT
- **Central State** – Tuesday, Sept. 15 at 12:30 p.m. CT
- **Local Government** – Tuesday, Sept. 15 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached agenda**.

ABC Conference Call Notes

The combined September 8 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

Edison Password Reset Messages

We have received additional information since the ABC call. We were originally told that the password reset email was sent inadvertently to 1,900 employees. We have since found out that the email was part of a system update and was sent purposefully to 181,000 employees. These employees received emails for 10 days until or unless they reset their password. Those that didn't reset their password before the 10 days were up will be prompted to reset it the next time they log in. The Edison team also sent an email to this population to let them know this information Wednesday evening.

If employees need assistance now, they can call the BA service center at 800.253.9981 during regular business hours. During Annual Enrollment, employees can call Edison to reset their password.

Employee Insurance Carrier (Vendor) Webinars Continue Next Week!

The **NEW Insurance Carrier Webinar** sessions continue next Thursday and Friday, Sept. 17 and 18, **so please be sure to share the attached flier with your employees**. Employees will click the date/time (11 a.m. or 3 p.m.) to register for the session they would like to attend.

Here is a list of the remaining webinar topics:

Sept. 17: Davis Vision plan options

Sept. 18: Optum Bank HSA option and FSA (**state/higher education employees only**) options

Sept. 24: Life insurance options (**state/higher education employees only**)

Sept. 25 Dental plan options (Cigna Prepaid and MetLife DPPO)

After the webinar session topic has occurred, we will post a recording of these webinars on the [ParTNers YouTube page](#). The webinar flier, WebEx login instructions and more details are posted on the [About Enrollment webpage](#).

Benefits Webinars start September 23!

We also have benefits webinars where employees can learn about the 2021 benefits and changes and ask questions. Please share the information below and **attached flier** with your employees.

Join an informational webinar!

Don't miss this opportunity to learn about 2021 benefits and get answers to all of your questions. Each presentation covers the same information. So, find a day and time (all are CT) below that works best for you and click on it to register in the **attached flier**. It's that easy! You will receive a confirmation email with a calendar reminder. If you have trouble with registration, please email benefits.administration@tn.gov.

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.

Local education and local government (all Central time)

Wednesday, Sept. 23: 2:30 – 3:30 p.m.

Thursday, Oct. 1: 3:30 – 4:30 p.m.

Friday, Oct. 9: 1-2 p.m.

Wednesday, Oct. 14: 2:30 – 3:30 p.m.

Wednesday, Oct. 21: 3:30 – 4:30 p.m.

Monday, Oct. 26: 10 -11 a.m.

#4Mind4Body Tobacco/Nicotine Free Living Webinar – September 16 (state)

The next 4Mind4Body webinar, Tobacco/Nicotine Free Living, will take place on September 16, from 11:30 to 12:30 CT. Please share the **attached flier** with your employees. Employees will need to register for the session.

This session will cover **Tobacco/Nicotine Free Living** and help attendees increase awareness about the effects of tobacco products for users and non-users. Attendees will understand the impact of e-cigarettes, dip and second- and third-hand smoke. They will also identify ways to minimize exposure to tobacco products, learn how to prepare to quit and find resources to support tobacco free living.

Edison Scheduled Outage

There is a scheduled **Edison system outage** starting Friday, September 11 at 5 p.m. until Sunday, September 13 at 7 p.m. CT. During this time, all users will be locked out of Edison and will be unable to access the system.

Attachments: AE Employee Ed Webinars
AE Insurance Carrier Webinar Flier – LE/LG
AE Insurance Carrier Webinar Flier – HE/ST
4mind4body Flier - State



**PARTNERS
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ANNUAL ENROLLMENT FOR 2021 BENEFITS

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STATE & HIGHER EDUCATION

***CLICK YOUR PREFERRED
DATE TO REGISTER***

[September 23, 11 a.m. to noon](#)

[October 1, 2 p.m. to 3 p.m.](#)

[October 5, 1 p.m. to 2 p.m.](#)

[October 9, 9 a.m. to 10 a.m.](#)

[October 14, 1 p.m. to 2 p.m.](#)

LOCAL GOVERNMENT & LOCAL EDUCATION

***CLICK YOUR PREFERRED
DATE TO REGISTER***

[September 23, 2:30 p.m. to 3:30 p.m.](#)

[October 1, 3:30 p.m. to 4:30 p.m.](#)

[October 9, 1 p.m. to 2 p.m.](#)

[October 14, 2:30 p.m. to 3:30 p.m.](#)

[October 21, 3:30 p.m. to 4:30 p.m.](#)

[October 26, 10 a.m. to 11 a.m.](#)

[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)

Local Education & Local Government

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. The webinars at **11 a.m. CT** will repeat at **3 p.m. CT** each day. Choose the time for each that best suits your schedule.

SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
				Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	10	
			Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA option Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16		Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23	24	
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

State-sponsored dental and vision insurance coverage is only available to employees of school systems and local government agencies that choose to offer them.

Visit the About Enrollment page on the ParTNers for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)

State and Higher Education

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

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SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
			AM Register for MetLife Disability plan options Click 'AM' for morning or choose 'PM' for afternoon 10	Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	AM Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA/FSA options Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16	AM Register for Life Insurance plans Click 'AM' for morning or choose 'PM' for afternoon 24	Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23		
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

REMINDER: Disability, FSA (excludes offline agencies) and life insurance benefits offered to all benefits-eligible state and higher education employees **only**.

Visit the About Enrollment page on the ParTners for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)



#4MIND4BODY

#4Mind4Body Lunch and Learn

Blow Away Your Old Exercise Habits

Thursday, August 13, 11:30 a.m. to 12:30 p.m. CT

Discover new ways to stay fit and have fun. Topics will include aerobic activities, strength training, stretching and new fitness trends. You'll learn the F.I.T.T. principle and applying it to daily life and discuss types of physical activity.

[Click here to register for *Blow Away Your Old Exercise Habits*](#)

[Click here to register for *Tobacco/Nicotine Free Living*](#)

Tobacco/Nicotine Free Living

Wednesday, September 16, 11:30 a.m. to 12:30 p.m. CT

Increase awareness about the effects of tobacco products for users and non-users. Understand the impact of e-cigarettes, dip and second- and third-hand smoke. Identify ways to minimize exposure to tobacco products, learn how to prepare to quit and find resources to support tobacco free living.

Social Isolation and Loneliness

Tuesday, October 20, 11:30 a.m. to 12:30 p.m. CT

Social isolation and loneliness can have a very negative impact on an individual's mental and physical health. Identifying the signs is an important step. Learn how loneliness differs from social isolation along with the importance of social connectedness.

[Click here to register for *Social Isolation and Loneliness*](#)

[Click here to register for *Care for the Caregiver*](#)

Care for the Caregiver

Monday, November 9, 11:30 a.m. to 12:30 p.m. CT

You'll learn how to recognize caregiver issues, determine needed services and identify long-term care issues. We'll discuss and explore potential resources and you'll be positioned to make better decisions for eldercare concerns. You'll also learn how to reduce the stress and anxiety that can come with trying to make the best choices for an aging relative.

All sessions available **via webinar**. Pre-registration required.

[Click here for more information](#)

September 18, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Continue Next Week!

The **weekly Annual Enrollment ABC conference calls** continue on Sept. 22. Benefits Administration staff will join you remotely via WebEx.

During next week's calls, we will have presentations for ABCs from CVS Caremark and Davis Vision, and Optum Bank will present about HSAs and FSAs (state and higher education only).

- **Higher Ed** – Tuesday, Sept. 22 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Sept. 22 at 10 a.m. CT
- **Central State** – Tuesday, Sept. 22 at 12:30 p.m. CT
- **Local Government** – Tuesday, Sept. 22 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

ABC Conference Call Notes

The combined September 15 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

Employee Insurance Carrier (Vendor) Webinars Continue Next Week!

The **NEW Insurance Carrier Webinar** sessions continue next Thursday and Friday, **so please share the attached flier with your employees**. Employees will click the AM or PM on the date to register for the session they would like to attend.

Here is a list of the remaining webinar topics:

Sept. 24: Life insurance options (**state/higher education employees only**)

Sept. 25 Dental plan options (Cigna Prepaid and MetLife DPPO)

After the webinar session topic has occurred, we will post a recording of these webinars on the [ParTNers YouTube page](#). The webinar flier, WebEx login instructions and more details are posted on the [About Enrollment webpage](#).

Benefits Webinars start September 23!

We also have benefits webinars where employees can learn about the 2021 benefits and changes and ask questions. Please share the information below and **attached flier** with your employees.

Join an informational webinar!

Don't miss this opportunity to learn about 2021 benefits and get answers to all of your questions. Each presentation covers the same information. So, find a day and time (all are CT) below that works best for you and click on it to register in the **attached flier**. It's that easy! You will receive a confirmation email with a calendar reminder. If you have trouble with registration, please email benefits.administration@tn.gov.

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.

Local education and local government (all Central time)

Wednesday, Sept. 23: 2:30-3:30 p.m.

Thursday, Oct. 1: 3:30-4:30 p.m.

Friday, Oct. 9: 1-2 p.m.

Wednesday, Oct. 14: 2:30-3:30 p.m.

Wednesday, Oct. 21: 3:30-4:30 p.m.

Monday, Oct. 26: 10-11 a.m.

October Preferred Drug List (PDL)

As with each quarterly formulary update, CVS Caremark will mail notification letters to members who are affected by tier changes or drugs becoming non-covered. In the past four months, there were 449 members who filled for a product that is either being removed from the formulary or moving to tier 3.

Shown below are drugs being added to the PDL, changing to tier 3 (nonpreferred) or being removed from the PDL. Please encourage employees to use the state's specific webpage at info.caremark.com/stateoftn to view the most current version of the drug list, as well as to review their prescription drug benefit information, request mail service orders and research drug information.

CVS/CAREMARK HAS MADE THE FOLLOWING CHANGES TO THE PREFERRED DRUG LIST ("PDL" OR FORMULARY) AS OF October 1, 2020:

Drugs being added to the PDL October 1, 2020, are as follows:		
	<u>Drug name</u>	<u>Indication</u>
Tier 2 preferred brands:		
	Copiktra capsule	Leukemia/lymphoma
	Dovato tablet	HIV
Drugs changing from Tier 2 to Tier 3 that will have a higher copay starting October 1, 2020, are as follows:		
	<u>Drug name</u>	<u>Indication</u>
	Halog solution	Skin conditions
	Silenor tablet	Insomnia
	Travatan Z ophthalmic solution	Glaucoma

	Moxeza ophthalmic solution	Antibiotic
	Taclonex suspension topical	Skin conditions
Drugs being removed from the PDL October 1, 2020, are as follows:		
	<u>Drug name</u>	<u>Indication</u>
	Bupap tablet	Tension headaches
	Butalbital/APAP 50-300 mg tablet	Tension headaches
	Fluoxetine tablet	Depression
	Fenoprofen tablet	Pain/arthritis
	Indomethacin 20 mg capsule	NSAID for pain
	Letairis tablet	Pulmonary arterial hypertension
	Niacor 500 mg tablet	High LDL and/or triglycerides
	Niacin 500 mg tablet	High LDL and/or triglycerides
	Oxiconazole cream (select NDCs)	Skin infections
	Quazepam tablet	Insomnia
	Sucralfate suspension	Duodenal ulcers
	Zydelig tablet	Relapsed follicular lymphoma, relapsed CLL, or relapsed SLL

Attachments: AE Employee Ed Webinars
 AE Insurance Carrier Webinar Flier – LE/LG
 AE Insurance Carrier Webinar Flier – HE/ST



**PARTNERS
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ANNUAL ENROLLMENT FOR 2021 BENEFITS

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STATE & HIGHER EDUCATION

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LOCAL GOVERNMENT & LOCAL EDUCATION

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[September 23, 2:30 p.m. to 3:30 p.m.](#)

[October 1, 3:30 p.m. to 4:30 p.m.](#)

[October 9, 1 p.m. to 2 p.m.](#)

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[October 21, 3:30 p.m. to 4:30 p.m.](#)

[October 26, 10 a.m. to 11 a.m.](#)

[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)

Local Education & Local Government

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. The webinars at **11 a.m. CT** will repeat at **3 p.m. CT** each day. Choose the time for each that best suits your schedule.

SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
				Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	10	
			Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA option Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16		Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23	24	
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

State-sponsored dental and vision insurance coverage is only available to employees of school systems and local government agencies that choose to offer them.

Visit the About Enrollment page on the ParTNers for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)

State and Higher Education

ANNUAL ENROLLMENT INFORMATIONAL EMPLOYEE WEBINARS

Join these webinars where our insurance carriers will present their products and you can ask questions about your insurance choices. The webinars at **11 a.m. CT** will repeat at **3 p.m. CT** each day. Choose the time for each that best suits your schedule.

SEPTEMBER 2020

MON	TUE	WED	THURSDAY	FRIDAY
	1	2	3	4
			AM Register for MetLife Disability plan options Click 'AM' for morning or choose 'PM' for afternoon 10	Register for Medical options (BCBST & Cigna) Click 'AM' for morning or choose 'PM' for afternoon 11
7	8	9	AM Register for Davis Vision plan options Click 'AM' for morning or choose 'PM' for afternoon 17	Register for Optum Bank HSA/FSA options Click 'AM' for morning or choose 'PM' for afternoon 18
14	15	16	AM Register for Life Insurance plans Click 'AM' for morning or choose 'PM' for afternoon 24	Register for Dental options (Cigna & MetLife) Click 'AM' for morning or choose 'PM' for afternoon 25
21	22	23		
28	29	30	Registration is required for the webinar sessions. If the links do not work for you to register, you may need to try a different browser.	

REMINDER: Disability, FSA (excludes offline agencies) and life insurance benefits offered to all benefits-eligible state and higher education employees **only**.

Visit the About Enrollment page on the ParTners for Health website tn.gov/PartnersForHealth for more information.

[Click here for the About Enrollment page](#)

September 25, 2020

The following email was sent to all agency benefits coordinators today.

Annual Enrollment Starts Next Week!

Don't forget – Annual Enrollment for all employees and retirees starts next Thursday, Oct. 1.

Here are the dates:

- **State/Higher Education employees:**
 - Annual Enrollment starts Oct. 1 - ends Friday, Oct. 16 at 4:30 p.m. CT
- **Local Education/Local Government employees:**
 - Annual Enrollment starts Oct. 1 – ends Friday, Oct. 30 at 4:30 p.m. CT
- **Retirees:**
 - Annual Enrollment starts Oct. 1 – ends Friday, Oct. 30 at 4:30 p.m. CT

ABC Weekly Conference Calls Continue Next Week!

The **weekly Annual Enrollment ABC conference calls** continue on Sept. 29. Benefits Administration staff will join you remotely via WebEx. During next week's calls, we will have presentations for ABCs from Optum Behavioral Health and EAP, and MetLife DPPO dental.

- **Higher Ed** – Tuesday, Sept. 29 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Sept. 29 at 10 a.m. CT
- **Central State** – Tuesday, Sept. 29 at 12:30 p.m. CT
- **Local Government** – Tuesday, Sept. 29 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

HIPAA Compliance Flier

Attached is a HIPAA Compliance flier for your review and reference. We will have a HIPAA Privacy and Security Review during next week's ABC conference calls.

ABC Conference Call Notes

The combined September 22 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

AE PowerPoints with Audio: As mentioned during this week's calls, we have added audio to the AE PowerPoint slides for your use and for members. Videos are posted on the [ParTNers YouTube page](#) and you are welcome to share the link with your employees:

- **AE State/Higher Education Employee PowerPoint with Audio:**
<https://youtu.be/cfCgpkargmM>
- **AE Local Ed/Local Gov Employee PowerPoint with Audio:**
https://youtu.be/g9u_3BJx6Cc

As a reminder, we are posting the employee insurance carrier (vendor) webinar sessions on the [ParTNers YouTube page](#) under the [2020 Employee Webinars playlist](#).

Update on Access IDs (higher ed/local ed and local gov only)

Please note that **Access IDs** have been added to query **TN_BA302_PERSON_AND_JOB**. This update will give you the ability to provide Access IDs to employees who request help and/or who are unable to successfully use the “Retrieve Access ID” functionality.

Vendor Contact List – For ABCs Only

Note: the Vendor Contact list found on the ABC webpage is **only for ABCs to use** for materials, benefits fairs and to contact our vendors. **Do not share this document or forward** out to your employees or members.

We have contact information for employees for all of our participating vendors on our [ParTNers Customer Service webpage](#).

Benefits Webinars Continue on Oct. 1

Our benefits webinars where employees can learn about the 2021 benefits, changes and ask questions continue on Oct. 1. Please share the information below and **attached flier** with your employees. **We will send an email to employees for whom we have an email address in Edison next week about these webinars.**

Join an informational webinar!

Don't miss this opportunity to learn about 2021 benefits and get answers to all of your questions. Each presentation covers the same information. So, find a day and time (all are CT) below that works best for you and click on it to register in the **attached flier**. It's that easy!

You will receive a confirmation email with a calendar reminder. If you have trouble with registration, please email benefits.info@tn.gov

State and higher education (all Central time)

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.

Local education and local government (all Central time)

Thursday, Oct. 1: 3:30-4:30 p.m.

Friday, Oct. 9: 1-2 p.m.

Wednesday, Oct. 14: 2:30-3:30 p.m.

Wednesday, Oct. 21: 3:30-4:30 p.m.

Monday, Oct. 26: 10-11 a.m.

Attachments: ABC HIPAA Flier Sept. 2020

AE Employee Ed Webinars

HIPAA COMPLIANCE

HEALTH INSURANCE PORTABILITY
and ACCOUNTABILITY ACT

HIPAA

ADMINISTRATIVE SIMPLIFICATION:
PRIVACY, SECURITY, TRANSACTIONS

PRIVACY RULE

provides federal protections for protected health information held by covered entities and business associates. and gives patients an array of rights with respect to that information.

SECURITY RULE

specifies a series of administrative, physical, and technical safeguards for covered entities to use to assure the confidentiality, integrity, and availability of electronic protected health information.

For any HIPAA questions or concerns contact Chanda Rainey, HIPAA Compliance Officer @ benefits.privacy@tn.gov
Or 615-770-6949

Protect Our Members' PHI

- Protect your password
- Never share your credentials
- Shred any documents containing PHI
- When contacting BA, be prepared to provide HIPAA identification for members
- Never share PHI with others who shouldn't have access, including co-workers and personal acquaintances
- Only access a member's record if needed for work
- Be vigilant against cybersecurity threats such as phishing and spear phishing.
- Do not allow brokers or agents access to state computer systems (i.e., Edison)
- Always verify fax number before sending
- Always use a fax cover sheet
- Never include PHI in email subject line
- Take your annual HIPAA training- starting Spring 2021
- Protect members' PHI as you would your own. They are relying on you.





**PARTNERS
FOR HEALTH**

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[October 21, 3:30 p.m. to 4:30 p.m.](#)

[October 26, 10 a.m. to 11 a.m.](#)

[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)

October 2, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Continue

The **weekly Annual Enrollment (AE) ABC conference calls** continue Oct. 6. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, Oct. 6 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Oct. 6 at 10 a.m. CT
- **Central State** – Tuesday, Oct. 6 at 12:30 p.m. CT
- **Local Government** – Tuesday, Oct. 6 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached agenda**.

ABC Conference Call Notes

The combined September 29 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

- You can also find all of the vendor presentations from the prior weekly conference calls on the [ABC webpage](#) under **Conference Call Notes**.

ABC Webpage Annual Enrollment Message Board

As relayed during calls this week, BA is posting weekly messages on the [ABCs webpage](#) message board at the top of the ABC webpage. Next week's message will be posted on Monday, Oct. 5.

Enrollment Change in Edison (local education/local government**)**

A pop-up box in Edison was removed from the local education, local government and retiree enrollment processes when the employee has submitted their enrollment. Now, instead of seeing a successful submission pop-up, they can tell by the status on the page that the enrollment has been submitted.

Task: Annual Enrollment

The Enrollment Overview displays your available benefit options. Your health, dental and vision choices are effective January ends. If you have a qualifying event mid-year, you may be eligible only for special enrollment changes allowed by the plan. Life

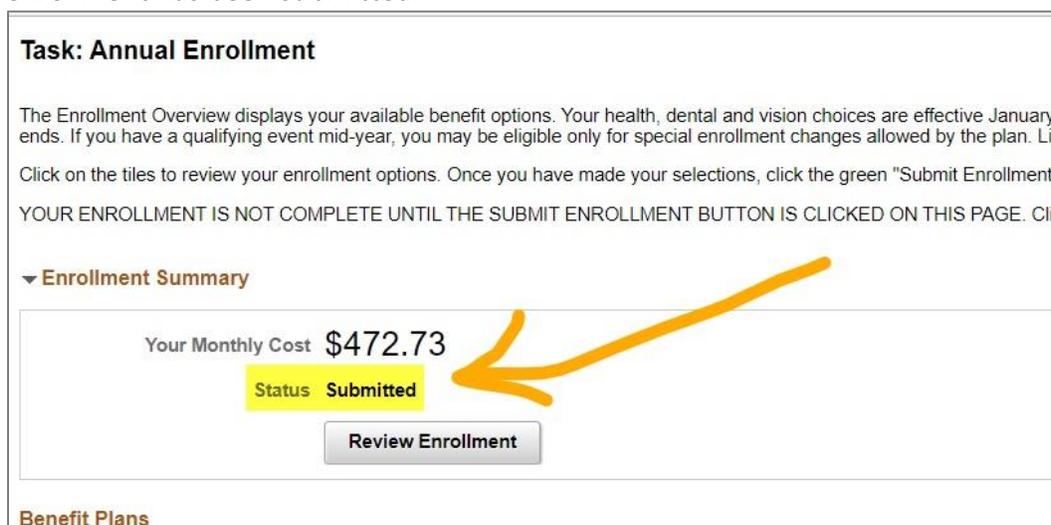
Click on the tiles to review your enrollment options. Once you have made your selections, click the green "Submit Enrollment"

YOUR ENROLLMENT IS NOT COMPLETE UNTIL THE SUBMIT ENROLLMENT BUTTON IS CLICKED ON THIS PAGE. Click

▼ **Enrollment Summary**

Your Monthly Cost	\$472.73
Status	Submitted

Benefit Plans



We have updated and posted NEW video and print ESS enrollment instructions for local education, local government, and retiree employees and members.

[Click here for the ESS instructions for local education and local government](#)

[Click here for the ESS instructions for retirees](#)

[Click here for local education/local government enrollment videos](#)

[Click here for retiree videos \(scroll down the page\)](#)

Standard Formulary Flier

We have relayed that the preferred drug list (PDL) will change to the Standard Control Formulary in January 2021. **Attached** is a flier with more information about this change, how it will impact members and it also includes helpful links for members to find more information.

Next week, BA will send an email to all members for whom we have an email address in Edison with information from this flier.

AE PowerPoints for ABCs and Members

Don't forget, you can find **Annual Enrollment (AE) PowerPoints** for your use on the [ABC webpage](#) under the plan links toward the bottom of the page (state, local education and local government). You will need to download the PPT. Please do not change the premium or important benefit information. There is also a PDF version with notes that you can share with members.

AE PowerPoint presentations with audio are posted on the [ParTNers YouTube page](#) and you are welcome to share the link with your employees:

- **AE State/Higher Education Employee PowerPoint with Audio:**
<https://youtu.be/cfCgpkargmM>
- **AE Local Ed/Local Gov Employee PowerPoint with Audio:**
https://youtu.be/g9u_3BJx6Cc

Benefits Webinars Continue

Our benefits webinars where employees can learn about the 2021 benefits, changes and ask questions continue. Please share the information below and **attached flier** with your employees.

Join an informational webinar!

Don't miss this opportunity to learn about 2021 benefits and get answers to all of your questions. Each presentation covers the same information. So, find a day and time (all are CT) below that works best for you and click on it to register in the **attached flier**. It's that easy!

You will receive a confirmation email with a calendar reminder. If you have trouble with registration, please email benefits.info@tn.gov

State and higher education (all Central time)

Monday, Oct. 5: 1-2 p.m.

Friday, Oct. 9: 9-10 a.m.

Wednesday, Oct. 14: 1-2 p.m.

Local education and local government (all Central time)

Friday, Oct. 9: 1-2 p.m.

Wednesday, Oct. 14: 2:30-3:30 p.m.

Wednesday, Oct. 21: 3:30-4:30 p.m.

Monday, Oct. 26: 10-11 a.m.

Insurance Carrier Recorded Webinars

For those who couldn't join the employee insurance carrier (vendor) webinar sessions – employees can watch them on the [ParTNers YouTube page](#) under the [2020 Employee Webinars playlist](#).

Attachments: AE Employee Ed Webinars

Standard Control Formulary Flier



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[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)



Prescription Benefits

Standard Control Formulary



Effective January 1, 2021, the list of drugs covered by the State Group Insurance Program (ParTners for Health) is changing, and some medications will not be covered.

What is a Preferred Drug List?

A list of drugs covered by the State Group Insurance Program (ParTners for Health) Prescription Drug Plan (Rx Plan). The ParTners for Health plan uses the Standard Control Formulary, which is a type of preferred drug list.

In addition to the formulary, there is a list of medications that require prior authorization (PA) for medical necessity before being covered by the Rx Plan. This list is called **Medications Requiring Prior Authorization for Medical Necessity**.

Where can I find the lists?

At info.caremark.com/stateoftn or by logging into Caremark.com and clicking on *Plan & Benefits*. You will see *Covered Drug Lists (Formulary)* in the dropdown menu.

What do I do if my drug is on the Medications Requiring Prior Authorization for Medical Necessity list?

Ask your prescriber if you can use one of the preferred alternatives; if so, get a new prescription for the preferred alternative or have your prescriber call in a new prescription to the network retail pharmacy of your choice or to CVS Caremark® Mail Service Pharmacy.

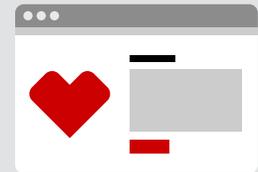
Your prescriber may call CVS Caremark to request PA for your drug on the **Medications Requiring Prior Authorization for Medical Necessity** list. Some prescribers may have the ability to request PA via an online electronic PA (ePA) Portal.

If your drug(s) is on the **Medications Requiring Prior Authorization for Medical Necessity** list, you and your prescribing physician will receive notification in mid-November including the drug name(s) subject to PA, a list of alternative preferred drugs and information on how to request PA for medical necessity for your non-covered drug.

Changes in coverage for diabetic medications and testing supplies

OneTouch Verio and OneTouch Ultra will be the only covered meters and test strips. For more information, call the CVS Caremark Diabetic Meter team at **800-588-4456**. BD will be the only covered brand for needles and syringes.

Some diabetic medications will require PA for medical necessity or a change to the preferred medication. Refer to the **Medications Requiring Prior Authorization For Medical Necessity** located at info.caremark.com/stateoftn.



Ready to get the most from your benefits?

We're here to help 24/7

Call us at **877-522-8679**.

For helpful online resources, visit info.caremark.com/stateoftn or tn.gov/partnersforhealth.

Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

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October 9, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Continue

The **weekly Annual Enrollment (AE) ABC conference calls** continue Oct. 13. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, Oct. 13 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Oct. 13 at 10 a.m. CT
- **Central State** – Tuesday, Oct. 13 at 12:30 p.m. CT
- **Local Government** – Tuesday, Oct. 13 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

ABC Conference Call Notes

The combined October 6 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

Audit Query Update

We are still working with the Edison team on finalizing the revised TN_BA133 and TN_BA265 audit queries. We will share more information about the queries on next week's ABC call.

ABC Webpage Annual Enrollment Message Board

BA continues to post weekly messages on the [ABCs webpage](#) message board at the top of the page. Next week's message will be posted on Monday, Oct. 12.

Updated Marketplace Notices

Marketplace notices have been updated by plan type. You can find them on the [ABC webpage under PPACA Documents](#).

Benefits Webinars Continue

Our benefits webinars where employees can learn about the 2021 benefits, changes and ask questions continue. Please share the information below and **attached flier** with your employees.

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State and higher education (Central time)

Wednesday, Oct. 14: 1-2 p.m.

Local education and local government (all Central time)

Wednesday, Oct. 14: 2:30-3:30 p.m.

Wednesday, Oct. 21: 3:30-4:30 p.m.

Monday, Oct. 26: 10-11 a.m.

Insurance Carrier Recorded Webinars

For those who couldn't join the employee insurance carrier (vendor) webinar sessions – employees can watch them on the [ParTNers YouTube page](#) under the [2020 Employee Webinars playlist](#).

COVID-19 Benefits Document

We have posted an updated **Coronavirus Benefits Information from Partners for Health document, dated October 5**, [on the Partners website](#) with an updated MetLife Teledentistry flier link and some other minor edits.

You can find the updated document here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus_public_info.pdf

Attachments: AE Employee Ed Webinars



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[October 26, 10 a.m. to 11 a.m.](#)

[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)

October 14, 2020

The following email was sent to all agency benefits coordinators today.

BA Service Center Call Volume (local ed and local gov only)

This is the last week for state and higher education active employees to enroll in 2021 benefits and our Service Center call volume will be very high. If possible, we ask for local education and local government ABCs to wait until next week to contact us with your Annual Enrollment questions. Please note, if you do need to contact us this week, you may experience long wait times.

October 16, 2020

The following email was sent to all agency benefits coordinators today.

ABC Weekly Conference Calls Continue

The **weekly Annual Enrollment (AE) ABC conference calls** continue Oct. 20. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, Oct. 20 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Oct. 20 at 10 a.m. CT
- **Central State** – Tuesday, Oct. 20 at 12:30 p.m. CT
- **Local Government** – Tuesday, Oct. 20 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

State/Higher Ed: Oct. 20 is the final weekly Annual Enrollment conference call.

ABC Conference Call Notes

The combined October 13 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

Important! Agencies Offering HSA Payroll Deduction Contributions (local ed/local gov)

In **most** years, local education and local government employees do not have to fill out paperwork to change their HSA contribution if they do not want to change the amount. **However, whatever amount has been sent to PayFlex pre-tax via payroll contributions will NOT continue over to Optum Bank. You will need to set up payroll contributions with Optum Bank using the forms on the ABC webpage and ask your employees how much they want taken from their 2021 paychecks. You can use the 2021 payroll deduction form on the [ABC webpage](#), under the **Optum Bank (2021) header** and you will need to set up this payroll deduction with Optum as they are a new vendor.**

Once the applicable agency employee contributions are set up with Optum Bank for 2021, *then* the employee will not have to make a change for the next several years *unless they choose to.*

For assistance setting up payroll contributions with Optum Bank, you can contact their ABC Support Center at 1-800-294-6620, Monday-Friday, 7 a.m. to 6 p.m. CT.

Optum Bank Workshop: We plan to have an Optum Bank Workshop that will go over information for you as we transition from PayFlex to Optum Bank for HSAs. The date and time is below. You will use the same login link you use for ABC calls. We will have more information for you as we get closer to this date:

- **Local Ed: Nov. 6 at 10 a.m. CT**
- **Local Gov: Nov. 6 at 12 p.m. CT**

Optum Bank Workshop – CHANGE – CANCELED (higher ed only)

The Optum Bank Workshop we had scheduled for higher education ABCs on Nov. 5 will be canceled. We will have a refresher presentation during next week's conference call about member communications and timeline.

#4Mind4Body Social Isolation and Loneliness Webinar (state only)

In partnership with Optum, the #4Mind4Body webinar series continues with the next session, **Social Isolation and Loneliness**, being held **Tuesday, Oct. 20 from 11:30 a.m. to 12:30 p.m. CT**. Please share the **attached flier** and information below with your employees.

In partnership with Optum, the next **#4Mind4Body webinar, Social Isolation and Loneliness**, will be held **Tuesday, Oct. 20 from 11:30 to 12:30 p.m. CT**.

About the webinar: Social isolation and loneliness can have a very negative impact on an individual's mental and physical health. Identifying the signs is an important step. Learn how loneliness differs from social isolation along with the importance of social connectedness.

Pre-registration is required. The session will **not** be recorded. [Click the link in the flier](#) to register.

ABC Webpage Annual Enrollment Message Board (all plans)

BA continues to post weekly messages on the [ABCs webpage](#) message board at the top of the webpage. Next week's message will be posted on Monday, Oct. 19.

Benefits Webinars Continue (local ed/local gov only)

Benefits webinars where employees can learn about the 2021 benefits, changes and ask questions continue. Please share the information below and **attached flier** with your employees.

Join an informational webinar!

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You will receive a confirmation email with a calendar reminder. If you have trouble with registration, please email benefits.info@tn.gov

Local education and local government (Central time)

Wednesday, Oct. 21: 3:30-4:30 p.m.

Monday, Oct. 26: 10-11 a.m.

Insurance Carrier Recorded Webinars (local ed/local gov only)

For those who couldn't join the employee insurance carrier (vendor) webinar sessions – employees can watch them on the [ParTNers YouTube page](#) under the [2020 Employee Webinars playlist](#).

Attachments: AE Employee Webinars – LE and LG
4mind4body Flier – State



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[CLICK HERE FOR INSTRUCTIONS ABOUT HOW TO JOIN THE WEBINAR](#)



#4MIND4BODY

#4Mind4Body Lunch and Learn

Blow Away Your Old Exercise Habits

Thursday, August 13, 11:30 a.m. to 12:30 p.m. CT

Discover new ways to stay fit and have fun. Topics will include aerobic activities, strength training, stretching and new fitness trends. You'll learn the F.I.T.T. principle and applying it to daily life and discuss types of physical activity.

[Click here to register for *Blow Away Your Old Exercise Habits*](#)

[Click here to register for *Tobacco/Nicotine Free Living*](#)

Tobacco/Nicotine Free Living

Wednesday, September 16, 11:30 a.m. to 12:30 p.m. CT

Increase awareness about the effects of tobacco products for users and non-users. Understand the impact of e-cigarettes, dip and second- and third-hand smoke. Identify ways to minimize exposure to tobacco products, learn how to prepare to quit and find resources to support tobacco free living.

Social Isolation and Loneliness

Tuesday, October 20, 11:30 a.m. to 12:30 p.m. CT

Social isolation and loneliness can have a very negative impact on an individual's mental and physical health. Identifying the signs is an important step. Learn how loneliness differs from social isolation along with the importance of social connectedness.

[Click here to register for *Social Isolation and Loneliness*](#)

[Click here to register for *Care for the Caregiver*](#)

Care for the Caregiver

Monday, November 9, 11:30 a.m. to 12:30 p.m. CT

You'll learn how to recognize caregiver issues, determine needed services and identify long-term care issues. We'll discuss and explore potential resources and you'll be positioned to make better decisions for eldercare concerns. You'll also learn how to reduce the stress and anxiety that can come with trying to make the best choices for an aging relative.

All sessions available **via webinar**. Pre-registration required.

[Click here for more information](#)