

Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
March 14, 2023

Communications

• **Materials and Communications**

- **National Public Health Emergency Update:** The National Public Health Emergency related to COVID benefits will expire May 11, 2023. We anticipate there will be some benefit/cost-sharing changes we will share with you following the March Insurance Committee meeting. If there are changes to cost-sharing for COVID-related benefits, we will communicate this information directly to members.
- **ABC Conference Call/Email Poll Update:** Thank you for completing the recent ABC poll on conference calls and emails. We are compiling the data and will share results with you during the April ABC conference calls.
- **Cigna Marketing Resource Link for ABCs:** There is a new Cigna marketing resource for agency benefits coordinators. We shared a link in a recent Friday ABC email to where you can find an on-demand collection of benefit education materials that promote valuable programs available to members. These materials include all Cigna medical and dental communications that are approved to share with members.
 - <https://stateoftn.cigna.com/agency-benefits-coordinators.html>
- **April 12 - Optum Health Webinar – Your Debt-free Game Plan:** We shared a flyer with you last Friday about the upcoming Optum Health webinar, Your Debt-free Game Plan, open to all employees eligible for EAP benefits. Please share the information and attached flyer with employees.
 - **What:** Optum Health Webinar – Your Debt-free Game Plan
 - **When:** Wednesday, April 12, starting at 11:30 a.m. CT
 - **How:** Click link in message or in flyer to register
 - Presented by ParTNeers for Health and Optum Health, **Your Debt-free Game Plan webinar** will be held Wednesday, April 12 from 11:30 a.m. – 12:30 p.m. CT.
 - Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt-reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.
 - Registration link:
https://mysecureadvantage.webex.com/weblink/register/r3cd74e3061b297d137d9bc_a250f3cfa6
 - *If you are unable to attend, you will receive a link to the recorded webinar.*
- **State/Higher Ed: Optum Financial Webinar: How to Substantiate Debit Card Transactions:** **This webinar has already occurred.** BA reminded ABCs to share with your employees who have a Medical FSA or Limited Purpose FSA that we are hosting a webinar with Optum Financial on substantiating claims this Thursday, March 16 at 11 a.m. CT. Those enrolled in a Medical or Limited Purpose FSA were emailed the details two weeks ago. The WebEx link is <https://tn.webex.com/meet/crystal.mallery>

Operations

- **Local Gov: New Agency Announcement:** Rachel Craft, BA's education and outreach specialist, announced that a new local government agency, Bean Station Utility District has joined the plan.
- **Introducing a New Query Tool:** Ian Skotte, BA's education and outreach communication officer, joined us and introduced information about a new query tool, coming soon. Here is information about the new tool:
 - A filtering system to replace the 'Query List'
 - Improve user experience
 - Reduce workload for ABCs

ABCs are invited to join one of the two following focus group sessions to provide feedback about this new tool:

- Tuesday, March 21 | 10 a.m. – 11 a.m. CT
- Wednesday, March 22 | 1 p.m. – 2 p.m. CT
- Here is the link to join the new query tool focus group:

https://stateoftennessee.formstack.com/forms/abc_query_tool_focus_group

- **ABC Roadshow Poll:** NaKeisha Myles, BA's education and outreach administrator, conducted a live poll about ABC summer training topics.

HIGHER EDUCATION QUESTIONS

Higher Ed: What's different about it (new query tool)?

- **Answer:** You'll see at the sessions next week when we show you the new tool. At the query focus group sessions, you'll learn about what we are testing. You'll be able to provide input and let us know what you like and don't like about the new query tool.

Higher Ed: How can we access previous years' trainings? I'm referring to 2021 and 2020 that were not covered in 2022 that I would like to review, specifically the medical support calculation. In the first year's version, this calculation was covered.

- **Answer:** Please send NaKeisha Myles an email at nakeisha.n.myles@tn.gov, and she'll provide that information.

Higher Ed: Will the new query training be recorded? I have conflicts both times.

- **Answer:** We will not record these query focus group sessions but will have additional trainings after next week's sessions.

Higher Ed: Are new hires still given 30 days to enroll during February? If so, will coverage begin on 4/1 versus 5/1? I ask because the 30 days would run into March.

- **Answer:** New hires will still be given 30 days to enroll. Nothing will change regarding their coverage begin date. If they were hired Feb. 1, their coverage would begin March 1. If they were hired any other day in February, their coverage would begin April 1.

Higher Ed: I have a comment on the new benefit orientation guides – they are awesome. I appreciate the hard work, and we are going to use these instead of the new hire guide. It's called the 2023 Benefits Orientation booklet! It has QR codes and everything!

- We're glad to know you find this resource helpful! Here is a link to where you can find the 2023 Benefits Orientation Guide for higher education:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/be_he_2023.pdf

Higher Ed: I was notified that TriStar NorthCrest Medical Center in Robertson County no longer accepts BlueCross BlueShield as of Dec. 31, and they are still showing as in network on the networks hospital list. Was Benefits Administration aware of this network change? Are there any actions to add this hospital back in network?

- **Answer:** Consistent with carrier network updates shared previously on the Partners for Health website at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>, NorthCrest Medical Center in Springfield, Tenn., left BCBS Network S on Dec. 31, 2022 and is out of network for non-emergency services for Network S in 2023. The networks hospital list typo indicating NorthCrest as "In" for Network S has been corrected, and an updated version of the hospital list was published to the Partners website on March 15. You can find the updated list at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>. BA has not received any news about NorthCrest rejoining BCBS Network S or Cigna LocalPlus, but the facility remains in BCBS Network P and Cigna Open Access Plus. REMEMBER: Network-level benefits are available for medically necessary emergency care. In case of a medical emergency, members should seek care at the nearest hospital.

Higher Ed: Is there an easier way to calculate life insurance?

- **Answer:** Premium rates for basic term life/basic AD&D, voluntary AD&D and voluntary term life coverage can be calculated using the premium tables below. Consulting the member handbook, also linked below, provides guidance on the coverage levels available to an employee for the different coverage options available to them. Employees can also use the Benefit Scout from Securian tool to be given an estimated cost for term life and AD&D insurance. Visit <http://www.lifebenefits.com/stateoftn> to sign in and use Benefit Scout.
- Employee Basic Term Life/Basic AD&D Premium Rates:
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life basic emp 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20basic%20emp%2023.pdf)
- Dependent Basic Term Life/Basic AD&D Premium Rates:
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life basic dep 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20basic%20dep%2023.pdf)
- Voluntary Term Life Premium Rates: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life opt term 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20opt%20term%2023.pdf)
- Voluntary AD&D Premium Rates: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life opt add 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20opt%20add%2023.pdf)
- Member Handbook: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life handbook 2023.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life%20handbook%202023.pdf)

LOCAL EDUCATION QUESTIONS

Local Ed: I've been asked by my director if we know if there will be an increase this year. I'm sure you don't know yet?

- **Answer:** No, we have not finalized any of the 2024 premiums yet, but we will share them with you when we do.

Local Ed: Will this presentation be emailed out to us?

- **Answer:** No, we don't email the ABC call presentation because as a PowerPoint the file is too large, and saved as a PDF, some of the graphics won't translate correctly. The information provided in the slides is included in these ABC call notes.

STATE QUESTIONS

State: So this query class, will it show how it works and what that means?

- **Answer:** During next week's new query focus sessions, we'll test out the new query tool, and if there is anything you don't like about it and want us to change, you'll have the opportunity to discuss this with us. We will provide training material when the tool goes live. During the August ABC Roadshow training, we'll give additional training on the new tool.

State: What time and dates on the information regarding query tools?

- **Answer:** Tuesday, March 21, starting at 10 a.m. and Wed. March 22 starting at 1 p.m. CT.

LOCAL GOVERNMENT QUESTIONS

Local Gov: When/where will this year's ABC Roadshow take place?

- **Answer:** We're still working on those details, and we'll have more information coming soon. It will take place in August of this year.

Local Gov: The new orientation presentation for 2023 seemed to condense the details and the 2022 presentations are no longer available. Could those be made available to adjust for the 2023 data?

- **Answer:** The 2023 version provides the updated information, and the 2022 video is no longer available as some of the benefit information has changed. If you need specific information, please submit a Zendesk ticket.

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Materials and Communications

- **State/Higher Ed: Special Enrollment for Some Members:** On Friday, Feb. 10, BA mailed a letter to approximately 2,500 state and higher education employees. These employees did not receive an Annual Enrollment postcard we mailed last fall to those for whom we did not have email addresses, and the letter addresses this oversight.
 - We are required to send this letter notification to all these select employees. Some of these employees have termed or are now post-65 retirees.
 - Of these 2,500 employees who will receive the letter, more than 950 took some kind of action in Edison during AE.

If employees received this letter, they have an opportunity through Feb. 28, 2023, to make selections or changes to some of their 2023 benefits*.

- These select employees are directed to a specific ParTners for Health webpage/URL, which includes more information about this special enrollment opportunity. It is found here: <https://www.tn.gov/partnersforhealth/specialenrollment.html>

**Please note, if employees participate in flexible spending accounts, most flexible spending accounts require employees to enroll each year. Life insurance and accidental death and dismemberment insurance benefits did change for 2023 and employees may wish to take action including enrolling or removing their dependents. Employees may apply for enrollment or an increase in the voluntary term life insurance program, which will begin the medical underwriting process with Securian Financial to determine the employee's and/or their spouse's insurability.*

If eligible employees wish to change their benefits selections for 2023, they must complete the 2023 enrollment forms for the type of coverage they would like to add, change or cancel. Flexible benefits are addressed later in this presentation.

- Employees can find these **forms** at <https://www.tn.gov/partnersforhealth/publications/forms.html>
- On the **Enrollment Change Application** - please mark "other" for the reason in **Part 1. In the box labeled "Notes to BA" please add "special enrollment - AE"**.
- Use the Voluntary Term Life Service Request form if applying for voluntary term life insurance or an increase in voluntary term life insurance. Additional forms may be required by Securian Financial to start the medical insurability process.

Special Enrollment Forms must be submitted by:

- Emailing the form(s) to benefits.administration@tn.gov
OR
- Uploading the form(s) by clicking the "Submit a Request" link on this website: <https://benefitssupport.tn.gov/hc/en-us>.
- If applying for voluntary term life insurance or an increase in voluntary term life insurance, employees must use the Voluntary Term Life Service Request form and email their completed form to Securian Financial at StateofTennessee@Securian.com or fax the completed form to 651.665.4827.
- **We must receive employees' enrollment requests by Feb. 28, 2023.**

Flexible Benefits Special Enrollment Information

- **State employees** who wish to enroll in flexible benefits should complete the Medical, Dependent Care and Limited Purpose form and return it to Benefits Administration at benefits.administration@tn.gov. State employees may change their HSA contribution at any time during the year by using Edison Employee Self Service: Navigator > HCM > Self Service > Benefits > HSA Contribution Change.
- **Higher education** employees who wish to enroll in flexible benefits should contact their agency benefits coordinator to complete an enrollment form specific to their institution. Higher education employees who wish to make changes to their 2023 HSA contribution should also contact their ABC.
- **As with other benefits, if employees wish to enroll in flexible benefits, requests must be received by Feb. 28, 2023.**
- The pledge amount employees select will be spread over the remaining pay periods for the year.

Other Important Information

Employees who did not receive the special enrollment letter and/or are not on the February 2023 special enrollment list are not eligible to enroll or make changes during this special enrollment.

- This enrollment opportunity does **not** apply to disability insurance or the annual offer to increase guaranteed voluntary term life insurance by \$5,000.
- Approved changes for **medical, dental and vision** coverage will be retroactive to Jan. 1, 2023.
- The effective date for **basic term life and AD&D and voluntary AD&D** will be March 1, 2023. The effective date for **voluntary term life** will be the first of a month after medical insurability approval is received from Securian.
- Employees will be responsible for paying differences in premiums for January and February, in addition to the remainder of the year.
- If employees are canceling coverage, they will be responsible for any claims paid for 2023.
- Employees will get ID cards approximately 10-14 business days after their enrollment is received/processed by the vendor.

Employees can find the Annual Enrollment digital newsletter with 2023 benefit updates and other enrollment materials at <https://www.tn.gov/partnersforhealth/ae/materials.html>. This page also includes insurance comparison charts and webinar presentations from our vendors.

Employees can find information on all 2023 benefits premiums at <https://www.tn.gov/partnersforhealth/insurance-premiums.html>

If employees have additional questions about their benefits options or this enrollment opportunity, they can call our Benefits Administration Service Center at 800.253.9981 or 615.741.3590, M-F, 8 a.m.– 4:30 p.m. CT or email us at benefits.administration@tn.gov. Contact Securian Financial at 866.881.0631, M-F, 7 a.m. – 6 p.m. CT for any questions on voluntary term life insurance.

- **All Plans: ABC Conference Call Poll:** We are planning on sending to all ABCs, a very brief poll with some questions about the ABC conference call schedule so we can gauge your feedback about these calls and when they are held. Please watch your email as we plan on sending this brief poll to you March 1 with a deadline of March 10 to receive your feedback.
- **All Plans: Updated ESS Instructions:** The employee self service instructions found on the [For New Employees webpage](#) under Resources have been updated.
- **All Plans: Feb. 16 – Optum Financial Webinar – Learn How to Manage Your HSA and/or FSA Online:** We shared this information in last Friday’s ABC email. Optum Financial hosted the webinar, Learn How to Manage your HSA and/or FSA this Thursday, Feb. 16. The webinar is for all members who have an HSA as part of their CDHP health plan, and for state/higher education employees who have FSAs. We did send an email to members with these accounts for whom we have email addresses in Edison. Information about the webinar and how to join is on the screen.
 - **WHAT:** Optum Financial Online Account Overview Webinar
 - **WHEN:** Thursday, Feb. 16, 2023, 11 a.m. to noon CT
 - **HOW TO JOIN:** When it’s time, click the link: <https://tn.webex.com/meet/crystal.mallery>

ParTNers for Health wants to make it easy for you to manage your health savings account, or HSA and/or flexible spending account, or FSA. All the online tools and resources you need are right at your fingertips.

Join our webinar and learn how to use these tools on the OptumBank.com/Tennessee website. Hear directly from the experts at Optum Financial and the state’s ParTNers for Health team. In less than an hour, you’ll have all the information you need to stay in charge of your HSA and FSA. (FSAs are available to state and higher education employees only.)

There will be a presentation followed by time for your questions. The webinar will show you how to*:

- Create a HealthSafe ID, register your account, sign in and more
- Pay bills, make deposits and manage investments – all online
- Determine what counts as a qualified medical expense
- Designate a beneficiary
- Get replacement or additional debit cards, and more

The webinar is intended for those who are enrolled in a Consumer-driven Health Plan, or CDHP with an HSA or an FSA (medical, limited purpose and/or dependent care). It will be recorded and made available online. No registration is required. Be sure to put a reminder on your calendar and click the link above when it’s time to join the webinar.

* Some of the information presented only applies to those with an HSA.

- **State: March 8 - 4Mind4Body Webinar – Practice Relaxation and Sleep Well:** The next 4Mind4Body webinar will take place Wednesday, March 8 starting at 11:30 a.m., presented by ActiveHealth Management and Optum. We’ve included the flyer about the webinar in prior Friday ABC emails, and will send it again prior to March 8. Employees will need to register for this webinar. Information about the webinar is on the screen:

- Did you know more than 3 out of 10 adults in the United States don't get the right amount of sleep? Good sleep is not a luxury, it's a necessity. Getting poor sleep or not enough sleep can harm your physical, mental and emotional health. Learn healthy habits to have better sleep patterns.
- Registration is required. Session will not be recorded.
- Find webinar information at [tn.gov/PartNersForHealth](https://www.tn.gov/PartNersForHealth) under Other Benefits, EAP here: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>
- **All Plans: April 12 - Optum 4Mind4Body Webinar – Your Debt-Free Game Plan:** We are sharing this Optum Health webinar information with you because this webinar will take place the day after ABC calls in April. **Your Debt-Free Game Plan** webinar will be held Wednesday, April 12 from 11:30 a.m. – 12:30 p.m. Employees will be able to register for this event and if they are unable to attend, will receive a link to the recorded webinar. We'll share the flyer with you as we get closer to this date. Here is information about this webinar:
 - Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.
- **Local Ed: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, shared information about a new local education agency that has joined the State Group Insurance Program. Apologies for our audio issues with our video. Here is the link if anyone would like to view it! <https://youtu.be/ZFJIR44QZAO>
- **Local Gov: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, shared information about a new local government agency that has joined the State Group Insurance Program. Here is a link if anyone would like to watch the video about Hendersonville Utility District: <https://www.youtube.com/watch?v=YX-86uu36wI>

Benefits Presentations

- **All Plans: Cigna DHMO Orthodontics in Progress Presentation:** Sharon Tansil with Cigna went over some important information about orthodontics in progress. Members who have questions can contact Cigna directly: cigna.com/stateoftn
- **All Plans: ActiveHealth - Wellness Program Overview:** Matt Berte with ActiveHealth gave an overview of the wellness program.
 - **State/Higher Education: 2023 Wellness Program Incentive Table:** https://go.activehealth.com/rs/661-IGJ-073/images/Incentive_Table_2023.pdf
 - **For questions about the wellness program, you can contact Devyn Hanly:** devyn.hanly@activehealth.com

Operations

- **All Plans: ABC Guides:** Judy Carmen, BA's Education and Outreach Specialist, shared information about the updated ABC Guides you can find on the ABC webpage.
- **All Plans: Edison Security Form Instructions:** Ian Harris, BA's systems administration manager, presented information about a new resource for ABCs to use when filling out security forms.

- We would like to make you aware of a new resource for ABCs to use when filling out Security Forms. Step-by-step instructions are now located on the ABC webpage to help you with completing and submitting security forms. Once on the [ABC webpage](#), you can find the instructions under Forms. Once in forms click the arrow for the drop-down menu of links to show. The instructions are posted immediately below the links to the actual security forms.



- Select the instructions specific to the population that you serve similar to how you select the specific security form for your population. Please do refer to the step-by-step instructions since there are also helpful tips included. For example, there is a new query mentioned you can run before submitting any form to help you determine if you even need to submit a form or not. We encourage you to review the instructions and use them when filling out the forms to save time on processing.
- **State/Higher Ed: New Query for Life Insurance:** We would like to make you aware of a new resource for ABCs to use regarding life insurance coverage. The new query is called (query name correction) **TN_BA246B_HOC_LIFE_REDUCTION**. The query reports employees receiving a reduction in life insurance coverage based on reaching a certain age milestone in a certain time period. The age milestones are 65, 70 and 75 years old. The age milestone that was reached by the employee is mentioned on the query. Also included on the query are the new life insurance coverage amounts and what date the new life insurance coverage amounts will take effect. We suggest running this query as needed.
 - Securian is receiving this query once a month and will be sending the employees a letter about the coverage amount reduction and a chance to convert the lost coverage directly with them without having to answer medical questions within 31 days of the date of the letter.
 - As always a list of all queries available to you as an ABC is posted on the [ABC webpage](#). Once on the ABC webpage, you can find the list of queries under Training. Once in training, click the arrow for the drop-down menu of links to show. The Edison Query List is immediately below the group of links to videos.

Training

- [How to enroll in ABC training](#)
- [eForms](#)
- [Benefit eForm Process for Central State ABCs](#)
- Video Guide: [How to Enroll Using ESS](#) (state employees)
- Video Guide: [How to Enroll Using ESS](#) (higher education, local education, local government employees)
- Video Guide: [Edison Password Reset](#) (active employees)
- Video Guide: [Retrieving Edison Access ID](#) (active employees)
- Video Guide: [Logging in to Edison the First Time](#) (active employees)
- Video Guide: [How to Enroll Using ESS](#) (retirees)
- Video Guide: [Edison Password Reset](#) (retirees)
- Video Guide: [Retrieving Edison Access ID](#) (retirees)
- Video Guide: [Logging in to Edison for the First Time](#) (retirees)
- [Edison Query List](#)
- [Edison Query Manual](#)
- [Instructions for Running Past Collection Applied Reports](#)
- [Instructions for Running Your PPAACA Report](#)
- [Uploading Documents through Zendesk](#)
- [Step by Step Instructions on Data Entry](#)

HIGHER EDUCATION QUESTIONS

Higher Ed: Will we get a list of employees who receive the special enrollment letter?

- **Answer:** On Tuesday, Feb. 14, we sent the list of specific employees eligible for the special enrollment to impacted ABCs/agencies, along with talking points for your reference.

Higher Ed: For Cigna DHMO, are you saying members can stay with that orthodontist even the provider is not in the Cigna DHMO prepaid plan?

- **Answer:** Employees in this situation should contact Cigna to discuss their options for orthodontics in progress. Depending on the situation, a member could continue to receive services related to their orthodontics in progress from a provider that is not in network for the Cigna DHMO. If approved, a contribution schedule can be used to determine what amounts could be paid by Cigna.

Follow up comment: The orthodontists are limited in the Knoxville area, and it's difficult for employees to find orthodontists.

Per Cigna: Cigna is constantly recruiting. We'll share this feedback about orthodontists specifically in the UT area with our provider network team. Employees can call customer service about treatment and options. Here is the contact information:

Cigna

800.997.1617

24/7

cigna.com/stateoftn

Higher Ed: For the special enrollment and the forms, if employees send them directly to the state, how will we get this information at UT? How will we know what they will need to be paid in our systems and some will be arrears?

- **Answer:** When we process an enrollment for an employee, we notify the employee and the ABC at that point.

Follow up question: So the enrollment will be sent to our general box?

Answer: Yes.

Higher Ed: I have a question about the long-term disability. Are we waiting for a spring enrollment period for all agencies, or are we supposed to have our own enrollment period?

- **Answer:** Anyone currently enrolled in LTD with Lincoln Financial was automatically enrolled into the Reliance Standard plan at whichever level they were enrolled. New hires can enroll in LTD as they are hired, using the paper enrollment form. Any other changes will need to be made during the open enrollment period. We don't have a date yet for this open enrollment period but will let you know as soon as the date is set.

LOCAL EDUCATION QUESTIONS

Local Ed: Did you say that spouses have to be on the health plan to be eligible for the ActiveHealth wellness program?

- **Answer:** Yes, spouses have to be enrolled in the health plan. Dependents 18+ are eligible as well if they are enrolled.

Local Ed: Will we get an email template (for the wellness program) to send out to employees on how to sign up?

- **Answer:** ActiveHealth reaches out to members directly about the chronic condition programs. We do have an easy steps flyer we've included with today's Friday ABC email. Here is a link to more information along with steps on how to sign up:
<https://www.tn.gov/partnersforhealth/other-benefits/wellness-program.html>

Local Ed: What is the security form used for?

- **Answer:** The security form is used for adding or removing new ABCs in Edison. It is used to give new ABCs access or to remove someone who is no longer employed at your agency.

STATE QUESTIONS

State: No questions during the ABC conference call this month.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can you explain the integrated deductible related to RX? Employees in the CDHP are experiencing higher costs. These are just regular meds. EPI pen was \$30, now \$109.

- **Answer:** When members are enrolled in the Local CDHP plan, they must pay the full insurance-negotiated cost of all prescriptions until they meet their deductible. The only

exception to this rule is if they fill a 90-day supply of a maintenance drug. Members pay 20% of the insurance-negotiated cost of maintenance drugs without first having to meet their deductible. Members enrolled in the CDHP or Local CDHP are exposed to the ups and downs of daily drug price fluctuations, which is why they might see a difference in cost from year to year.

Local Gov: Will the premium rates be ready earlier this year than last year?

- **Answer:** We will probably have some information about premium rates in June. The availability of premium-rate information will depend on when the Insurance Committee votes on rates for 2024. We will keep you updated as we know more.

Local Gov: Where can I locate the 2023 Eligibility and Enrollment guides as well as the new hire orientation presentation/information?

- **Answer:** The 2023 New Hire Guide, formerly called the Eligibility and Enrollment Guide, is on the ParTNers for Health website under For New Employees. Under each plan you will see the guide.
<https://www.tn.gov/partnersforhealth/for-new-employees.html>

Local Gov: Are all chiropractic visits covered or only certain treatment codes?

- **Answer:** Coverage for chiropractic depends on what codes the provider submits for payment. If the provider bills for something that is in the scope of their license, then generally that would be covered. If you have a question about the specific code, you can reach out to the insurance carrier to see if that is a covered treatment code.

Local Gov: What labs are considered preventive besides CBC, CMP and lipids? It sounds like labs are considered to provider discretion. For example, TSH. Preventive or treatment?

- **Answer:** If the provider performs lab services and they are billed as preventive, then generally they are covered as preventive. We don't have an exhaustive list of all labs, but if the labs are completed as a part of an annual wellness exam, for example, then generally those will be covered as preventive. It does very much depend on how services are coded/billed. Here are tests and screenings listed in the Insurance Comparison Chart as covered preventive care:
 - Well-baby, well-child visits as recommended
 - Adult annual physical exam
 - Annual well-woman exam
 - Immunizations as recommended
 - Annual hearing and non-refractive vision screening
 - Screenings including Pap smears, labs, nutritional guidance, tobacco cessation counseling and other services as recommended

UPDATE: We followed up with our medical vendors after the ABC call concluded to ask if TSH is considered a preventive lab. They confirmed that if the service is filed as preventive, then it should pay 100% for in-network providers.

**Combined ABC Conference Call Notes
Higher Ed, Local Ed, State and Local Gov
Jan. 10, 2023**

Communications

○ **Materials and Communications**

- **2023 ID Card Reminder:** As a reminder, all health plan members should have received their new medical ID cards in December for 2023 benefits. All health plan members will receive new behavioral health ID cards this month (January).
 - All 2023 vision plan members should have received their new cards from EyeMed, and those who made changes to their dental plan options should have received their new dental ID cards.
 - If members did not receive their ID cards, members can contact the vendor directly. **Please remember to double check the members' mailing addresses in Edison.** Contact information for vendors is on the ParTNers Customer Service webpage:
<https://www.tn.gov/partnersforhealth/customer-service.html>

- **All Networks Hospital List Update:** Since last fall, we've been announcing that Le Bonheur Children's Hospitals and Methodist facilities in Shelby County would be leaving the BCBST networks in January 2023 if negotiations between the two parties failed. Unfortunately, the negotiations did not yield a favorable outcome, and we have updated the list to reflect that the facilities in Shelby County are out of the BCBST networks as of Jan 1, 2023. More information is available at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>
 - We've also updated the [All Networks Hospital List](#). Find the new version posted on the Carrier Information page at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

- **Updated Employee Checklist:** BA has updated the state/higher ed, local ed and local gov Employee Checklists you can use to onboard new hires. Find the new versions on the ABC page at <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html> under the State Plan, Local Education Plan and Local Government Plan menu items.
 - The only change is an addition to the Eligibility and Enrollment section instructing that ABCs explain the new hire coverage start date. This update is based on an ABC suggestion. We appreciate the suggestion and hope the update will be helpful to you as you continue working to ensure employees understand their benefits.

- **Updated Vendor Contact List:** The Vendor Contact list has been updated with a different contact for EyeMed. This list will be sent with this week's email and you can find it on the [ABC webpage](#) under **Conference Call Notes**.

- **State Offices and Benefits Administration Service Center Closed Monday:** State offices and the BA service center will be closed Monday, Jan. 16 for the Martin Luther King Jr. Day holiday.

- **State: January 4Mind4Body Webinar:** The first 2023 4Mind4Body webinar, **Give Your Immune System a Boost**, was held Wednesday, Jan. 11 starting at 11:30 a.m.

We sent an email message and flyer to all state ABCs about the first three webinar sessions.

Benefits Presentations

- **BlueCross BlueShield Teladoc Presentation:** Jake Thal, BCBST's product manager, shared information about Teladoc, their new Telehealth vendor.
- **State/Higher Ed: AbleTo Replacing Sanvello Update and Wellness Program Onsite Screenings:** Paige Turner, BA's population health director gave updates about AbleTo replacing Sanvello and shared information about 2023 onsite screenings.

AbleTo

- Self Care by AbleTo is the new self-care app available through Optum. AbleTo is replacing the Sanvello app.
- The app features daily mood tracking and self-guided journeys. You can access tools to strengthen resilience and learn relaxation methods.
- Members can register for AbleTo through Here4TN.com by clicking the Self Care by AbleTo tile at the bottom of the Member Benefits Page.
- For members currently using Sanvello, Sanvello will continue to be available until their annual subscription ends. Then they will receive information to transition to Self Care by AbleTo.
- Optum is doing this phased transition so members can access and sign up for Self Care and continue using Sanvello until the transition is complete.

Wellness

- ActiveHealth and Quest are ready to schedule 2023 screening sites. Spring sessions will start on April 1. If you are interested in scheduling a screening, please email Matt Berte at mberte@activehealth.com. He will work with Quest to get your site scheduled.
- **Local Ed/Local Gov: AbleTo Replacing Sanvello Update:** Paige Turner, BA's population health director gave an update on AbleTo replacing Sanvello.
 - Self Care by AbleTo is the new self-care app available through Optum. AbleTo is replacing the Sanvello app.
 - The app features daily mood tracking and self-guided journeys. You can access tools to strengthen resilience and learn relaxation methods.
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 - Optum is doing this phased transition so members can access and sign up for Self Care and continue using Sanvello until the transition is complete.

Operations

- **Local Ed/Local Gov/Higher Ed: PPACA Reporting Information: Following this week's calls, we are including information about PPACA reporting for your reference.**
 - Benefits Administration provides the PPACA report so you can generate the 1095. You'll have to complete the required form and it is dependent on your agency size. Here is some additional information:
 - All agencies on the State plan are self-insured and must do their own reporting. The vendors do not report for self-insured plans.

- Employees do not have to have their 1095 forms to file their taxes, but you are required to send it to them.
- The IRS has approved a permanent 30-day extension for providing employee forms effective immediately.
- Employers with less than 50 employees need to complete the 1094-B (IRS) form and 1095-B (employee) forms.
 - Provide 1095-B to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-B and 1095-B forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
- Employers with more than 50 employees need to complete the 1094-C (IRS) form and 1095-C (employee) forms.
 - Provide 1095-C forms to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-C and 1095-C forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
- If you file 250 or more forms, you must electronically file with the IRS.
- More information is available on the [ABC webpage](#) under the PPACA documents section, or you can submit a ticket to our service center for help.
- Retirees:
 - You are responsible for preparing 1095 forms for any retirees or family members of retirees of your agency that are enrolled in Medical coverage.
 - The retirees should automatically show on the PPACA report for the ABC(s) in your agency that have security access to your retiree department ID.
 - Please remember that retirees can have dependent-only coverage. This is noted in the coverage code field. If the coverage code is E, F, I or K then the retiree is not enrolled in coverage.
- COBRA:
 - COBRA enrollees were emailed out in December.
 - You must also include them with your 1094/1095 reporting.
 - We will also email you with the information for anyone else that signs up for COBRA after the date the report was generated.

HIGHER EDUCATION QUESTIONS

- **Higher Ed:** When will the ParTners for Health website be updated to reflect the change from PhysicianNow to Teladoc?
 - **Answer:** We are working on updating our website with 2023 information.
- **Higher Ed:** Will the personal information about an employee's history and drug list be moved to the new Teladoc vendor or will an employee need to load their entire history again into this vendor site?
 - **Answer:** Personal information will not be moved to the new vendor. Members will need to provide medical history and any medications.
- **Higher Ed:** Is there any information on utilization on Sanvello?
 - **Answer:** We do receive this information, but it is not broken down by higher education utilization. We will have Optum provide some utilization statistics the next time Optum presents.

- **Higher Ed:** I have been getting a lot of cancellation requests for one reason or another such as the spouse is moving to a new employer's coverage. The Insurance Cancel Request application does not mention basic life. If an employee takes a spouse off of their medical coverage nothing will happen to the basic life, the employee will keep the basic term life coverage and the employee must submit the change application if they no longer want this coverage, correct?
 - **Answer:** Yes, that is correct. Basic term life insurance is no longer tied to the medical coverage so cancelling medical coverage will not cancel basic term life/basic AD&D coverage for the employee or dependent spouse. However, if adding a baby and there are three other kids on the coverage, the member has to add the new baby to the basic term life coverage. Any time there is a special qualifying event, a form would have to be filled out to add the child to basic term life.

- **Higher Ed:** If I have a recent suspension of coverage and the coverage was approved to be suspended but the basic life was not touched, the only thing that stays open for that employee is state paid basic term life, correct?
 - **Answer:** Regarding basic term life/basic AD&D coverage, an employee who has an approved suspension of benefits will only have the state paid portion of coverage.

- **Higher Ed:** In addition to the cards mentioned, were CVS Caremark cards mailed out?
 - **Answer:** Members would not have received new CVS Caremark pharmacy cards unless they had a change made to their network or plan.

- **Higher Ed:** With the life insurance forms that are filled out during an enrollment, do we need to send over the life insurance forms?
 - **Answer:** If a new enrollment for basic term life/basic AD&D or voluntary AD&D is being submitted via paper form, those should be submitted to Benefits Administration by emailing benefits.administration@tn.gov or entering a ticket via Zendesk. A paper enrollment form for voluntary term life coverage can be submitted via the address on the form or at www.lifebenefits.com/filetransfer.

LOCAL ED QUESTIONS

- **Local Ed:** Do we have end-of-the-year roll over for deductibles?
 - **Answer:** The deductibles and out-of-pocket maximum accumulators do not roll over from one year to the next. All accumulators start over each Jan. 1.

- **Local Ed:** Are the (Teladoc) visit notes with diagnosis available to the member or will it be sent to the member's primary care doctor?
 - **Answer:** Both. The member does have access to the visit notes, and, if they want to, the member can provide permission for Teladoc to share the note with the primary care doctor. Due to HIPAA, the notes are not shared automatically. When the member calls Teladoc to sign up, the member can provide that information.

- **Local Ed:** Is a primary care doctor required for the Teladoc services?
 - **Answer:** No, that is not required for Teladoc services.

- **Local Ed:** For BlueCross, I need more information about who has this insurance. If members' doctors are not going to these hospitals now, can members go to other networks? What happens with this?

- **Answer:** Prior to Annual Enrollment last year, we started communicating the possibility of Methodist facilities in Shelby County leaving the BlueCross networks in 2023. A network change is not considered a qualifying event and does not allow plan members to change plans or networks.
- **Local Ed:** Can the TN_BA_AETP_INS_ELECTIONS query include members who don't make a change to their plan/network/tier during Annual Enrollment, but they have dropped a dependent or had one age off? I noticed that when I ran that report and ran the MED_DEN cover query that shows all coverage effective Jan. 1, 2023, these members were not on both reports
 - **Answer:** Our system support team is researching both queries to determine what updates can be done.
- **Local Ed:** I might have missed this but are new ID cards going out to members regarding the changeover to Teladoc?
 - **Answer:** No, medical ID cards were sent to all enrolled health plan members in December. New ID cards will not be sent due to the Teladoc change.
- **Local Ed:** I sent an email through Zendesk to ask what we do for employees who do not have any joint anything, but are adding a new baby and want to add the spouse at the same time. How do we do this, what does the employee need to provide other than a marriage certificate?
 - **Answer:** If the member does not have any of the additional documents that we require, we will not be able to add the spouse at the time of the birth. They may be able to open up a joint bank account quick enough to send that information in with the birth application. They have 30 days from the date-of-birth event to submit documentation.
- **Local Ed:** I am unable to log in to Edison. Is there a new URL since the update to the cloud?
 - **Answer:** You will use the same URL, but you may need to clear the cache for your browser to get the URL to work.
- **Local Ed:** Were we supposed to get new insurance cards from all vendors? I know I did not receive a Caremark card at all, but did get the others. Some employees did not get their EyeMed cards and were told they would not be sending anymore out.
 - **Answer:** Members can contact EyeMed to receive new ID cards, but if members are being told they can't be sent new cards, please submit a Zendesk ticket to let us know so that we may research further. If a member is visiting an in-network provider, they can simply provide their name and let them know they have EyeMed and an ID card won't be necessary.
 - Members will not receive a new pharmacy/CVS Caremark ID card unless they made a change or are joining the plan for the first time.
- **Local Ed:** I have an employee who has been trying to change her password in Edison. She said she goes so far then gets an error 504, I believe is what she said is showing up. She's trying to log in on Chrome, not sure if that matters.
 - **Answer:** Please have the employee try to use Microsoft Edge. If this doesn't work, have them put in a Zendesk ticket.

- **Local Ed:** I had a member with employee + spouse coverage ask me why BlueCross BlueShield only puts the member's name on the card and Cigna has the spouse's name on their cards?
 - **Answer:** That's just a difference between the two carriers. For BlueCross, all ID cards will have the head of contract on them, and the piece of paper that arrives with the ID cards will list every covered dependent. For Cigna, the cards have the individual's name.

STATE QUESTIONS

- **State:** What is the CDHP's member cost for the dermatologist?
 - **Answer:** If the member has not met the deductible, general medical is \$55 and dermatology is \$85 based on the allowed amounts for those services.

LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** Is the (Teladoc) nutrition counseling only no cost as long as the member meets one of the items for help, i.e., diabetes?
 - **Answer:** Members do have to qualify for nutrition counseling. BlueCross won't charge for this service, but it is possible the employee may not qualify for these services. Learn more at <https://www.bcbst.com/get-care/teladoc> or call BCBS at 1.800.558.6213.
- **Local Gov:** Does our insurance cover any gym membership?
 - **Answer:** Gym memberships are not covered by insurance, but both BlueCross and Cigna have discount programs. BlueCross members can find more information online at <https://www.bcbst.com/get-care/member-discounts>. Cigna members can visit <https://stateoftn.cigna.com/tools-and-resources/healthy-rewards.html> for details.
- **Local Gov:** When will the PPACA report for 2022 be available?
 - **Answer:** The PPACA report is ready now. Issues running the report have been resolved. If you can't run it please submit a Zendesk ticket, and Darlene Bailey will reach out to you.
- **Local Ed:** What is the report name for PPACA?
 - **Answer:** TN PPACA Tax Report. You can find it under the Benefits Administration section of the Benefits WorkCenter in Edison. You can also follow these directions found on the ABC website under the Training section: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_run_ppaca.pdf.
- **Local Gov:** Is anyone having trouble running their monthly premiums due report? I am able to generate the file, but it will not open once generated. I've called BA and checked Zendesk, but haven't gotten anywhere yet.
 - **Answer:** The Collection Applied Report has also been impacted by the Edison upgrade but has been reported as fixed now. You can submit a Zendesk ticket for further assistance, and we'll have Darlene Bailey reach out to you.
- **Local Gov:** Could we get a one pager for the AbleTo?

- **Answer:** We do have an AbleTo flyer, and we've included it with the regular Friday ABC email.
- **Local Gov:** What are our action items, as an ABC, with the annual PPACA report?
 - **Answer:** You will use the report to help generate the annual notices of proof that everyone is enrolled in their plan. Darlene Bailey will reach out to you about any additional items we may not have covered.
- **Local Gov:** How do we get the PPACA report?
 - **Answer:** Instructions are on the [ABC webpage](#) under Training, Instructions for Running Your PPACA report.
- **Local Gov:** So, the PPACA report is for the 1095c?
 - **Answer:** Yes. You will need to run this report to help complete the required IRS notices.
- **Local Gov:** Do we generate the 1095 or does the state?
 - **Answer:** We provide the report so you can generate the 1095. You'll have to complete the required form and it is dependent on your agency size. Here is some additional information:
 - All agencies on the State plan are self-insured and must do their own reporting. The vendors do not report for self-insured plans.
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