



Agency Benefits Coordinator Meeting

Voluntary Benefits Updates

August 2019

Dental

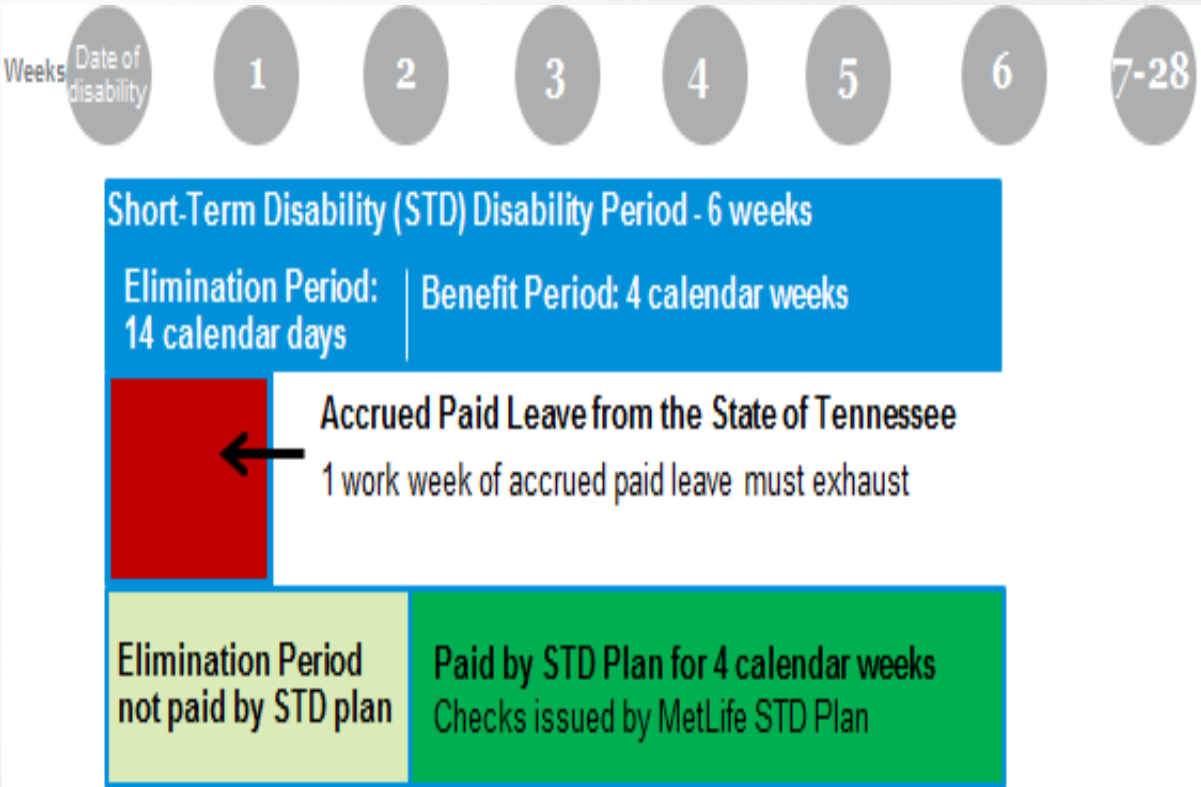
- Cigna Prepaid Dental and MetLife DPPO contracts extended through December 31, 2020
 - RFPs to be issued in the first quarter of 2020 for new contracts to be effective January 1, 2021
- Cigna Prepaid Dental – age limit for child to use pediatric dentist changing from age 7 to age 13 effective September 1, 2019
- Open enrollment during the 2020 Annual Enrollment Period as usual

Disability

- **Employees may apply during 2020 Annual Enrollment Period by completing a full Statement of Health form to be reviewed by MetLife underwriters for acceptance or denial**
- **Subscribers may apply to switch to a higher benefit level by completing a full Statement of Health form to be reviewed by MetLife underwriters for acceptance or denial**
- **Completed Statement of Health form must be returned to MetLife by Oct. 31**
- **Approved enrollments will be effective January 1, 2020 or later if additional medical review is required**
- **MetLife and Benefits Administration have recently published examples of the STD payable benefit calculation**
 - **To determine the benefit period payable by the STD plan:**
 - **Disability Period minus Elimination Period = Benefit Period**
 - **Benefit Period minus Accrued Paid Leave after Elimination Period = Payable Benefit Period**

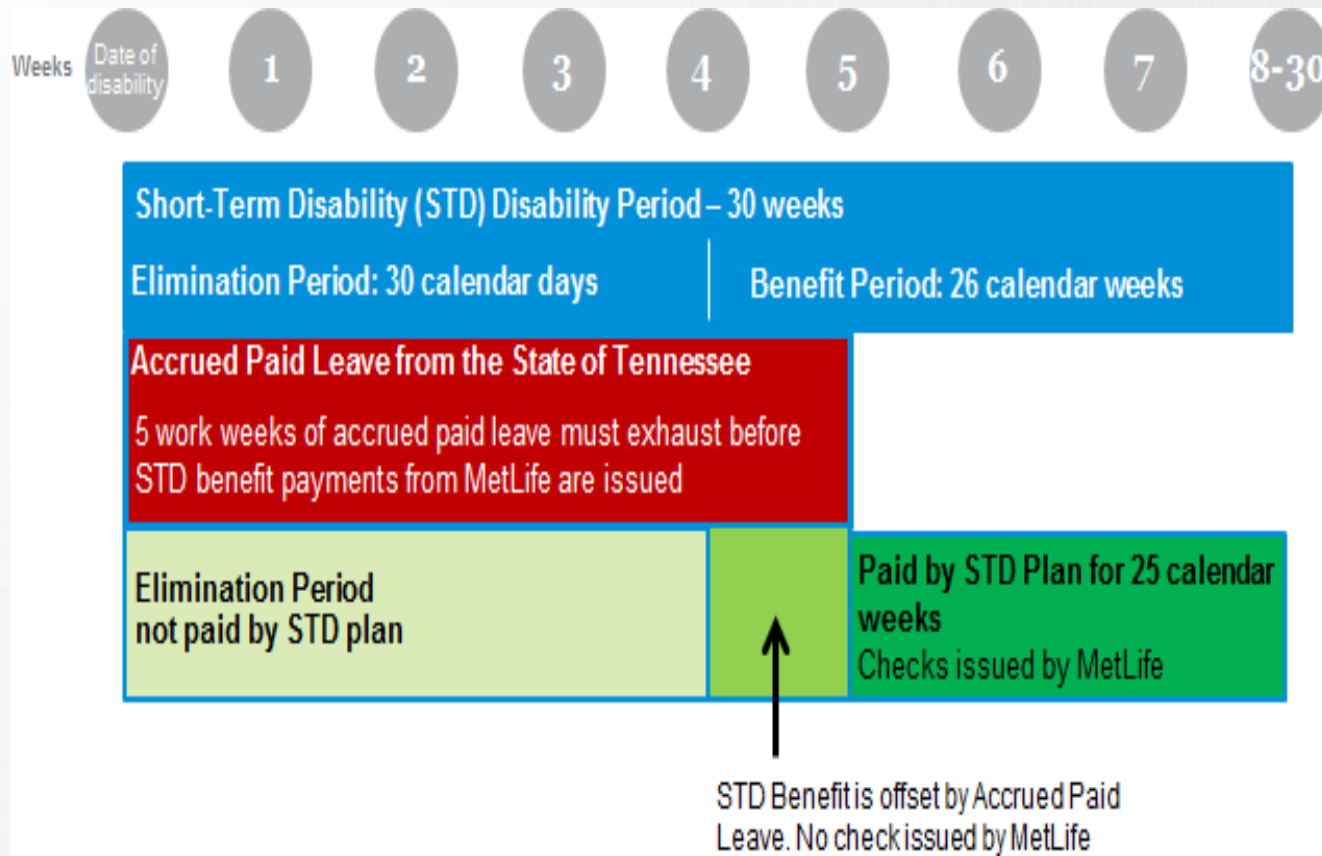
Condition A – requires 6 weeks to recover

Short-Term Disability Timeline – Plan Option A



Condition B – requires 30 weeks to recover

Short-Term Disability Timeline – Plan Option B



Life

- During the 2020 Annual Enrollment Period, enrolled employees may accept an additional \$5,000 of voluntary term life insurance without evidence of insurability subject to the maximum amount of coverage limits
- Not enrolled applicants (employees or spouses) or enrolled employees wishing coverage above the guaranteed amount may complete an Evidence of Insurability form to be reviewed by Securian Financial underwriters for acceptance or denial in the voluntary term life insurance program.
- Securian Financial has developed a new online tool for calculating a suggested amount of life and ad&d insurance that a person may need. The new tool is called Benefit Scout™ and is available on the Securian Financial website lifebenefits.com/stateoftn.



I'm single.

I'm 30 years old with earnings of \$100,000.

Your benefits

Tell us about your lifestyle

[Why are we asking?](#)

How many hours on average do you exercise each week?


Less than 3 hours 3 to 6 hours More than 6 hours

Do you have a job or hobby/interest that is physically demanding? ⓘ

Yes No

Do you worry about the expenses associated with having a major illness like a heart attack, stroke, or cancer?

Yes, all the time Yes, but I don't lose sleep over it No, I'm not worried

 **Did you know?**
Did you know accident, critical illness and hospital indemnity insurance payouts can be used any way you choose?

Your savings



Effective decision support



Benefit Scout helps educate employees when they need it most - at new hire, annual enrollment and eligible events.



It works to reduce the uninsured and underinsured, reducing the coverage gap.



Benefit Scout can also reduce the amount of time employers spend answering questions, while improving employee engagement.

The Tennessee Plan

- No changes, except possibly the premium rates for calendar year 2020
- Refer to the claims administrator as “UMR/POMCO”, not “POMCO”

Vision

- Davis Vision's partner for the hearing aid discount program has changed from EPIC to Your Hearing Network effective July 1, 2019
 - Free hearing examination
 - 40% off national average selling prices
 - Licensed hearing providers in all 50 states
 - Limited warranties and guarantees
 - Contact Your Hearing Network at 1-888-809-0044 or davisvision.yourhearing.com
- Visionworks retail chain sold to VSP. There will be no change in our State of Tennessee vision insurance benefits as Davis Vision has a long term contract with Visionworks.
- Open enrollment during the 2020 Annual Enrollment Period as usual

Vision

Davis Vision New eyewear dispensing program – effective January 1, 2020

- Independent providers may use any of the 75 Essilor network labs nationwide (no longer required to use a Davis Vision lab)
- Enhanced and expanded product offering of lenses, antireflective coatings, and blue light protection
- Additional tiers of copays will be implemented for the enhanced products

New Lens Categories

New lens types and coatings	Basic Plan	Expanded Plan
Blue Light Filtering protection against harmful blue light	80% of charges up to \$15	\$15
Digital Single Vision and Computer Lenses comfortable, relief from digital eye strain/stress	80% of charges up to \$30	\$30
Progressives – Ultimate tier widest viewing area - both reading & distance; cutting edge technology, best digital design	80% of charges over \$55, up to \$175	\$175
Anti-Reflective Coating – Ultimate tier Exceptional visual clarity; best protection against glare/reflections; comprehensive UV protection	80% of charges up to \$85	\$85