

NEW EMPLOYEE
ORIENTATION
PACKET



**Local
Education
Health &
Dental**

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KEY TERMS

Coinsurance – A payment amount expressed as a fixed percentage of a cost. This amount varies by plan, so pay close attention to this when we look at the comparison charts.

Copayment (Copay) - A fixed dollar amount you pay for certain services, such as a visit to your primary care doctor for an illness. Copayments apply toward your out-of-pocket maximum but do not apply toward your deductible.

Deductible - The amount you pay each year before insurance will begin paying for services that require coinsurance. This amount goes toward your out of pocket maximum.

Network - A group of doctors, hospitals and other healthcare providers who have an agreement with a carrier to provide services at set fees.

Out-of-Pocket Maximum - The most you will pay during the plan year.

Premium - The amount you pay monthly to have coverage.

THREE NETWORKS

Choice between the following networks of providers (doctors, hospitals, facilities) when you enroll in a health insurance option:

1. Blue Cross Blue Shield Network S
2. Cigna Local Plus
3. Cigna Open Access Plus*

All three networks have providers available across Tennessee and the country. Doctors and facilities in the networks can change during the year. Check the networks carefully for your preferred doctor or hospital when making your selection.

*\$40/\$80 monthly surcharge applies

PHARMACY

All medical plans include Pharmacy benefits by **CVS/Caremark**.

KNOW YOUR HEALTH TOOL

The Know your Health Tool provides a variety of resources to help you make more informed, smarter healthcare decisions for you and your family. Find the right hospital and doctor, take steps to prevent illness and learn how to ask the right questions to get the answers you need. The more you know, the healthier you can be.

*If you're using this document on your computer, you can click on any of the logos at the bottom right of your screen to be taken to the **Partners for Health** website.*



Helpful Links

- [Dental Plan Information](#)
- [Dental Plan Comparison](#)
- [Dental Premiums](#)

PREPAID (DHMO) PLAN

- Managed by **Cigna**
- Low monthly premium and restricted to an established network of general dentists
- If you choose this dental plan, you would first call Cigna to select a general dentist
- This would be your assigned dentist and you would be responsible for the pre-set copays associated with dental services
- There is no waiting period for services

DENTAL PREFERRED PROVIDER ORGANIZATION (DPPO) PLAN

- Managed by **MetLife**
- Higher monthly premium
- Provides a larger network of participating dentists that you can choose from
- You or your dentist will file claims for covered services
- Some services require a waiting period

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LINKS

<https://www.tn.gov/partnersforhealth.html>

<https://www.tn.gov/partnersforhealth/health-options/behavioral-health.html>

<https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

<https://www.tn.gov/partnersforhealth/health-options/cdhp.html>

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/benefit_grid_2021_dental_final.pdf

<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

https://hub.edison.tn.gov/psp/paprd/EMPLOYEE/EMPL/h/?tab=PAPP_GUEST

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hsa_fsa_comparison_grid.pdf

<https://www.tn.gov/partnersforhealth/other-benefits/dental.html>

<https://www.tn.gov/partnersforhealth/know-your-health.html>

<https://www.tn.gov/content/tn/partnersforhealth/insurance-premiums.html>

<https://www.tn.gov/partnersforhealth/health-options/health.html>

<https://www.optumbank.com/tennessee.html>

<https://www.tn.gov/wfhtn>

DEADLINE & ENROLLMENT

Helpful Links

- [Employee Self-Service](#)

THINGS TO REMEMBER:

- **You have ONLY 30 days from your hire date to enroll using Employee Self-Service, located within Edison.**
- Dependent Verification is due at the time of elections.