

NEW EMPLOYEE
ORIENTATION
PACKET



**LGA
Health,
Dental &
Vision**

HEALTH BENEFITS

- Key Terms
- Three Networks
- Pharmacy
- Know Your Health
- Premier PPO
- Standard PPO
- Limited PPO
- Consumer Driven Health Plan with a Health Savings Account (CDHP/HSA)
- Telehealth
- Partners Employee Assistance Program (EAP)
- Wellness

DENTAL BENEFITS

- Prepaid Dental Health Maintenance Organization (DHMO) Plan
- Dental Preferred Provider Organization (DPPO) Plan

VISION BENEFITS

- Davis Vision
 - Basic Plan
 - Expanded Plan

DEADLINE & ENROLLMENT

- Things to Remember

LINKS

Notes

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HEALTH BENEFITS

Helpful Links

- [Premiums & Deductibles](#)
- [Network](#)
- [Plans](#)
- [Pharmacy Cost Comparison](#)
- [Employee Assistance Program \(EAP\)](#)
- [Partners for Health](#)
- [Co-Pay Comparison](#)
- [CDHP/HSA](#)
- [Working for a Healthier TN](#)
- [Behavioral Health](#)
- [Carrier Information](#)
- [Know Your Health](#)

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.*



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HEALTH BENEFITS

PREMIER PPO

- Higher monthly premium
- Lower financial risk when you receive care
- Lower deductibles & copays
- Lower coinsurance percentages

STANDARD & LIMITED PPO

- Lower monthly premium
- Higher financial risk when you receive care
- Higher deductibles & copays
- Higher coinsurance percentages

LOCAL CDHP/HSA

When you get care or need a prescription, you pay for those expenses until you meet your deductible, then you pay coinsurance for your medical and pharmacy costs. This plan has the lowest monthly premium.

- Money saved on monthly premiums can be placed into the Health Savings Account (HSA) for future healthcare expenses.
- The CDHP/HSA can also help you save money for retirement. When you leave or retire, you take the money in the account with you.
- An HSA is a tax-exempt account that individuals can use to save money or pay for qualified expenses on a tax-free basis. The money in the account earns interest. Balances over \$1,000 can be invested.

TELEHEALTH

- 24/7, non-emergency Virtual Visits
- You can talk to a doctor by phone, computer or tablet from anywhere at any time for minor illnesses like colds, flu, allergies, fever, and more. The cost is less than a typical office visit.
- The PPO plan member pays \$15 dollar copay.

PARTNERS EAP

- EAP services are available to those who are enrolled in medical insurance. Dependents are eligible even if they are not enrolled in medical insurance.
- Enrolled members have access to Behavioral Health benefits.
- Administered by **Optum**
- Services are offered at no cost –employees can get five EAP visits, per problem, per year at no cost to you.

WELLNESS

- Enrolled members have access to a health assessment and coaching support for disease management programs.
- Active Health is our wellness program vendor.
- For more information and how to register, visit tn.gov/partnersforhealth/other-benefits/wellness-program.html

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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VISION BENEFITS

Helpful Links

- [Vision Plan Information](#)
- [Vision Plan Comparison](#)
- [Davis Vision](#)
- [Vision Premiums](#)

DAVIS VISION

Choose from the following plans:

BASIC PLAN

- Offers discounted rates and allowances

EXPANDED PLAN

- Combination of copays, greater allowances and discounted rates than the Basic Plan

BOTH PLANS OFFER SAME SERVICES

- Routine eye exam once every calendar year
- Frames once every two calendar years
- Choice of eyeglass lenses or contact lenses once every calendar year
- Discount on LASIK/refractive surgery
- Discount on Hearing Aids (includes Free Hearing Exam) through Your Hearing Network (YHN)

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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://davisvision.com/stateoftn>

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/content/dam/tn/finance/fa-benefits/documents/benefit_grid_2021_vision_final.pdf

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

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/premium_vision_21.pdf

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