

NEW EMPLOYEE
ORIENTATION
PACKET



**State
Employees**

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HEALTH BENEFITS

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- [Plans](#)
- [Pharmacy Cost Comparison](#)
- [Employee Assistance Program \(EAP\)](#)
- [Partners for Health](#)
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- [CDHP/HSA](#)
- [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.

Notes

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.

PARTNERS
FOR HEALTH

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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 PPO

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

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

- All state employees have access to an Employee Assistance Program (EAP).
- 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

- Active Health is our wellness program vendor.
- Health plan members will receive information about the program, and cash incentives you can earn by participating.
- Enrolled members also have access to our Diabetes Prevention Programs and there is more information on the website under Wellness.

PARTNERS HEALTH & WELLNESS CENTER

Located in downtown Nashville, on the 3rd floor of the WRS TN Tower. It welcomes all state employees enrolled in the State Group Health Insurance Plan.

- The center provides non-emergency primary care services at no cost to PPO members and CDHP members pay for services until they meet their deductible, then they are provided at no cost.

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.
- If you enroll in the CDHP, the State of Tennessee automatically adds \$250 for individuals and \$500 for families.
- 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.

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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LIFE INSURANCE

Helpful Links

- [Life Insurance Information](#)
- [Securian Life Benefits](#)
- [Insurance Premiums](#)
- [Life Insurance Assistance](#)

LIFE INSURANCE POLICY BRIEF

Minnesota Life/Securian Financial is our vendor for Life Insurance Policies.

- Basic-term Life Insurance and Basic AD&D are mandatory for all benefit-eligible employees.
- The monthly premium is employer paid when the medical insurance is waived.
- If you choose to enroll in medical insurance, the monthly premium is determined by coverage level and salary and employees pay the monthly premium for this coverage through payroll deduction.
- For Voluntary Term Life-you must enroll within the first 30 days of employment for Guaranteed Issue coverage and you enroll on the Securian website.

Helpful Links

- [Disability Information](#)
- [MetLife](#)
- [Short Term Rates](#)
- [Long Term Rates](#)
- [Short Term Options](#)
- [Long Term Options](#)

WHAT IS DISABILITY INSURANCE?

Helps cover living expenses by protecting your pre-disability income lost due to sickness or accidental injury. It pays a PORTION of your salary.

NOTE!

You have 30 days after your eligibility date to enroll without being required to answer health questions.

To enroll after 30 days, you must wait until AE or until an SQE occurs. If enrolling during this time, you will answer health questions & MetLife will determine if you qualify.

TWO OPTIONS

1. Long Term Disability

Replaces a portion of your income during a disability that is expected to last longer than 90 to 180 days.

You must use all of your accumulated leave (sick, annual, and comp time) before disability payments begin.

2. Short Term Disability

Replaces a portion of your income during a disability, which could last up to 26 weeks.

You must use all of your accumulated leave (sick, annual, and comp time) before disability payments begin.

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FLEXIBLE SPENDING ACCOUNTS

Helpful Links

- [Flexible Benefits Information](#)
- [Optum Bank](#)
- [FSA/HSA Comparison Chart](#)

WHAT IS A FLEXIBLE SPENDING ACCOUNT (FSA)?

Allows you to pay for eligible healthcare and dependent care with pre-tax dollars. This lowers the amount of taxes you pay. Please keep in mind that the IRS establishes contribution limits each year.

MEDICAL FSA

- Used to cover medical, dental, vision and prescription cost not covered by insurance.
- You do not qualify if you are enrolled in a CDHP/HSA.
- Annual limit - \$ 2,750. Carry over limit - \$ 500.

LIMITED PURPOSE FSA (L-FSA)

- May only be used to cover certain dental and vision cost that are not covered by insurance.
- For employees enrolled in the CDHP/HSA, the L-FSA is a great way to save tax-free on eligible vision and dental expenses while continuing to grow your HSA balance.
- Your entire election (up to \$2,750) is available for use at the beginning of the year. Carryover limit - \$500.

TRANSPORTATION/PARKING FSA

- Maximum contribution to transportation FSA and/or the parking FSA is \$270 per month.
- Used to pay for certain work-related commuting and/or parking expenses.

DEPENDENT CARE FSA

- Used to pay for certain dependent-care costs, such as after school care, baby-sitting fees, adult or child daycare and preschool.

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.

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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/disability.html>

<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/partnersforhealth/other-benefits/flexible-benefits.html>

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

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/benefit_grid_2021_st_he_final.pdf

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/premium_std_21.pdf

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

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

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

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

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

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/ltd_options_2020.pdf

<https://www.metlife.com/stateoftn/disability/state/>

<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/premium_st_active_21.pdf

<https://web1.lifebenefits.com/content/lifebenefits/tennessee/en.html>

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/std_options_2020.pdf

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>