Welcome to the State of Tennessee Group Insurance Program New Employee Voluntary Benefits presentation for state and higher education employees.

This presentation will provide an overview of all of the voluntary benefits, such as dental, vision and disability insurance available to you.

If you have questions about any of the information provided, contact your Agency Benefits Coordinator or ABC. This person is usually found in your HR office.
In addition to your health insurance options, here is a list of the voluntary benefits available:

- Disability Insurance
- Short Term Disability
- Long Term Disability (state employees only)
- Dental Insurance – Prepaid & PPO Options
- Vision Insurance – Basic & Expanded Options
- Basic Term Life, Basic Dependent Term Life, Basic Accidental Death & Dismemberment (BAD&D), and Basic Dependent AD&D Insurance
- Voluntary Term Life Insurance (not available in Edison)
- Voluntary Accidental Death & Dismemberment Insurance (VAD&D)
- Flexible Spending Accounts (FSA)

All Voluntary Benefits, except Basic Term Life/Basic AD&D, require the employee to pay 100% of the premium. The state pays for the first $20,000 of Basic Term Life and $40,000 of Basic AD&D.
The state offers Voluntary Disability Insurance benefits to full-time state and higher education employees.

**-- Important information if you are thinking about enrolling in coverage:*

- Full-time **state employees** may enroll in **Short Term Disability** and/or **Long Term Disability Insurance**.
- Full-time **higher education employees** may enroll in **Short Term Disability Insurance**.
  - Higher education employees should contact their ABC for more information about Long Term Disability Insurance available.

The state offers Voluntary Disability Insurance benefits to full-time state and higher education employees.

**Here is important information if you are thinking about enrolling in coverage:**

- Full-time **state employees** may enroll in Short Term Disability Insurance and/or Long Term Disability Insurance.

- Full-time **higher education employees** may enroll in Short Term Disability Insurance through the state.
  - Higher education employees should contact their ABC for more information about Long Term Disability Insurance available.
More information about disability insurance:

- Enrollees pay 100% of the premium with After-tax dollars. By paying with After-tax dollars, any benefits paid to you will result in a tax-free benefit.

- If you intend to enroll in both Short Term and Long Term Disability, you should consider enrolling in one of the Long Term Disability options with a 180-day Elimination Period. The 26-week Short Term Disability Insurance will best cover the 180-day Elimination Period for your Long Term Disability, at a lower monthly cost.

- If you enroll in the Short and/or Long Term (state employees) Disability Insurance program within 31-days of your eligibility date, answers to personal health questions will be not be required. If you wait to enroll during an Annual Enrollment Period, you will be required to submit answers to health questions for review by MetLife to determine if your enrollment will be allowed.

- You must use all of your Accumulated Leave (Sick, Annual, And Compensatory time) before your disability payments will begin.
Short Term Disability Insurance is available to both state and higher education employees

Short Term Disability Insurance replaces a portion of your income during a disability, which could last up to 26 weeks. It may be good for those who:

- Have little annual or sick leave
- Take part in high-risk activities
- Don’t have six-month emergency funds

- To calculate your monthly premium, go to metlife.com/StateofTN, click on state employees or higher education employees, and then click on Rates at the top.

The Short Term Disability Insurance plan is managed by MetLife. Call the MetLife State of Tennessee Dedicated Customer Service Line with questions: 855.700.8001, Mon.- Fri., 7 a.m.-10 p.m., Central time.
Long Term Disability Insurance  is available to state employees only.

Long Term Disability Insurance replaces a portion of your income during a Disability that is expected to last for an extended period of time. This period of time is typically longer than 90 or 180 days. It may be good for those who:

- Need their income to pay for housing, food and other bills
- Would have trouble supporting themselves if out of work more than 90 days

To calculate your monthly premium, go to metlife.com/StateofTN, click on state employees, and then click on Rates at the top.

The Long Term Disability Insurance plan is managed by MetLife. Please call the MetLife State of Tennessee Dedicated Customer Service Line with questions: 855.700.8001, Mon.-Fri., 7 a.m.-10 p.m., Central time.
Eligible Employees can enroll in or transfer between two dental options.

- Prepaid Dental Plan
  (Cigna Dental Health Maintenance Organization — DHMO)
  - Fixed Copays
  - Participating Dentists only
  - Lower premiums

- Dental Preferred Provider Organization
  (MetLife — DPPO)
  - Coinsurance and Deductibles
  - Any Dentist
  - Pay less with In-network providers

You'll see some of the differences between the two plans on the screen. We'll go into more details on the upcoming slides.
The **Prepaid Plan** is administered by Cigna and provides services at predetermined copay amounts. You must receive services from a narrow network of participating Cigna General Dentists and Specialists.

- **The network is Cigna Dental Care DHMO.**
- **You must select a General Dentist** from the Prepaid (DHMO) Dental Plan list and let Cigna know of your choice.
  - You may select a network Pediatric Dentist as the network General Dentist for your dependent child under age seven. At age seven, you must switch the child to a network General Dentist or pay the full charge from the Pediatric Dentist.
- You must use your selected General Dentist to receive benefits. There may be some areas in the state where network General Dentists are limited or not available. Carefully check the network for your location.
  - With the prepaid dental plan, you may be able to cancel this coverage if you enroll and later there are no network General Dentists within a 40-mile radius of your home.
- **You pay copays for dental treatments.**
- **There are no deductibles to meet, no claims to file, no waiting periods, no annual dollar maximum.**
- **Preexisting conditions are covered.**
- **Referrals to Specialists are required.**
- Orthodontic treatment is not covered if the treatment plan began prior to the member’s Effective Date of Coverage with Cigna.
- You may search for a Dentist at [https://www.cigna.com/sites/stateoftn/](https://www.cigna.com/sites/stateoftn/)
• The Dental Preferred Provider Organization plan is administered by MetLife and provides services with coinsurance. You can use any Dentist, but will pay less if you use an in-network provider.

• The network is PDP.
• You can use any Dentist, but you receive maximum benefits when visiting an in-network MetLife DPPO Provider. Deductible applies for Basic and Major dental care.
• You pay coinsurance for Basic, Major, Orthodontic and Out-of-Network covered services.
• You or your Dentist will file claims for covered services.
• Some services (e.g., crowns, dentures, implants and complete or partial dentures) require a six-month waiting period from the member’s Coverage Start Date before benefits begin.
• There is a 12-month waiting period from the member’s Coverage Start Date on replacement of a missing tooth and for Orthodontics.
• Referrals to Specialists are not required.
• Pre-treatment Estimates are recommended for more expensive services.
• Dental treatment in progress at time of member’s effective date with MetLife may have pro-rated benefits under the MetLife plan.
• You may search for a Dentist at http://www.metlife.com/stateoftn
The 2018 dental premiums are on screen. You can also find them in the Eligibility and Enrollment guide.

Here is a brief list of some of the dental services for both the Cigna Prepaid (DHMO) Plan and the MetLife DPPO plan:
- Periodic oral evaluations
- Routine cleanings
- Amalgam fillings
- Endodontics – Root canal
- X-rays
- Extractions
- Major restorations
- Orthodontics (children/dependents)
- Dentures

A list of covered services and costs is also included in the Eligibility and Enrollment Guide.

You may also refer to the ParTNers for Health website at partnersforhealthtn.gov for more information about dental coverage.
The state offers Voluntary Vision benefits through Davis Vision.

- It is important to check the network for your provider and other providers in your area.
- You can look for your provider by going to davisvision.com/stateofTN. There is not a specific name to enter.
- There are many values with vision benefits, including an increased allowance for frames, lenses and contact lenses.
Eligible Employees can choose between two Voluntary Vision options:

The Basic Plan and the Expanded Plan.

**Both options offer the same services including:**
- Routine eye exam once every calendar year
- Frames once every two (2) calendar years
- Choice of eyeglass lenses or contact lenses once every calendar year
- Discount on LASIK/refractive surgery

The Basic and Expanded Plans are both managed by Davis Vision. In-network and out-of-network benefits are available. You will receive the maximum benefit when visiting a provider in Davis Vision’s network.
There are additional values offered by Davis Vision:
  • Zero ($0.00) copay for single vision, bifocal, trifocal or lenticular lenses purchased at an in-network location.
  • Free pair of eyeglass frames from Davis Vision’s “The Exclusive Collection” under the in-network Expanded Plan.
  • Free pair of “Fashion Selection” eyeglass frames from Davis Vision’s “The Exclusive Collection” under the in-network Basic Plan.
  • Free pair of frames at Visionworks retail locations.
  • 40% discount off retail under the In-network Expanded Plan and 30% discount off retail under the In-network Basic Plan for an additional pair of eyeglasses, except at Walmart, Sam’s Club or Costco locations.
  • 20% discount off retail cost of an additional pair of conventional or disposable contact lenses under the In-network Expanded Plan.
  • One year warranty for breakage of most eyeglasses.
The 2018 vision premiums are on the screen and are also found in the Eligibility and Enrollment guide.

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.07</td>
<td>$5.56</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.13</td>
<td>$11.12</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.82</td>
<td>$10.57</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.01</td>
<td>$16.35</td>
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</table>
State and higher education employees are eligible for flexible spending accounts (FSAs). FSAs help make your money go farther.

Here’s how they work:

• FSAs help you decrease your taxable income and increase your take-home pay. They allow you to pay certain expenses from your pre-tax income rather than after-tax income.

• The maximum amount you can contribute to a FSA is set by the Internal Revenue Service (IRS). The limits are subject to change yearly.

PayFlex manages medical, limited purpose, and dependent care FSA programs. Benefits Administration manages transportation and parking flexible benefits (for state employees only).

Note: Flexible benefits for state and higher education employees are only available to Insurance Eligible Employees; part-time employees may not enroll in these benefits.
FSAs offered:

- **Medical FSA**: Used to pay for certain medical, dental, vision and prescription costs not covered by your insurance. You do NOT qualify for a medical FSA if you are enrolled in the CDHP/HSA. Up to $500 of your unused FSA balance can be carried over into the next plan year instead of you “losing it.”

- **Limited Purpose FSA (L-FSA)**: May only be used to pay for certain dental and vision costs not covered by insurance. For employees enrolled in the CDHP/HSA, the limited purpose FSA is a great way to save on vision and dental expenses.

- **Dependent Care FSA (DC-FSA)**: Used to pay for certain dependent-care costs, such as after school care, baby-sitting fees, adult or child daycare and preschool. Certain requirements must be met by the Eligible Employee and/or his or her spouse. For details, review the governing Plan Document located on the Publications webpage.

- **Flexible spending accounts**: There are restrictions with having both a medical flexible spending account (FSA) and a CDHP/HSA plan. If you enroll in a CDHP plan, you can only have a limited purpose flexible spending account (L-FSA).
Flexible Spending Accounts

FSAs offered:

• Transportation and Parking FSA – (state employees only): Used to pay for certain work-related commuting and/or parking expenses.
  • State employees who have a transportation/parking FSA must submit current year claims by April 30 of the following year. Claims submitted after that date will be denied.
  • However, you will not lose your funds if you continue to be enrolled. You will only lose funds if you do not spend them or are no longer enrolled in a transportation/parking FSA.

www.partnersforhealthtn.gov
Flexible Spending Accounts

2018 Contribution Limits
- The maximum you may contribute to a medical FSA is $2,600.
- The maximum you may contribute to a limited purpose FSA is also $2,600.
- The maximum that a family may contribute to the dependent care FSA is $5,000 (up to $2,500 each if both spouses are working).
- State employees only – transportation/parking: $260 each/month
- Please visit IRS.gov for more information.

Enrollment
- **State employees**: Put money in your FSA in Edison.
- **Medical, Limited Purpose or Dependent Care FSAs**: You must enroll or reenroll each year. Enrollment does not continue from year-to-year. You will enter your annual contribution in Edison. The system will calculate the amount to take out of each check based on the number of paychecks you receive each year.
- **Transportation and Parking**: You do not have to reenroll, and employees can enroll at any time.

**Higher education employees**: Put money in your FSA on the PayFlex’s website (stateoftn.payflexdirect.com).

www.partnersforhealthtn.gov

2018 Contribution Limits
- The maximum you may contribute to a medical FSA is $2,600.
- The maximum you may contribute to a limited purpose FSA is also $2,600.
- The maximum that a family may contribute to the dependent care FSA is $5,000 (up to $2,500 each if both spouses are working).
- State employees: The maximum 2018 transportation/parking amount is $260 per month for each.
- Please visit IRS.gov for more information.

Enrollment
- **State employees**: To put money in a FSA, you must do so in Edison.
  - **Medical, limited purpose or dependent care FSAs**: Each year members must take action to reenroll. Enrollment does not continue from year-to-year. You will enter your annual contribution in Edison. The system will calculate the amount to take out of each check based on the number of paychecks you receive each year.
  - **Transportation and parking**: You do not have to reenroll, and employees can enroll at any time.

**Higher education employees**: To put money in a FSA, you will do this on PayFlex’s website (stateoftn.payflexdirect.com).
Debit Cards – Medical and limited purpose FSA members

- PayFlex will send all newly enrolled medical and limited purpose FSA participants a debit card.

- If you enroll in the CDHP/HSA and a limited purpose FSA, the same debit card will work for both accounts. PayFlex will pull any dental or vision expenses from your limited purpose FSA “purse” on the debit card before using any of your HSA funds. This allows your HSA funds to continue to grow.

- Dependent care and transportation and parking FSA participants will not use a debit card.
The state provides Basic Term Life Insurance ($20,000) and Accidental Death & Dismemberment (AD&D) Insurance ($40,000) to all benefits Eligible Employees. If you are enrolled in health insurance as the Head of Contract, your coverage automatically increases with your salary — to a maximum of $50,000 for Basic Term Life Insurance and $100,000 for Accidental Death & Dismemberment Insurance.

• The amount of Basic Term Life and Basic AD&D Insurance begins to decrease when you reach age 65.
• Dependents enrolled in health insurance have $3,000 of Basic Term Life Insurance.

• Additional life insurance resources:
  • Legacy Planning: A resource to assist with organizing important documents, end-of-life planning and funeral arrangements.
  • Travel Assistance: Access to 24-hour emergency travel assistance services and resources when traveling 100 or more miles from home.
  • Beneficiary Financial Counseling: Independent financial counseling to help beneficiaries make sound financial decisions at a difficult time.

• Note: If you are in the state plan and your spouse is also in the state plan, you can both choose your own health insurance coverage. This allows you to get a higher level of life insurance coverage as the Head of Contract.
• Go to partnersforhealthtn.gov for more information.
Available for state and higher education employees.

- If you would like additional accident protection, you may enroll in Voluntary Accidental Death & Dismemberment Insurance for yourself and your dependents.
  - Coverage is available at low group rates — no questions asked.
  - Premiums and coverage level vary by salary.
  - The maximum benefit for employees is $60,000.
  - You must enroll using ESS in Edison.

- **Important information about your Beneficiaries:** Keep your Life Insurance Beneficiaries up to date. For Voluntary AD&D insurance, you can make changes online in ESS in Edison.

For more information, go to [partnersforhealthtn.gov](http://partnersforhealthtn.gov).
The State also gives you the option to buy Voluntary Term Life Insurance. Premiums for this plan are based on age and the amount of coverage requested. Voluntary Term Life Insurance is a plan you own as an individual. That means you can keep the coverage if you leave your job or retire. You and your dependent spouse and children may enroll in this coverage regardless of whether you enroll in health coverage.

For Guaranteed Issue coverage, you must enroll during the first 31 calendar days of employment. The coverage is effective the first of the month after you complete three (3) full calendar months of employment. If you do not enroll when first eligible, you can apply for coverage during Annual Enrollment by answering health questions.

- Can apply for up to seven times your Annual Base Salary (maximum of $500,000) for yourself. You can enroll in coverage up to five times your annual base salary (maximum of $500,000) without having to provide evidence of good health (Guaranteed Issue). Evidence of good health is required for coverage above five times your salary.
- Up to a maximum of $30,000 for your spouse under 55 ($15,000 for ages 55 and older).
- Note: Your spouse must answer specific health questions to determine eligibility.
- Can apply for coverage for children equal to $5,000 or $10,000 if employee or spouse enrolls. Child term rider coverage is Guaranteed Issue.
- Voluntary Term Life Insurance product is administered by Securian (Minnesota Life),

Enroll in Voluntary Term Life Insurance through the Minnesota Life website at lifebenefits.com/stateoftn
• Here are the Voluntary Term Life Insurance rates.

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<table>
<thead>
<tr>
<th>Age</th>
<th>Rate per $1,000 per month*</th>
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<tbody>
<tr>
<td>Under 30</td>
<td>$0.969</td>
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<tr>
<td>30-34</td>
<td>$0.953</td>
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<tr>
<td>35-39</td>
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<tr>
<td>40-44</td>
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<td>45-49</td>
<td>$0.167</td>
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<td>50-54</td>
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<td>60-64</td>
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<td>65-69</td>
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<td>70-74</td>
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<tr>
<td>75-79</td>
<td>$2.435</td>
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<tr>
<td>80 &amp; Over</td>
<td>$4.389</td>
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*Rates are per individual and increase with age. Age is as of January 1 each year.*

<table>
<thead>
<tr>
<th>Coverage Levels</th>
<th>Monthly Rate</th>
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<tbody>
<tr>
<td>$2,500**</td>
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<tr>
<td>$5,000</td>
<td>$0.40</td>
</tr>
<tr>
<td>$10,000</td>
<td>$0.60</td>
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**New riders not available for this amount.

www.partnersforhealthtn.gov
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You must enroll in health, dental, vision, disability and voluntary AD&D benefits, by using Edison Employee Self Service (ESS).

There are videos on the ParTNers for Health YouTube page that can help you login and enroll. Go to:
- https://www.youtube.com/user/partnersforhealthtn

Enrollment must be completed within 31 days following your Date of Hire.

Any required dependent verification must also be submitted during this timeframe.
- Example dependent verification documents include:
  - Federal Income Tax Return for a spouse
  - Birth certificate for a child

To enroll in Voluntary Term Life Insurance, use the separate enrollment forms provided by your ABC or sign on to the MN Life website lifebenefits.com/stateofmn.

You must enroll in health, dental, vision, disability and voluntary AD&D benefits, by using Edison Employee Self Service (ESS).

There are videos on the ParTNers for Health YouTube page that can help you login and enroll:
- https://www.youtube.com/user/partnersforhealthtn

Enrollment must be completed within 31 days of your Date of Hire. If you want to cover your spouse or children, you will also need to provide documentation during this time to verify their relationship to you.
- Examples of dependent verification can include a marriage license and Federal Income Tax Return for a spouse or a birth certificate for a child. A complete list of required documentation for dependent verification can be found on the BA website (www.tn.gov/finance/fa-benefits) under the Forms tab in the Health and Dental box.

Please note: Voluntary Term Life enrollment is available through Minnesota Life’s website or by a paper enrollment form.
Here is how you can enroll online through Employee Self Service (ESS).

Simply log in to Edison using the username and temporary password provided by your Human Resource office or ABC. Navigate to the left hand side of the main page and select Self Service. You will then click on Employee Work Center and will see an option for Benefits Enrollment under My Benefits. You will then click on the Select button to start enrollment. Follow the prompts to make your selections and the system will take you through the rest of the process.

If you are covering dependents, you can submit your dependent verification by uploading copies of the appropriate documentation in Edison. Or, if you do not have electronic copies, you may also fax the required documentation to the Benefits Administration service center at 615-741-8196.

Dependent verification documents must be submitted within your 31 day enrollment time frame or your dependents will not be enrolled.
Once you enroll, your health, vision, dental, disability, Basic Term Life and AD&D insurance coverage will begin on the first day of the month after one (1) full calendar month of employment from your Date of Hire.

- If you are hired on Sept. 15, coverage would begin on Nov. 1.
- Voluntary Term Life Insurance begins after three (3) full calendar months of employment.
- Ask your ABC if you have questions about when your coverage begins.

Voluntary Term Life Insurance begins on the first of the month after three (3) full calendar months of employment.
• Your ABC will tell you when your premiums will be deducted from your paycheck.

• Enter your benefit selections in ESS or submit your enrollment forms to your ABC as soon as possible.

• If you do not enter your benefit selections early, in some instances you could end up with a double deduction from your paycheck the first month of enrollment.

• Your ABC will tell you when your premiums will be deducted from your paycheck.

• We do recommend entering your benefit selections in ESS or submitting your enrollment forms to your ABC as soon as possible.

• If you do not enter your benefit selections early, in some instances, you could end up with a double deduction from your paycheck.

• For example, double deductions will occur in the following scenario:
  • The employee’s hire date is July 31 (the employee has until August 31st to enroll).
  • If the employee enters their enrollment in ESS after mid-August (i.e., after payroll “runs”) the employee will have two months of premiums deducted.
  • In this instance, if the employee enters his or her elections NO LATER than the first week of August, they WILL NOT be double deducted.
If you enroll in dental or vision coverage, you will typically receive your ID cards within three weeks.
Your Privacy

• Your personal health information is strictly confidential

• Your health privacy rights are protected through a federal law called “HIPAA”

• Benefits Administration can only discuss benefits information with the Head of Contract (HOC)

• The Authorization for Release of Protected Health Information form must be completed before Benefits Administration can discuss benefits information with your spouse or other Authorized Representative

To print and complete a release form, visit www.tn.gov/finance/fa-benefits and select the Forms tab.

www.partnersforhealthtn.gov  800-253-9981

• All of our members’ personal health information is strictly confidential. Your health privacy rights are protected through a federal law called HIPAA (which stands for Health Insurance Portability Accountability Act). It requires your personal health information not be shared without your consent, so Benefits Administration can only discuss benefit information with the employee who is enrolling in coverage, also known as the Head of Contract or HOC.

• If you would like to grant Benefits Administration permission to speak to someone other than you about your benefits, please complete and submit an Authorization for Release of Protected Health Information form to Benefits Administration. This will allow your spouse or another individual of your choosing to receive your health information on your behalf. This form is available in the forms section of our website or from your ABC.

• Please note that your personal health information may be used or disclosed by and within each plan as well as the State Group Insurance Program third-party “business associates” or contractors as needed for your treatment, payment of benefits or other health care plan operations.
There are additional resources to help you:

You can contact the Benefits Administration (BA) Service Center for help with eligibility and enrollment at 800.253.9981 or 615.741.3590, Mon.- Fri., 8 a.m. to 4:30 p.m. Central time.

- You can also search the help desk, find articles or submit a question at https://benefitssupport.tn.gov/hc/en-us.

Find links to animated videos on the ParTNers for Health website at partnersforhealthtn.gov. These videos can help you learn about your benefits and what everything means. You can also find definitions, insurance terms and Frequently Asked Questions (FAQs).

Publications and forms are available on the Benefits Administration website at https://www.tn.gov/finance/fa-benefits. Brochures, handbooks, plan documents, summaries of benefits and coverage (SBCs) and sample Life Insurance Certificates are available.
• This concludes the presentation. To watch it again, or to access the forms and other resources discussed during this presentation, visit the Benefits Administration New Employee Page. Go to www.tn.gov/finance/fa-benefits and click on the New Employee tab on the left side of your screen.

• Thank you for your attention during this presentation. If you have questions, please ask your ABC at this time.