

ANNUAL ENROLLMENT FOR 2019 BENEFITS

Oct. 1- Oct. 12, 2018, at 4:30 p.m. Central time

State, Higher Education & COBRA

Special Notice

Just in time for the holidays, we're giving you a break from your health insurance premium! In **November 2018**, your **health insurance premium won't be deducted from your paycheck**. If you pay directly, you won't be billed for December premiums. Applies to enrolled state and higher ed employees, pre-65 retirees and COBRA participants. Questions? Call 800.253.9981.

Email

If you give us your email address in Edison, we may email you important information in 2019.

Join a Webinar ...

to learn more about 2019 benefits:
Monday, Sept. 24: 9-10 a.m.
Wednesday, Sept. 26: 2-3 p.m.
Monday, Oct. 1: 10-11 a.m.
Wednesday, Oct. 3: 1-2 p.m.
Monday, Oct. 8: 9-10 a.m.
All Central time.
See page 2 for instructions.

Premiums

To see all premiums, go to tn.gov/partnersforhealth/insurance-premiums.html

It's About Time ... to Enroll!

This year, Benefits Administration is mailing this annual enrollment newsletter, **instead of a decision guide**. This newsletter highlights important information. You can find full details, including comparison charts for health, dental, vision and disability plans, on our website at tn.gov/partnersforhealth.

Your annual chance to ...

- Choose or update your benefits for 2019. Changes will be effective Jan. 1, 2019.
- Enroll or re-enroll in a health savings account (HSA) and flexible spending accounts (FSA).
 - » HSA details are on pages 2-3. FSA details are on page 6.

Important 2019 updates

Networks and benefits may change and impact you. So even if you don't make any changes, it's a good idea to review your enrollment each year. If you don't make changes, your current medical, disability, dental and vision selections will stay the same. You must make HSA or FSA elections, if applicable to you.

- **Health insurance premiums decrease by 9.4%**. See page 3 for details.
- **Same health plans** as last year—Premier PPO, Standard PPO, Consumer-driven Health Plan/Health Savings Account (CDHP/HSA).
- **Same network options**—BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP). See page 3 for details.
- **Copays, coinsurance and deductibles are staying the same.**
- **Other benefits premiums:**
 - » **Cigna** prepaid dental plan – **no premium increase.**
 - » **MetLife** dental plan – **premiums will increase 2%.**
 - » **Davis Vision** plans – **no premium increases.**
 - » Basic term life insurance, basic accidental death & dismemberment (AD&D) and voluntary AD&D – **premiums will decrease.**
 - » **MetLife** disability plans - **no premium increases.**
- Please see CDHP/HSA and FSA restrictions on page 6.



New!

Medical benefit improvements

- **Physical therapy benefit (if enrolled in a PPO plan)** - You no longer have to meet your deductible first for physical therapy, occupational therapy and speech therapy that is in-network and outpatient. You will only have to pay coinsurance.
- **Cardiac rehab benefit** - PPO members will not pay any costs for in-network, outpatient cardiac rehab. CDHP/HSA members must meet the deductible first before the coinsurance is waived.
- **Bone anchored hearing devices** will be covered when deemed medically necessary (subject to plan benefits).
- Members won't have to pay for specific **medications used to treat opioid dependency**. Learn more at [tn.gov/partnersforhealth](https://partnersforhealth.tn.gov/) under **Health Options** and **Pharmacy**.

2019 wellness program incentive will be **\$250** per person for each active member and the spouse on the plan – that's up to **\$500** per family annually! See page 4 for details.

What you Need to do:

- **Enroll or make changes online in Edison (unless otherwise noted):**
 - » www.edison.tn.gov
 - » Find step-by-step login instructions at [tn.gov/partnersforhealth](https://partnersforhealth.tn.gov/) on the **Annual Enrollment** webpage.
- **Watch videos for help - how to enroll or change your Edison password.**
 - » On the [tn.gov/partnersforhealth](https://partnersforhealth.tn.gov/) homepage – click the **Video** link at the top.
- **Enrolling new dependents?** We need documents to prove their relationship to you.
 - » A list of required documents is found at [tn.gov/partnersforhealth](https://partnersforhealth.tn.gov/) under **Publications**, and **Forms**.
 - » Upload documents in Edison or fax to 615.741.8196.
 - » Dependent documents deadline is Oct. 12.



Reminder!

It's important to keep your **life insurance beneficiaries** up-to-date. For basic term life/basic AD&D and voluntary AD&D insurance, make changes online in Edison.

We can Help you!

Go to tn.gov/partnersforhealth. Here you'll find:

- » **Videos** about your benefits.
- » A **questions button** to our help desk: <https://benefitssupport.tn.gov/hc/en-us>
- » A **help** button to chat live with an agent.
- **Join an employee webinar:**
 - » Dates and times are on page 1.
 - » Go to tn.gov/partnersforhealth and click on the **Annual Enrollment** page. Scroll down for instructions.
- **Call Benefits Administration** at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. Central time.

Benefits: We've got you Covered!



Health plans offered (a summary of costs is on page 4): With all plans, you won't have to pay a copay or deductible/coinsurance for in-network preventive care.

- **Premier PPO:** Higher premiums - but lower out-of-pocket costs for deductibles, copays and coinsurance.
- **Standard PPO:** Lower premiums than the Premier PPO - but you'll pay more out-of-pocket for deductibles, copays and coinsurance.
- **CDHP/HSA:** Lowest premiums – but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays.
 - » A **health savings account or HSA** can help you **save** for your healthcare now and in the future, and it offers tax benefits.
 - » The state will put **\$250** (employee only) or **\$500** (all other tiers) into your HSA. This money applies to your maximum contribution. State HSA contribution is not available for coverage starting Sept. 2, 2019, through the end of 2019.
 - » Take the savings from your lower premium and put them in your HSA to cover your deductible! Your HSA balance carries over each year.
 - » **HSA IRS maximum contributions** - the 2019 amount is increasing:
 - \$3,500 for employee only coverage.
 - \$7,000 for all other tiers.
 - Members 55 or older can contribute \$1,000 more each year.
 - Take the IRS maximum and subtract the state's contribution amount, and what is left is the maximum amount that you may contribute pre-tax to your HSA.

Important! State employees enrolled in the CDHP must update their HSA contribution amounts each year in Edison.

Higher education employees currently enrolled in the CDHP do not have to, but can, update their HSA contribution amounts. To make a change, contact your agency benefits coordinator (ABC).

Carrier networks

Choose a network of providers (doctors, hospitals, facilities) for your medical care. Network choices are the same as last year, but the providers in each network can change. Check your providers—are they in the network for 2019? Once you make a choice, you are in this network for the year.

- **BlueCross BlueShield (BCBST) Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** is a larger network. You have a choice of more providers, but you pay more each month. Monthly \$40/\$80 surcharge is included in the premium.

To find out if your doctor and hospital are in a network go to tn.gov/partnersforhealth and click on **Health Options** and **Carrier Information**. Or, contact the carrier.

Contact: **BCBST**, 800.558.6213, M-F, 7 a.m. to 5 p.m., bcbst.com/members/tn_state

Contact: **Cigna**, 800.997.1617, 24/7, cigna.com/stateoftn

Pharmacy

All of our health plans include comprehensive prescription drug benefits.

- The health plan you choose will determine your out-of-pocket prescription costs.

Find more information about benefits, vaccines and available discounts at tn.gov/partnersforhealth under **Health Options** and **Pharmacy**.

Contact: **CVS/caremark**, 877.522.8679, 24/7, info.caremark.com/stateoftn

Telehealth

You can talk to a doctor for a non-emergency visit by phone or computer from anywhere, at any time at a lower cost than a typical office visit.

You must pre-register with your carrier, BCBST or Cigna.

Find more information at tn.gov/partnersforhealth under **Health Options** and **Telehealth**.

MONTHLY HEALTH PREMIUMS				
	BCBST & CIGNA LOCAL PLUS	CIGNA OPEN ACCESS	EMPLOYER SHARE	
PREMIER PPO				
Tiers	Employee Only	\$136	\$176	\$543
	Employee + Child(ren)	\$204	\$244	\$814
	Employee + Spouse	\$284	\$364	\$1,140
	Employee + Spouse + Child(ren)	\$352	\$432	\$1,411
STANDARD PPO				
Tiers	Employee Only	\$92	\$132	\$543
	Employee + Child(ren)	\$139	\$179	\$814
	Employee + Spouse	\$195	\$275	\$1,140
	Employee + Spouse + Child(ren)	\$241	\$321	\$1,411
CDHP/HSA*				
Tiers	Employee Only	\$60	\$100	\$543
	Employee + Child(ren)	\$89	\$129	\$814
	Employee + Spouse	\$125	\$205	\$1,140
	Employee + Spouse + Child(ren)	\$154	\$234	\$1,411

Premium charts, including COBRA, can be found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.

*The state will put \$250 (emp. only) or \$500 (other tiers) into your HSA annually. Not available for coverage starting Sept. 2, 2019, through the end of the year.

HEALTH PLAN COST SHARING COMPARISON					
PLAN	PREMIUMS	COPAYS	COINSURANCE	DEDUCTIBLE	MAXIMUM OUT-OF-POCKET
Premier PPO	Highest	Lowest	Lowest	Lowest	Mid-range
Standard PPO	Mid-range	Mid-range	Mid-range	Mid-range	Highest
CDHP/HSA	Lowest	N/A	Mid-range	Highest	Lowest

Behavioral health – managed by Optum (not BCBS or Cigna)

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services. Optum can help:

- Find a provider (in person or Virtual Visits)
- Explain your benefits
- Identify the best treatment options
- Schedule an appointment
- Answer questions

Find more information at tn.gov/partnersforhealth under **Health Options** and **Behavioral Health**.

To access all programs and services, **including help finding a provider**, contact: **Optum** at 855.HERE4TN (855.437.3486), 24/7, or HERE4TN.com

Employee Assistance Program (EAP) – managed by Optum

EAP services are available to all benefits-eligible state/higher ed employees and their eligible dependents – even if they are not enrolled in a health plan. COBRA participants are also eligible.

- Get five EAP counseling visits, per problem, per year at no cost to you.
- A new telephonic coaching program called **Take Charge at Work** helps people dealing with stress or depression. It's available at no additional cost for those who qualify.

Find more information at tn.gov/partnersforhealth on the **EAP** webpage under **Other Benefits**.

To access all EAP programs and services, **including help finding a provider**, contact: **Optum** at 855.HERE4TN (855.437.3486), 24/7, or HERE4TN.com

Voluntary wellness program

In 2019, a voluntary wellness program will be available for active employees and spouses.

- Regardless of the health plan you choose, you can participate in the program.
- You and your spouse can each earn up to **\$250 a year** by completing certain wellness activities— up to **\$500** per family annually!

More information about programs and activities will be available at tn.gov/partnersforhealth on the **Wellness** page. The new wellness vendor will mail more information to members in December.

The **Diabetes Prevention Program (DPP)** will continue to be offered in 2019. Go to tn.gov/partnersforhealth for details. It's under **Other Benefits** and **Wellness** on the **DPP** webpage.

IN-NETWORK 2019 HEALTH PLAN COMPARISON			
Your Costs for Covered Services	Premier PPO	Standard PPO	CDHP/HSA
Annual Deductible			
Emp only	\$500	\$1,000	\$1,500
Emp + Child(ren)	\$750	\$1,500	\$3,000
Emp + Spouse	\$1,000	\$2,000	\$3,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,000
Maximum Out-of-Pocket			
Emp only	\$3,600	\$4,000	\$2,500
Emp + Child(ren)	\$5,400	\$6,000	\$5,000
Emp + Spouse	\$7,200	\$8,000	\$5,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$5,000
Preventive Care	No charge	No charge	No charge
Primary Care/Convenience Care	\$25 copay	\$30 copay	20% coinsurance after deductible
Specialist/Urgent Care	\$45 copay	\$50 copay	20% coinsurance after deductible
Telehealth (approved carrier program only)	\$15 copay	\$15 copay	20% coinsurance after deductible
Behavioral Health and Substance Use (and virtual visits)	\$25 copay	\$30 copay	20% coinsurance after deductible
Routine X-Rays, Labs and Diagnostics	10% coinsurance	20% coinsurance	20% coinsurance after deductible
Pharmacy (30-day supply)			
generic	\$7 copay	\$14 copay	20% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	
non preferred brand	\$90 copay	\$100 copay	
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	
Hospital/Facility Services	10% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Maternity	10% coinsurance after deductible	20% coinsurance after deductible	20% coinsurance after deductible
Outpatient Physical, Speech and Occupational Therapy	10% coinsurance	20% coinsurance	20% coinsurance after deductible
Emergency Room Visit	\$150 copay	\$175 copay	20% coinsurance after deductible

A complete health plan comparison, as well as dental and vision comparisons, can be found at tn.gov/partnersforhealth. Click on Publications in the top navigation. Under **Publications**, you'll find **Insurance Comparison Charts**.

Other Benefits



Disability insurance

Helps cover living expenses by insuring your paycheck. Disability benefits offered to full-time state and higher education employees through

MetLife. Premiums will stay the same in 2019. You pay the premium.

- **Short-term Disability (STD):** Replaces a portion of your income during a disability, which could last up to 26 weeks. Two coverage options are available.
- **Long-term Disability (LTD) (state employees only):** Replaces a portion of your income during a disability that is expected to last longer than 90-180 days. Four options are available.
 - » Higher Ed employees contact your ABC about LTD options available to you.

During annual enrollment, you can apply for enrollment or to increase your coverage if currently enrolled. Select a Benefit Option under STD and/or LTD (if eligible) and answer five medical questions by completing the form linked in Edison that is on the MetLife website. **You must send your completed form to MetLife as directed on the form.**

Application is subject to review and approval by MetLife based on underwriting rules. Additional information may be required.

Find more information, including **how to calculate your rates,** at tn.gov/partnersforhealth on the **Disability** webpage under **Other Benefits.** Monthly premium rates will also be in Edison.

Contact: **MetLife,** 855.700.8001, M-F, 7 a.m. - 10 p.m.; metlife.com/StateofTN



Dental coverage

So you can smile pretty and save. Two different Dental plans offered. You pay the premium.

- **MetLife DPPO:** Use any Dentist, but you'll save money when staying in-network.
 - » **Premiums will increase 2%** in 2019.
- **Cigna DHMO prepaid plan:** Required to use a Network Dentist. Select your Network General Dentist and notify Cigna.
 - » **Premiums will stay the same** in 2019.

In 2019, there are no changes in benefits, deductibles, copays or allowances.

Find more information at tn.gov/partnersforhealth on the **Dental** webpage under **Other Benefits.**

Contact: **MetLife,** 855.700.8001, M-F, 7 a.m. - 10 p.m.; metlife.com/StateofTN

Contact: **Cigna,** 800.997.1617, 24/7; cigna.com/stateofTN



Vision insurance

Set your sights on savings. Vision benefits are offered through **Davis Vision.** You pay the premium. Choose from two options:

- **Basic Plan:** Offers discounted network rates and allowances for services.
- **Expanded Plan:** Provides services with a combination of copays, greater allowances and discounted rates.
- **Premiums will stay the same in 2019.** No changes in benefits and/or allowances.
- Vision plan members get:
 - » Routine eye exam every calendar year.
 - » Frames once every two calendar years.
 - » Choice of eyeglass lenses or contact lenses once every calendar year.

Find more information at tn.gov/partnersforhealth on the **Vision** webpage under **Other Benefits.**

Contact: Davis Vision, 800.208.6404, M-F, 7 a.m. - 10 p.m., Sat, 8 a.m. - 3 p.m., Sun 11 a.m. - 3 p.m.; davisvision.com/stateofTN

2019 MONTHLY VISION PREMIUMS	BASIC PLAN	EXPANDED PLAN
ACTIVE MEMBERS		
Employee Only	\$3.07	\$5.56
Employee + Child(ren)	\$6.13	\$11.12
Employee + Spouse	\$5.82	\$10.57
Employee + Spouse + Child(ren)	\$9.01	\$16.35

2019 MONTHLY DENTAL PREMIUMS	CIGNA PREPAID PLAN	METLIFE DPPO PLAN
ACTIVE MEMBERS		
Employee Only	\$13.44	\$23.64
Employee + Child(ren)	\$27.91	\$54.36
Employee + Spouse	\$23.83	\$44.72
Employee + Spouse + Child(ren)	\$32.76	\$87.50

Flexible spending accounts (FSA)

For those who expect to spend on healthcare or dependent care, FSAs can help reduce your taxable income and save you money. Insurance-eligible state and higher education employees can enroll in these FSAs:

FSAs and 2019 contribution amounts:

- **Medical FSA:** For medical, dental and vision expenses. Annual limit - \$2,650. Carryover limit - \$500.
- **Limited Purpose FSA (L-FSA):** For dental and vision expenses only. Annual limit - \$2,650. Carryover limit - \$500.
- **Dependent Care FSA (DC-FSA):** Annual limit - \$5,000 (up to \$2,500 per spouse for married couples filing jointly). No carryover amount allowed.
 - » **Important:** You cannot enroll in both a medical FSA and a L-FSA in the same year. With the L-FSA, CDHP/HSA enrollees can save tax-free on eligible dental and vision expenses.
 - » Medical FSA and L-FSA members get a debit card to use their funds at the pharmacy or provider's office (not applicable for DC-FSA).
- **Transportation/parking FSA** is also available (state employees only) and is managed by Benefits Administration.

Find a **FSA/HSA grid** showing details about contributions, tax benefits and how to use your funds at tn.gov/partnersforhealth under **Publications**.

Enrollment: You must make FSA elections during annual enrollment (unless you have a special qualifying event) - except for the transportation/parking FSA (state employees only), and you can enroll at any time.

- » State employees enroll in Edison. For transportation/parking, to make changes outside of annual enrollment, submit a paper form.
- » Higher education employees enroll on the PayFlex website.

Find more information at tn.gov/partnersforhealth on the **Flexible Benefits** webpage under **Other Benefits**.

Contact: **PayFlex (medical FSA, L-FSA, DC-FSA)**, 855.288.7936 M-F 7 a.m. to 7 p.m., Saturday 9 a.m. to 2 p.m.; stateoftn.payflexdirect.com



Life insurance

Provides financial support for your family. All life insurance coverage is provided through Securian Financial (MN Life). Contact: **Securian Financial**, 866.881.0631 M-F, 7 a.m. to 6 p.m., lifebenefits.com/stateoftn

Basic term/basic accidental death & dismemberment (AD&D)

All benefits eligible employees receive \$20,000 basic term life insurance and \$40,000 basic AD&D coverage automatically. If you enroll in health insurance, your life insurance coverage increases and you pay more for this additional coverage.

- Overall, premium rates are going down in 2019.
 - » If your salary goes up and you move into a higher benefit bracket, your premium may increase.
- Basic dependent term life insurance will now have another coverage level: employee + spouse.

Voluntary accidental death & dismemberment (AD&D)

Provides you and your family with additional financial protection if an insured's death or dismemberment is due to a covered accident, whether it occurs at work or elsewhere.

- Premium rates for employees and dependents are going down in 2019.

Voluntary term life insurance

If you qualify, you can purchase additional voluntary term life insurance for yourself, your spouse and children.

- Voluntary term life insurance premiums are not changing, but your rates could go up if you increase your life insurance amount, or you move into a higher age-bracket.
- **For this coverage, you apply and update beneficiaries on the Securian Financial website at lifebenefits.com/stateoftn**

Find more information at tn.gov/partnersforhealth on the **Life Insurance** webpage under **Other Benefits**.

Follow us on social media



CDHP/HSA restrictions: You cannot enroll in a CDHP if you are enrolled in another plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE, Social Security benefits), or if you have received care from any Veterans Affairs (VA) facility or the Indian Health Services (IHS) within the past three months. Generally, members eligible to receive free care at any VA facility cannot enroll in the CDHP because a HSA is automatically opened for them. Individuals are not eligible to make HSA contributions for any month if they receive medical benefits from the VA at any time during the previous three months. However, members may be eligible if the following applies: Member did not receive any care from a VA facility for three months, or Member only receives care from a VA facility for a service-connected disability (and it must be a disability). Go to https://www.irs.gov/irb/2004-33_IRB/ar08.html for HSA eligibility information.

HSA and FSA restrictions: You cannot enroll in the CDHP/HSA if either you or your spouse is enrolled in a medical flexible spending account (FSA) or HRA at either employer. You can have a limited purpose FSA (L-FSA) which you can only use for vision or dental expenses.

Legal Notices

Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 1-866-576-0029.

If you think you have been treated in a different way for these reasons, please mail this information to Benefits Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Benefits Administration, Civil Rights Compliance, Department of Finance and Administration, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243-1102.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 1-866-576-0029.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697.

If you speak a language other than English, help in your language is available for free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

866 576-0029- ةظوح لم -مقر) 866 576-0029- ةظوح لم
1-800-848-0298) مقر ل صتا. ناچ ملاب كل رفواتوت ةيوع ل ل

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

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ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

ی ارب ناگیار تروصوب ینابز تالی هسرت، دی ننگ یم وگتفگ یرراف نابز هب رگا: هجوت
دی ریگب سامت اب. دشاب یم مهارف 866-576-0029 (TTY: 1-800-848-0298) امش

The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing benefits.privacy@tn.gov.

Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2019 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/partnersforhealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy between the information in this newsletter and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/partnersforhealth/publications/publications.html>.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, a sample basic term life/basic AD&D certificate, sample optional AD&D certificate, brochures and handbooks for medical, pharmacy, dental, vision, life insurance and the plan document, brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

Notice Regarding Wellness Program

Find the **Notice Regarding Wellness Program** at [tn.gov/partnersforhealth](https://www.tn.gov/partnersforhealth) under **Wellness**.



STATE OF TENNESSEE
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 DEPARTMENT OF FINANCE AND ADMINISTRATION
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Questions? Go to tn.gov/partnersforhealth

WHAT YOU'LL FIND INSIDE

- Details on available benefits
- Premiums
- Health savings account (HSA) funding
- Helpful resources, including websites, webinars and videos
- How to enroll

IT'S ANNUAL ENROLLMENT TIME!
 State and Higher Education Employees

PARTNERS FOR HEALTH