

**Sept. 30-
Oct. 11, 2019,
at 4:30 p.m.
Central time**

**State,
Higher Education
& COBRA**

Join a webinar ...

to learn more about 2020 benefits:

Monday, Sept. 23: 10-11 a.m.

Thursday, Sept. 26: 9-10 a.m.

Monday, Sept. 30: 1-2 p.m.

Thursday, Oct. 3: 2-3 p.m.

Monday, Oct. 7: 10-11 a.m.

All Central time. See page 2 for instructions.

Share your email ...

Please log in to Edison and make sure your email address is correct. It's easy! Just go to "self service", "my system profile" and "change or set up email address". Benefits Administration uses email addresses in Edison to send you important insurance-related information. We do not share your information, ever. You can unsubscribe at any time.

Don't forget ...

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.



It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA) which highlights important information about your choices. You will find full details, including comparison charts for your health, dental, vision, life and disability plans, and premiums on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Choose or update your benefits for 2020. Changes will be effective Jan. 1, 2020.

Important: During the annual enrollment period, you MUST choose your health savings account (HSA) and flexible spending account (FSA) election amounts if you want to put money in them for 2020.

- » HSA details are on page 2. FSA details are on page 6. Consumer-driven Health Plan (CDHP)/HSA and FSA restrictions are on page 2.

Important 2020 updates

- **Good news! Health insurance premiums will stay the same. See page 3 for details.**
- **Same health plans** as last year: Premier Preferred Provider Organization (PPO), Standard PPO and CDHP/HSA.
- **Same network options:** BlueCross BlueShield Network S, Cigna LocalPlus and Cigna Open Access Plus (OAP). See page 3 for details.
- **Copays, coinsurance and deductibles are staying the same.**
- **Other benefits premiums: No premium increases for dental, vision, disability and life insurance plans. The premiums for these benefits will stay the same.**
- **To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.**

Networks and benefits may change and impact you. So it's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, disability, dental, vision and life insurance choices will stay the same.

Medical benefit improvements

- **Acupuncture will be an added benefit.** It will be the same as the chiropractic benefit. Find a plan comparison chart at tn.gov/PartnersForHealth, under **Health**.
- **Costs are waived for members who use certain preferred substance use treatment facilities.** PPO members who use these high-quality facilities won't pay a deductible or coinsurance for facility-based substance use treatment; CDHP/HSA members' coinsurance is waived after they meet their deductible. Copays for PPO members and deductible/coinsurance for CDHP/HSA members will still apply for standard outpatient treatment services. Find preferred Optum providers at HERE4TN.com or by calling 855-HERE4TN.

To do:

- **Enroll or make changes online in Edison (unless otherwise noted):** www.edison.tn.gov
- **We are working to make Edison more user-friendly!**
 - » Enrollment webpages have a new look! Bigger buttons and better access will make it easier to enroll! On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
 - » Enrolling on your smart phone or mobile device is now possible. This is our first year; we will make improvements based on your experience.
 - » Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage.
- **Watch videos on how to enroll and more.**
 - » On the tn.gov/PartnersForHealth 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 at tn.gov/PartnersForHealth under **Publications** then **Forms**.
 - » Upload documents in Edison or fax to 615.741.8196.
 - » Dependent documents deadline is Oct. 11.

Here's Help!

Go to tn.gov/PartnersForHealth. You'll find:

- **Videos** about your benefits.
- A blue **questions button** to our help desk: <https://benefitssupport.tn.gov/hc/en-us>
- A green **help button** to CHAT with a customer service representative during business hours.

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.

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 (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 has a medical flexible spending account (FSA) or HRA at either employer. You can have a limited purpose FSA (L-FSA) for vision or dental expenses.

Benefits



Health benefits

We offer three health plans (costs on page 3).
Preventive care is free, with an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs.
- **CDHP/HSA:** Lowest monthly premium - you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays.
 - » **The state will put \$250 (employee only) or \$500 (all other tiers) into your HSA.** This money applies to your yearly maximum contribution amount (see below).
 - » The HSA can help you save for healthcare costs. You get tax benefits, the money rolls over yearly and you keep it if you leave. Premium savings can go into your HSA to pay your deductible! Visit tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options** for more information.

State HSA contribution is not available if your coverage starts Sept. 2, 2020, through Dec. 31, 2020.

- » **HSA IRS max contributions** – Annual limits on how much money you can put in your HSA for 2020: \$3,550 for employee-only coverage and \$7,100 for all other tiers. Members 55+ can contribute \$1,000 more each year.

Important! Your full HSA contribution is not available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck each pay period. You may only spend the money that is available in your HSA at the time of service or care.

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

Higher education employees currently enrolled in the CDHP can update their HSA contribution amounts. To make a change, contact your agency benefits coordinator (ABC).

Enrolling in Social Security at age 65 automatically triggers Medicare Part A enrollment. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

Carrier networks

You have a choice of three provider networks (doctors and hospitals) for your medical care. But the providers in each network can change. Are your providers in the network for 2020? Once you make a choice, you are in this network for the year. If you do not make a choice, you will remain in the same network as 2019.

- **BlueCross BlueShield (BCBST) Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** includes more hospitals in Tennessee. You pay a monthly surcharge of \$40/\$80, which is included in the premium.
 - » \$40 for Employee only and Employee + child(ren) tiers
 - » \$80 for Employee + spouse and Employee + spouse + child(ren) tiers

Find out if your doctor and hospital are in a network at tn.gov/PartnersForHealth under **Health Options** and **Carrier Information**. Or, contact the carrier.

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

Cigna, 800.997.1617, 24/7, cigna.com/stateoftn

Pharmacy

All health plans include comprehensive prescription drug benefits.

- Your health plan determines your out-of-pocket copay or coinsurance prescription costs.
- How much you pay depends on if you choose a generic, preferred brand, non-preferred brand or specialty drug and whether you get a 1-30 day or a 31-90 day supply.

Information about benefits, vaccines and how to save money is 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 non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit. Schedule appointments for minor illnesses (cold, flu, allergies, etc.) for you or your family.

Save time - sign up in advance or register when you schedule your appointment through your carrier sponsored programs offered by BCBST (PhysicianNow) or Cigna (MDLive or AmWell).

Information is at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

| 2020 MONTHLY HEALTH PREMIUMS | | | |
|--------------------------------|--------------------------|-------------------|----------------|
| | BCBST & CIGNA LOCAL PLUS | CIGNA OPEN ACCESS | EMPLOYER SHARE |
| PREMIER PPO | | | |
| 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 | | | |
| 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* | | | |
| 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, are 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 if your coverage starts Sept. 2, 2020, through Dec. 31, 2020.

Behavioral health—managed by Optum

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services. **New in 2020 – members will get an ID card.**

NEW! Costs are waived for members who use select preferred substance use treatment facilities. Go to the Medical benefit improvements section on page 1.

Optum can:

- Find a provider (in person or virtual visits); explain benefits; identify best treatment options; schedule appointments; and answer questions.

For all programs and services, **and 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 education 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. Available in person or by virtual visit.
- A telephonic coaching program called **Take Charge at Work** helps people dealing with stress or depression. Available at no additional cost if you qualify. Participants can earn a wellness program cash incentive.

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **EAP**.

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

Wellness program—managed by ActiveHealth

The 2020 wellness program is available for state/higher education employees and spouses (excludes retirees). There will be a few cash incentive changes.

You and your spouse can each earn up to \$250 (\$500 annual maximum per family - same amounts as last year). Complete certain wellness activities to earn your cash incentives.

- **Cash Incentive changes:**
 - » **New Incentives:** Annual physical, Well-woman exam – Earn \$50 for each
 - » To be removed (no longer incentivized): Prostate screening

All other cash incentives currently in place will not change.

Information about programs, activities and a printable **Incentive Table** are at tn.gov/PartnersForHealth under **Wellness**. ActiveHealth will mail information to members in December.

Contact: **ActiveHealth**, 888.741.3390, M-F, 8-8, go.activehealth.com/wellnesstn

The **Diabetes Prevention Program (DPP)** will again be offered free to you in 2020. For details go to tn.gov/PartnersForHealth under **Other Benefits** and **Wellness** on the **DPP webpage**.

| IN-NETWORK 2020 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 |

Find a complete health plan comparison, as well as dental and vision comparisons, at tn.gov/PartnersForHealth. Click on **Publications** in the top navigation and go to **Insurance Comparison Charts**.

Other Benefits



Disability insurance—offered through MetLife

Disability insurance is offered to full-time state and higher education employees. You pay the full premium. **All sick leave, annual leave and comp time must be used before benefits are payable.**

All sick leave, annual leave and comp time must be used before benefits are payable.

- **Short-term Disability (STD):** Replaces a percentage of your income during a disability, which could last up to 26 weeks. Two coverage options are available.

Frequently asked questions (FAQs), including pregnancy: tn.gov/PartnersForHealth under **Other Benefits and Disability**.

- **Long-term Disability (LTD)** (state employees only): Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days. Four options are available.
 - » Higher education employees-contact your ABC about available LTD options.

Premium rates and age-brackets stay the same. Premiums increase in October if your salary is greater than the prior September, or you move into a higher age-bracket for LTD.

Apply for coverage or increase your coverage if already enrolled. In Edison, pick the benefit you want under STD and/or LTD if eligible. MetLife will mail you a “Statement of Health” form with medical questions. **Fax, email or mail with a postmark by Oct. 31 your completed/signed form to MetLife as directed.**

Application is subject to review and approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.

Information, including **how to calculate your rates**, is at tn.gov/PartnersForHealth under **Other Benefits and Disability**. Monthly premium rates are also in Edison.

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



Dental coverage

Two different Dental plans are offered. You pay the full premium. **Premiums will stay the same for both plans in 2020.** There are no changes in

benefits, deductibles, copays or allowances.

- **MetLife DPPO:** Use any Dentist, but save money staying in-network. Members pay co-insurance.
- **Cigna DHMO prepaid plan:** Required to use a Network Dentist. You select your Network General Dentist and notify Cigna. See the list of Dentists on the Cigna website. Members pay copays.

Information, including a comparison of the two plan options, is at tn.gov/PartnersForHealth under **Other Benefits and Dental**.

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—offered through Davis Vision

You pay the full premium. Choose from two options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials.
- **Expanded Plan:** Includes greater “allowances” (dollar amounts) and additional materials versus the Basic Plan.
- In both plans you pay copays and coinsurance on materials or other services when the cost exceeds the allowance.
- **Premiums will stay the same in 2020.** Additional benefits will be available for both plans in 2020. You’ll save money when using in-network providers.
- **All members in both vision plans get:** routine eye exams every calendar year; frames once every two calendar years; and a choice of eyeglass lenses or contact lenses once every calendar year.

Information is at tn.gov/PartnersForHealth under **Other Benefits and Vision**.

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

| 2020 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 |

| 2020 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 |

Flexible spending accounts (FSA)

Use flexible spending accounts (FSA) to pay for healthcare and dependent care while saving money on your taxes. For medical and limited purpose FSAs, all of your contribution is available upfront. Insurance-eligible state and higher education employees can enroll in these FSAs:

FSAs and 2020 contribution amounts (FSA, L-FSA and DC-FSA managed by PayFlex):

- **Medical FSA:** For medical, dental and vision expenses. Annual limit - \$2,700. Carryover limit - \$500.
- **Limited Purpose FSA (L-FSA):** For dental and vision expenses only. Annual limit - \$2,700. 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.
 - » 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). Per IRS rules, **PayFlex may need you to verify some debit card purchases by providing your explanation of benefits (EOB)/claims document. Make sure to respond or your debit card may be suspended.**
- **Transportation/parking FSA** is also available (state employees only) and is **managed by Benefits Administration (BA)**. The maximum amount that may be contributed to the transportation FSA and/or the parking FSA is \$265 per month. Debit card not provided. You will file claims with BA.

The **FSA/HSA chart** showing contribution amounts, tax benefits and how to use your funds is at tn.gov/PartnersForHealth under **Publications**.

****Important Enrollment Information**** You must choose how much money (elections) you'll put in your medical FSA or L-FSA and DC-FSA during annual enrollment (unless you have a special qualifying event). For the transportation/parking FSA, state employees can enroll during annual enrollment or at any time.

- » State employees enroll in Edison. Transportation/parking: Make changes outside of annual enrollment by submitting a paper form.
- » Higher education employees enroll on the PayFlex website.

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **Flexible 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

Find flexible benefits rules at tn.gov/PartnersForHealth under **Publications** and **Plan Documents, State Plan, Part II**.

Life insurance—offered through Securian Financial (MN Life)



Contact: Securian Financial, 866.881.0631 M-F, 7 a.m. to 6 p.m., lifebenefits.com/stateoftn

New: Securian Financial now has an online web tool "Benefit Scout" to help estimate the amount of life insurance you may need. Find it at 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 at no cost. If you enroll in health insurance, life insurance coverage increases based on your salary. You pay a premium for this additional coverage. Keep your beneficiary information current in Edison.

- Overall, premium rates will stay the same in 2020.
 - » If your salary goes up, your monthly premium may increase. At ages 65 and over, your coverage amounts will reduce.
- Basic dependent term life/basic AD&D insurance will automatically apply to your dependent(s) enrolled in your family health insurance. You will pay premiums for your dependent(s) coverage.

Voluntary accidental death & dismemberment (AD&D)

You can buy this insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident at work or elsewhere. Enroll in Edison.

- Premium rates stay the same in 2020.

Voluntary term life insurance

You can buy voluntary term life insurance for yourself, your spouse and children. You must apply for this insurance.

- Voluntary term life insurance rates are staying the same, but your monthly premium could go up if you increase your life insurance amount, or you move into a higher age-bracket.
- **To apply for coverage and update your beneficiaries, go to lifebenefits.com/stateoftn**

Information is at tn.gov/PartnersForHealth under **Other Benefits** and **Life Insurance**.





STATE OF TENNESSEE
 BENEFITS ADMINISTRATION
 DEPARTMENT OF FINANCE AND ADMINISTRATION

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Questions? Go to tn.gov/PartnersForHealth

Details on available benefits

Premiums

Health savings account (HSA) funding

Helpful resources, including websites, webinars and videos

How to enroll

WHAT YOU'LL FIND INSIDE

State and Higher Education Employees

IT'S ANNUAL ENROLLMENT TIME!

PARTNERS FOR HEALTH