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.


• 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](http://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](http://tn.gov/PartnersForHealth) on the Annual Enrollment webpage.
- **Watch videos on how to enroll and more.**
  - On the [tn.gov/PartnersForHealth](http://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](http://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](http://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](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](http://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**

### Health benefits

We offer three health plans (costs on page 3).

- **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](http://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.

---

**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](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.

---

**Learn more:** [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) | **Enroll online:** [www.edison.tn.gov](http://www.edison.tn.gov) | **Page 2**
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.

Learn more: tn.gov/PartnersForHealth | Enroll online: www.edison.tn.gov | Page 3

2020 MONTHLY HEALTH PREMIUMS

<table>
<thead>
<tr>
<th></th>
<th>BCBST &amp; CIGNA LOCAL PLUS</th>
<th>CIGNA OPEN ACCESS</th>
<th>EMPLOYER SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREMIER PPO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$136</td>
<td>$176</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$204</td>
<td>$244</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$284</td>
<td>$364</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$352</td>
<td>$432</td>
<td>$1,411</td>
</tr>
<tr>
<td>STANDARD PPO</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$92</td>
<td>$132</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$139</td>
<td>$179</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$195</td>
<td>$275</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$241</td>
<td>$321</td>
<td>$1,411</td>
</tr>
<tr>
<td>CDHP/HSA*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$60</td>
<td>$100</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$89</td>
<td>$129</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$125</td>
<td>$205</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$154</td>
<td>$234</td>
<td>$1,411</td>
</tr>
</tbody>
</table>

*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.

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.

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.

- 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.
  - Higher education employees-contact your ABC about available LTD options.

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

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

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

<table>
<thead>
<tr>
<th>2020 MONTHLY DENTAL PREMIUMS</th>
<th>CIGNA PREPAID PLAN</th>
<th>METLIFE DPPO PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACTIVE MEMBERS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$13.44</td>
<td>$23.64</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$27.91</td>
<td>$54.36</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$23.83</td>
<td>$44.72</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$32.76</td>
<td>$87.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2020 MONTHLY VISION PREMIUMS</th>
<th>BASIC PLAN</th>
<th>EXPANDED PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>ACTIVE MEMBERS</td>
<td></td>
<td></td>
</tr>
<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>
</tr>
</tbody>
</table>
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.**
  - **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.
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 you were treated 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.


प्रयोग करें: यदि आप किसी भी भाषा में बोलते हैं, तो आपको फ्री में सहायता प्राप्त करने के लिए सहायता प्राप्त कर सकते हैं। 1-866-576-0029 (TTY: 1-800-848-0298)

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 2020 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 under 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 under Wellness.
IT'S ANNUAL ENROLLMENT TIME!

State and Higher Education Employees

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

Questions? Go to tn.gov/PartnersForHealth