

PARTNERS
FOR HEALTH

State Group
Insurance Program

Continuing Insurance at Retirement

State and Higher Education
January 2018

If you need help...

For additional information about a specific benefit or program, refer to the chart below.

BENEFITS	CONTACT	PHONE	WEBSITE
Plan Administrator	Benefits Administration	800.253.9981 or 615.741.3590 — M-F, 8-4:30	tn.gov/finance partnersforhealthtn.gov
Health Insurance	BlueCross BlueShield of Tennessee	800.558.6213 — M-F, 7-5	bcbst.com/members/tn_state
	Cigna	800.997.1617 — 24/7	cigna.com/stateoftn
Health Savings Account	PayFlex	855.288.7936 — M-F, 7-7; Sat, 9-2	stateoftn.payflexdirect.com
Pharmacy Benefits	CVS/caremark	877.522.8679 — 24/7	info.caremark.com/stateoftn
Behavioral Health, Substance Use and Employee Assistance Program	Optum Health	855.HERE4TN — 24/7 (855.437.3486)	here4TN.com
Wellness Program	TBD	888.741.3390	partnersforhealthtn.gov (wellness tab)
Dental Insurance	Cigna	800.997.1617 — 24/7	cigna.com/stateoftn
	MetLife	855.700.8001 — M-F, 7-10	metlife.com/StateOfTN
Vision Insurance	Davis Vision	800.208.6404 — M-F, 7-10; Sat, 8-3; Sun, 11-3 Basic Client Code: 8155 Expanded Client Code: 8156	davisvision.com/stateofTN
Life Insurance	Securian (Minnesota Life)	866.881.0631 — M-F, 7-6	lifebenefits.com/stateoftn
	Unum (universal life and permoplan)	866.298.7636	none
The Tennessee Plan	POMCO	888.477.9307	TheTennesseePlan.com

Forms and handbooks...

All enrollment forms and handbooks referenced in this guide are located on our website at tn.gov/finance.

Online resources...

Visit the ParTNers for Health website at partnersforhealthtn.gov. Our ParTNers for Health website has information about all the benefits described in this guide—plus definitions of insurance terms that may be unfamiliar and answers to common questions from members. The website is updated often with new information and frequently asked questions.

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INTRODUCTION

Overview

The insurance options available to you at retirement are outlined in this guide. The first section explains eligibility and enrollment requirements and includes two subsections. The first is for Tennessee Consolidated Retirement System (TCRS) participants. The second is for higher education optional retirement plan (ORP) and state offline non-TCRS participants. It is important that you refer to the subsection that applies to you.

If you started working for the state for the first time on or after July 1, 2015, you are not eligible to continue or enroll in insurance at retirement.

For Additional Information

Your agency benefits coordinator (ABC) is your primary contact. He or she can provide you with forms and handbooks you need. For questions about eligibility, contact Benefits Administration. Our service center is your main point of contact regarding insurance once you retire.

All forms and handbooks referenced in this guide are on the Benefits Administration website. You can also get copies by calling our office or emailing retirement.insurance@tn.gov. You need to include your Edison ID (found on your Caremark card) and your address in your email.

Our Partners for Health website also has information about your benefits, definitions and answers to common questions.

Authority

Benefits and premiums for state and higher education members are set by the State Insurance Committee. The committee is authorized to:

- add, change or end any coverage offered through the state group insurance program
- change or discontinue benefits
- set premiums
- change the rules for eligibility at any time, for any reason

State Insurance Committee

- Commissioner of Finance and Administration (Chairman)
- State Treasurer
- Comptroller of the Treasury
- Commissioner of Commerce and Insurance
- Commissioner of Human Resources
- Two members elected by popular vote of general state employees
- One higher education member selected under procedures established by the Tennessee Higher Education Commission
- One member from the Tennessee State Employee Association selected by its Board of Directors
- Chairs of the House and Senate Finance, Ways and Means Committee

ELIGIBILITY AND ENROLLMENT

TCRS Participants

Continuing Coverage at Retirement

If you are enrolled in health insurance and meet the service requirements, you may continue coverage at retirement until you become eligible for Medicare due to age. Covered dependents can also continue coverage until they become eligible for Medicare due to age or no longer qualify as eligible dependents.

You and your dependents who become entitled to Medicare prior to age 65 must enroll in Medicare parts A and B to continue group health coverage until you become entitled to Medicare due to age.

If you are eligible for Medicare, you may be eligible for Supplemental Medical Insurance for Retirees with Medicare coverage (The Tennessee Plan). More information about the state's The Tennessee Plan is included in this guide.

To continue insurance benefits, the agency from which you retire must continue to participate in the state plan. If your former agency leaves the state group insurance program, your and your dependent's coverage will be canceled.

If your spouse is an employee enrolled in state group health insurance, you may continue coverage as a dependent on his or her contract instead of choosing retiree coverage. When your spouse ends employment, you may be eligible to apply via the special enrollment provision under your own eligibility as a retiree.

Retirees who are Medicare eligible due to age are no longer eligible for the group health plan and are not eligible to apply to cover their dependents on the state group health plan via the special enrollment provision.

You may also be eligible to enroll in dental and vision coverage. This guide explains your options and the rules for each type of coverage.

Service Requirements to Continue Group Health Coverage

Retiree coverage is only available to employees hired before July 1, 2015.

You must have at least 10 years of creditable service to continue group health insurance coverage. Unused sick leave may be counted. Military service that did not interrupt employment, service that was previously cashed out and not paid back to TCRS, educational leave, leave of absence or service with a local government agency cannot be counted.

You may include employment with the State of Tennessee, a state higher education institution or a local education agency that participates on the state group plan to calculate total employment. Only creditable service will count. Years of service applies to the minimum length of service required to continue coverage at retirement. It does not necessarily count toward premium reduction. If combining service to include local education employment, state premium support is provided on teaching service only.

If you are eligible to combine creditable state and local education service, you will be classified as a retiree under the plan from which you ended employment prior to retirement. For example, if you work for a participating local education agency for ten years, then work for a state agency for 10 years and retire, you will be considered a state retiree with 20 years of service for insurance purposes.

The eligibility guidelines are:

- Ten years of creditable service and at least three years of continuous insurance coverage in the plan immediately prior to final termination of employment. The date retirement pension benefits start (effective date of retirement with TCRS) must be on or before the date your active state coverage ends. This requirement for immediate commencement of

benefits will be waived if you become insured by a state, local education or local government agency that participates in the state group insurance program.

- Twenty years of creditable service and at least one year of continuous insurance coverage in the plan immediately prior to final termination of employment. The date retirement pension benefits start (effective date of retirement with TCRS) may be up to five years. The five-year requirement will be waived if you become insured by a state, local education or local government agency that participates in the state group insurance program.

You must receive a monthly TCRS retirement benefit to continue coverage. If you choose a lump-sum retirement benefit, you are not eligible to continue insurance at retirement.

Detailed information on the rules to continue insurance as a retiree can be found in the State Plan Document. This document is available in the publications section of the Benefits Administration website.

Application to Continue Group Health Coverage

You must submit an application to continue coverage at retirement to your ABC within one full calendar month of the end of active insurance. You must continue in the same health insurance option in which you are currently enrolled. Employees who were enrolled in the CDHP/HSA plan must note that retirees are not eligible for the seed money. They will be enrolled to continue coverage on the CDHP/HSA but without the seed money. You will be able to make changes to your insurance during the annual enrollment period each fall.

If you have 20 or more years of service and there is an allowed gap between your date of termination and date of retirement (the effective date of your TCRS pension benefit), you must submit the application within one full calendar month of the date of retirement.

Effective Date of Retiree Group Health Coverage

Retiree coverage is effective on the first day of the month following the end of active insurance coverage. If you have an allowed gap between your termination date and date of retirement, coverage will be effective on the first of the month following the date of retirement.

Individuals Eligible for Medicare

If you are eligible for Medicare Part A due to age, you cannot continue in group health coverage. If your initial date of employment with the state or other qualifying employer is prior to July 1, 2015, you may be eligible to apply for the state's Supplemental Medical Insurance for Retirees with Medicare program called The Tennessee Plan. You must be enrolled in at least Medicare Part A and receive a monthly TCRS pension benefit. You may also apply to cover your dependents who are eligible for Medicare when you enroll in The Tennessee Plan. If you qualify and enroll within 60 days of initial eligibility, you cannot be turned down for coverage due to age or health. The initial eligibility date is the date of TCRS retirement, the date active state group health coverage ends or the date of Medicare eligibility, whichever is later.

The Tennessee Plan is supplemental to Medicare parts A and B that helps fill most of the coverage gaps that Medicare creates. It does not cover prescription drugs. If you participate in The Tennessee Plan, you will need a separate Part D plan for your prescription drug needs. The Tennessee Plan will not coordinate benefits if you are currently enrolled in or join a Medicare advantage plan. This means if you have a Medicare advantage plan, The Tennessee Plan will not pay out any benefits.

Application for The Tennessee Plan Coverage

If you are eligible for Medicare at retirement, you can select The Tennessee Plan coverage on the application to continue insurance at retirement. You have 60 days from the initial eligibility date to enroll. Coverage is effective the first of the month following the end of your active insurance coverage or the first of the month following your date of retirement, whichever is later.

If you become eligible for Medicare due to age after retirement you will be sent an application approximately three months before your 65th birthday. The application must be submitted within 60 days of Medicare eligibility. Coverage will become effective on your date of Medicare entitlement provided the application is received timely. If you enroll in The Tennessee Plan and your spouse becomes entitled to Medicare at a later date, you have 60 days from the date of your spouse's eligibility to apply to add him or her to coverage.

If enrollment is not selected within 60 days of initial eligibility, you and your eligible dependent may apply through medical underwriting. Enrollment is subject to approval and may be denied. Benefits Administration will submit the application for review to the vendor. You must be enrolled in The Tennessee Plan to cover a dependent.

Once approved, you will receive an ID card from the vendor. It will show your name and identification number. If you are not satisfied with The Tennessee Plan, you can cancel it within 30 days after receipt. You will receive a refund of premiums paid in advance. Any claims paid during this period will be recovered.

End-stage Renal Disease

If you are eligible for Medicare as a result of end-stage renal disease, you may be eligible for extended group health benefits. Contact Benefits Administration for information on the eligibility criteria.

Dental Coverage

Continuation of dental insurance is NOT automatic at retirement.

COBRA Dental

If you are enrolled in the state-sponsored dental plan, you can continue your coverage for 18 months under COBRA. A notice will be mailed to your home once your active coverage ends. The COBRA enrollment form is separate from the application to continue insurance at retirement. If you choose to continue dental through COBRA, you must submit the enrollment form to Benefits Administration within 60 days of the end of your active coverage. Please note on the COBRA enrollment form that you are a TCRS retiree.

Retiree Dental

You may also choose to enroll in retiree dental coverage. Just select dental on your application to continue insurance at retirement. To enroll you must receive a monthly TCRS pension benefit. Dependent-only coverage is not available.

Vision Coverage

Continuation of vision insurance is NOT automatic at retirement.

COBRA Vision

If you are enrolled in the state-sponsored vision plan, you can continue your coverage for 18 months under COBRA. A notice will be mailed to your home once your active coverage ends. The COBRA enrollment form is separate from the application to continue insurance at retirement. If you choose to continue vision through COBRA, you must submit the

enrollment form to Benefits Administration within 60 days of the end of your active coverage. You will be billed directly for the premiums due. COBRA vision premiums cannot be deducted from your TCRS pension check.

Retiree Vision

If you continue health insurance at retirement, you are eligible for retiree vision coverage. If you do not select vision coverage at retirement, you can enroll during the annual enrollment period. Coverage will end when your group health enrollment ends. Dependents enrolled in group health coverage are eligible for coverage even if you are not enrolled in group health coverage.

Life Insurance

After you terminate employment, you will receive a letter from the life insurance carrier advising you of your options to continue coverage. No premium deductions are made through TCRS or Benefits Administration for life insurance. Coverage will be on a direct-pay basis to the carrier. All questions should be directed to the insurance carrier.

Basic Term Life

You may convert your basic group term life coverage to an individual policy. The type of policy is determined by the insurance carrier. The individual policy will not include any disability or accidental death and dismemberment benefits. Premiums are higher than those paid by active employees.

Voluntary Term Life

You may choose to continue (port) one-half your voluntary term life coverage under the group plan or convert to an individual policy.

- If you are under age 70, you may continue your coverage at the same premium rate as active employees. Coverage ends at the end of the year you reach age 70. You may request to convert to an individual policy at that time.
- If you are age 70 or older, you may only convert coverage to an individual policy. Premiums are higher than those paid by active employees.

Accidental Death and Dismemberment

AD&D coverage, both basic and voluntary, cannot be continued or converted. Coverage will terminate once your employment ends.

Waiver of Premium — Life Insurance

If you are under the age of 60 and terminate employment due to disability, you may be eligible to have your basic term, voluntary term or voluntary universal life insurance premium waived. You must apply within 12 months following the end of positive pay status and submit proof of total and permanent disability, showing that you have been totally and permanently disabled for nine consecutive months from the last day worked. The state's life insurance carrier will review your application for waiver and if approved, the carrier may require annual proof of disability to continue the waiver of premium.

Disability Participants

If you experience an injury or illness which results in disability, your initial date of employment with the state was prior to July 1, 2015 and you have at least five years of creditable service, you may be able to continue health coverage as a

disability retiree. There can be no lapse in coverage. The date retirement benefits start (retirement date) must be on or before the date your active state coverage ceased. If you are eligible for a service retirement, you must prove that total disability existed at the time of retirement. Proof of total disability must be shown by submitting an award letter from the Social Security Administration or approval by TCRS based on review of medical records. The required proof must show total disability existed on or before the date your active coverage ended.

Once you are eligible for Medicare Part A, you may continue in the plan to the point at which Medicare eligibility would have been attained had the disability not occurred. You must remain eligible for the disability allowance and retain Medicare Part B. If you do not enroll in Part B at the first opportunity, coverage will be terminated as of July 1 following refusal to take Part B.

Medicare will be the primary coverage, and the state plan will be secondary. Coverage will terminate once you reach the normal age for Medicare Part A.

If the effective date of your disability retirement is determined to be after the date that your active coverage ended, you are not eligible for reinstatement of health coverage.

Disability Insurance

If you have been enrolled in the state's short and/or long term disability insurance program for at least 12 calendar months and your active employment ends due to a reason other than disability, you may convert the coverage in which you have been enrolled within 31 days of termination of enrollment to an individual short and/or long term disability insurance policy or a non-State sponsored group short and/or long term disability insurance plan. (This option will not be available until January 1, 2019.) (Higher Education employees should contact the Agency Benefits Coordinator concerning options under the Higher Education long term disability insurance program.)

ELIGIBILITY AND ENROLLMENT

Higher Education ORP and Other Non-TCRS Participants

Continuing Coverage at Retirement

If you are enrolled in health insurance and meet the service requirements, you may continue coverage at retirement until you become eligible for Medicare due to age. Covered dependents can also continue coverage until they become eligible for Medicare due to age or no longer qualify as eligible dependents.

You and your dependents who become entitled to Medicare prior to age 65 must enroll in Medicare parts A and B to continue group health coverage until you become entitled to Medicare due to age.

If you are eligible for Medicare, you may be eligible for Supplemental Medical Insurance for Retirees with Medicare coverage (The Tennessee Plan). More information about the state's The Tennessee Plan is included in this guide.

To continue insurance benefits, the agency from which you retire must continue to participate in the state plan. If your former agency leaves the state group insurance program, your and your dependent's coverage will be canceled.

If your spouse is an employee enrolled in state group health insurance, you may continue coverage as a dependent on his or her contract instead of choosing retiree coverage. When your spouse ends employment, you may be eligible to apply via the special enrollment provision under your own eligibility as a retiree.

Retirees who are Medicare eligible due to age are no longer eligible for the group health plan and are not eligible to apply to cover their dependents on the state group health plan via the special enrollment provision.

You may also be eligible to enroll in dental and vision coverage. This guide explains your options and the rules for each type of coverage.

Service Requirements to Continue Group Health Coverage

Retiree coverage is only available to employees hired before July 1, 2015.

You must have at least 10 years of creditable service to continue insurance coverage. Unused sick leave may be counted. Military service that did not interrupt employment, educational leave, leave of absence or service with a local government agency cannot be counted.

You may include employment with the State of Tennessee, a state higher education institution or a local education agency that participates on the state group health plan to calculate total employment. Only creditable service will count. Years of service applies to the minimum length of service required to continue coverage at retirement. It does not necessarily count toward premium reduction. If combining service to include local education employment, state premium support is provided on teaching service only.

If you are eligible to combine creditable state and local education service, you will be classified as a retiree under the plan from which you ended employment prior to retirement. For example, if you work for a participating local education agency for 10 years, then work for a state agency for ten years and retire, you will be considered a state retiree with 20 years of service for insurance purposes.

The eligibility guidelines are:

- Ten years of creditable service, must be age 55 at the time employment ends with the participating agency and at least three years of continuous insurance coverage in the plan immediately prior to final termination for retirement.

The date retirement insurance benefits start must immediately follow active coverage ending. This requirement for immediate commencement of insurance benefits will be waived if you become insured by a state, local education or local government agency that participates in the state group insurance program.

- Twenty years of creditable service, must be age 55 and have at least one year of continuous insurance coverage in the plan immediately prior to final termination for retirement. The period of time between your final termination date and attainment of age 55 may be up to five years. This requirement for commencement of insurance benefits will be waived if you become insured by a state, local education or local government agency that participates in the state group insurance program.
- Twenty-five years of creditable service and one year of continuous insurance coverage in the plan immediately prior to final termination for retirement. The period of time between your final termination date and commencement of retirement insurance may be up to five years. This requirement for commencement of insurance benefits will be waived if you become insured by a state, local education or local government agency that participates in the state group insurance program.

Application to Continue Group Health Coverage

You must submit an application to continue coverage at retirement to your ABC within one full calendar month of the end of active insurance. You must continue in the same health insurance option in which you are currently enrolled. Employees who were enrolled in the CDHP/HSA plan must note that retirees are not eligible for the seed money. They will be enrolled to continue coverage on the CDHP/HSA but without the seed money. You will be able to make changes to your insurance during the annual enrollment period each fall.

If you have 20 or more years of service and there is an allowed gap between your date of termination and the date insurance benefits start, you must submit the application within one full calendar month of meeting conditions to continue coverage.

Effective Date of Retiree Group Health Coverage

Retiree coverage is effective on the first day of the month following the end of active insurance coverage. If you have an allowed gap between your termination date and date of retirement, coverage will be effective on the first of the month following the date of your eligibility to continue coverage.

Individuals Eligible for Medicare

If you are eligible for Medicare Part A due to age, you cannot continue in group health coverage. If your initial date of employment with the state or other qualifying employer is prior to July 1, 2015, you may be eligible to apply for the state's Supplemental Medical Insurance for Retirees with Medicare called The Tennessee Plan. You must be enrolled in at least Medicare Part A. You may also apply to cover your dependents who are eligible for Medicare when you enroll in The Tennessee Plan. If you qualify and enroll within 60 days of initial eligibility, you cannot be turned down for coverage due to age or health. The initial eligibility date is the date active state group health coverage ends or the date of Medicare eligibility, whichever is later.

The Tennessee Plan is supplemental to Medicare parts A and B that helps fill most of the coverage gaps that Medicare creates. It does not cover prescription drugs. If you participate in The Tennessee Plan, you will need a separate Part D plan for your prescription drug needs. The Tennessee Plan will not coordinate benefits if you are currently enrolled in or join a Medicare advantage plan. This means if you have a Medicare advantage plan, The Tennessee Plan will not pay out any benefits.

Application for The Tennessee Plan Coverage

Higher education ORP employees who are eligible for Medicare at retirement can select The Tennessee Plan coverage on the application to continue insurance at retirement. You have 60 days from the initial eligibility date to enroll. Coverage is effective the first of the month following the end of your active insurance coverage or the date of your Medicare entitlement, whichever is later.

If you become eligible for Medicare due to age after retirement and you are covered on the state retiree group health plan, you will be sent an application approximately three months before your 65th birthday. The application must be submitted within 60 days of Medicare eligibility. Coverage will become effective on your date of Medicare entitlement provided the application is received timely. If you enroll in The Tennessee Plan and your spouse becomes entitled to Medicare at a later date, you have 60 days from the date of your spouse's eligibility to apply to add him or her to coverage.

If enrollment is not selected within 60 days of initial eligibility, you and your eligible dependent may apply through medical underwriting. Enrollment is subject to approval and may be denied. Benefits Administration will submit the application for review to the vendor. You must be enrolled in The Tennessee Plan to cover a dependent.

Once approved, you will receive an ID card from the vendor. It will show your name and identification number. If you are not satisfied with The Tennessee Plan, you can cancel it within 30 days after receipt. You will receive a refund of premiums paid in advance. Any claims paid during this period will be recovered.

End-stage Renal Disease

If you are eligible for Medicare as a result of end-stage renal disease, you may be eligible for extended group health benefits. Contact Benefits Administration for information on the eligibility criteria.

Dental Coverage

Continuation of dental insurance is NOT automatic at retirement.

COBRA Dental

If you are enrolled in the state-sponsored dental plan, you can continue your coverage for 18 months under COBRA. A notice will be mailed to your home once your active coverage ends. The COBRA enrollment form is separate from the application to continue insurance at retirement. If you choose to continue dental through COBRA, you must submit the enrollment form to Benefits Administration within 60 days of the end of your active coverage. You will be billed directly for the premiums due.

Retiree Dental

If you are an ORP participant, you may also choose to enroll in retiree dental coverage. Just select dental on your application to continue insurance at retirement. Dependent-only coverage is not available.

Vision Coverage

Continuation of vision insurance is NOT automatic at retirement.

COBRA Vision

If you are enrolled in the state-sponsored vision plan, you can continue your coverage for 18 months under COBRA. A notice will be mailed to your home once your active coverage ends. The COBRA enrollment form is separate from the

application to continue insurance at retirement. If you choose to continue vision through COBRA, you must submit the enrollment form to Benefits Administration within 60 days of the end of your active coverage. You will be billed directly for the premiums due.

Retiree Vision

If you are an ORP retiree and continue health insurance at retirement, you are eligible for retiree vision coverage. If you do not select vision coverage at retirement, you can enroll during the annual enrollment period. Coverage will end when your group health enrollment ends. Dependents enrolled in group health coverage are eligible for coverage even if you are not enrolled in group health coverage.

Life Insurance

After you terminate employment, you will receive a letter from the life insurance carrier advising you of your options to continue coverage. No premium deductions are made through Benefits Administration for life insurance. Coverage will be on a direct-pay basis to the carrier. All questions should be directed to the insurance carrier.

Basic Term Life

You may convert your basic group term life coverage to an individual policy. The type of policy is determined by the insurance carrier. The individual policy will not include any disability or accidental death and dismemberment benefits. Premiums are higher than those paid by active employees.

Voluntary Term Life

You may choose to continue (port) one-half your voluntary term life coverage under the group plan or convert to an individual policy.

- If you are under age 70, you may continue your coverage at the same premium rate as active employees. Coverage ends at the end of the year you reach age 70. You may request to convert to an individual policy at that time.
- If you are age 70 or older, you may only convert coverage to an individual policy. Premiums are higher than those paid by active employees.

Accidental Death and Dismemberment

AD&D coverage, both basic and voluntary, cannot be continued or converted. Coverage will terminate once your employment ends.

Waiver of Premium

If you are under the age of 60 and terminate employment due to disability, you may be eligible to have your basic term, voluntary term or voluntary universal life insurance premium waived. You must apply within 12 months following the end of positive pay status and submit proof of total and permanent disability, showing that you have been totally and permanently disabled for nine consecutive months from the last day worked. The state's life insurance carrier will review your application for waiver and if approved, the carrier may require annual proof of disability to continue the waiver of premium.

Disability Participants

If you experience an injury or illness which results in disability, your initial date of employment with the state was prior to July 1, 2015 and you have at least five years of creditable service, you may be able to continue health coverage as a disability retiree. There can be no lapse in coverage. Proof of total disability must be shown by submitting an award letter from the Social Security Administration or approval by TCRS based on review of medical records. The required proof must show total disability existed on or before the date your active coverage ended.

Once you are eligible for Medicare Part A, you must also retain Medicare Part B and may continue in the plan to the point at which Medicare eligibility would have been attained had the disability not occurred. If you do not enroll in Part B at the first opportunity, coverage will be terminated as of July 1 following refusal to take Part B.

Medicare will be the primary coverage, and the state plan will be secondary. Coverage will terminate once you reach the normal age for Medicare Part A.

If the effective date of your disability retirement is determined to be after the date that your active coverage ended, you are not eligible for reinstatement of health coverage.

Disability Insurance

If you have been enrolled in the state's short and/or long term disability insurance program for at least 12 calendar months and your active employment ends due to a reason other than disability, you may convert the coverage in which you have been enrolled within 31 days of termination of enrollment to an individual short and/or long term disability insurance policy or a non-State sponsored group short and/or long term disability insurance plan. (This option will not be available until January 1, 2019.) (Higher Education employees should contact the Agency Benefits Coordinator concerning options under the Higher Education long term disability insurance program.)

GENERAL INFORMATION FOR ALL PLAN MEMBERS

Dependent Coverage

You may continue coverage for eligible dependents if they are covered at your retirement. Newly acquired dependents must be added within 60 days. If you are no longer eligible for the group health plan you cannot add dependents to your coverage.

Dependent Eligibility

The following dependents are eligible for coverage:

- Your spouse (legally married)
- Natural or adopted children
- Stepchildren
- Children for whom you are the legal guardian
- Children for whom the plan has qualified medical child support orders

All dependents must be listed by name on the application to continue insurance at retirement. A dependent can only be covered once within the same plan, but can be covered under two separate plans (state, local education or local government). Dependent children are eligible for coverage through the last day of the month of their 26th birthday.

Children who are mentally or physically disabled and not able to earn a living may continue health, dental and vision coverage beyond age 26 if they were disabled before their 26th birthday and they were already insured under the state group insurance program. The child must meet the requirements for dependent eligibility listed above. A request for extended coverage must be provided to Benefits Administration before the dependent's 26th birthday. The insurance carrier will decide if a dependent is eligible based on disability. Coverage will end and will not be restored once the child is no longer disabled.

Individuals Not Eligible for Coverage as a Dependent

- Ex-spouse (even if court ordered)
- Parents of the employee or spouse
- Foster children
- Children over age 26 (unless they meet qualifications for incapacitation)
- Live-in companions who are not legally married to the employee

Adding New Dependents

To add new dependents to your coverage, submit a retiree insurance change application within 60 days of the date the dependent is acquired. The acquire date is the date of birth, marriage or, in case of adoption, when a child is adopted or placed for adoption. Proof of the dependent's eligibility is required. Refer to the dependent definitions and required documents chart for the types of proof you must provide. Premium changes start on the first day of the month in which the dependent is acquired or the first of the next month depending on the coverage start date. A child named under a qualified medical support order must be added within 40 days of the court order.

If adding dependents while on single coverage, you must request the correct family coverage tier for the month the dependent was acquired so claims are paid for that month. This change is retroactive, and you must pay the premium for the entire month the dependent is insured.

To add a dependent more than 60 days after the acquire date, the following rules apply based on the type of coverage you currently have.

If you have single coverage

- The new dependent can enroll if he or she has a qualifying event under the special enrollment provisions or during the annual enrollment period.

If you have family coverage

- The new dependent can enroll if he or she has a qualifying event under the special enrollment provisions or during the annual enrollment period.
- The new dependent can also enroll if the level of family coverage you had on the date the dependent was acquired is sufficient to include the dependent without requiring a premium increase. You must have maintained that same level of family coverage without a break. The dependent's coverage start date may go back to the acquire date in this case.

More information about qualifying events is provided under the special enrollment provisions topic in this section of this guide.

Updating Personal Information

You must update personal information, such as home address, by calling the Benefits Administration service center. You will be required to provide the last four digits of your social security number, Edison ID, date of birth and previous address. You must also confirm authorization of the change before our office can update your information. It is your responsibility to keep your address and phone number current with Benefits Administration. TCRS retirees must submit a separate request directly to TCRS.

Annual Enrollment Period

During the fall of each year, you can make changes in your health, vision or dental coverage. Information is mailed to your home address prior to the enrollment period. The options you choose during the enrollment period will take effect on the following January 1. Coverage will remain in effect through December 31.

Canceling Health, Vision and Dental Coverage

Outside of the annual enrollment period, you can only cancel coverage for yourself and your dependents, if:

- You lose eligibility for the state group insurance program, or
- You experience a special qualifying event, family status change or other approved qualifying event, or
- You are enrolled in the prepaid dental option and there is not a participating general dentist within a 40-mile radius of your home

You must notify Benefits Administration within one full calendar month of any event that causes you or your dependents to become ineligible for coverage. You must repay any claims paid in error. Refunds for any premium overpayments are limited to three months from the date notice is received.

When canceled for loss of eligibility, coverage ends the last day of the month eligibility is lost. In the case of a divorce or legal separation, you cannot remove your spouse until a final decree is entered, unless your spouse or the court gives permission.

You may only cancel coverage outside of the annual enrollment period if you become newly eligible for another plan. You have 60 days from the date of the event to turn in an application and proof to Benefits Administration. The required proof is shown on the application. Approved reasons to cancel are:

- Marriage
- Adoption/placement for adoption
- New employment (self or dependents)
- Entitlement to Medicare, Medicaid or TRICARE
- Birth
- Divorce or legal separation
- Court decree or order
- Change in your place of residence outside of the national service area (i.e., move out of the U.S.)
- Change from part-time to full-time employment (self or dependent)

To cancel coverage, you must submit an insurance cancel request application. This form is available in the forms section of the Benefits Administration website in the retirement section.

If You Do Not Apply When First Eligible

If you do not apply to continue health coverage within a full calendar month of your initial eligibility, you may only apply later if you experience a special qualifying event. To apply, you must still be eligible for retiree health coverage and meet the criteria to continue coverage at the time your employment ended. If you are no longer eligible for health coverage, you may not enroll your dependents through a special enrollment event.

Special Enrollment Provisions

The Health Insurance Portability and Accountability Act (HIPAA) is a federal law that allows you to enroll in a group health plan due to certain life events. The state group insurance program will only consider special enrollment requests for health, dental and vision coverage.

The following are considered special qualifying events if they result in a loss of coverage:

- Death of a spouse or ex-spouse
- Divorce
- Legal separation
- Loss of eligibility (does not include loss due to failure to pay premiums or termination of coverage for cause)
- Termination of spouse or ex-spouse's employment
- Employer ends total premium support to the spouse's, ex-spouse's or dependent's insurance coverage (not partial)
- Spouse's or ex-spouse's work hours reduced
- Spouse maintaining coverage where lifetime maximum has been met
- Loss of TennCare (does not include loss due to non-payment of premiums)

If you experience one of these events, contact Benefits Administration or complete the retiree insurance change application. Application must be made within 60 days of the loss of coverage.

Important Reminders

- If enrolling dependents who qualify, you may change to another health option, if eligible
- Premiums for coverage type selected must be paid before the coverage can start
- Loss of eligibility does not include a loss due to failure to pay premiums on a timely basis or termination of coverage for cause

Reinstatement Following Voluntary Cancellation

If you cancel coverage and change your mind, coverage can be reinstated if you meet all of the following conditions:

- Premiums are paid current on the coverage termination date;
- You and your dependents continue to meet the eligibility requirements; and
- You submit a written request for reinstatement within one full calendar month of the coverage termination date.

Coverage for Dependents in the Event of Your Death

Survivor insurance is a continuation of insurance that allows covered dependents to apply to continue enrollment in the event of your death. There is no provision to allow enrollment of your non-covered dependents after your death.

Group Health

Your surviving dependents will receive up to six months of free health insurance coverage. Dependents must be covered at the time of your death and continue to meet eligibility rules. The surviving dependent must apply to continue coverage within 60 days of the expiration of the six months of free coverage or within 60 days of the notice of the termination of coverage, whichever is later.

The Tennessee Plan

Your surviving dependents may continue coverage if they were enrolled in The Tennessee Plan at the time of your death. Surviving dependents must apply to continue coverage within 60 days of the end of coverage under your enrollment or within 60 days of the notice of the termination of coverage, whichever is later.

Dental and Vision Coverage

Your surviving dependents may apply to continue coverage after your death as long as they still meet the eligibility rules. Application must be made within 60 days of the end of coverage under your enrollment or within 60 days of the notice of the termination of coverage, whichever is later.

Premiums for Surviving Dependents

Premiums will be deducted from any continuing TCRS retirement benefits. Otherwise, individuals will be billed directly. Dependents acquired by the survivor(s) after your death are not eligible for coverage.

Premium Payment

TCRS Retiree

Premiums are deducted from your monthly TCRS pension benefit. If the premium is greater than your retirement benefit, you will be billed directly by Benefits Administration each month. If the premium is greater than your retirement benefit, you can also choose to pay by bank draft.

Non-TCRS Retiree

You will be billed directly by Benefits Administration each month or you can choose to pay by bank draft.

Direct Billing

If you send a check for your premium, it must be received by the last day of the month for the next month's coverage. For example, your January premium is due no later than December 31.

If you pay your premiums by automatic deduction (ACH) from your bank account, the premium is withdrawn for the current month on or after the 15th of the month. For example, your January premium will be withdrawn from your bank account on or after January 15.

Non-payment of Premiums

Coverage will be canceled retroactively to the last month paid if premiums are not paid in full within 30 days of the due date. If your coverage is canceled due to failure to pay premiums on time, you can apply ONE TIME ONLY to get your coverage back. A request must be made within 30 days of the cancelation of coverage. On approved requests, coverage will not be reinstated until all past-due and current premiums are paid in full.

Claims

If continuing group health coverage, you will continue to use your current ID cards after you retire. You may receive a new card if changes are made. Questions regarding payment of claims should be directed to the insurance company. Questions about Medicare claims processing should be directed to Medicare.

AVAILABLE BENEFITS

This section provides a brief overview of the benefits available to you. For more detailed information, visit the Benefits Administration website or consult your member handbook.

Health Insurance

You have a choice of three health insurance options:

- Premier PPO
- Standard PPO
- CDHP/HSA

You also have a choice of three insurance carrier networks:

- BlueCross BlueShield Network S
- Cigna LocalPlus
- Cigna Open Access Plus (monthly surcharge applies)

With each healthcare option, you can see any doctor you want. However, each carrier has a list of doctors, hospitals and other healthcare providers that you are encouraged to use. These providers make up a network, and they have agreed to take lower fees for their services. Your cost is higher when if you use out-of-network providers.

Dental Insurance

The state offers two dental options.

- Prepaid Dental Plan (Cigna Dental Health Maintenance Organization — DHMO) provides services at fixed copay amounts. A limited network of dentists and specialists must be used to receive benefits.
- Dental Preferred Provider Organization (DPPO — MetLife) provides services with coinsurance. Any dentist may be used to receive benefits, but you will pay less if an in-network provider is used.

Prepaid Plan

- Must select and use a network provider for each covered family member
- Services at predetermined copayments
- No deductibles
- No claim forms
- No waiting periods
- No annual dollar maximum
- Preexisting conditions are covered
- Referrals to specialists are required
- No charge for oral exams, routine semiannual cleanings, most x-rays and fluoride treatments; however, an office visit copay will apply

DPPO Plan

- Use any dentist
- Pay coinsurance for basic, major, orthodontic and out-of-network covered services
- You or your dentist file claims for covered services

- Some services require a six-month waiting period from the coverage start date
- Twelve-month waiting period from coverage start date on replacement of missing tooth or orthodontics
- Referrals are not required
- Pre-treatment estimates are recommended for expensive services
- Dental treatments in progress at time of effective date may be pro-rated benefits

Vision Insurance

The state offers two vision options.

- Basic Plan offers discounted rates and allowances for services.
- Expanded Plan provides services with a combination of copays, greater allowances than the Basic Plan and discounted rates.

Both offer the same services, including:

- Routine eye exam once every calendar year
- Frames once every two calendar years
- Choice of eyeglass lenses or contact lenses once every calendar year
- Discount on LASIK/refractive surgery

What you pay for services depends on the plan you choose. With the basic plan, you pay a discounted rate or the plan pays a fixed-dollar allowance for services and materials. The expanded plan provides services with a combination of copays, allowances and discounted rates.

The basic and expanded plans are both administered by Davis Vision. You will receive the maximum benefit when visiting a provider in their network. However, out-of-network benefits are available.

Davis Vision offers some additional values which include:

- Zero copay for single vision, bifocal, trifocal or lenticular lenses purchased in-network.
- Free pair of eyeglass frames from Davis' "The Exclusive Collection" under the in-network Expanded Plan.
- Free pair of "Fashion Selection" eyeglass frames from Davis' "The Exclusive Collection" under the in-network Basic Plan.
- Free pair of frames at Visionworks retail locations.
- Forty percent discount off retail under the in-network Expanded Plan and 30 percent discount off retail under the in-network Basic Plan for an additional pair of eyeglasses, except at Walmart, Sam's Club or Costco locations.
- Twenty percent 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.

Employee Assistance Program

Your Employee Assistance Program (EAP) is administered by Optum. It is available to all retirees enrolled in health coverage. Your eligible dependents can also use EAP services even if they are not enrolled in health coverage. Receive five EAP visits, per situation, per year at no cost to you.

Master's level specialists are available around the clock to assist with stress, legal, financial, mediation and work/life services. They can even help you find a network provider, a plumber who works nights, find services for your elderly parents, theater tickets, all-night pharmacies and so much more.

Optum knows you are busy, and they want to provide you with information when you need it. All you have to do is call 855.Here4TN (855.437.3486).

Take Charge at Work: You will have access to a telephonic program that helps you identify your triggers and recognize and manage symptoms of stress and depression. Details coming, including how to see if you qualify for the program.

ParTNers for Health Wellness Program

Two voluntary wellness programs will be offered to enrolled retirees and spouses. Note: members must meet certain criteria to qualify for these programs:

- **Disease management:** For members with chronic diseases that include asthma, diabetes, coronary artery disease, congestive heart failure and chronic obstructive pulmonary disease (COPD).
- **Diabetes Prevention Program (DPP):** Classes for those who are pre-diabetic. Members must pre-qualify for this program.

If you are moderate or high risk for any of the five chronic conditions for Disease Management, you will be contacted by The ParTNers for Health wellness program to enroll for these programs. Enrollment is voluntary. More details about the DPP will be provided in 2018, including where to find a class and how to enroll should you meet the eligibility criteria.

Worth noting:

- All members have access to wellness and fitness center discounts through your health insurance network carrier (BlueCross BlueShield or Cigna). Go to the carrier's website to learn more.
- Cigna members have access to the Cigna nurse advice line. BlueCross BlueShield does not have a nurse advice line available.

We also want to make sure you are aware of available resources if you want to continue or start to improve your health! We recommend **Healthier Tennessee**, which you may already be involved in through your community. **Healthier Tennessee** is an initiative of the Governor's Foundation for Health and Wellness. This initiative promotes a healthy diet, strives to increase the number of Tennesseans who are physically active and works to reduce the number of those who use tobacco.

Healthier Tennessee's wellness tools are built around the concept of Small Starts®: simple, healthy actions you can turn into routine habits in as little as 10 minutes a day. Small Starts® tools are available for individuals. Learn more about the Small Starts® approach, tools and the free Streaks for Small Starts® app at healthiertn.com/streaks-for-small-starts.

And don't forget – with your health plan you won't pay anything for eligible preventive care – it's covered at 100% as long as you use an in-network provider. Members are encouraged to get age appropriate preventive services, which could include:

- annual preventive visit (i.e., physical exam)
- cholesterol test
- screening for colon cancer
- annual well woman visit
- osteoporosis screening
- screenings for breast or cervical cancer (women only)
- screening for prostate cancer (men only)
- flu vaccine
- pneumococcal vaccine

Talk to your doctor to find out what screenings and tests are right for you.

OTHER INFORMATION

Coordination of Benefits

If you are covered under more than one insurance plan, benefits will be coordinated for reimbursement if you follow the guidelines for your medical plan. At no time should reimbursement exceed 100 percent of charges.

As a retiree, your health insurance coverage through your former employer is generally considered primary for you unless you have Medicare. Even then, your health plan may be primary for a period of time if you have Medicare due to end-stage renal disease. Should you have other coverage, the consideration of primary and secondary benefits can depend on factors such as whether you are the head of contract or a dependent in those plans and whether the plan is an employee or retiree plan. If you are the head of contract in more than one retiree plan, the oldest plan is considered your primary coverage. If your spouse has coverage through his or her employer, that coverage will generally be primary for your spouse and secondary for you.

Primary coverage on children is determined by which parent's birthday comes earliest in the calendar year. The insurance of the parent whose birthday falls last will be considered the secondary plan. This coordination of benefits can be superseded if a court orders a divorced parent to provide primary health insurance coverage.

The plans require an annual verification of other coverage. This information must be returned to your health insurance carrier in order to process claims. Claims will not be processed until this information is received.

Subrogation

The medical plan has the right to subrogate claims. This means that the medical plan can recover the following:

- Any payments made as a result of injury or illness caused by the action or fault of another person
- A lawsuit settlement that results in payments from a third party or insurer of a third party
- Any payments made due to a workplace injury or illness

These payments would include payments made by workers' compensation insurance, automobile insurance or homeowners insurance whether you or another party secured the coverage.

You must assist in this process and should not settle any claim without written consent from the Benefits Administration subrogation section. If you do not respond to requests for information or do not agree to pay the plan back for any money received for medical expenses the plan has already paid for, you may be subject to collections activity.

Fraud, Waste and Abuse

Making a false statement on an enrollment or claim form is a serious matter. Only those persons defined by the group insurance program as eligible may be covered. Eligibility requirements for retirees and dependents are covered in detail in this guide.

If your covered dependent becomes ineligible, you must inform Benefits Administration and submit an application within one full calendar month of the loss of eligibility. Once a dependent becomes ineligible for coverage, he or she cannot be covered even if you are under court order to continue to provide coverage.

If there is any kind of error in your coverage or an error affecting the amount of your premium, you must notify Benefits Administration. Any refunds of premiums are limited to three months from the date a notice is received by Benefits Administration. Claims paid in error for any reason will be recovered from you.

Financial losses due to fraud, waste or abuse have a direct effect on you as a plan member. When claims are paid or benefits are provided to a person who is not eligible for coverage, this reflects in the premiums you pay for the cost of your healthcare. It is estimated that between 3-14 percent of all paid claims each year are the result of provider or member fraud. You can help prevent fraud and abuse by working with your plan administrator to fight those individuals who engage in fraudulent activities. Please contact Benefits Administration to report fraud, waste or abuse of the plan. All calls are strictly confidential.

How You Can Help

- Pay close attention to the explanation of benefits (EOB) forms sent to you when a claim is filed under your contract and always call the carrier to question any charge that you do not understand
- Report anyone who permits a relative or friend to “borrow” his or her insurance identification card
- Report anyone who makes false statements on their insurance enrollment applications
- Report anyone who makes false claims or alters amounts charged on claim forms

To File an Appeal

If you experience a problem relating to the plan policies or the services provided, there are established internal and external procedures to help you resolve your complaint. These procedures do not apply to any complaint or grievance alleging possible professional liability, commonly known as malpractice, or for any complaint or grievance concerning benefits provided by any other plan.

You should direct any specific questions regarding initial levels of appeal (the internal appeal process) to the insurance carrier. Other appeal questions may be directed to the Benefits Administration appeals coordinator at 615.741.4517 or 866.576.0029.

Administrative Appeals

To file an appeal about an administrative process or decision (e.g., transferring between health plans, effective dates of coverage issues or timely filing issues) you may submit your request for review in writing to Benefits Administration.

Benefit Appeals

Before starting an appeal related to benefits (e.g., a prior-authorization denial or an unpaid claim), you should first contact the insurance company to discuss the issue. You may ask for an appeal if the issue is not resolved to your satisfaction.

Different companies manage approvals and payments related to your medical, behavioral health, substance use and pharmacy benefits. To avoid delays in the processing of your appeal, make sure that to direct your request to the correct company. You have insurance cards for medical and pharmacy. You can find member service numbers for medical and behavioral health and substance use on your medical card. Your pharmacy card has the number for pharmacy.

Appealing to the Insurance Company

To start an appeal (sometimes called a grievance), call the toll-free member service number on your insurance card. You may file a formal request for an appeal or member grievance by completing a form or as otherwise instructed.

The insurance company will process internal levels of appeal — Level I and Level II appeals. Decision letters will be mailed to you at each level. These letters will tell you if you have further appeal options (including independent external review) and if so, how to pursue those options and how long you have to do so.

Pursuing Further Action

In cases where internal and external appeal procedures have been completed, decision letters will notify you of the option to pursue further action through litigation.

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).

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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 kalangan 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).

સુચના: 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).

دی:ری گب سامت اب .دشاب یم مهارف 866-576-0029 (TTY: 1-800-848-0298) امش یارب ناگیار تروصب ینابز تالی هسنت ،دی نک یم وگتفگ یسراف نابز هب رگا: هجوت

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 tn.gov/finance/fa-benefits. 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 has created a Summary of Benefits and Coverage (SBC). The SBC describes your 2018 health coverage options. You can view it online at tn.gov/finance/fa-benefits/sbc 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 guide 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 guide and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at tn.gov/finance/fa-benefits/publications.

Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications at tn.gov/finance/fa-benefits/publications, including, but not limited to, a sample basic term life/basic AD&D certificate, sample optional AD&D certificate, Medicare supplement plan document, brochures and handbooks for medical, pharmacy, dental, vision, life insurance and the Medicare supplement.

To obtain a copy of the privacy notice describing, in greater detail, the practices concerning use and disclosure of your health information, visit our website or call Benefits Administration to request a copy.

TERMS AND DEFINITIONS

Acquire Date

The acquire date is the date that establishes a relationship between you and your dependents. Some examples are date of marriage for a spouse, date of birth for a natural child or date of legal obligation if you are appointed as a guardian.

Balance Billing

If you get treated by out-of-network providers, you can be subject to balance billing by the out-of-network provider. This is the process of billing a patient for the difference between the provider's charges and the amount that the provider will be reimbursed from the patient's insurance plan. For example, let's say that a doctor typically charges \$100 for a certain service. An in-network doctor has agreed to provide the same service for a reduced rate of \$75 and he or she writes off the rest of the charge. An out-of-network provider has not agreed to any reduced rates as he or she does not have a contract with the carrier and will bill the entire charge of \$100. However, the insurance carrier will not reimburse more than \$75 for the service which means that you may owe the out-of-network provider the additional \$25.

Claims

Claims are the bills received by the plan after a member obtains medical services.

Coinsurance

Coinsurance is the percentage of a dollar amount that you pay for certain services. Unlike a fixed copay, coinsurance varies, depending on the total charge for a service.

Copay

A copay is a flat dollar amount that you pay for certain services like office visits and prescriptions.

Creditable Service

You earn creditable service when an agency that participates in the state group health plan contributes to your pension with TCRS for your service with the state of Tennessee or a participating local education or local government agency. Local government service cannot be combined with any other local government, local education or state service. Vested members may also establish credit in TCRS for up to four years of eligible military service. If this service did not interrupt your state employment, it cannot be counted for insurance eligibility purposes. At retirement, unused sick leave may be converted to retirement service credit. If you cashed out TCRS service and did not buy it back, you will not be able to count those years as creditable service for insurance purposes or as your first date of hire with the state or participating local education agency. Non-TCRS participants earn creditable service for insurance based on the years of service with the employer that participates in the state plan in which the employee qualified for insurance coverage.

Date of Retirement

For TCRS participants, your date of retirement is the effective date of your retirement pension.

Deductible

A fixed dollar amount you must pay each year before the plan pays for services that require coinsurance.

Drug List

The drug list is a list of covered drugs. The listing includes generic and preferred brand drugs covered by the plan. This list is often called a formulary.

Drug Tiers

The drugs covered by the state's pharmacy benefit are grouped into three tiers — generic, preferred brand and non-preferred brand. Each tier has a different payment amount.

Due to Age (Medicare Eligibility)

Due to age refers to the first of the month that a member turns age 65. If your birthday falls on the first day of the month, then you will be considered eligible due to age on the first of the prior month.

Fully Insured Plan

Under a fully insured plan, an insurance company, rather than a group sponsor (like the state) pays all claims. The sponsor pays a premium to the insurance company. The state's dental, long-term care and vision plans are fully insured.

Generic Drug (Tier One)

A generic drug (also called tier one) is a Food and Drug Administration (FDA) approved copy of a brand name drug. A generic medicine is equal to the brand name product in safety, effectiveness, quality and performance. You pay the least when you fill a prescription with a generic drug.

Group Health Plan

Group health plan refers to the healthcare options offered by the state group insurance program. It does not include the Medicare supplement plan.

Guarantee Issue

Guarantee issue means that you cannot be denied coverage and do not have to answer questions about your health history as long as you enroll within a certain amount of time.

Head of Contract

The head of contract is the retiree who worked for a participating employer group and enrolled in coverage. Two married retirees who both worked for participating employer groups could each be the head of their own contract or one could be the head of contract and the other a covered dependent spouse. A surviving spouse who continues coverage based on the eligibility through a deceased retiree also becomes a head of contract on the new enrollment.

Health Insurance Portability and Accountability Act (HIPAA)

The Health Insurance Portability and Accountability Act (HIPAA) is legislation that protects health insurance coverage for persons who lose or change jobs and establishes a privacy rule and national standards for protecting personal health information. HIPAA means your personal health information cannot be shared without your consent and protects your privacy.

In-Network Care

In-network care is provided by a network provider. Costs for in-network care are usually less expensive than out-of-network care as a result of special agreements between insurance carriers and providers.

Maximum Allowable Charge (MAC)

The maximum allowable charge (MAC) is the most that a plan will pay for a service from an in-network provider. If you go to an out-of-network provider who charges more than the MAC, you will pay the difference between the MAC and the actual charge.

Meeting Your Deductible

Meeting your deductible means you have reached your annual deductible. This is the amount you pay each year before the plan pays for services that require coinsurance.

Network

A network is a group of doctors, hospitals and other healthcare providers contracted with a health insurance carrier to provide services to plan members for set fees.

Non-Preferred Brand Drug (Tier Three)

A non-preferred brand drug (also called tier three) belongs to the most expensive group of drugs. You will pay the most if your prescription is filled with a non-preferred brand.

Out-of-Network Care

Out-of-network care refers to healthcare services from a provider who is not contracted with your insurance carrier. Costs for out-of-network care are usually more than for in-network care. The benefits paid are usually based on the maximum allowed by the plan. When out-of-network charges are higher than the maximum allowed, the member pays the difference.

Out-of-Pocket Maximum

An out-of-pocket maximum is the most you will pay for services in any given year. The out-of-pocket maximum does not include premiums. Once you reach your out-of-pocket maximum, the plan pays 100 percent of your eligible expenses for the rest of the year. There are separate maximums for in-network and out-of-network services. A separate out-of-pocket maximum applies to in-network pharmacy in the standard and partnership options.

Preferred Brand Drug (Tier Two)

A preferred brand drug (also called tier two) belongs to a group of drugs that cost more than generics but less than non-preferred brands.

Preferred Provider Organization (PPO)

A PPO gives plan participants direct access to a network of doctors and facilities that charge pre-negotiated (and typically discounted) fees for the services they provide to members. Plan participants may self-refer to any doctor or specialist in the network. The benefit level covered through the plan typically depends on whether the member visits an in-network or out-of-network provider when seeking care.

Premium

The amount you pay each month for your coverage, regardless of whether or not you receive health services. What you pay depends on where you work (state, higher education, local education or local government) and the benefit option you select.

Preventive Care

Preventive care refers to services or tests that help identify health risks. For example, preventive care includes screening mammograms and colonoscopies as well as regular blood pressure checks. In many cases, preventive care helps a patient avoid a serious or even life-threatening disease.

Primary Care Physician

Primary care physician (also known as PCP) refers to your regular medical doctor. This is the doctor you see most often.

A PCP can be a general practitioner, a doctor who practices family medicine, internal medicine, pediatrics or an OB/GYN. Nurse practitioners, physician's assistants and nurse midwives (licensed healthcare facility only) may also be considered primary type providers when working under the supervision of a primary care provider.

Self-Insured Plan

Under a self-insured plan, a group sponsor (like the state) or employer, rather than an insurance company, is financially responsible for paying the plan's expenses, including claims and plan administration costs. The state's health insurance plans are self-insured.

Special Enrollment Provision

A rule that allows persons to request enrollment beyond the initial eligibility period due to certain life events.

Special Qualifying Event

A personal change in status, such as divorce or termination of spouse or ex-spouse's employment, which may allow persons to change benefit elections.

The Plan

In the broadest sense of the word, plan is the applicable State of Tennessee Comprehensive Medical and Hospitalization Program. Plan may also refer to specific group plans within the larger comprehensive plan, such as the state plan, the local education plan or the local government plan.

Q&A

If I am Medicare eligible when I retire, can I continue to cover my spouse who is not yet Medicare eligible?

If you meet the criteria to continue group health coverage and are in paying status (if you are a TCRS participant), you may continue your spouse's group health coverage. If you do not continue spouse coverage immediately upon retirement, you cannot add them to coverage at a later date.

If you are enrolled in coverage based upon the eligibility of your deceased spouse, you cannot add your new spouse to coverage if you remarry.

If I become eligible for Medicare prior to the age of 65, will my insurance be terminated? What about my dependents?

If you or your covered dependent becomes entitled to Medicare prior to the age of 65, Medicare parts A and B must be obtained to keep group health coverage until you or your affected dependent would have become Medicare eligible by virtue of age. Medicare will become primary and the state group health plan will pay secondary. If parts A and B are not taken when first eligible, coverage will be terminated.

Is my spouse eligible for The Tennessee Plan?

If you are enrolled in The Tennessee Plan, you may apply to cover your Medicare-enrolled spouse. If you do not apply within 60 days of initial eligibility, your spouse must apply as a late applicant and will be subject to approval.

If you are enrolled in coverage based upon the eligibility of your deceased spouse, you cannot add your new spouse to coverage if you remarry.

If I do not continue group health coverage when I retire because I will have coverage through my spouse, can I apply for coverage later?

If you met the minimum criteria to continue group health coverage when you retired, you may apply for the state's group health plan through a special enrollment provision if you lose other creditable health coverage. You must still meet the plan eligibility rules.

Can I change my health insurance option or carrier when I continue coverage at retirement?

You must continue with the same health insurance option you were enrolled in immediately prior to retirement.

VISION COVERAGE

If I am over age 65 and enrolled in the state's The Tennessee Plan, am I eligible to enroll in the retiree vision plan?

No. You must be covered by the retiree group health plan to enroll in the retiree vision plan. If you were covered by the vision plan as an active employee, you should receive a COBRA notification and may apply to continue the vision coverage through COBRA. Premiums for COBRA vision will be billed directly to you.

If I continue coverage in the retiree group health plan for my spouse only, can my spouse enroll in the retiree vision plan?

Yes. As long as your spouse is covered under the retiree group health plan, you may apply for spouse-only coverage in the retiree vision plan.

If I continue coverage in the retiree group health plan for myself only, can my spouse and I both enroll in the retiree vision plan?

No. If your spouse is not enrolled in the health plan, you cannot enroll him or her in vision.

DENTAL COVERAGE

How do I know if I am eligible for retiree dental benefits?

To qualify for retiree dental coverage, you must receive a monthly retirement check from TCRS or participate in an ORP with a higher education agency.

How do I know if my dependents are eligible for dental benefits?

If you are eligible for retiree dental coverage, your dependents are also eligible. You must provide documentation to verify your dependents' eligibility before they can be enrolled in coverage.

How do I find out which dentists are considered in network?

To find up-to-date network information, call the dental carrier directly or do an online search on the carriers' website.

How will the state deduct my dental premiums?

Premiums will be deducted from your TCRS check each month. If there is not enough money in your TCRS check or you are an ORP participant, the state will send a bill to your home.

If I live out of state, can I still enroll in dental coverage?

Yes. If you select the prepaid plan you must still select and use a network dentist.

What if I recently retired and now have COBRA dental coverage?

If you had dental coverage when you stopped working, then you can often keep this coverage at the COBRA premium. This coverage lasts for 18 months. If you meet the eligibility criteria, you can enroll in retiree dental coverage when your COBRA coverage expires. You will need to contact Benefits Administration 60 days prior to the expiration of your COBRA coverage to request an application. You must indicate the requested future effective date when you submit your application.

Can I cancel retiree dental coverage if I change my mind?

You may only cancel coverage during the fall enrollment period unless you have a qualifying event. Requests to cancel coverage due to a family status change must be submitted within 60 days of the qualifying event. Supporting documents must be provided. The insurance cancel request application provides information about qualifying events. It is available on the forms section of the Benefits Administration website.

Who do I call if I have questions about my dental benefit?

For information on covered services, please contact the dental carriers directly.

