

**PARTNERS**  
**FOR HEALTH**

**ANNUAL ENROLLMENT**  
**STATE AND**  
**HIGHER EDUCATION**

**Oct. 1 through Oct. 16, 2020**

# Watch this webinar online



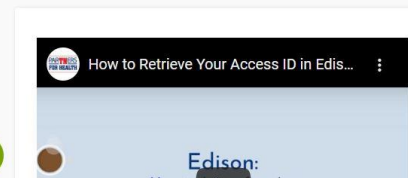
## Videos

All of these videos are available on the Partners for Health YouTube channel.

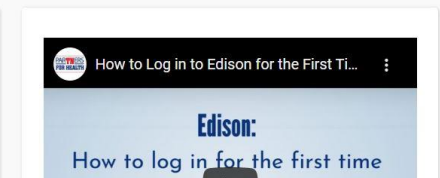
### Enroll in Edison

New hires: You can log in to Edison to enroll in your benefits. [Click here to visit the Edison home page.](#)

### Retrieve your Access ID



### Log in to Edison for the first time



# We will provide details about:

- Annual Enrollment Period
- Important Updates for 2021
- Enrollment
- Help
- Health Benefits
- Other Benefits
- Tour of ParTNers for Health website

# Annual Enrollment Period

**Oct. 1 through Oct. 16 at 4:30 p.m. CT**

- Choose or update benefits for 2021
- Choices are effective January 1 – December 31, 2021
- During annual enrollment, state employees **MUST** choose your health savings account (**HSA**) and flexible spending account (**FSA**) dollar amounts if you want to put money in them for 2021.
- **Enrolling new dependents?** We need documents to prove their relationship to you. The deadline for documents is October 16 at 4:30 p.m. CT.

**After annual enrollment - can only make changes to your coverage:**

- Lose eligibility
- Have a qualifying event/family status change

# Annual Enrollment Period

- If you don't make changes, your current medical, dental and vision selections will stay the same.
- **Networks and benefits may change and impact you. Even if you don't make any changes, you should review your enrollment selections each year.**

# Important 2021 Updates

- **Health insurance premiums will increase in 2021**
  - 2.8% increase
- **Other Benefits Premiums**
  - There will be no increases for vision, disability and life
  - Dental Prepaid premiums will increase by 3%
  - Dental DPPO premiums will not increase

To see all premiums, go to:

[tn.gov/PartnersForHealth/insurance-premiums](https://tn.gov/PartnersForHealth/insurance-premiums)

# Important 2021 Updates

- **Same health plans**

- Premier preferred provider organization (PPO)
- Standard PPO
- CDHP/HSA

- **Same network options**

- BlueCross BlueShield Network S
- Cigna LocalPlus
- Cigna Open Access Plus (OAP)

- **Copays, coinsurance and deductibles stay the same**

# Important 2021 Updates

- **Vendor/Insurance Carrier**

- Pharmacy: CVS Caremark
- Dental Prepaid: Cigna
- Dental DPPO: MetLife
  
- HSA/FSA vendor will change: Optum Bank
  - ❖ This change begins Jan. 1, 2021
  - ❖ Affected members should have received an email with additional details
  - ❖ Those impacted by this change will continue to receive more information



# Enrollment

Enroll or make changes online in Edison (unless otherwise noted):

- Go to [www.edison.tn.gov](http://www.edison.tn.gov)

We want you to be able to navigate Edison as easily as possible and find you what you need.

- For example, look for the green “Benefits Annual Enrollment” button on the Edison home page to get started with the enrollment process.
- 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, change your password, and more!

- On [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) – click the **Video** link at the top

# Here's Help!

Visit [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)

- Here you'll find:
  - **Videos** about your benefits
  - A blue **Questions** button to the help desk:
    - <https://benefitssupport.tn.gov/hc/en-us>
  - A green **Help** button to CHAT with a representative during business hours

# Benefits

Health plans – you have the choice between three different plans.

Preventive care is free, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium – but lower out-of-pocket costs for deductible, copays and coinsurance
- **Standard PPO:** Lower monthly premium than the Premier PPO – but higher out-of-pocket costs for deductible, copays and coinsurance
- **CDHP/HSA:** Lowest monthly premium – but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays

# Benefits

## More information about the **CDHP/HSA**:

- The **HSA** can help you **save** for healthcare costs. You get tax benefits, the money rolls over each year and you can keep the money if you leave/retire. You can put premium savings can go into your HSA to pay your deductible!
  - Learn more at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **CDHP/HSA Insurance Options**.
- **HSA IRS maximum contributions** – There is an annual limit on how much money can be put into a HSA.
  - **The 2021 amounts are:**
  - \$3,600 for employee only coverage
  - \$7,200 for all other tiers
  - Members 55 or older can contribute \$1,000 more each year
- **State puts \$250 (employee only) or \$500 (all other tiers) into your HSA.**
  - This money applies to your yearly maximum contribution amount.
  - State HSA contribution - not available if your coverage starts Sept. 2, 2021, through Dec. 31, 2021.

# Important HSA Information

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** enter their HSA contribution amounts **each year** in Edison.
- **Higher education employees** enrolled in the CDHP can update their HSA contribution amounts by contacting their agency benefits coordinator (ABC).
- **Remember, the HSA vendor is changing to Optum Bank**
  - Check your account and be proactive!

# Carrier Networks

**Choose between three networks (doctors, hospitals, facilities) for your medical care.**

There are two narrow networks, BlueCross BlueShield (BCBST) Network S and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and costs low. There is also one broad network, Cigna OAP, for maximum choice.

- **BCBST Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** is a broad network with the most providers in Tennessee. OAP gives you access to more providers than the other networks, but this broad choice costs more. You pay a monthly surcharge of \$40/\$80, which is added to the premium.
  - \$40 more for Employee only/Employee+child(ren) tiers
  - \$80 more for Employee+spouse/Employee+spouse+child(ren) tiers
- **To find out if your doctor/hospital are in a network, go to [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Health Options** and **Carrier Information**.**

# Carrier Networks

- **Important! Carrier Network Information**
- Each network (BCBST S, Cigna LP and OAP) has providers (doctors, hospitals and facilities) throughout Tennessee and across the country. It's important to check the networks carefully. The network choice you make during Annual Enrollment is for the entire plan year (Jan.1 until Dec. 31), subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes in enrollment of plan members and dependents as a special enrollment.
- **Network providers and hospitals can and do change.** Benefits Administration cannot guarantee that all providers and hospitals that are in a network at the beginning of the year will stay in that network for the entire year. **A provider or hospital leaving a network is not a qualifying event and does not allow you to make coverage changes.**

# Pharmacy Benefits

All health plans include full prescription drug benefits. The health plan you choose determines your out-of-pocket prescription costs (copay, coinsurance, deductible and out-of-pocket maximum).

- How much you pay will depend on three things:
  - the drug tier - if you choose a generic, preferred brand, non-preferred brand or specialty drug (called tiers) drug;
  - the day supply you receive - 30-day (or <30) supply or a 90-day (>31) supply; and
  - where you fill your prescription – at a retail, Retail-90 or mail order pharmacy.
- **New** - In 2021, the covered drug list (formulary) will change. In some cases, if there are other drugs that offer the same or similar clinical benefits at a lower cost, the plan will no longer cover certain drugs and other products on the current drug list. If you are taking one of these drugs, you and your prescribing physician will receive a letter from CVS Caremark in November. The letter will explain which drug(s) will be no longer covered under the plan, provide your covered drug options, and the appeal process for possible continued coverage.
- **New** - In 2021, some osteoporosis medications will be added to the maintenance tier drug list.

Information about pharmacy benefits, vaccines and ways to save money is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Health Options** and **Pharmacy**.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)





# Telehealth – 24/7 virtual medical care

Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere, at any time. The cost is less than a typical office visit when you use PhysiciansNow, MDLive or Amwell programs sponsored by BlueCross BlueShield (BCBST) and Cigna.

- Schedule an appointment for minor illnesses (cold, flu, allergies, etc.) for you or your family at a time that works for you, in the comfort of your own home.

## Save time – create your user profile in advance.

- **BCBST members:**
  - Log into BlueAccess at [bcbst.com/members/tn\\_state/](http://bcbst.com/members/tn_state/)
  - Look for and select **Talk With a Doctor Now**
  - Or, call 888.283.6691
- **Cigna members:**
  - Log into MyCigna.com
  - Look for **MDLive** or **Amwell** and select the vendor of your choice
  - Or, call 888.726.3171 for MDLive or 855.667.9722 for Amwell

## Cost:

- **PPO members:** Copay is \$15
- **CDHP members:** You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies

Find more information at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Telehealth**.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)



# Behavioral Health & Substance Use Services – managed by Optum

- All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services. Newly enrolled members get an Optum ID card to use for services.
- **NEW** – Talkspace online therapy: for all members with behavioral health benefits. Download the secure app through [HERE4TN.com](https://HERE4TN.com). Communicate securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit. Costs are waived for members who use certain preferred substance use treatment facilities.
- Find more information at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Health Options** and **Behavioral Health**.

# Employee Assistance Program (EAP) – managed by Optum

EAP services are available to all benefits-eligible employees and eligible dependents – even if your dependents are not enrolled in a health plan.

- Members get five EAP counseling visits, per problem, per year, per individual at no cost.
  - Available in person or by virtual visit.
- **NEW** – Sanvello: on-demand mobile app to help with stress, anxiety and depression
- **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work.
- Find more information at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **EAP**.

# Wellness Program

The 2021 wellness program for state/higher education employees and spouses (excludes retirees) has a few cash incentive changes.

- **Members can each earn up to \$250 (\$500 annual maximum).** Complete certain wellness activities to earn cash incentives.
- **Cash Incentive changes:**
  - **New Incentive: Healthy You group coaching sessions** – earn \$50 per session/maximum of three sessions for \$150.
  - **Weight Management program:** Members eligible for the program will only be eligible to complete the first class once and receive an incentive payment.
  - All other cash incentives currently in place will not change.

Information about programs, activities and a **printable Incentive Table** are at [tn.gov/PartnersForHealth](http://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](http://go.activehealth.com/wellnesstn)

\*Members must be in a positive pay status to receive an incentive. The cash incentive for both the employee and eligible spouse will be deposited directly into the member's paycheck and will be taxed.

# 2021 Monthly Premiums

## Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	CDHP/HSA*
Employee Only	\$140	\$95	\$62
Employee + Child(ren)	\$210	\$143	\$91
Employee + Spouse	\$292	\$200	\$129
Employee + Spouse + Child(ren)	\$362	\$248	\$158

• Premiums shown are for the employee share for **active employees**. Complete premium charts are found at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth). Click on **Premiums** in the top navigation.

• Premiums are for the BCBS Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.

\*The state will put \$250 (emp. only) or \$500 (other tiers) into your HSA annually. Not available for coverage starting September 2021, through Dec. 31, 2021.

# 2021 Deductibles and Out-of-Pocket Maximums

	Premier PPO	Standard PPO	CDHP/HSA
	In-Network	In-Network	In-Network
<b>Deductibles</b>			
Employee only	\$500	\$1,000	\$1,500
Employee + Child(ren)	\$750	\$1,500	\$3,000
Employee + Spouse	\$1,000	\$2,000	\$3,000
Employee + Spouse + Child(ren)	\$1,250	\$2,500	\$3,000
<b>Out of Pocket Maximum</b>			
Employee only	\$3,600	\$4,000	\$2,500
Employee + Child(ren)	\$5,400	\$6,000	\$5,000
Employee + Spouse	\$7,200	\$8,000	\$5,000
Employee + Spouse + Child(ren)	\$9,000	\$10,000	\$5,000

# Disability Insurance (employee paid) – offered through MetLife

Disability insurance is offered to full-time state/higher education employees through MetLife.

- In 2021, premium rates and age-brackets will stay the same. Premiums increase as of October 2020 if your salary is greater on Sept. 1, 2020, than Sept. 1, 2019, or if you move into a higher age bracket for LTD.
- Members pay the full monthly 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.
  - Frequently asked questions (FAQs), including pregnancy: [tn.gov/PartnersForHealth](https://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/HR office about available LTD options.

# Disability Insurance (employee paid) – offered through MetLife

- **Apply for coverage** or increase your coverage if already enrolled. In Edison, pick the benefit you want under STD and/or LTD. MetLife will mail you a “Statement of Health” form with medical questions. **Fax, email or mail with a postmark by Nov. 6, your completed/signed form to MetLife as directed.**



# Dental Benefits (employee paid)

Two different Dental plans are offered. Members pay the full monthly premium.

- **MetLife DPPO: Monthly premium rates will stay the same.** Use any Dentist, but save money staying in-network.
  - Discuss any estimated expenses with your dentist or specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and coinsurance.
  - Waiting periods apply to select procedures.
- **Cigna Prepaid plan: 3% monthly premium rate increase.** 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 and they may have changed for dental procedures. Review the Patient Charge Schedule on the Partners website under Publications, then Dental.
  - Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment already in progress on a new member's effective date will not be covered.
  - **New** – now covering dental implants.

Information, including a comparison of the two plan options is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Dental**.

# Dental Benefits (employee paid)

## Monthly Premiums

<b>Tiers</b>	<b>Cigna Prepaid (DHMO) Plan</b>	<b>DPPO - MetLife</b>
Employee Only	\$13.84	\$23.64
Employee + Child(ren)	\$28.75	\$54.36
Employee + Spouse	\$24.54	\$44.72
Employee + Spouse + Child(ren)	\$33.74	\$87.50

# Vision Benefits (employee paid)

Members pay the full premium. Choose from two options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials such as eyeglass frames, lenses and contact lenses, etc.
- **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 2021.** You’ll save money when using in-network providers.
- **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](https://tn.gov/PartnersForHealth) under **Other Benefits - 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](https://davisvision.com/stateofTN)

# Vision Benefits (employee paid)

## Monthly Premiums

Tiers	Basic	Expanded
Employee Only	\$3.07	\$5.56
Employee + Child(ren)	\$6.13	\$11.12
Employee + Spouse	\$5.82	\$10.57
Employee + Spouse + Child(ren)	\$9.01	\$16.35

# Flexible Spending Accounts (FSA) state and higher education only

Use FSAs to pay for healthcare and dependent care while saving money on your taxes. Insurance-eligible employees can enroll these:

## **FSAs/2021 contribution amounts** (FSA, L-FSA and DC-FSA managed by **Optum Bank**):

- **Medical FSA:** For medical, dental and vision expenses.
    - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
  - **Limited Purpose FSA (L-FSA):** For dental and vision expenses only.
    - Annual limit - \$2,750. Carryover limit - \$500. **Full contribution available upfront.**
  - **Dependent Care FSA (DC-FSA):** For certain dependent care costs.
    - Annual limit - \$5,000 (up to \$2,500 per spouse for married couples filing jointly). No carryover amount allowed.
- **Important:** Cannot enroll in both a medical FSA and a L-FSA in the same year.
- **Medical FSA and L-FSA members get a new debit card** to use their funds at the pharmacy or provider's office. Per IRS rules, **Optum Bank may need you to verify debit card purchases by providing your explanation of benefits (EOB)/claims document. Make sure to respond or your debit card may be suspended.**

# Flexible Spending Accounts (FSA)

- **State employees: Transportation/parking FSA** is also available - **managed by Benefits Administration (BA)**.
  - The maximum amount that may be contributed to the transportation FSA and/or the parking FSA is \$270 per month. Debit card not provided. File claims with BA.

**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).

- **State employees enroll in Edison.** For the transportation/parking FSA, you can enroll during annual enrollment or at any time with a paper form found on the Partners for Health website, Flexible Benefits.
- **Higher education employees link to enroll is on the Optum Bank website at [optumbank.com/Tennessee](https://optumbank.com/Tennessee).**

Information is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Flexible Benefits**.

**Find a FSA/HSA chart** showing contribution amounts, tax benefits and how to use your funds is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Publications**.

# Basic Term Life/AD&D – state and higher education only

All benefits-eligible employees get \$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.

- **Overall, premium rates will stay the same in 2021.**
  - If your salary goes up as of Sept. 1, 2020 compared to Sept. 1, 2019, your monthly premium may increase as of Oct. 2020.
  - At ages 65 and over, your coverage amounts will reduce.
- Basic dependent term life/basic AD&D insurance will automatically apply to your dependent(s) enrolled in your family health insurance. You will pay premiums for your dependent(s) coverage.

**Keep your beneficiary information current in Edison.**

# Voluntary AD&D – state and higher education only

## 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 2021.



# 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](https://lifebenefits.com/stateoftn)**

Information is at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Other Benefits** and **Life Insurance**. Premium rates are found on the **Premium** webpage.

# Using ESS in Edison

You must use ESS in Edison to make changes – [www.edison.tn.gov](http://www.edison.tn.gov)

- Internet Explorer 11 is the preferred
- **Remember – you can enroll on your computer or mobile device!**
- **Videos** can help you!
  - Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and **click the Video link** at the top of the page.
  - **Find videos to:**
    - Reset your password
    - Retrieve your User ID (Access ID)
    - Log in to Edison for the first time
    - Enroll in Edison

## Still need password login help?

- **All employees** - call the Edison help desk at 866.376.0104.

# Other Important Information

## Share your email ...

- Please log in to Edison and make sure your email address is correct. It's easy!
- Just go to **Self Service, My System Profile** and **Change or set up email address**.
- Benefits Administration uses email addresses in Edison to send you important insurance-related information.
- We do not share your information, ever. You can opt-out at any time.

# ID and Debit Card Information

## ID cards

- Employees **new to coverage or employees who change or transfer plans** will receive new ID cards.
- Current members who don't make plan changes will use their same medical, pharmacy, dental and vision ID cards.
- Optum will mail behavioral health ID cards to all newly enrolled health plan members

**You can always request additional cards by contacting your carrier/vendor(s) or by using the vendor's mobile app.**

## Debit cards

- **New!** All CDHP/HSA, medical FSA and limited purpose FSA (L-FSA) members will receive a **new debit card from Optum Bank** to use starting Jan. 1, 2021.
  - If you have both an HSA and a L-FSA, you will use the same card for both accounts.

# Annual Enrollment Newsletter

**PARTNERS  
FOR HEALTH**

## **ANNUAL ENROLLMENT FOR 2021 BENEFITS**

**State,  
Higher Education  
& COBRA**

### Join a webinar ...

to learn more about 2021 benefits:  
Wednesday, Sept. 23: 11 a.m.-noon  
Thursday, Oct. 1: 2-3 p.m.  
Monday, Oct. 5: 1-2 p.m.  
Friday, Oct. 9: 9-10 a.m.  
Wednesday, Oct. 14: 1-2 p.m.  
All Central time. See page 2 for instructions.

### Share your email ...

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

### To see all premiums ...

Go to [tn.gov/PartnersForHealth/insurance-premiums](https://tn.gov/PartnersForHealth/insurance-premiums).



Learn more: [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) | Enroll online: [www.edison.tn.gov](https://www.edison.tn.gov) | Page 1

### It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental, vision, life and disability plans, and premium charts on our website at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth).

#### Your annual chance to ...

- Choose or update your benefits for 2021. Changes will be effective Jan. 1, 2021.
- Important: During the annual enrollment period, state employees MUST choose their health savings account (HSA) amounts for 2021. All employees MUST choose flexible spending account (FSA) election amounts if they want to put money in them for 2021.
  - HSA details are on page 3. FSA details are on page 9. Consumer-driven Health Plan (CDHP)/HSA and FSA restrictions are on page 3.

#### Important 2021 updates

- **Health insurance premiums will increase by 2.8%. See page 4 for details.**
- **Other benefits premiums: No premium increases for vision, disability and life insurance plans.**
  - **Dental Prepaid premiums will increase by 3%.**
  - **Dental DPPO premiums will not increase** (pending final approval).
  - See Other Benefits on pages 7-10.
- **To see all premiums, go to [tn.gov/PartnersForHealth/insurance-premiums](https://tn.gov/PartnersForHealth/insurance-premiums).**
- **Same health plans** as last year: Premier preferred provider organization (PPO), Standard PPO and CDHP/HSA.
- **Same network options:** BlueCross BlueShield Network S, Cigna LocalPlus and Cigna Open Access Plus (OAP). See pages 3-4 for details.
- **Health insurance copays, coinsurance and deductibles are staying the same.**
- **2021 vendor (insurance carrier) updates:**
  - Pharmacy vendor will remain CVS Caremark.
  - Dental Prepaid plan vendor will remain Cigna.
  - Dental DPPO plan vendor will remain MetLife (pending final approval). See page 7. More information will be available on the PartNers for Health website.
  - HSA/FSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth) under **Carrier Information**.

Oct. 1-16, 2020,  
at 4:30 p.m.  
Central time

The 2021 Annual Enrollment newsletter has been mailed to all benefits-eligible employees.

**Find it online under Enrollment Materials**

**PARTNERS  
FOR HEALTH**

# Contact Info and Materials

The screenshot shows the top navigation bar of the Partners for Health website. The logo "PARTNERS FOR HEALTH" is on the left, and a search bar is on the right. Below the navigation bar is a red banner with the text "FIND COVID-19 INFORMATION AND RESOURCES". Below that is a yellow banner with the text "CORONAVIRUS BENEFITS INFORMATION FROM PARTNERS FOR HEALTH". The main content area is titled "Annual Enrollment" and includes a list of links on the left: "Annual Enrollment", "About Enrollment", "Enrollment Materials", and "For Retirement". The main text area contains the heading "Annual Enrollment" and the sub-heading "Annual Enrollment Dates for 2021 Benefits". Below this are two bullet points: "Annual Enrollment for State and Higher Education is Oct. 1-16, 2020" and "Annual Enrollment for Local Education, Local Government and Retirees is Oct. 1-30, 2020". There are also three paragraphs of text: "Visit [About Enrollment](#) for details.", "Visit [Enrollment Materials](#) for more information.", and "Retirees see [For Retirement](#)."

Go to TN.gov

Search Partners for Health

Health Options ▾ Other Benefits ▾ Publications ▾ Annual Enrollment ▾ Customer Service Premiums ▾ Agency Benefits Coordinators Videos

**FIND COVID-19 INFORMATION AND RESOURCES**

CORONAVIRUS BENEFITS INFORMATION FROM PARTNERS FOR HEALTH

[Annual Enrollment](#)

[About Enrollment](#)

[Enrollment Materials](#)

[For Retirement](#)

## Annual Enrollment

### Annual Enrollment Dates for 2021 Benefits

- Annual Enrollment for State and Higher Education is Oct. 1-16, 2020
- Annual Enrollment for Local Education, Local Government and Retirees is Oct. 1-30, 2020

Visit [About Enrollment](#) for details.

Visit [Enrollment Materials](#) for more information.

Retirees see [For Retirement](#).

**PARTNERS**  
**FOR HEALTH**

THANK YOU