

**2024 ABC Guide for State Agencies**

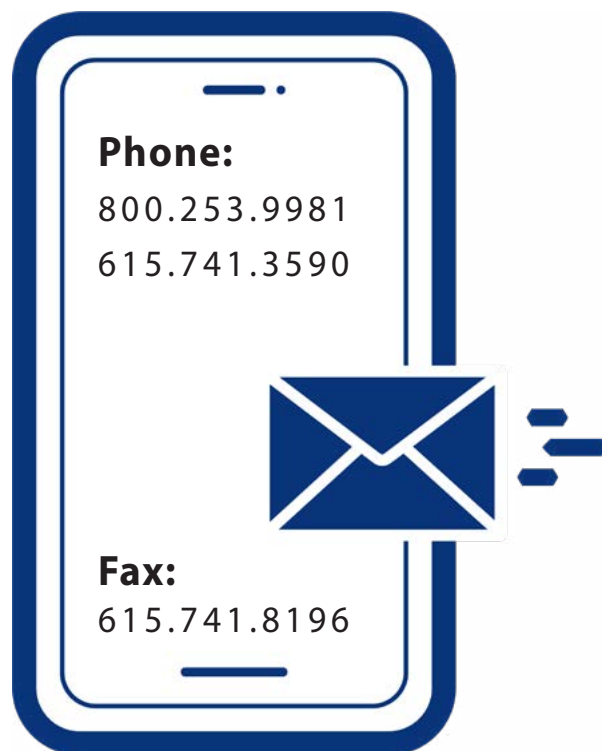
# 2024 ABC Guide



CLOSED ON STATE HOLIDAYS

**Email:**

[benefits.administration@tn.gov](mailto:benefits.administration@tn.gov)



## Required Training Reminders

- Annual HIPAA training must be completed within **30 days** of gaining access to Edison.
- New ABC training must be completed within **60 days** of gaining access to Edison.

## Annual Enrollment

- Annual Enrollment content is posted on the [Partners for Health](#) website every September.

## QUICK LINKS

This form is used for employees to select and/or make changes to their benefits. However, there are other times this form will be used:

- If you have an employee who wants to edit their new hire elections within their 30-day eligibility period, and they are not using Employee Self-Service, this form can be submitted to Benefits Administration through Zendesk.
- Other SQE events including but not limited to marriage, divorce, birth, adoption, etc.
- This form can be submitted within **30 days** to elect new hire coverage in lieu of Employee Self-Service for you, as the ABC, to enter through the Benefit eForm in Edison.

This form is used when an employee and/or their dependents want to voluntarily cancel insurance. You must certify the form after the employee completes and signs the form. Return the form and supporting documents to Benefits Administration by uploading the document in Zendesk.

**Note:** *Canceling is only permitted outside of Annual Enrollment due to one of the specified qualifying events listed on the form.*

## QUICK LINKS

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# 2024 ABC Guide

## For New Hires

A full calendar month of employment must be completed **BEFORE** coverage begins. The effective date will always be the first day of the month after the employee completes one full calendar month of employment.

**Note: If the hire date is on the first day of the month, then the effective date will be the 1st day of the following month.**

### Example:

- An employee hired on **Aug. 17** will be eligible for coverage to begin on **Oct. 1**.

August						
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

September						
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

October						
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

## For Terminations

Benefits terminate at the end of the month in which the employee leaves. If the termination is entered after payroll has confirmed, we consider this a late termination and coverage will be extended until the end of the following month.

August						
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August						
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

If a state employee resigns Aug. 15, then their last date of coverage is Aug. 31.

September						
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

If there is a **late termination**, the coverage will be extended until Sept. 30.

## QUICK LINKS

## Onboarding Employees New To Benefits

When an employee is hired in your agency, or you have an existing employee who gains eligibility due to a status change, follow this step-by-step process to enroll them in benefits.

*State agencies will use eForms for benefits purposes only; not to hire employees.*

### Best Practices

Zendesk is a ticketing-based system that serves as your primary form of communication with Benefits Administration.

By signing into your account, you can check the status of a pending request.

BA strives to resolve reported issues within 48 business hours. Documents submitted are processed within 2-5 business days or less.

To avoid duplicate Zendesk tickets, be sure to respond or add additional attachments to existing ticket. There is no need to create multiple tickets for same issue with an employee.

### PRO TIP

Add your phone number to your Zendesk profile to ensure that tickets associated with your number are added to your profile.

To view the Partners for Health Benefits Orientation video:

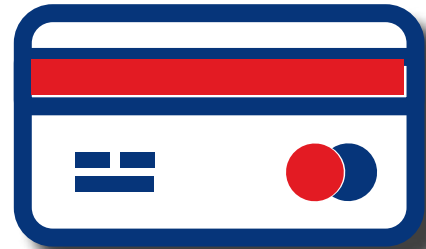
1. Click the title link, or click the computer icon to the right.
2. Choose 'State' as your entity.
3. Choose your department from the list.

## QUICK LINKS

## Insurance Cards

Members can get additional cards by contacting their insurance carrier, or by logging in to their BCBS or Cigna account.

**Members can also access digital cards using the carrier's mobile app.**



1-800-558-6213 – Up to two ID cards, both with member's name, sent automatically (may be used by any covered dependent)

1-800-997-1617 – Separate ID cards for each insured family member – with participant's name (up to four ID cards in each mailing)

The plan document is the legal publication that defines eligibility, enrollment, benefits and administrative rules of the State Group Insurance Program.

This is our way of getting important information to you and your employees. It's important that you attend the monthly conference calls and read each weekly email update.

Calls are held the second Tuesday of each month, and BA sends an email to ABCs each Friday. If you missed a conference call or weekly email, please refer to the ABC webpage.

More frequent conference calls will take place during Annual Enrollment.

## QUICK LINKS



## Special Qualifying Events (SQE)

If an employee or their dependent loses coverage under any other group insurance plan, or if a new dependent is acquired during the plan year, the special events may provide additional opportunities for the member and eligible dependents to enroll in health coverage outside of annual enrollment.

### Losing Coverage

If an employee loses coverage, they will have **60 days** to apply for our insurance plan from when their previous coverage ended.

### New Family Member (like birth/adoption of a child)

If an employee welcomes a new family member, the employee will have **30 days** to apply for coverage from the date of the birth/adoption event.

### **DOES NOT QUALIFY**

#### Coverage Cancellation

An employee canceling insurance on their own, or if their insurance is canceled because they did not pay their premiums – do not count as “qualifying events.”

#### Failing to Select Coverage

Not selecting coverage during another plan’s insurance sign-up time is not considered a “qualifying event” either.

#### Important Reminders

- The employee can switch to a different carrier or plan if enrolling due to a loss of coverage or for adding a new dependent.
- Premiums are not prorated. If approved, you must pay premium for the entire month in which the effective date occurs.
- The employee or eligible dependents may also be eligible to enroll in dental and vision coverage if they meet the requirements stated in the dental or vision certificates of coverage.

ABCs now have access to a Query Tool for finding specific queries (also called reports) to run in Edison. There are numerous queries available including those for address changes, age 26, demographics and elections.

## QUICK LINKS

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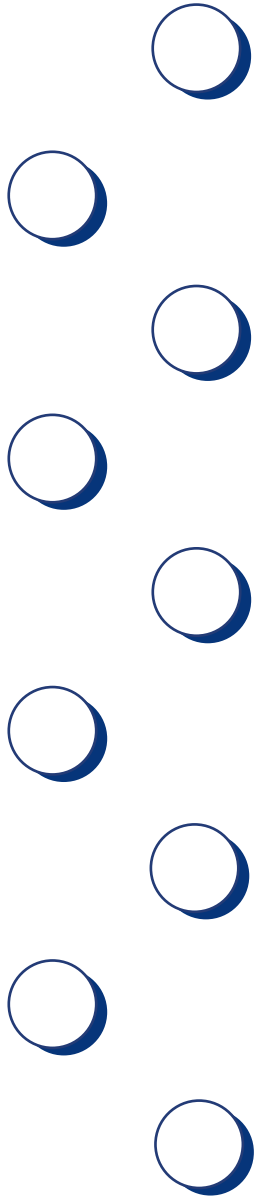
## Acronyms

<b>ABC</b>	Agency Benefits Coordinator	<b>LG</b>	Local Government
<b>ACA</b>	Affordable Care Act	<b>LOA</b>	Leave of Absence
<b>ACH</b>	Automated Clearing House	<b>MAC</b>	Maximum Allowable Change
<b>ADM</b>	Administrative	<b>MED</b>	Medical
<b>AE</b>	Annual Enrollment	<b>MED SUPP</b>	Medicare Supplement
<b>BA</b>	Benefits Administration	<b>MSC</b>	Miscellaneous
<b>BEP</b>	Basic Education Plan	<b>NHE</b>	New Hire Enrollment - Higher Education
<b>BIL</b>	Direct Billing	<b>NHR</b>	New Hire Enrollment - Local Education and Local Government
<b>CC</b>	Corrections and Clarification form	<b>NP</b>	Non Payroll
<b>CNP</b>	Cancel for Non-Payment	<b>OBF</b>	Office of Business and Finance
<b>COC</b>	Certificate of Credible Coverage	<b>OE</b>	Open Enrollment
<b>CR</b>	Cancel Request	<b>One Ded</b>	One-time Deduction
<b>CSA</b>	Central State Agency	<b>OOPM</b>	Out-of-Pocket Max
<b>DEP</b>	Dependent	<b>OSA</b>	Optional Special Accident
<b>DC-FSA</b>	Dependent Care Flexible Spending Account	<b>OOS</b>	Out of Sequence
<b>DIV</b>	Divorce	<b>PPO</b>	Preferred Provider Organization
<b>DNTL</b>	Dental	<b>PPACA</b>	Patient Protection/Affordable Care Act
<b>DOB</b>	Date of Birth	<b>PY</b>	Payroll
<b>DOR</b>	Date of Retirement	<b>REH</b>	Rehire
<b>EAP</b>	Employee Assistance Program	<b>RET</b>	Retirement
<b>EBB</b>	End Benefits Billing	<b>RFL</b>	Return from Leave
<b>EE</b>	Employee	<b>SBB</b>	Start Benefits Billing
<b>ELIG</b>	Eligibility	<b>SLB</b>	Sick Leave Bank
<b>ER</b>	Employer	<b>SQE</b>	Special Qualifying Event
<b>FDL</b>	Minnesota Life (Ft. Dearborn Life)	<b>SUS</b>	Suspend
<b>FSA</b>	Flexible Spending Account	<b>TBB</b>	10 Month Teacher Billing
<b>FSCM</b>	Accounting Side of Edison	<b>TBR</b>	TN Board of Regents
<b>HED</b>	Higher Education	<b>TER</b>	Termination
<b>HCM</b>	(HR) Side of Edison	<b>TN</b>	State (State Employees)
<b>HIPAA</b>	Health Insurance Portability and Accountability Act	<b>TP-FSA</b>	Transportation Parking Flexible Spending Account
<b>IC</b>	Insurance Committee	<b>UT</b>	University of Tennessee
<b>LE</b>	Local Education	<b>VIS</b>	Vision
<b>LFSA</b>	Limited Purpose Flexible Spending Account	<b>W/C</b>	Workers Comp

## QUICK LINKS



## Video Tutorials



## QUICK LINKS

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