

DESSERT

Sweeten your experience with these benefits, included with your health plan:

Behavioral Health: Members enrolled in Partners for Health medical insurance have behavioral health benefits through Optum Behavioral Health.

Emotional Wellbeing Solutions: Available to those enrolled in medical insurance and their benefits-eligible dependents and all state and higher education employees and their eligible dependents, even if not enrolled in medical insurance through Partners for Health.

Pharmacy: All Partners for Health medical plans include pharmacy benefits, managed by CVS Caremark.

Wellness Program: Members and adult dependents enrolled in Partners for Health medical insurance have access to these resources through Sharecare.

Included Benefits Extras: Carrum Centers of Excellence Services, Diabetes Prevention Program, Telehealth, Behavioral Telehealth and more.

ADD-ONS FOR STATE AND HIGHER EDUCATION ONLY

Life Insurance through Securian Financial: Qualified central state government and state higher education employees are eligible for various Partners for Health life insurance options.

Disability Insurance: Partners for Health offers short-term and long-term disability insurance to eligible employees through MetLife. *For active central state government and state higher education employees, the state pays 100% of the premium for long-term disability option 3.*

Flexible Spending Accounts: Partners for Health offers medical, limited purpose and dependent care flexible spending accounts through new vendor TASC to central state and state higher education employees.

Find monthly premium costs at tn.gov/partnersforhealth under the Premiums tab.

HOW TO MAKE YOUR CHOICES

Starting Sept. 1, 2025, visit the Annual Enrollment webpages at tn.gov/partnersforhealth. You can find links in the top navigation, in the tiles and in the footer. Need assistance? Click the green help button.

Review the Enrollment Materials

On the Annual Enrollment Materials webpage, you'll find links to Benefits Guides for employees and retirees. These guides give details about your options, including health insurance and additional benefits such as dental and vision insurance.

Select your Benefits

The Annual Enrollment Checklist, found on the Annual Enrollment Materials webpage, is a helpful tool for reviewing the choices available during the Annual Enrollment period.

Log in to Edison and select your benefits.

Make your Choices

In Edison, you will use Employee Self Service to review your benefit options and enroll using your computer or mobile device.

Enrolling in insurance offers **peace of mind** by providing financial protection for unexpected medical expenses and ensuring access to necessary health care.

The Plan Documents at tn.gov/partnersforhealth under Publications and Medical Plan Documents are the official legal publications that define eligibility, enrollment, covered and excluded services, benefits and administrative rules of the State Group Insurance Program. If any information in this document conflicts with provisions in the Plan Documents, the Plan Documents control. Likewise, if there is any conflict with applicable law, the law shall control.



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**PARTNERS
FOR HEALTH**

Benefits Café MENU

**A full menu of benefits,
served with peace of mind.**



Place your orders starting Oct. 3



FOR STARTERS

Our mission is to deliver comprehensive, affordable, dependable and sustainable benefits. Our vision is Healthy members; Peace of mind.

Before You Choose

Enrollment dates for state and higher education – **Oct. 3–17, 2025**

Enrollment dates for local education, local government and retirees – **Oct. 3–31, 2025**

MAIN COURSES

Health Insurance Plan Options (choose one)

Pick your entree! Each health plan has different out-of-pocket costs, which include copays, deductibles and coinsurance. All health plans cover the same services and treatments, but coverage decisions may vary by carrier.

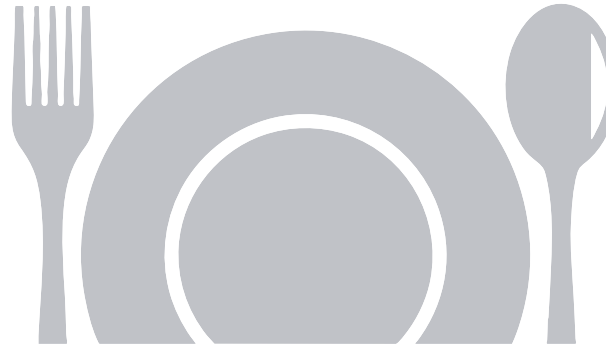
Premier Preferred Provider Organization: Highest monthly premium, lower out-of-pocket costs

Standard PPO: Lower monthly premium than the Premier PPO, higher out-of-pocket costs

Consumer-driven Health Plan/Health Savings Account (State and higher education only)

& Local CDHP/HSA (Local education and local government only): Lowest monthly premium, but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays.

Limited PPO (Local education and local government only): Lower monthly premium than the other PPOs, but you'll pay more out-of-pocket compared to the other PPOs



BENEFITS CAFÉ MENU

Health Insurance Network Options (choose one)

Once you pick your health plan, you'll select your network option. There are two carriers, BlueCross BlueShield and Cigna. Each carrier offers two network options. The benefits covered under each carrier's networks are the same. The only difference between the networks is the providers and hospitals that are in-network.

BlueCross BlueShield Network S Cigna LocalPlus

BCBST Network S and Cigna LocalPlus are efficient networks, and you'll save money with them. Most of the providers and hospitals are in these efficient networks. If your providers are in Network S or LocalPlus, either may be your best choice.

BlueCross BlueShield Network P Cigna Open Access Plus

If you can't find your providers in the efficient networks, then you could consider the expanded networks BCBST Network P and Cigna OAP. The monthly premium for these networks is higher.



ON THE SIDE

Dental Insurance

There are two dental plan options, Cigna DHMO and MetLife DPPO. For active central state government and state higher education employees only, the state pays 50% of dental coverage premiums in all coverage tiers. *Local education and local government employees should check with your agency to learn if it offers dental insurance.*

Cigna DHMO: Members must select and use a Cigna network general dentist from the DHMO list for the state's dental plan and let Cigna know of their choice. Members must use their selected dentist to receive benefits.

MetLife DPPO: MetLife is replacing Delta Dental for this coverage in 2026. Members can use any dentist with the DPPO but will save money when using an in-network provider. In 2026, there will be no waiting periods for coverage, along with other benefits changes.

Vision Insurance

There are two vision insurance options through EyeMed: the Basic Plan and the Expanded Plan. Members pay 100% of the monthly premium. *Local education and government employees should check with their agency to learn if it offers vision insurance.*

Members in both plans get a routine eye exam every calendar year (\$10 copay for Basic Plan; free for Expanded Plan).

Basic Plan: Provides various allowances for materials such as eyeglass frames and contact lenses. Frames are available once every two calendar years.

Expanded Plan: Includes greater allowances than the Basic Plan. Frames are available once every calendar year.



Bon Appetit and Happy Enrolling!