About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.

The state pays about 80% of the medical insurance monthly premium for state employees and dependents. This covers medical, behavioral health and pharmacy services.
I. Medical Options
   1. Medical plan options
   2. Health insurance carriers & network options
   3. Telehealth
   4. Premiums & comparison chart
   5. Pharmacy coverage
   6. Behavioral health coverage

II. Voluntary Options
   1. Dental
   2. Vision
   3. Life insurance
   4. Disability

III. Flexible Spending Accounts

IV. Wellness

V. Employee Assistance Program

VI. Enrolling in coverage

VII. Retirement

VIII. Resources
Medical Plan Options *(choose one)*

- **Premier** Preferred Provider Organization or Premier PPO
- **Standard** Preferred Provider Organization or Standard PPO
- Consumer-driven health plan with a health savings account or CDHP/HSA

**Tier Levels** *(choose one)*
Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Spouse + Child(ren)

2 Carriers

- BlueCross BlueShield
- Cigna

4 Networks

<table>
<thead>
<tr>
<th>Narrow Network</th>
<th>Broader Network*</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Network S</td>
<td>3 Network P</td>
</tr>
<tr>
<td>2 LocalPlus</td>
<td>4 Open Access Plus</td>
</tr>
</tbody>
</table>

*Additional cost applies. $65 per month for the employee only and employee + child(ren) tiers and an additional $130 per month for the employee + spouse and employee + spouse + child(ren) tiers. This cost is added to your monthly premium.

**Telehealth**

All plan members have access to virtual telehealth visits.

- **BlueCross Blueshield** - PhysicianNow
- **Cigna** - MDLive

**COST**

- PPO Plans: $15 copay for in-network
- CDHP: Contact carrier for negotiated rate

Both are available 24 hours a day, seven days a week (including nights, weekends and holidays).
Behavioral Health – administered by Optum

All health plans include access to outpatient and facility-based behavioral health and substance use disorder services.

There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

Pharmacy Benefits

All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

How much you pay depends on:

1. Drug tier
2. Drug quantity
3. Where you get your drugs

Talkspace – talk with a therapist via:

- text
- audio
- video

Sanvello – on-demand mobile app to help with:

- stress
- anxiety
- depression

Beck Depression Inventory (BDI) – self-assessment tool

Talkspace – log in with your company email

Sanvello – log in with your company email
### Dental

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Cigna</th>
<th>Delta Dental</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$13.84</td>
<td>$19.82</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$24.54</td>
<td>$38.98</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$28.54</td>
<td>$52.70</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$33.74</td>
<td>$80.72</td>
</tr>
</tbody>
</table>

**NOTE:** Delta Dental has a waiting period from the member’s coverage start date for some services. See the dental comparison chart for more.

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### 2023 Active Member Dental Premiums

- **Cigna DHMO Prepaid Provider**
  - This dental health maintenance organization provides services at fixed copay amounts paid by the member.
  - A narrow network of dental providers must be used to receive benefits.

- **Delta Dental DPPO**
  - This dental preferred provider organization provides services with coinsurance paid by the member and Delta Dental.
  - Any dentist can be used to receive benefits; you pay less with in-network dental providers.

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### Dental Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Hover over Other Options tab in the main navigation
2. Click on Dental
3. Click on 2023 comparison of the plans’ benefits
Vision

Two plan options administered by EyeMed

<table>
<thead>
<tr>
<th>Basic Plan</th>
<th>Expanded Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offers discounted rates, copays and allowances for services and material.</td>
<td>Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>2023 Active Member Vision Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tiers</td>
</tr>
<tr>
<td>-------</td>
</tr>
<tr>
<td>Employee only</td>
</tr>
<tr>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
</tr>
</tbody>
</table>

Vision Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Hover over the Other Options tab in the main navigation
2. Click on Vision
3. Click on click here for 2023 comparison of plans’ benefits
Life Insurance

Basic Group Term Life and Accidental Death and Dismemberment Insurance

PLEASE NOTE

The amount of Basic Term Life and Basic AD&D insurance begins to decrease when you reach age 65.

Your enrolled dependents will have $3,000 Basic Term Life Insurance and Basic AD&D as a percentage of your Basic AD&D.

- Employees receive $20,000 in basic term life insurance and $40,000 in basic accidental death and dismemberment insurance paid by the state at no cost to the employee.
- Basic term life insurance coverage will be 1.5X the employee's base annual salary as of Sept. 1 of each year, even if the employee is not enrolled in health insurance, to a maximum of $50,000.
- Employees can opt out of the employee-paid basic term life insurance coverage over $20,000 and basic AD&D coverage over $40,000 along with dependent coverage.
- Opting out must be done in Edison. This is a permanent choice.

Voluntary Term Life Insurance

- Available to purchase for yourself, spouse and child(ren).
- Enrollment is not automatic.
- If you don't enroll when first eligible, you will be required to answer health questions when enrolling in the future.
- The guaranteed issue amount of voluntary life insurance is five times the employee's base annual salary

Voluntary Accidental Death and Dismemberment Insurance

You can buy voluntary AD&D insurance to give additional protection if you or your dependent's death or dismemberment is due to an accident.

Coverage level will no longer be based on salary, and instead be a choice of these amounts:

$50,000 | $60,000 | $100,000 | $250,000 | $500,000

Dependent coverage level is a percentage of the employee's voluntary AD&D coverage amount.
Disability Insurance

Protects your income if you are unable to work due to illness or injury.

Short-term
Replaces a portion of your income during a disability for up to 26 weeks.

- Enrollees pay 100% of the premium with after-tax dollars.
- By paying with after-tax dollars, any benefits paid to you will result in a tax-free benefit.
- You must use all accumulated leave (sick, annual and comp time) before your disability payments begin.

Flexible Spending Accounts

Medical
PPO members only
Used to pay for certain medical, dental, vision and drug costs not covered by insurance

| Annual Contribution Limit | $2,850 per year | $570 can be rolled over |

Limited Purpose
Used to pay vision and dental costs not covered by insurance for CDHP members

| Annual Contribution Limit | $2,850 per year | $570 can be rolled over |

Dependent Care
Used to pay for after-school care, babysitting fees, daycare and preschool to allow the accountholder to work, attend school, or look for work

| Annual Contribution Limit | $5,000 per household per year or $2,500 per spouse for married persons filing separately |

IMPORTANT! You cannot enroll in both medical and limited FSA in the same year.
Wellness

ActiveHealth Management is our wellness vendor, and they can help you achieve your health goals.

Your wellness program includes:

- A health assessment
- One-on-one coaching and group coaching
- Personalized weight management program
- Support for chronic conditions such as asthma, diabetes, COPD
- Help quitting tobacco
- Biometric screenings (excludes state plan retirees)
- Web portal and mobile app with access to many other online resources

State employees not enrolled in the health plan have access to the ActiveHealth web portal and mobile app.

Employee Assistance Program

Specialists available 24/7 at 855-Here4TN

Employee Assistance Program offers help with stress, legal, financial and work-life services

Five no-cost counseling sessions per problem, per year, per individual

Check out here4tn.com for more info.

Family issues

Dealing with addiction

Child and elder care
ParTNers
Health & Wellness Center

- Located on the **third floor** of the WRS Tower
- State employees **enrolled** in the State Group Insurance Program
- Sick visits, wellness screenings and more
- **Reserved parking** available for scheduled appointments – **upon request**
- **Telehealth** also available with ParTNers Center providers

Employee **Discount** Program

- Exclusive discounts from your favorite **brands**
- **30,000** national and local offers
- Designed for your **device** of choice

Scan this code with your smartphone to access the Employee Discount Program
Enrolling in Coverage

- Employee Self Service or Benefit e-Form

**Enrollment must be completed and submitted to BA within 30 calendar days** of your hire date or date of becoming eligible.

The 30 days includes the hire date or other date you become eligible.

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**Dependent Documentation**

<table>
<thead>
<tr>
<th>Spouse</th>
<th>Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing “married filing jointly”</th>
</tr>
</thead>
</table>

**Child(ren)**

<table>
<thead>
<tr>
<th>Biological</th>
<th>Birth certificate</th>
<th>Adopted</th>
<th>Court order</th>
</tr>
</thead>
<tbody>
<tr>
<td>Step</td>
<td>Verification of marriage between employee and spouse and birth certificate of child showing the relationship to the spouse</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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**Enrollment Deadlines**

**NEW HIRES:**
Enrollment must be completed and submitted to BA within **30** calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

*Enroll as quickly as possible to avoid the possibility of double premium payroll deductions*

**ANNUAL ENROLLMENT:**
Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.
Retiree Group
Health Insurance Eligibility

- Be a Tennessee Consolidated Retirement System member
- Have a hire date prior to July 1, 2015
- Be under 65 years old
- Complete the Continue Insurance at Retirement application
- Be under 26 years old
- Submit all dependent verification documents

Dependents
- Be under 26 years old & submit all dependent verification documents

Creditable Service Criteria

Based on continuous insurance coverage with the state plan – immediately before end of employment.

Creditable service with a state, higher education or local education agency* may be combined.

Local government creditable service cannot be combined with other service.

*Must be an agency participating with the state group insurance program.

The Tennessee Plan

- Supplemental medical insurance for retirees with Medicare.
- UMR administers The Tennessee Plan’s claims.
- Retirees must have a hire date prior to July 1, 2015 with a qualifying employer and receive a monthly TCRS pension.
- The Tennessee Plan will NOT pay claims if a Medicare Advantage plan is taken.
- Prescription drugs are NOT covered.

Retiree Dental & Vision Eligibility

Dental

Must receive a monthly TCRS pension to enroll in retiree dental plan.
Retirees can keep dental insurance past the age of 65 for themselves and spouse.

Vision

Must be enrolled on the retiree group health plan AND retiree must receive a monthly TCRS pension.

For more information visit tn.gov/partnersforhealth/publications/publications
We’re here to help

800-253-9981
benefits.info@tn.gov  tn.gov/partnersforhealth

Online Resources

Videos  Premiums  Comparison Charts  Enrollment Forms  Zendesk

For Retirement

800-253-9981  Select Option 2 to speak with a retirement analyst
retirement.insurance@tn.gov  tn.gov/partnersforhealth/continuing-insurance-at-retirement