2024

BENEFITS ORIENTATION

HIGHER EDUCATION EMPLOYEES
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.

ParTNers for Health is the official logo and website name for Benefits Administration.
I. Medical Options

II. Voluntary Options
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)

### Carriers

- **BlueCross BlueShield**
- **Cigna**

### Networks

- **Network S**
- **LocalPlus**
- **Network P**
- **Open Access Plus**

Additional $75 per month for the employee-only tier | Additional $85 per month for the employee + child(ren) tier | Additional $150 per month for the employee + spouse and employee + spouse + child(ren) tiers.

### Telehealth

All plan members have access to **virtual telehealth** visits.

- **Teladoc**
- **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).
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

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.
**Dental**

The state will fund 50% of the dental premiums for all coverage tiers for active central state government and state higher education employees.

<table>
<thead>
<tr>
<th>ACTIVE MEMBERS</th>
<th>CIGNA DHMO (PREPAID PROVIDER) PLAN</th>
<th>DELTA DENTAL DPPO PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>TOTAL PREMIUM (LOCAL EDUCATION, LOCAL GOVERNMENT, AND STATE OFFLINE AGENCIES)</td>
<td>CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$14.19</td>
<td>$7.09</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$29.47</td>
<td>$14.73</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$25.15</td>
<td>$12.57</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$34.58</td>
<td>$17.29</td>
</tr>
</tbody>
</table>

**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.

**NOTE:** Delta Dental has a waiting period from the member’s coverage start date for some services. For more information, view the member handbook on the ParTNers for Health website – under Publications > Publications.

**Dental Comparison Chart**

Can be found on the ParTNers for Health website

From the homepage:

1. Scroll down and select ‘Health Plan Comparison Charts’
2. Then select ‘2024 Dental Options – All Members’
Vision

Two plan options administered by EyeMed

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee only</td>
<td>$3.18</td>
<td>$6.30</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$6.03</td>
<td>$11.98</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.35</td>
<td>$12.60</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.33</td>
<td>$18.54</td>
</tr>
</tbody>
</table>

2024 Active Member Vision Premiums

- Expanded plan allows for frames once per calendar year
- 40% off additional complete pairs of prescription eyeglasses
- 15% of Lasik or PRK Services

- Popular in-network locations such as LensCrafters, Target Optical and Pearle Vision
- 20% off non-covered items, including non-prescription sunglasses

Vision Comparison Chart

Can be found on the ParTNers for Health website

From the homepage:

1. Scroll down and select ‘Health Plan Comparison Charts’
2. Then select ‘2024 Vision Options – All Members’
Life Insurance

**Basic Group Term Life** and **Accidental Death and Dismemberment Insurance**

- The state will fund **100%** of the Basic Term life & Basic AD&D insurance premiums for employees.
- Basic term life coverage = 1x base annual salary
  - minimum coverage: $50K
  - maximum coverage: $250K
- Basic AD&D coverage = 1x basic term life coverage
- Employees can reduce their basic term life coverage to $50K to avoid imputed income.
- The program is **100% funded by the state; it can’t be waived.**

**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.
- As a new hire, you may elect any amount, in an increment of $5,000, up to a max of the lesser of five times your annual base salary or $500,000, with guaranteed issue. No health questions are required. The plan maximum is the lesser of seven times your base annual salary for $500,000.

**Spouses:**
- May enroll in coverage in voluntary term life with the guaranteed issue of $5,000.
- Add child term rider if the child term rider is not attached the employee’s voluntary term certificate.

**Employees:**
- Add child term rider if the child term rider is not attached to the spouse’s voluntary term certificate
- To apply, go to lifebenefits.com/stateoftn. **NOTE:** Beneficiaries can be updated after logging in.
- Find coverage options and plan highlights on the [Publications page](#) under “Life Insurance.”

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**PLEASE NOTE**

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

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**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.**

The coverage tiers are spouse only (60%), spouse enrolled with child(ren) (40%) and child(ren) (10% per child).
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.
- For guaranteed coverage without health questions, you have 30 days to enroll from the date you become eligible.

**Long-term**

Replaces a portion of your income during a disability typically longer than 90 - 180 days.

- Eligible employees are automatically enrolled in LTD Option 3, paid for by the state. Employees who go on claim under the state LTD option 3 will be responsible for the employee share of taxes on the benefits received.
- You must use all accumulated leave (sick, annual and comp time) before your disability payments begin.

The state will fund 100% LTD option #3.

Employees may still choose Options 1, 2, or 4, but will have the premium responsibility. Benefits received in these plans are tax-free because the premiums are paid with after-tax dollars.
**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**
$3,050 per year

$610 can be rolled over

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

**Annual Contribution Limit**
$3,050 per year

$610 can be rolled over

### Dependent Care
Used to pay for after-school care, babysitting fees, daycare and preschool to allow the account holder 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

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

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**Wellness**

**Sharecare** is our wellness vendor, and they can help you achieve your health goals.

**Your wellness program includes:**
- The RealAge Test
- Lifestyle coaching, including help quitting tobacco
- Eat Right Now personalized weight management program
- Support for conditions such as chronic kidney disease, asthma, COPD and Onduo's Intensive Diabetes Care program
- Biometric screenings
- Web portal and mobile app with access to many other online resources
- Cash incentives for those who are eligible

Scan this code with your smartphone to access the Wellness program
Emotional Wellbeing Solutions

Formerly called Employee Assistance Program

Help with stress, legal, financial and work-life services

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

Specialists available 24/7 at 855-Here4TN

Family issues

Dealing with addiction

Child and elder care

Working for a Healthier Tennessee

Working for a Healthier Tennessee is the workplace wellness program for Tennessee State Government employees. It provides each department with tools and support to encourage and enable employees to lead healthier lives by focusing on three key areas:

Physical activity  |  Healthy eating  |  Well-being

How can you get involved?

• Read the Be Well @Work monthly newsletters
• Visit tn.gov/wfhtn for healthy recipes, success stories, challenges, a video resource library and more!
• Participate in activities, webinars and/or workouts: www.tn.gov/wfhtn/challenges/wellness-events.html
• Take a wellness break: https://www.tn.gov/content/dam/tn/hr/documents/WellnessBreakAgreement.pdf
• Join the Wellness Council
• Get the latest tips on social media (Facebook, Instagram and YouTube)

/ WFHTN  @WorkingForAHealthierTN  @wfhtn
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.

**Dependent Documentation**

**Spouse**
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”

<table>
<thead>
<tr>
<th>Child(ren)</th>
<th>Biological</th>
<th>Adopted</th>
<th>Court order</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step</strong></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>

**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

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
defects.info@tn.gov  tn.gov/partnersforhealth

For Retirement

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

Online Resources

Employee Discount Program

Sign up by visiting stateoftennessee.formstack.com/forms/member_discount

- 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