

# 2024

## BENEFITS ORIENTATION



### HIGHER EDUCATION EMPLOYEES

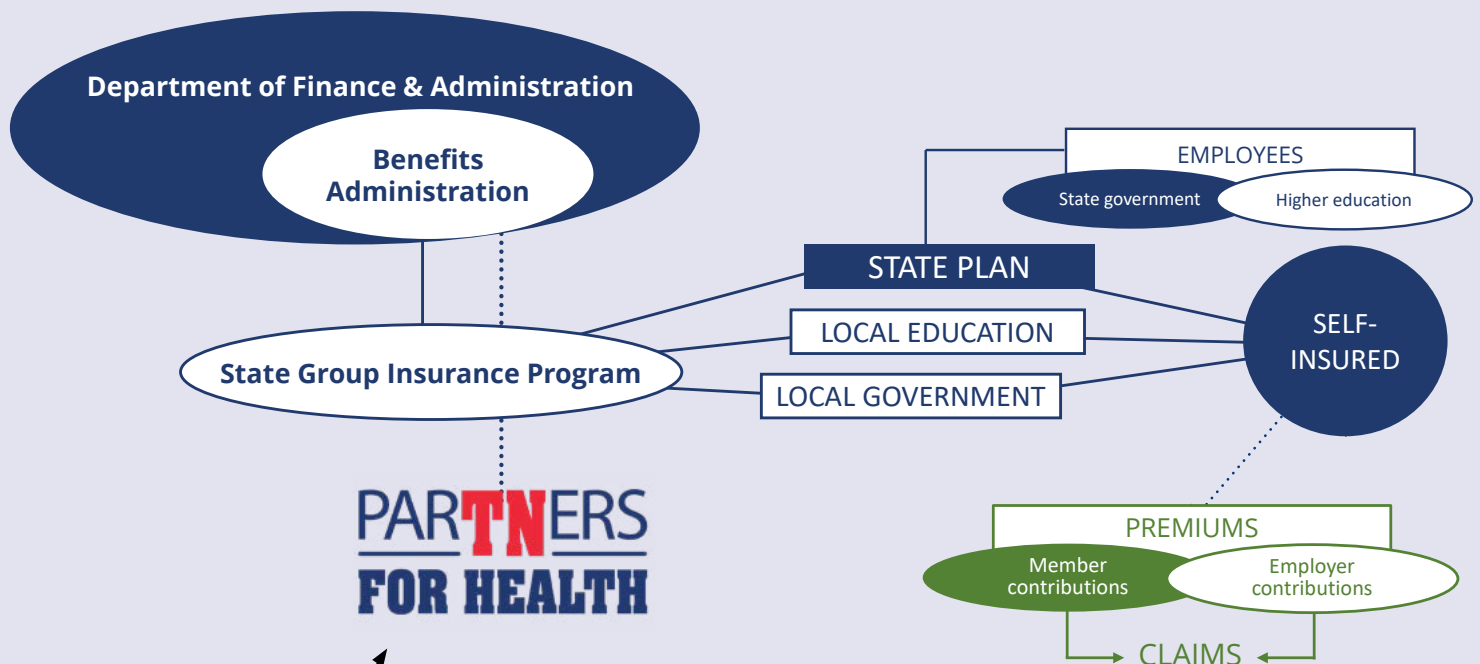


# ParTNers for Health Overview

## 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.



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



# Contents

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## II. Voluntary Options



# Medical 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**

click arrow  
to go back  
to contents

## Tier Levels *(choose one)*

Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Spouse + Child(ren)

# 2

### Carriers

**BlueCross  
BlueShield**

**Cigna**

### 4 Networks

1

Network S

\*

Network P

2

LocalPlus

\*

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.

**BlueCross Blueshield** . . . . **Teladoc**

**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).





# Medical Options



**2024 Health Premiums**



**Health Comparison Chart**

## 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

## 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.

**Talkspace** – talk with a therapist via:

text | audio | video



**Self Care by AbleTo** – 24/7 on-demand help for reducing worry, stress & improving mood



**Behavioral Telehealth page**

# Voluntary Options

## Dental

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

	CIGNA DHMO (PREPAID PROVIDER) PLAN			DELTA DENTAL DPPO PLAN		
ACTIVE MEMBERS	TOTAL PREMIUM (LOCAL EDUCATION, LOCAL GOVERNMENT, AND STATE OFFLINE AGENCIES)	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYER PREMIUM	TOTAL PREMIUM (LOCAL EDUCATION, LOCAL GOVERNMENT, AND STATE OFFLINE AGENCIES)	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYER PREMIUM
Employee Only	\$14.19	\$7.09	\$7.10	\$20.02	\$10.01	\$10.01
Employee + Child(ren)	\$29.47	\$14.73	\$14.74	\$53.23	\$26.61	\$26.62
Employee + Spouse	\$25.15	\$12.57	\$12.58	\$39.37	\$19.68	\$19.69
Employee + Spouse + Child(ren)	\$34.58	\$17.29	\$17.29	\$81.53	\$40.76	\$40.77

### Cigna DHMO Prepaid Provider

This **d**ental **h**ealth **m**aintenance **o**rganization 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 **d**ental **p**referred **p**rovider **o**rganization 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'



Scan this code with your smartphone to access the dental comparison chart





# Voluntary Options

## Vision

Two plan options administered by **EyeMed**

### Basic Plan

Offers discounted rates, copays and allowances for services and material.

### Expanded Plan

Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.

### 2024 Active Member Vision Premiums

Tiers	Basic	Expanded
Employee only	\$3.18	\$6.30
Employee + Spouse	\$6.03	\$11.98
Employee + Child(ren)	\$6.35	\$12.60
Employee + Spouse + Child(ren)	\$9.33	\$18.54

- 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'



Scan this code with your smartphone to access the vision comparison chart



# Voluntary Options

## 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.**

#### PLEASE NOTE

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

### 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](http://lifebenefits.com/stateoftn). **NOTE:** *Beneficiaries can be updated after logging in.*
- Find coverage options and plan highlights on the **Publications page** under "Life Insurance."

### 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.



Scan this code with your  
smartphone to access the  
**member handbook**



# Flexible Spending Accounts

Medical	Limited Purpose	Dependent Care
<p><b><i>PPO members only</i></b> Used to pay for certain medical, dental, vision and drug costs not covered by insurance</p>	<p>Used to pay vision and dental costs not covered by insurance for CDHP members</p>	<p>Used to pay for after-school care, babysitting fees, daycare and preschool to allow the accountholder to work, attend school, or look for work</p>
<p><b>Annual Contribution Limit</b></p>	<p><b>Annual Contribution Limit</b></p>	<p><b>Annual Contribution Limit</b></p>
<p>\$3,050 per year <b>\$610 can be rolled over</b></p>	<p>\$3,050 per year <b>\$610 can be rolled over</b></p>	<p>\$5,000 per household per year or \$2,500 per spouse for married persons filing separately</p>

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

## 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](http://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](http://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

## 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”

Child(ren)			
Biological	Birth certificate	Adopted	Court order
<b>Step</b>		Verification of marriage between employee and spouse <b>and</b> birth certificate of child showing the relationship to the spouse	



Scan this code with your smartphone to access the **Dependent Eligibility Documents**

## 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](http://tn.gov/partnersforhealth/publications/publications)*



## Resources

### ✓ We're here to help



**800-253-9981**



**benefits.info@tn.gov**



**tn.gov/partnersforhealth**

### ✓ 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**

## Online Resources



## Employee Discount Program

**Sign up** by visiting  
[stateoftennessee.formstack.com/forms/member\\_discount](http://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**

