2023

BENEFITS ORIENTATION

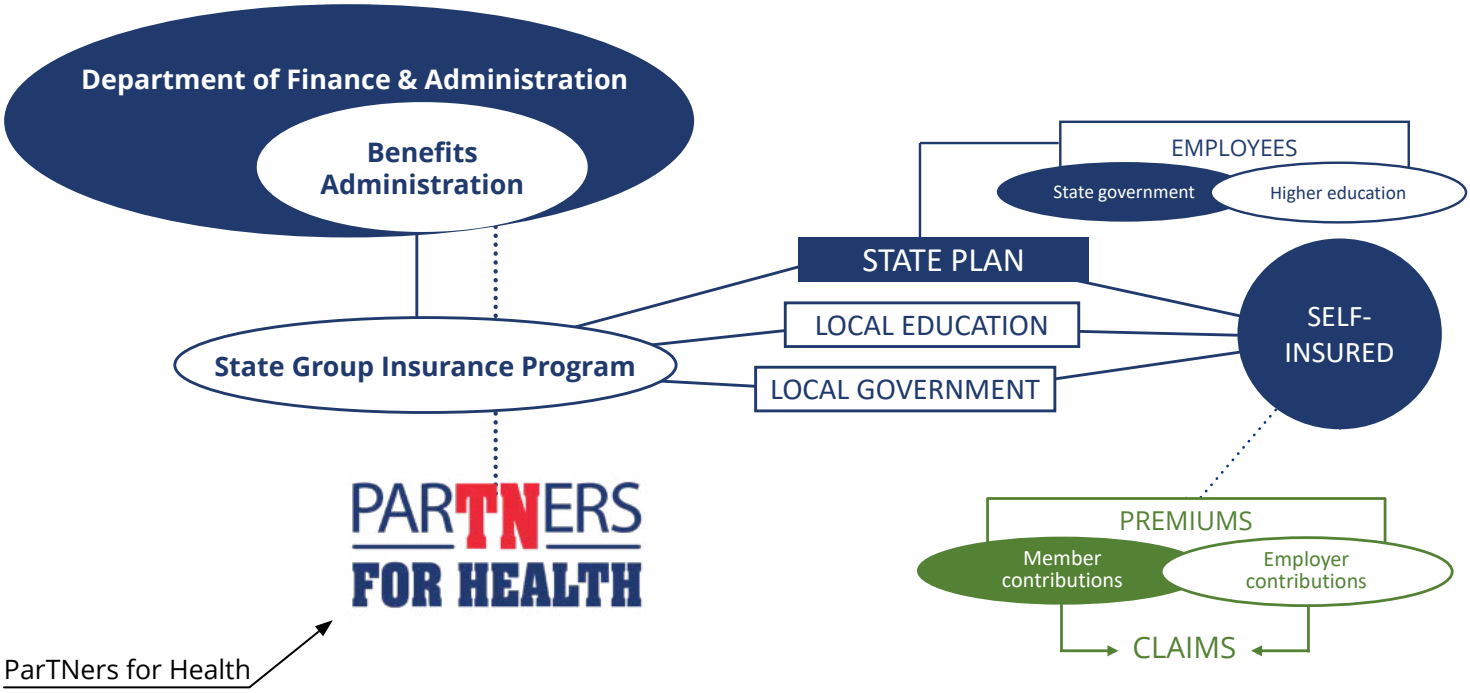
LOCAL EDUCATION

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

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

III. Wellness

IV. Employee Assistance Program

V. Enrolling in coverage

VI. Retirement

VII. Resources

Medical Options

click arrow to go back to contents

Medical Plan Options *(choose one)*

- **Premier** Preferred Provider Organization or Premier PPO
- **Standard** Preferred Provider Organization or Standard PPO
- **Limited** Preferred Provider Organization or Limited 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

Narrow Network	Broader Network*
1 Network S	3 Network P
2 LocalPlus	4 Open Access Plus

*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).

Medical Options

2023 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

Sanvello – on-demand mobile app to help with:

stress | anxiety | depression

Behavioral Telehealth page

Voluntary Options

Dental

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.

2023 Active Member Dental Premiums

Tiers	Cigna	Delta Dental
Employee only	$13.84	$19.82
Employee + Spouse	$24.54	$38.98
Employee + Child(ren)	$28.54	$52.70
Employee + Spouse + Child(ren)	$33.74	$80.72

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

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.

2023 Active Member Vision Premiums

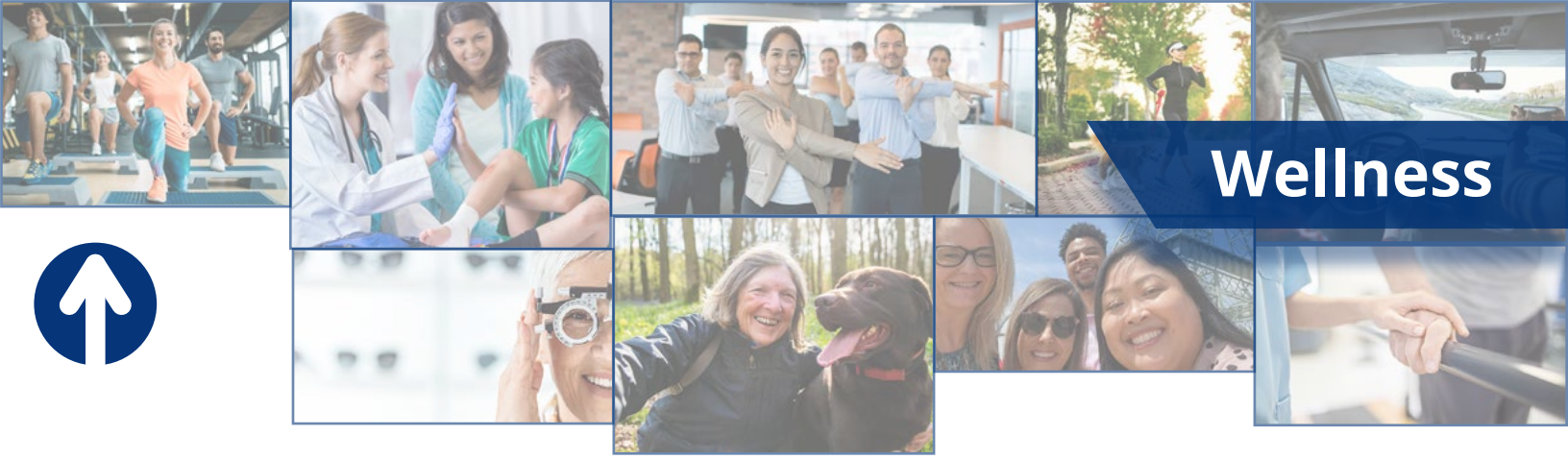
Tiers	Basic	Expanded
Employee only	$3.18	$6.30
Employee + Spouse	$6.03	$11.98
Employee + Child(ren)	$6.35	$12.60
Employee + Spouse + Child(ren)	$9.33	$18.54

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



Wellness

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
- Support for chronic conditions such as asthma, diabetes, COPD
- Web portal and mobile app with access to many other online resources

*Employees **must be enrolled** in the health plan to **have access** to the ActiveHealth web portal and mobile app.*

Employee Discount Program

SCAN ME

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

Employee Assistance Program

Specialists available **24/7** at 855-Here4TN

Employee **A**ssistance **P**rogram 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

EAP services are available to those enrolled in medical insurance. Benefits-eligible dependents of enrolled employees are eligible even if they are not enrolled in medical insurance.

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"

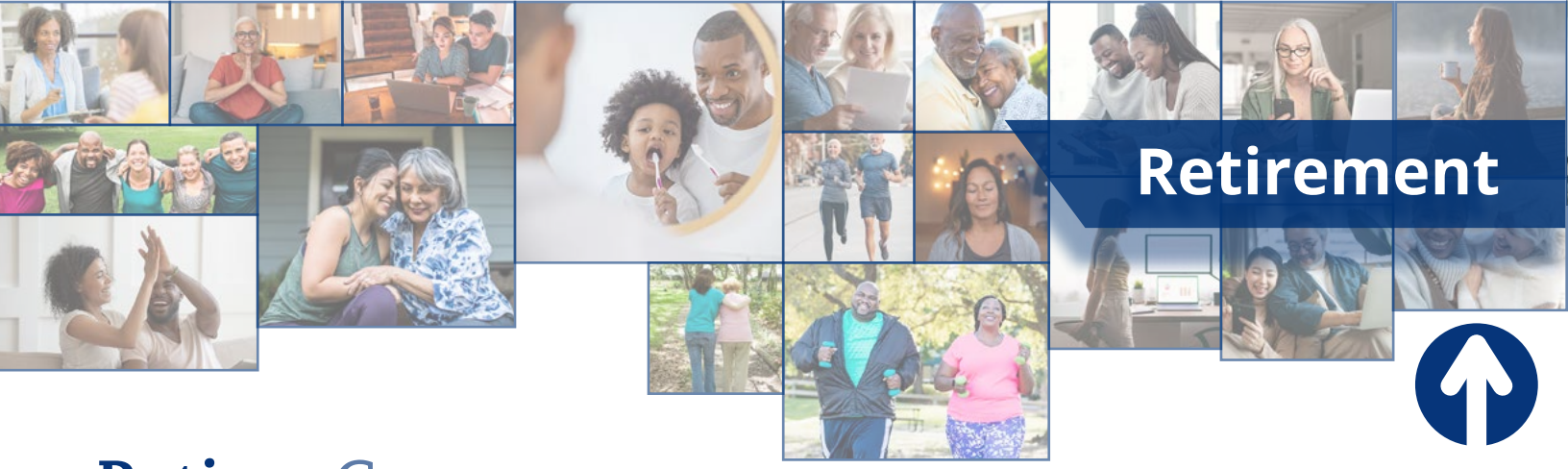
Child(ren)			
Biological	Birth certificate	**Adopted**	Court order
Step	Verification of marriage between employee and spouse **and** birth certificate of child showing the relationship to the spouse		

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.



Retirement

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

Resources

We're here to help

800-253-9981

benefits.info@tn.gov **tn.gov/partnersforhealth**

Online Resources

- Videos
- Premiums
- Comparison Charts
- Enrollment Forms

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

TN Department of Finance & Administration

PARTNERS FOR HEALTH