

**2024**

**BENEFITS ORIENTATION**

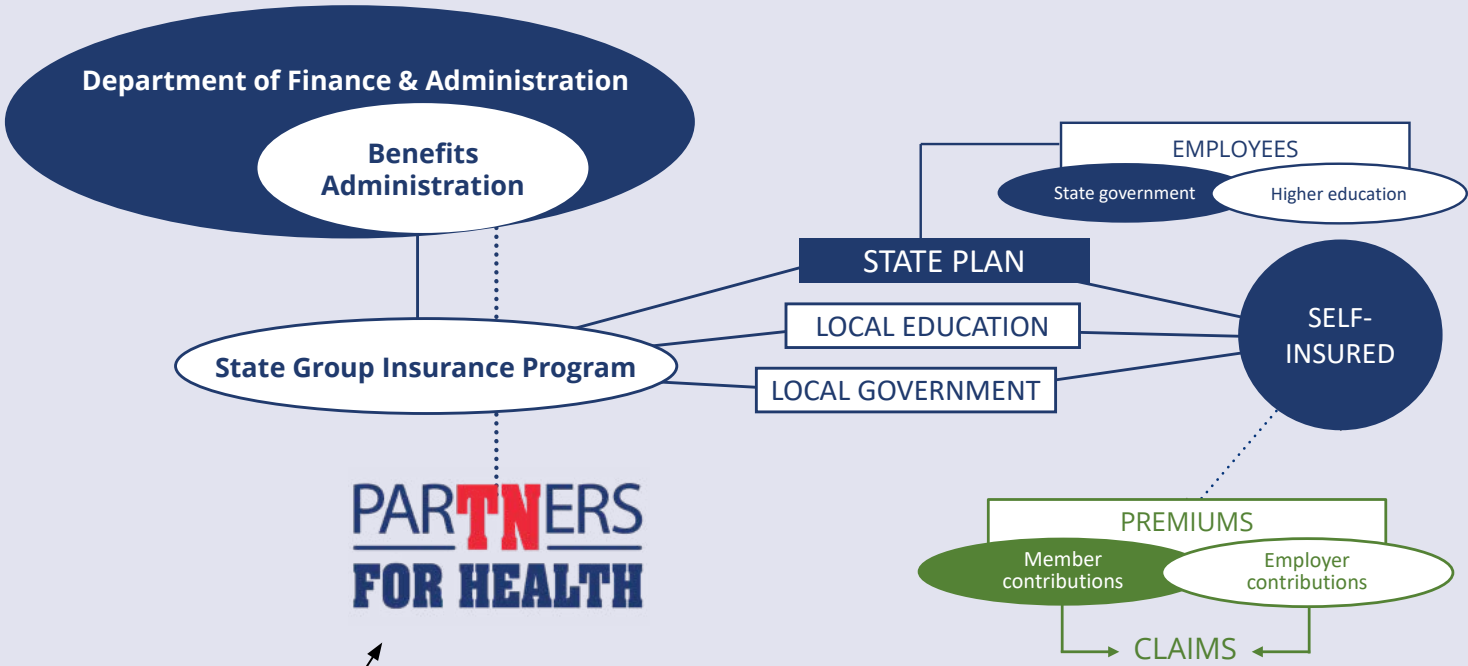


**LOCAL GOVERNMENT EMPLOYEES**

# ParTNers for Health Overview

## About the plan

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



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



# Contents

## I. Medical Options

## II. Voluntary Options



# Medical Options

## 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
- **Local** 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

## 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



## 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



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



# 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)

<b>Biological</b>	Birth certificate	<b>Adopted</b>	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.



## ✓ 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  
stateofennessee.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**

