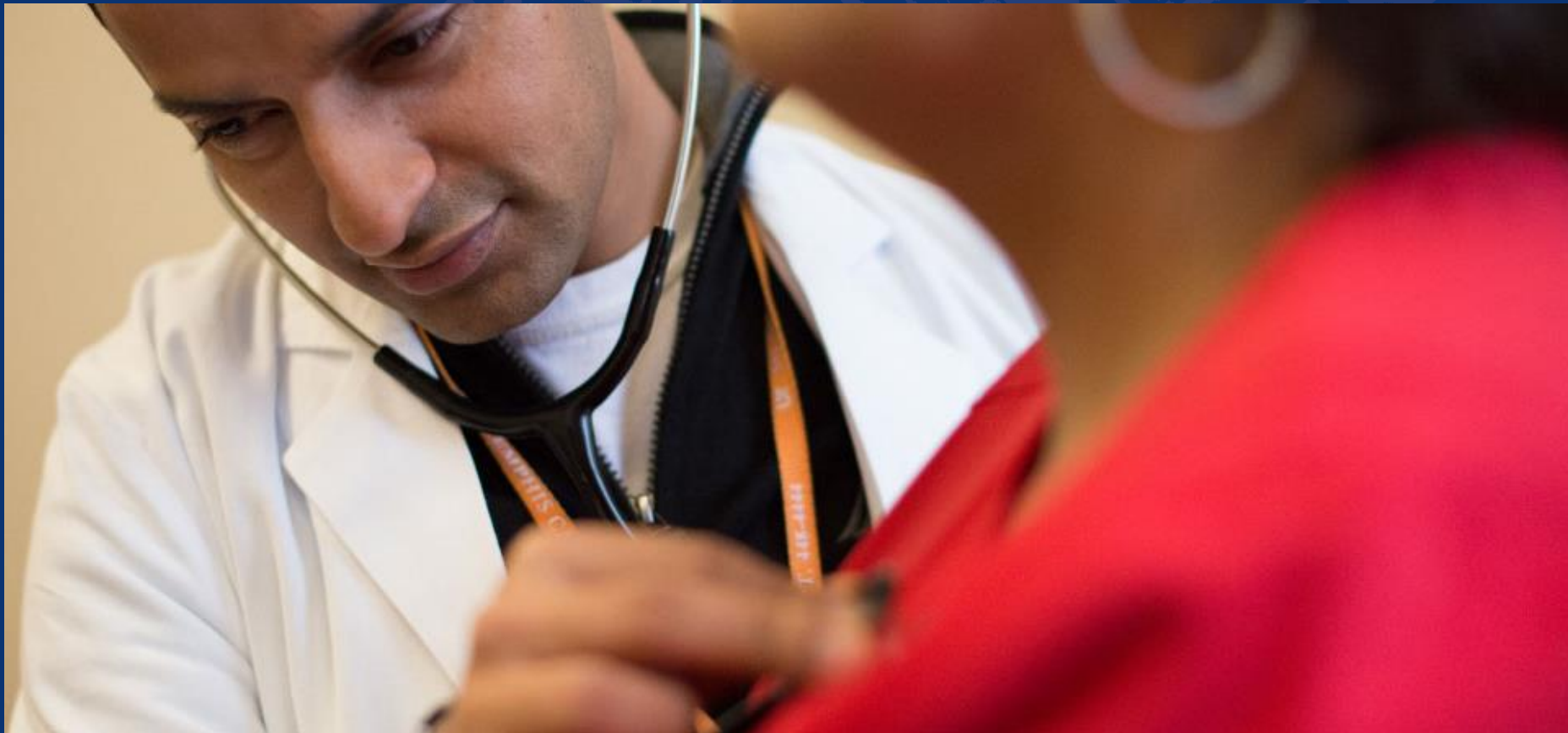


Insurance





State of Tennessee Group Insurance Program

New Employee Benefits Orientation
State and Higher Education Employees
January 1 – December 31, 2017



Importance of Your Decisions

- The decisions you make **now** as a new employee will have lasting effects on your benefits
- **Please note:** Some decisions can only be made during the new hire period
- Be aware of all the options available to you and make an informed decision
- Submit questions to your Agency Benefits Coordinator (ABC)

Enrolling in Benefits

- Enrollment must be completed within **31 days** of your hire date
- Any required dependent verification must also be submitted during this timeframe
 - Example dependent verification documents include:
 - Federal Income Tax Return for a spouse
 - Birth certificate for a child
 - *Additional examples are provided on the back of your Enrollment Change Application*

To enroll in optional benefit products such as life insurance, use the separate enrollment forms provided by your ABC.

Who is Eligible for Coverage?

- Full-time employees and their dependents, who may include:
 - Legally married spouses
 - Children up to age 26, (natural, adopted, step-children or children for whom the employee is the legal guardian)
 - Special circumstances for disabled dependents that may allow for coverage after age 26 . Refer to Eligibility and Enrollment Guide or consult your ABC for more information.
- Employees cannot be enrolled in TennCare **and** a State Group Health Insurance Plan
 - Contact your caseworker at TennCare within 10 days of your date of employment to report your new job, salary and that you have access to medical insurance with your new employer

When Will Coverage Begin?

- Health, dental, vision and basic term life/AD&D coverage begin on the first day of the month after one full calendar month of employment from your hire date
- Optional Term Life coverage begins after three full calendar months from employment/eligibility – **must enroll online**
- Optional Long-Term Care effective date is included with the Certificate of Coverage issued by MedAmerica – **must enroll with MedAmerica**
- Optional Long Term Disability begins after one full calendar month of employment from your hire date issued by Prudential – **Please submit to ABC**

When Are Premiums Paid?

- Your ABC will tell you when your premiums will be deducted from your paycheck
- Premiums are paid a month in advance
- Monthly
- Biweekly
- Submit your enrollment forms to your ABC as soon as possible.
 - If you do not enter your benefit selections early, in some instances you could end up with a double deduction from your paycheck the first month of enrollment.

Adding Coverage

Three times you may add health coverage:

1. As new employee
2. Annual Enrollment in the fall
3. If you experience a special qualifying event
 - Specific life change, (marriage, birth of a baby or something that results in loss of other coverage)
 - Submit within 60 days of the event or loss of other coverage
 - A complete list is provided on page three of the enrollment application

Annual Enrollment

- During Annual Enrollment you may:
 - Enroll, cancel or make changes to health insurance
 - Select or change your health insurance carrier
 - Choose or switch CDHP/PPOs (subject to eligibility)
 - Enroll in, cancel or transfer between dental options
 - Enroll in, cancel or transfer between vision coverage
 - Enroll in or cancel optional accidental death coverage
 - Apply for, cancel, increase or decrease optional term life coverage amounts (if eligible)
- Changes are effective January 1 of the following year

Annual Enrollment occurs during the fall.

Choosing Your Health Insurance Options

1 Plan Options

- Partnership Promise PPO
- Partnership No Promise
- Standard PPO
- HealthSavings Promise CDHP/HSA*
- HealthSavings No Promise CDHP/HSA

2 Two Insurance Carriers

- BlueCross BlueShield of Tennessee
- Cigna
 - Local Plus
 - Open Access

3 Four Premium Levels (tiers)

- Employee
- Employee + child(ren)
- Employee + spouse
- Employee + spouse + child(ren)

After new hire period, changes can only be made if you experience a special qualifying event or during Annual Enrollment in the fall.

*COBRA participants and retirees are not eligible for the **Wellness** HealthSavings CDHP.

Partnership Promise

What is the Partnership Promise?

- Annual commitment by a member and covered spouse when enrolled in the Partnership Promise PPO or the HealthSavings Promise CDHP.
- Saves a member money on premiums and covered expenses.
- Administered by Healthways.
- Requirements may change annually.

Health Benefits

HealthSavings CDHPs

1. **Wellness HealthSavings CDHP** – includes the Partnership Promise and the state will put \$500 for employee coverage or \$1,000 for family coverage into your HSA*
2. **HealthSavings CDHP** – does not include the Partnership Promise and no funds from the state. Employees may fund the HSA

*New enrollees with coverage effective dates Sept 2 through Dec 1, 2017, will **not** receive a state contribution in 2017. This plan is only available to state and higher ed active employees.

Health Benefits

PayFlex – Health Savings Account

- **If you choose to enroll in a HealthSavings CDHP, a health savings account is automatically opened for you.**
 - PayFlex will send you a letter asking for additional information
 - Then, you will receive a debit card from PayFlex that you can use for medical related expenses.
 - If you would like to make a pre-tax HSA contribution towards your CDHP, you must complete the 2017 authorization form found in your packet. Please turn this form in to your ABC.

Free In-Network Preventive Care

If provided in-network, free preventive care includes:

- Flu vaccination and pneumococcal vaccinations
- Annual physical exam
- Annual well-woman visit
- Osteoporosis screening for women
- Screenings for colon, breast or cervical cancer

Regular preventive care is one of the most important things you can do to stay healthy.

Optional Dental Benefits

Eligible employees can choose between two dental options:

Cigna Prepaid Plan	MetLife Dental Preferred Plan
<ul style="list-style-type: none">• Fixed Copays	<ul style="list-style-type: none">• Coinsurance and deductibles
<ul style="list-style-type: none">• Participating dentists only	<ul style="list-style-type: none">• Any dentist
	<ul style="list-style-type: none">• Pay less with network providers

- Eligible employees can enroll in one of two options
- Dental insurance **premium is paid 100 percent by the employee**

Optional Vision Benefits

Administered by EyeMed Vision Care

- Plan options:

Basic Plan	Expanded Plan
<ul style="list-style-type: none">• Discounted rates	<ul style="list-style-type: none">• Co-pays
<ul style="list-style-type: none">• Allowances	<ul style="list-style-type: none">• Allowances
	<ul style="list-style-type: none">• Discounted rates

- Both plans offer the same services

Basic Term Life and Accidental Death and Dismemberment

- The State provides free to all full-time employees:
 - \$20,000 of basic term life insurance
 - \$40,000 of basic accidental death and dismemberment (AD&D)
- If you are enrolled in health insurance as the head of contract, your coverage automatically increases with your salary up to:
 - \$50,000 for term life insurance
 - \$100,000 for AD&D insurance
- If you enroll in family health insurance, your enrolled dependents are covered for \$3,000 of basic term life coverage and basic AD&D based on your salary and family composition. **Coverage effective date is the same as health insurance.**

Optional Term Life Insurance

- Premiums are based on age and the amount of coverage requested
- Coverage is also available for spouses and dependent children
 - Spouses: Maximum level of coverage is \$30,000
 - Children: \$5,000 or \$10,000 term rider
- **Must enroll in first 31 days of employment for guaranteed issue coverage. Effective after three full months of employment.**
- You can apply later during Annual Enrollment by answering health questions
- Select up to five times your annual base salary when first eligible
 - Minimum coverage level: \$5,000
 - Maximum coverage level: \$500,000
 - Enroll through Minnesota Life website at lifebenefits.com/stateoftn

Optional Term Life Insurance is administered
by Minnesota Life.

Voluntary Accidental Death & Dismemberment Insurance

- Accidental death protection for yourself and your dependents
- Coverage is available at low group rates – no questions asked
- Premiums vary by salary
- You may enroll as a new employee or during Annual Enrollment
- The maximum benefit available to employees is \$60,000\
- Gold form in the packet – **please turn in to our office**

Basic Term Life, Basic AD&D and Optional AD&D are administered by Minnesota Life.

Long-Term Care Insurance

- Long-Term Care Insurance is administered by **MedAmerica**
- Covers services for individuals no longer able to care for themselves:
 - Nursing home care
 - Assisted living
 - Home healthcare
 - Home care
 - Adult Day Care
- **You have 90 days to enroll with guaranteed-issue coverage**
 - Your spouse, dependent children, parents and parents-in-law may also apply
- Premiums are based on age of the insured at the time of enrollment

**Thank you for your attention
during this presentation.**

**More information is available at
www.tn.gov/finance/section/fa-benefits**

**If you have questions, please ask your Agency
Benefits Coordinator at this time.**