Insurance
HIGHER EDUCATION
STATE INSURANCE

New Employee Orientation
Enrollment and Insurance Benefits
Jan. 1 – Dec. 31, 2019
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 your new hire period.

• Be aware of all the options available to you and make informed decisions.

• Submit questions to your **Agency Benefits Coordinator** (ABC).

[tn.gov/partnersforhealth](http://tn.gov/partnersforhealth)
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, children for whom the plan has qualified medical child support orders)
    • Special circumstances for disabled dependents may allow for coverage after age 26. Refer to your Eligibility and Enrollment Guide or consult your ABC for more information.
  • All other individuals cited in state statute, approved as an exception by the State Insurance Committee or defined as a full-time employee for health insurance purposes by federal law
  • 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

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Enrolling in Benefits

Enrollment must be completed within 31 days of your hire date

- If you want to cover your spouse or children, you will also need to provide proof of their relationship to you.
  - Examples of dependent verification can include a marriage license and Federal Income Tax Return for a spouse or a birth certificate for a child.
  - A complete list of required documentation for dependent verification can be found on the second page of the Enrollment Change Application.
- **Note:** Voluntary term life enrollment is available through the Securian Financial website or through a paper enrollment form.

- **Coverage will begin:**
  - For health, dental, vision, disability and basic term life/voluntary AD&D, coverage will begin on the first day of the month after one full calendar month of employment from your hire date.
  - Example: Hired on Sept. 15 – coverage will begin Nov. 1
  - Voluntary term life insurance begins after three full calendar months from employee/eligibility.

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When Can You Add Coverage?

There are three times you may add coverage:

• As a new employee – **you have 31 days after your hire date to enroll in coverage**
• Annual Enrollment in the fall
• If you experience a special qualifying event
  • A special qualifying event could be marriage, birth of a baby or something that results in loss of other coverage
  • Submit the enrollment within 60 days of the event or loss of other coverage
  • An Enrollment Change Application on the website **Forms page** lists all of the qualifying events on page three.
Canceling Coverage

Outside of Annual Enrollment, you can only cancel coverage (other than disability and voluntary term life insurance) for yourself and/or your covered dependents, if:

- You lose eligibility for the State Group Insurance Program (e.g., changing from full-time to part-time)
- You experience a special qualifying event, family status change or other special qualifying event as approved by Benefits Administration.
  - (Examples include becoming newly eligible for other coverage under another plan due to an event like marriage, divorce, birth or adoption of a child; entitlement to Medicare, Medicaid or TRICARE)
Benefits: We’ve Got You Covered!

Here are your health plan options – with all plans you won’t pay anything for in-network preventive care.

• **Premier PPO:** Higher premiums – but lower out-of-pocket costs for deductibles, copays and coinsurance

• **Standard PPO:** Lower premiums than the Premier PPO – but you’ll pay more out-of-pocket for deductibles, copays and coinsurance

• **CDHP/HSA:** Lowest premiums – but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays

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Benefits: We’ve Got You Covered!

More info about the CDHP/HSA:

• The CDHP has a **health savings account or HSA.** The HSA can help you **save** for your healthcare expenses during the year and in the future – and it offers tax benefits.

• The state will put **$250** (emp. only) or **$500** (all other tiers) into your HSA. This money applies to your maximum contribution.
  
   • State HSA contribution is not available for coverage starting Sept. 2, 2019, through the end of 2019.

• Take the savings from your **lower premium** and put them in your HSA to cover your deductible!

• Your HSA rolls over – you won’t lose the funds at the end of the year!

• **2019 HSA IRS maximum** – this is the most you can put in the HSA:
  
   • $3,500 for emp. only
   • $7,000 for all other tiers

Members 55 or older can contribute $1,000 or more each year.

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Important HSA Information

- **Higher education employees**: Those currently enrolled in the CDHP do not have to, but can, update their HSA contribution amounts each year. To make a change, contact your agency benefits coordinator (ABC).
- Your HSA is administered by PayFlex. You will receive a debit card to be used for your out of pocket medical, dental, vision expenses.
- If you are eligible for state seed money, it will automatically be loaded onto your card when your benefits become effective.
- To make your own pre-tax contributions (this is highly recommended) please complete the form, "Employee Authorization for Payroll Deduction" provided in your folder.
- This form should be returned with your other benefit enrollment paperwork.

For other HSA information please refer to the Eligibility & Enrollment Guide provided to you in your folder, by the ABC.

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Flexible Spending Accounts (FSA)

Flexible spending accounts (FSA) - for those who expect to spend on healthcare or dependent care. FSAs can help reduce your taxable income and save you money.

- Insurance-eligible employees can enroll in FSAs.
- **FSAs available and 2019 contribution amounts:**
  - **Medical FSA:** For medical, dental and vision expenses. Annual limit - $2,650. Carryover limit - $500.
  - **Limited Purpose FSA (L-FSA):** For dental and vision expenses only. Annual limit - $2,650. Carryover limit - $500.
  - **Dependent Care FSA (DC-FSA):** Annual limit - $5,000 (up to $2,500 per spouse for married couples filing jointly). No carryover amount allowed.
- **Important:** You cannot enroll in both a medical FSA and a L-FSA in the same year. The L-FSA is a great option for CDHP/HSA enrollees because it provides a way to save tax-free on eligible dental and vision expenses.
- Medical FSA and L-FSA members get a debit card to use their funds at the pharmacy or provider’s office (not applicable for DC-FSA).
- For all FSAs/HSA – you can find a grid showing details about contributions, tax benefits and how to use your funds at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) under Publications.
- Enroll using the form included in the Orientation Folder [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth)
Carrier Networks

Choose a network of providers (doctors, hospitals, facilities) for your medical care:

- **BlueCross BlueShield Network S**

- **Cigna LocalPlus (LP)**

- **Cigna Open Access Plus (OAP):** This is a large network. You have a choice of more doctors and facilities, but you will pay more each month.

  Monthly surcharge is included in the premium:
  - $40 more for employee only and employee+child(ren) coverage
  - $80 more for employee+spouse and employee+spouse+child(ren) coverage

[tn.gov/partnersforhealth]
## Premiums for 2019:

### Employee Share of Monthly Premiums

<table>
<thead>
<tr>
<th>Premium Level</th>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>CDHP/HSA*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$136</td>
<td>$92</td>
<td>$60</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$204</td>
<td>$139</td>
<td>$89</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$284</td>
<td>$195</td>
<td>$125</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$352</td>
<td>$241</td>
<td>$154</td>
</tr>
</tbody>
</table>

*Premiums shown are for the employee share for **active employees**. Complete premium charts are found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.  
*Premiums are for the BCBS Network S or Cigna LocalPlus network. Premiums do NOT include the cost for the larger Cigna OAP network – which would add $40 to $80 more EACH MONTH depending on your tier.  
*The state will put $250 (emp. only) or $500 (other tiers) into your HSA annually. Not available for coverage starting Sept. 2, 2019, through the end of 2019.
# Pharmacy Benefits

All of our health plans include comprehensive prescription drug benefits. The health plan you choose will determine your out-of-pocket prescription costs.

*These are the in-network pharmacy benefits. If out of network pharmacy benefits are available, they are different and will cost you more.

** Specialty Network Pharmacy: Specialty drugs must be filled through a Specialty Network Pharmacy and can only be filled every 30 days.

<table>
<thead>
<tr>
<th></th>
<th>PHARMACY (IN-NETWORK)*</th>
<th>PREMIER PPO</th>
<th>STANDARD PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30-DAY SUPPLY</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
<td></td>
<td>20% coinsurance after deductible is met</td>
</tr>
<tr>
<td>Brand</td>
<td>$40</td>
<td>$50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-preferred brand</td>
<td>$90</td>
<td></td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td><strong>90-DAY SUPPLY (Retail-90 network pharmacy or mail order)</strong></td>
<td>$14</td>
<td>$28</td>
<td>20% coinsurance after deductible is met</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$80</td>
<td>$100</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$180</td>
<td></td>
<td>$200</td>
<td></td>
</tr>
<tr>
<td><strong>90-DAY SUPPLY (certain maintenance medications from a Retail-90 network pharmacy or mail order)</strong></td>
<td>$7</td>
<td>$14</td>
<td>10% coinsurance without having to meet deductible</td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$40</td>
<td>$50</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$160</td>
<td></td>
<td>$180</td>
<td></td>
</tr>
</tbody>
</table>

**SPECIALITY PHARMACY**

<table>
<thead>
<tr>
<th>Coinurance</th>
<th>PREMIER PPO</th>
<th>STANDARD PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>10% (min $50; max $150)</td>
<td></td>
<td></td>
<td>20% after deductible</td>
</tr>
</tbody>
</table>

* tn.gov/partnersforhealth
Dental Benefits (employee paid)

Two different dental plans are offered to state and higher education employees.

- **MetLife DPPO**: Use any dentist, but you’ll save money when staying in-network.
  - Provides services with coinsurance paid by the member.

- **Cigna DHMO prepaid plan**: Required to use a Network Dentist. Select your Network General Dentist and notify Cigna.
  - Provides services at fixed copay amounts paid by the member.

- Find more information, see the Enrollment guide and the vendor flyers in the Benefits Folder.

[tn.gov/partnersforhealth](http://tn.gov/partnersforhealth)
# Dental Benefits (employee paid)

## Monthly Premiums for Active Members

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Cigna Prepaid (DHMO) Plan</th>
<th>DPPO - MetLife</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$13.44</td>
<td>$23.64</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$27.91</td>
<td>$54.36</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$23.83</td>
<td>$44.72</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$32.76</td>
<td>$87.50</td>
</tr>
</tbody>
</table>

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Vision Benefits (employee paid)

Vision benefits are offered through Davis Vision. Members pay the premium. Choose from two options:

• **Basic Plan:** Offers discounted network rates and allowances for services.
• **Expanded Plan:** Provides services with a combination of copays, greater allowances and discounted rates.
  - Members receive the maximum benefit when visiting a provider in Davis Vision’s network.

• Vision plan members get:
  - Routine eye exam every calendar year
  - Frames once every two (2) calendar years
  - Choice of eyeglass lenses or contact lenses once every calendar year
  - Additional values offered by Davis Vision. Learn more at davisvision.com/stateofTN
  - Find more information in the Enrollment Guide included in the Benefit Folder

[tn.gov/partnersforhealth]
### Vision Benefits (employee paid)

#### 2019 premium rates:

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.07</td>
<td>$5.56</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.13</td>
<td>$11.12</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.82</td>
<td>$10.57</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.01</td>
<td>$16.35</td>
</tr>
</tbody>
</table>

[tn.gov/partnersforhealth](https://tn.gov/partnersforhealth)
ID and Debit Card Information

• Employees new to coverage will receive new ID cards within three weeks of the date your application is processed.

• Health coverage:
  • **BlueCross BlueShield**, you will receive up to two ID cards automatically. The member’s name will be printed on all cards, but these cards may be used by any covered dependent.
  • **Cigna**, you will receive separate ID cards for each insured family member with the participant’s name printed on each. Cigna will send up to four ID cards in each envelope and additional ID cards in a separate envelope.

• In addition to your health insurance ID cards, you will also automatically receive separate pharmacy ID cards. If you are enrolled in family coverage, your ID cards may be sent in separate envelopes.

• If you enroll in dental or vision coverage, you will typically receive your ID cards within three weeks. For vision coverage, you will receive an ID card, but you don’t need one to access services.

• CDHP/HSA, medical FSA and limited purpose FSA (L-FSA) members will receive a debit card from PayFlex.

• Members can always request additional cards by contacting their carrier or vendor(s). Contact information is found on the **Customer Service page** on the website.

[tn.gov/partnersforhealth]
Basic Term Life/AD&D

The state automatically provides basic term life insurance ($20,000) and accidental death and dismemberment (AD&D) insurance ($40,000) to all benefits eligible employees.

If you enroll in health insurance as the head of contract, coverage automatically increases with your salary — to a maximum of $50,000 for basic term life insurance and $100,000 for accidental death insurance. **You pay for this additional coverage.**

- Premiums are found on the **Premiums** webpage.
- **Basic term life insurance has four coverage levels:** employee only, employee + spouse, employee + child(ren), or employee + spouse + child(ren).

It’s important to keep your life insurance beneficiaries up to date. For basic term life/AD&D insurance, make changes with your ABC in the Insurance/Payroll Office.

[tn.gov/partnersforhealth](http://tn.gov/partnersforhealth)
Disability Insurance (employee paid)

Disability benefits are offered to full-time employees through MetLife. Disability insurance helps cover your living expenses by insuring your paycheck.

- Premiums are employee paid.

- **Short-term Disability (STD):** Replaces a portion of your income during a disability, which could last up to 26 weeks. Two coverage options are available.

- **Long-term Disability (LTD):** Replaces a portion of your income during a disability that is expected to last longer than 120 days.

- Find more information, including how to calculate your rates, at tn.gov/partnersforhealth under **Other Benefits** and **Disability**.

tn.gov/partnersforhealth
Voluntary AD&D

If you would like additional accident protection, you may enroll in voluntary accidental death and dismemberment (AD&D) insurance for yourself and your dependents.

- Coverage is available at low group rates — no questions asked.
- Premiums and coverage level vary by salary.
- The maximum benefit for employees is $60,000.
- You must enroll using the gold form in your Benefits folder.
- Premium rates are found on the second page of the enrollment form.

**Important information about your beneficiaries:** Keep your life insurance beneficiaries up to date. For voluntary AD&D insurance, you can make changes with your ABC in the Insurance/Payroll Office.
Voluntary Term Life Insurance

You can purchase additional voluntary term life insurance coverage for yourself, your spouse and children. You will need to apply within 31 days of your hire date on the Securian website.

- You can apply for up to seven times your annual base salary (to a maximum of $500,000) for yourself and up to a maximum of $30,000 for your spouse ($15,000 for ages 55 and older).
- You can also apply for coverage for your children equal to $5,000 or $10,000.

- To apply, use the directions in the Securian booklet provided in the Benefits Folder. You will need your Edison ID# to complete this process (contact the Insurance office to get this number.)

- **Note:** Voluntary term life insurance coverage will start after three months of employment.
Behavioral Health & Substance Use Services – managed by Optum

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services.

Optum can help:

• Find a provider (in person or virtual visits – let’s you see a provider by private, secure video conferencing)
• Explain your benefits
• Identify the best treatment options
• Schedule an appointment
• Answer questions

• Find more information at tn.gov/partnersforhealth under Health Options and Behavioral Health.
• To access all programs and services, including help finding a provider, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or Here4TN.com

tn.gov/partnersforhealth
Employee Assistance Program (EAP) – managed by Optum

EAP services are available to all benefits-eligible state and higher education employees and their eligible dependents – even if they are not enrolled in a health plan.

- Members get five EAP counseling visits, per problem, per year at no cost.
- A telephonic coaching program called Take Charge at Work helps members dealing with stress and depression feel productive again. It’s available at no additional cost for those who qualify.
- Find more information at tn.gov/partnersforhealth under Other Benefits and EAP.
- To access all programs and services, including how to find a provider, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or Here4TN.com
Voluntary Wellness Program

A voluntary wellness program will be available for active state and higher education employees and spouses. The wellness vendor, Active Health, will email information about programs.

• Regardless of the health plan you choose, you can participate in the program

• You and your spouse can each earn up to $250* a year by completing certain wellness activities – up to $500* per employee and spouse annually!

• More information about programs and activities will be available at tn.gov/partnersforhealth on the Wellness page.

• The Diabetes Prevention Program (DPP) is also offered in 2019. Go to tn.gov/partnersforhealth for details under Other Benefits, Wellness on the DPP webpage.

**Members must be in a positive pay status to receive an incentive. The cash incentive for both the employee and eligible spouse will be deposited directly into the member’s paycheck. The incentive is taxable and subject to withholding, garnishment and reporting which will impact the actual amount in the member’s paycheck.

tn.gov/partnersforhealth
Resources - Website

To help you learn about what benefits are offered and help you make your decisions, the ParTNers for Health website is a great resource and includes all of the documents, publications, forms and contact information.

Go to tn.gov/partnersforhealth -

Specific resources:

- Links to educational videos on the homepage. These videos can help you learn about your benefits and what everything means.
- Premium charts on the Premiums page.
- A health plan benefits comparison grid is on the Health page.
- You can also find definitions, insurance terms and frequently asked questions (FAQs).

tn.gov/partnersforhealth
QUESTIONS?
See the ABC’s after Orientation