

**State and Higher Education Employees**

**Annual Enrollment for 2024 Benefits**

**Oct. 1-13, 2023**

**PARTNERS  
FOR HEALTH**



**Music is a language we all understand  
Health benefits, not so much**

# Music has many options. So do your benefits. Choose what works for you.

Each year, Annual Enrollment is your chance to choose your ParTNers for Health plan benefits or make changes that will be effective the following Jan. 1 through Dec. 31. Your annual enrollment period for 2024 benefits is Oct. 1-13, 2023.

This newsletter gives you important information about your 2024 benefits choices. These include your health, dental, vision, life insurance and other benefits.

- Find Annual Enrollment details by [going to the About Enrollment webpage](#).
- Premium charts are available on [the Premiums webpage](#).
- Insurance comparison charts for health, dental and vision are available on [the Publications webpage](#) under Insurance Comparison Charts.

We encourage you to review your BlueCross BlueShield and Cigna network options each year. It's important to note that for MOST benefits\*, if you don't want to make changes, you don't have to do anything during Annual Enrollment. If you don't make changes, you will be enrolled in the same plan options for medical, dental, vision and short-term disability products you are enrolled in now.

\*Most **flexible spending accounts** require you to enroll each year. **Basic term life/basic accidental death and dismemberment insurance** will change and you may want to take action. You are not required to enroll in health insurance. If you do not enroll, no premium dollars for health insurance will be deducted from your paycheck.

Go to [How to Enroll in Your Benefits](#) to add, remove or make changes to your insurance coverage.

## Here are the benefits high notes!

**Health insurance premiums** will increase by an average of 5% for active employees. Premium increases will vary depending on the health plan, network and tier you choose. Your premium is automatically deducted from your paycheck each month.

**Important!** BlueCross BlueShield and Cigna will remain the health insurance carriers. The four provider network options will remain the same: BlueCross Network S, BlueCross Network P, Cigna LocalPlus and Cigna Open Access Plus.

**For the BlueCross Network P and Cigna Open Access Plus networks, the additional cost to your premium will increase by \$10 or \$20 per month depending on the tier in which you're enrolled.**

There continues to be no additional cost above the premium for the BlueCross Network S or Cigna LocalPlus networks. Go to the **Health Benefits** section for details on plans and network options.

Starting Jan. 1, 2024, Sharecare will be the **new wellness program vendor**. Go to the **Health Benefits** section for more information.

## Tell Me Something Good!

While health premiums are increasing, there will be no increases to deductibles, copays or coinsurance!

The state will pay 50% of the dental insurance premiums. If enrolled, this change will automatically occur in Edison.

The state will pay 100% of the premiums for employee long-term disability insurance. Employees using this benefit will receive 63% of their monthly salary, up to \$10K per month, after a 90-day waiting period. All employees not currently receiving long-term disability claim benefits will be automatically enrolled in this product.

The state will pay 100% of the premiums for employee basic term life/basic accidental death and dismemberment insurance. Designated beneficiaries will receive 1X the employee's base annual salary rounded to the next highest thousand (\$50K minimum except when reduced at age milestones/\$250K maximum). This change will automatically occur in Edison.

## Other Insurance Updates for 2024

**Important!** Life insurance benefits are changing. Dependent basic term life/basic accidental death and dismemberment insurance coverage is ending. You may be able to enroll your dependents in voluntary term life insurance and/or voluntary AD&D. There are also changes to voluntary term life insurance options for employees and dependents. Go to the **Additional Benefits** section for details.

Medical flexible spending account and limited purpose FSA contribution and carryover amounts are changing for 2024. The transportation and parking FSA amounts are also changing. Go to the **Additional Benefits** section.

## Let's Keep in Touch!

Benefits Administration sends emails to members with important insurance information throughout the year. Emails are from ParTNers for Health and are sent from an email service provider. You can unsubscribe at any time, but if you do unsubscribe, you'll no longer receive any insurance-related updates. Please log in to Edison and make sure your email address is correct. It's easy!

After clicking the home icon in the top right corner, just go to "Self Service", "My System Profile" and "Change or Set Up Email Address".

## How to Enroll in Your Benefits

### Employee Self Service in Edison

You'll use Employee Self Service in Edison at [www.edison.tn.gov](http://www.edison.tn.gov) to add, remove or make changes to your insurance coverage, unless otherwise noted. **Higher education employees may be able to access Edison through their HR system. Look for information from your institution on this.**

- Look for the green "Benefits Enrollment" button.
- Log in to Edison using your Access ID. This is not your eight-digit Edison employee ID. To get your Access ID, go to Edison click the green "Benefits Enrollment" button and then click the "Retrieve Access ID" button.
- Once logged in, choose the Annual Enrollment tile to start your enrollment.
- All the insurance plans you are currently enrolled in, or that are available to you, are listed in Edison, except voluntary term life insurance, if eligible. Higher education employees enroll in flexible savings accounts at [optumbank.com/Tennessee](http://optumbank.com/Tennessee)
- You can enroll on your computer or mobile device. Use the web browser native to its operating system.

Adding new dependents or your spouse? We need documents to prove their relationship to you. This includes a spouse who has not been on coverage for six months or more.

- Dependent verification documents MUST be submitted by the Annual Enrollment deadline of Oct. 13, 2023.
- Find a list of required documents online by going to Forms and then go to Active and COBRA. [Click on Dependent Eligibility Verification Documents.](#)

All state and higher education employees MUST choose flexible spending account election amounts if they want to put money in them for 2024. Medical FSA and L-FSA contribution and carryover amounts are changing. Go to the **Additional Benefits** section for details.

## Get Help with Your Enrollment

Find enrollment instructions and help with passwords:

- Find step-by-step enrollment login instructions by going to Annual Enrollment and [clicking on Enrollment Materials.](#)
- For password reset help, call Edison at 866.376.0104.

## Videos and Recorded Webinars

Find videos to help you learn about your benefits. You can watch them when it's convenient for you:

### Annual Enrollment Videos

- Top 10 Playlist for Annual Enrollment
- 2024 Premiums
- 2024 Additional Benefits Changes
- 2024 Wellness Program Changes

### Benefit Options Videos

- BlueCross BlueShield Network Options
- Cigna Network Options
- EyeMed Vision Options
- Cigna Dental DHMO Option
- Delta Dental DPPO Option
- Optum Financial FSA and HSA Options
- Securian Financial Life Insurance Options
- MetLife Disability Options

## Contact Us

Find resources on the ParTNers for Health website at [tn.gov/ParTNersForHealth](http://tn.gov/ParTNersForHealth).

You'll find:

- A red Questions button to contact our help desk: [benefitssupport.tn.gov/hc/en-us](http://benefitssupport.tn.gov/hc/en-us)
- A green Help button to chat during business hours.
- Call Benefits Administration at 615.741.3590 or 800.253.9981, M-F, 8 a.m. to 4:30 p.m. CT.

### If you want to revise your enrollment or you don't want to enroll:

*Employees have one opportunity to revise Annual Enrollment elections as described in Plan Document Section 2. The Plan Document is posted on the ParTNers website under [Publications at tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth).*

If you decline enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage or if the employer stops contributing toward the other coverage. However, you must request enrollment within 60 days after the other coverage ends or after the employer stops contributing toward the other coverage.

In addition, if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

To request special enrollment or obtain more information, contact your agency benefits coordinator or Benefits Administration.

## Health Benefits

There will be no increases to deductibles, copays or coinsurance!

## Health Plan Options

You have a choice of three health plans from ParTners for Health. Each health care plan has different out-of-pocket costs. Some examples include your copays, deductibles and coinsurance.

All health plan options cover the same services and treatments, but coverage decisions may vary by carrier (see Health Plan Carrier Networks). Eligible preventive care is free with all plans if you use an in-network provider.

## Here is a comparison of the three plans:

**Premier Preferred Provider Organization:** Higher monthly premium, lower out-of-pocket costs (deductible, copays and coinsurance).

**Standard Preferred Provider Organization:** Lower monthly premium than Premier PPO, higher out-of-pocket costs.

**Consumer-driven Health Plan/Health Savings Account:** Lowest monthly premium. In-network preventive care has no member cost. For most other services, you pay your deductible first before the plan pays anything. Then you pay coinsurance, not copays.

- The state will put \$500 (employee only) or \$1,000 (all other tiers) into your HSA. Note: This money applies to your yearly HSA IRS maximum contribution amount. The state will not put money into your HSA if your coverage starts Sept. 2, 2024, through Dec. 31, 2024.

## Learn more about Health Savings Accounts

HSA IRS maximum contributions are increasing in 2024.

There are limits on how much money you can put in your HSA each year:

- \$4,150 for employee-only coverage in 2024;
- \$8,300 for all other family tiers in 2024; and
- Members 55+ can add \$1,000 more each year.

These limits include the \$500 or \$1,000 you receive from your employer and any wellness incentive funds you may earn and add to your account. HSA contributions in excess of the IRS 2024 maximums listed above are not tax deductible and are subject to a 6% excise tax, so monitor your HSA contributions carefully.

**State employees** who entered an HSA contribution amount into Edison in 2023 will have that contribution continue into 2024 unless you change the amount. You can change it in Edison at any time.

**Higher education employees** enrolled in the CDHP can update their HSA contribution amounts by contacting their agency benefits coordinators.

**With the HSA, your total contribution is not available up-front.** Your pledged amount is taken out of each paycheck. You may only spend the money that is in your HSA at the time of service, but you can pay yourself back later with HSA funds. Newly enrolled members get a debit card from Optum Financial to use for qualified expenses. Current enrolled members who stay in the CDHP/HSA will use their same debit card.

**HSA and FSA restrictions:** There are certain restrictions about who can enroll in a plan with an HSA. If you enroll in the CDHP/HSA, you cannot enroll in another medical plan, including any government plan, and cannot have a medical flexible spending account or health reimbursement account, among other restrictions. You can enroll in a limited purpose FSA for dental and vision costs. If you enroll in Social Security at age 65, you'll automatically be enrolled in Medicare Part A, and if enrolled in a CDHP, this may have tax consequences affecting your HSA contribution. Consult your tax advisor for advice. [Go to CDHP/HSA Insurance Options](#) for certain restrictions, 2024 maximum contribution amounts, debit card details and more information.

See health plan options, deductibles, copays and coinsurance in the 2024 Health Plan Comparison Chart by [clicking on Enrollment Materials](#).

Find premium charts, including COBRA by [clicking on Premiums](#).

[Click on Health](#) for plan option details.

## Health Plan Carrier Networks

BlueCross BlueShield of Tennessee and Cigna, our health insurance carriers, administer our network options. Both carriers offer expansive networks of doctor, hospital and facility providers.

You can choose from four carrier networks for your medical care.

### BlueCross BlueShield Network S Cigna LocalPlus

These networks include many providers, hospitals and facilities throughout Tennessee and across the country. Not all providers and hospitals are in the BlueCross Network S and Cigna LP networks, which helps keep premiums and claims costs low. There is no additional monthly cost added to the premium for the BlueCross Network S or Cigna LocalPlus networks.

### BlueCross BlueShield Network P Cigna Open Access Plus

These networks include more hospitals and facilities. There is an additional cost added to the monthly premium for the BlueCross Network P and Cigna OAP networks. This cost is going up in 2024. You'll see the total cost for these networks in the premium chart. **You may also pay more per claim because the costs for services in these networks are generally higher** than the other two networks.

- 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.

It's important to check the networks carefully. The network choice you make during Annual Enrollment is for the entire 2024 calendar year (Jan. 1 until Dec. 31). You may be able to make changes allowed by the plan if you have a qualifying event. Information about qualifying events is on page three of the [Enrollment Change Application](#).

Network providers and facilities can and do change. Benefits Administration cannot guarantee all providers and hospitals in a network at the beginning of the year will stay in that network for the entire year. A provider or hospital leaving a network is not a qualifying event and does not allow you to make changes to your insurance choices.

## Covered Services

Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna Member Handbook and your Plan

Document by [going to the Publications webpage](#). If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

## Contact Our Carriers

Contact BlueCross or Cigna if you have questions about a provider or hospital in a network:

**BlueCross, 800.558.6213, M-F, 7 a.m. - 5 p.m. CT,**  
[bcbst.com/members/tn\\_state/](http://bcbst.com/members/tn_state/)

**Cigna, 800.997.1617, 24/7,** [cigna.com/stateoftn](http://cigna.com/stateoftn)

## Learn More about Your Health Plan Carrier Networks

[Click on Carrier Information](#) for network hospital lists and directories.

## How to Enroll

If you want to enroll in health insurance, you can choose or change your health insurance option, carrier and network by enrolling in Edison at [www.edison.tn.gov](http://www.edison.tn.gov).

## Included Health Benefits

Along with your medical coverage, your health plan provides the following benefits: pharmacy, behavioral health, an Employee Assistance Program and a wellness program. Learn about benefits such as telehealth, the Diabetes Prevention Program, behavioral health virtual visits and more by going to [Included Benefits Extras](#).

## Pharmacy

*Managed by CVS Caremark*

All health plans include full prescription drug benefits. The health plan you choose (Premier PPO, Standard PPO or CDHP/HSA) determines your out-of-pocket prescription costs.

How much you pay depends on three things:

- the drug tier – if you choose a generic, preferred brand, nonpreferred brand or specialty drug (two different cost tiers in the PPOs);
- the day supply you receive – 30-day (or <30) or 90-day (>31) supply; and
- where you fill your prescription – at a retail, Retail-90 or mail order pharmacy.

Learn more about prescription drug benefits, the preferred drug list, vaccines and how to save money by [clicking on Pharmacy](#).

**Contact: CVS Caremark, 877.522.8679, 24/7,** [info.caremark.com/stateoftn](http://info.caremark.com/stateoftn)

## Behavioral Health

*Managed by Optum Health*

All health plans include access to outpatient and facility-based behavioral health and substance use disorder services. Optum can help members and eligible dependents find a provider for in-person or virtual visits, explain benefits, identify best treatment options, schedule appointments and answer questions.

Your benefits also include applied behavior analysis therapy and preferred no-cost substance use treatment facilities (for PPO plans, no insurance after deductible for CDHP).

Learn more about your behavioral health benefits by [clicking on Behavioral Health](#).

For all programs and services and help finding a provider, **contact Optum at 855.HERE4TN (855.437.3486), 24/7 or visit [HERE4TN.com](https://www.here4tn.com)**.

## Employee Assistance Program

*Managed by Optum Health*

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. COBRA participants are also eligible.

Master's level specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services. With EAP services:

- Get five counseling visits, per problem, per year, per individual at no cost to you.
- Available in person or by virtual visit to get the care you need in the privacy and comfort of your own home.

Your benefits include **Self Care by AbleTo**, an on-demand mobile app to help with stress, anxiety and depression; **Talkspace** online therapy; and **Take Charge at Work**, a telephonic coaching program that helps those working and eligible for EAP services deal with stress and depression.

Learn more about your EAP benefits by [clicking on EAP](#).

For all EAP programs and services and help finding a provider, **contact Optum 24/7 at 855.HERE4TN (855.437.3486) or [HERE4TN.com](https://www.here4tn.com)**.

## Wellness Program

*Managed by new vendor Sharecare in 2024*

To help you achieve your health goals, the 2024 wellness program is available for state and higher education employees, spouses and adult dependents enrolled in the health plan.

Sharecare will be the wellness program vendor beginning in 2024. You'll receive more information about the program later this year. Members enrolled in health benefits will

have access to lifestyle counseling, chronic condition management, a weight management program, digital health devices, and biometric screenings. A diabetes remission and Diabetes Prevention Program will also be offered to members who qualify.

Your wellness program includes cash incentives of up to \$250 each for enrolled employees and spouses. The Diabetes Prevention Program is offered through health insurance carriers BlueCross or Cigna.

Learn more about the wellness program by [clicking on Wellness](#).

## Additional Benefits

Along with health insurance, ParTNers for Health offers dental, disability, vision, term life and accidental death and dismemberment insurance options, and flexible spending accounts. These benefits provide additional coverage for you and your eligible dependents.

**New in 2024!** The state will pay one-half of dental coverage premiums (see Dental Insurance). The state will also pay 100% of the employee premium for long-term disability option 3 (see Disability Insurance) and pay 100% of the premium for employee basic term life/basic accidental death and dismemberment insurance (see Life Insurance).

For other benefits, employees pay 100% of the premiums or contributions as noted.

## Dental Insurance

*Offered through Cigna and Delta Dental*

ParTNers for Health offers two different dental plans. In 2024, the state will pay one-half of dental coverage premiums in all coverage tiers for active state and higher education employees. For those enrolled as of Jan. 1, 2024, this premium funding change will occur automatically in Edison.

### **Cigna: Dental Health Maintenance Organization – Prepaid Provider**

Total premiums will increase by 2.5% for active employees.

You are required to select and use a Cigna network general dentist. You must notify Cigna of your choice. Find the list of dentists at [cigna.com/stateoftn](https://cigna.com/stateoftn).

Members pay copays. Review the Patient Charge Schedule before having procedures performed. Lab fees may apply for some procedures.

Completion of crowns, bridges, dentures, implants or root canals already in progress on a new member's effective date will not be covered.

Members can contact Cigna customer service for additional information about coverage for orthodontic services in progress.

### **Delta Dental: Dental Preferred Provider Organization**

Total premiums will increase by 1%.

Use any dentist but save money by choosing an in-network dentist.

Discuss any estimated expenses with your dentist or specialist. Charges for dental procedures are subject to change. Members pay deductibles and co-insurance.

Waiting periods apply to select procedures.

Find 2024 dental premiums by [clicking on Premiums](#) and going to **Other Insurance Coverages – Dental**.

Review the **dental DHMO and DPPO network options**, get a comparison of the two plans and find more information by [clicking on Dental](#). The premium rates for the Cigna DHMO plan are less than for the DPPO plan; however, there are fewer network options in the DHMO. Employees should carefully review all details of each plan before making a selection.

To learn about all dental benefits, find the Cigna DHMO handbook, Cigna Patient Charge Schedule and the Delta Dental DPPO handbook by [clicking on Publications](#).

#### **Contact our dental carriers:**

**Cigna, 800.997.1617, 24/7, [cigna.com/stateoftn](https://cigna.com/stateoftn)**  
**Delta Dental, 800.552.2498, M-F, 7 a.m. – 5 p.m. CT, [DeltaDentalTN.com/StateofTN](https://DeltaDentalTN.com/StateofTN)**

### **Vision Insurance**

*Offered through EyeMed*

You pay the monthly premium. Premiums and benefits will stay the same in 2024. You'll save money when using in-network providers.

Choose from two vision insurance options, the **Basic Plan** or **Expanded Plan**.

All members in both vision plans get:

- Routine eye exam every calendar year
- Choice of eyeglass lenses or contact lenses once every calendar year
- Low vision evaluation and aids available once every two calendar years

**Basic Plan:** Pays for your eye exam after you pay a \$10 copay and provides various allowances (dollar amounts) for materials such as eyeglass frames and contact lenses.

- Frames available once every two calendar years.

**Expanded Plan:** Free routine eye exam annually. Includes greater allowances versus the Basic Plan.

- Frames available once every calendar year.

In both plans, you pay copays; or when the cost exceeds the allowed dollar amount paid by the plan, you pay the cost of materials and services above the allowance. Discounts may be available for select materials.

Find 2024 vision premiums by [clicking on Premiums](#), then go to Other Insurance Coverages – Vision.

Find information including a comparison of both plans by [clicking on Vision](#).

Find the EyeMed handbook by [clicking on Publications](#) and Vision Insurance.

**Contact: EyeMed, 855.779.5046, M – S, 7 a.m. – 10 p.m. CT, Sun. 10 a.m. – 7 p.m. CT, [eyemed.com/stateoftn](https://eyemed.com/stateoftn)**

### **Flexible Spending Accounts**

Contribute to flexible spending accounts to pay for health care and dependent care while saving money on your taxes. For medical and limited purpose FSAs, known as L-FSAs, all of your contribution is available up-front.

#### **FSA Enrollment Information**

**You must re-enroll in your medical FSA or L-FSA and DC-FSA each year** and choose how much money you'll put in your account during Annual Enrollment unless you have a special qualifying event.

- **State employees enroll in Edison.** For transportation/parking FSA, [click on Flexible Benefits](#) for details.
- **Higher education employees enroll by going to [optumbank.com/Tennessee](https://optumbank.com/Tennessee).**

Insurance-eligible state and higher education employees (excludes offline agencies) can enroll in these flexible spending accounts. **Important:** You cannot enroll in both a medical FSA and an L-FSA in the same year.

**Medical FSA:** For medical, dental and vision expenses

- Annual limit – \$3,050
- You can carry over a maximum of \$610 at the end of 2024.

**Limited-purpose FSA:** For dental and/or vision expenses only and members enrolled in a Consumer-driven Health Plan.

- Annual limit - \$3,050
- You can carry over a maximum of \$610 at the end of 2024.

Medical FSA and L-FSA members get a debit card to use for expenses. Per IRS rules, Optum may need you to verify FSA or L-FSA debit card purchases. You must respond to Optum to verify certain expenses, if requested. Failure to respond will result in the debit card being suspended, and you will have to file claims directly with Optum online or via the app.

**Dependent Care FSA:** For eligible child and adult care expenses

- Annual limit – \$5,000 (up to \$2,500 per spouse for married couples filing separately)
- No carryover amount allowed
- Debit card not available
- Contributions to flexible benefits plan accounts may be modified, reduced or recharacterized at any time to comply with applicable Internal Revenue Code provisions.

**State employees only:** A transportation/parking FSA is also available and managed by Benefits Administration.

- The maximum amount you may contribute to the transportation FSA and/or the parking FSA is \$300 per month.
- Debit card not provided
- File claims with Benefits Administration

Find a chart showing FSA/HSA contribution amounts, tax benefits and how to use your funds under [Publications](#) and then go to HSA/FSA.

Find more FSA information by [clicking on Flexible Benefits](#).

**Contact: Optum Financial (medical FSA, L-FSA, DC-FSA), 866.600.4984, 24/7, [optumbank.com/Tennessee](https://optumbank.com/Tennessee)**

## Disability Insurance

*Offered through MetLife*

Disability insurance is offered to full-time state and higher education employees.

- For short-term disability, employees pay the full monthly premium if enrollment is selected.
- **New in 2024!** Eligible state and higher education employees will be automatically enrolled in long-term disability option 3, and the state will pay 100% of the premiums.
- All sick leave, annual leave and comp time must be used before benefits are payable.

**Short-term Disability:** Replaces a percentage of your income for up to 26 weeks during a disability. Two coverage options are available for you to voluntarily select if desired.

- Apply for STD coverage or increase your coverage, if already enrolled. Pick the benefit in Edison you want under STD.
- Action Required: MetLife will mail you a Statement of Health form with medical questions. This form will also be posted online at [metlife.com/StateOfTN](https://metlife.com/StateOfTN). Complete the form and submit it via email or mail.
- Your application is subject to review and approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.
- Find answers to frequently asked questions, including about pregnancy, by [clicking on Disability](#).

**Long-term Disability:** Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days.

- **New in 2024!** The state will pay 100% of the premiums for long-term disability insurance for state and higher education employees. Employees who use this benefit will receive 63% of their monthly salary\*, up to 10K per month, following a 90-day waiting period.  
\*The maximum covered monthly salary is \$15,873.02.
- All eligible employees will automatically be defaulted into LTD option 3 in Edison for coverage effective on Jan. 1, 2024. This is guaranteed issue coverage and employees won't have to answer medical questions.
- Coverage cannot be waived because it is 100% employer paid.
- LTD coverage options 1, 2 and 4 are also available, but employees are responsible for 100% of the premium.
- More details for employees who are currently off work on an LTD claim, what happens if you file a claim in 2024, tax implications and how time enrolled in current state or higher education LTD plans apply are available on the [Disability webpage](#).

Disability insurance premiums adjust as of Oct. 1 if your salary is greater on Sept. 1 compared to the prior Sept. 1.

Find the MetLife disability handbook by going to [Publications](#), under Disability Insurance.

Find information, including how to calculate your STD rates, by [clicking on Disability](#). Monthly premium rates are also in Edison.

**Contact: MetLife, 855.700.8001, M-F, 7 a.m. - 10 p.m. CT, [metlife.com/stateoftn](https://metlife.com/stateoftn)**



## Life Insurance

Offered through Securian Financial  
(Minnesota Life Insurance Company)

### Determine your life insurance needs

Securian Financial has an online tool, Benefit Scout, that can help you estimate the amount of life insurance you may need. Log in and find it at [lifebenefits.com/stateofmn](https://lifebenefits.com/stateofmn).

### Basic term life/basic accidental death & dismemberment insurance

**New in 2024!** The state will pay 100% of the premiums for employee basic term life/basic accidental death and dismemberment insurance.

**Basic term life:** New in 2024! Designated beneficiaries will receive 1X the employee's base annual salary rounded to the next highest thousand (\$50K minimum/\$250K maximum, except when reduced at age milestones).

You may opt to decrease your coverage to \$50,000 to avoid imputed income, as outlined in IRS publication 15B.

**Basic AD&D:** Employee coverage will be 1X basic term life insurance coverage.

Your basic term life/basic AD&D coverage amounts decrease at age 65 and over.

**Important!** Dependent basic term life/basic AD&D coverage will end after Dec. 31, 2023. You may be able to enroll your dependents in voluntary term life and/or voluntary AD&D insurance. See voluntary term life and voluntary AD&D sections for more information.

- Spouses losing the \$3,000 of basic term life coverage can choose to enroll for voluntary spouse term life in the amount of \$5,000 without answering health questions (guaranteed issue). Voluntary child term life insurance in the amount of \$5,000 or \$10,000 can also be added to an employee or spouse's voluntary term life certificate without answering health questions.
- Employees enrolled in voluntary AD&D insurance can add dependent coverage.

Find basic term life/basic AD&D insurance information by [clicking on Life](#).

### Voluntary accidental death and dismemberment insurance

You can buy voluntary AD&D insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident.

There are no coverage changes in 2024. Employee coverage is a choice of these five amounts: \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000. Employees can change coverage values previously selected.

- Employees can add or drop dependents already enrolled. Dependent coverage amounts are a percentage of the employee's voluntary AD&D coverage amounts. The coverage tiers are spouse only (60%), spouse enrolled with child(ren) (40%), and child(ren) (10% per child.)
- Enrolling in voluntary AD&D coverage never requires health questions.

Premium rates for employees and dependents are staying the same in 2024. Premium rates are per \$1,000 of total coverage.

Find voluntary accidental death and dismemberment insurance details by [clicking on Life](#).

### Voluntary term life insurance

*Apply/increase coverage and update beneficiaries on the [Securian website](#).*

You can buy voluntary term life insurance for yourself, your spouse and your children. This insurance is in addition to the employee basic term life insurance provided to you at no cost. Premiums will stay the same in 2024.

### Voluntary employee term life insurance:

**Enhanced enrollment opportunity!** Employees can enroll in or increase voluntary term life coverage in \$5,000 increments up to an additional \$50,000, not to exceed a new total of \$500,000 or five times base annual salary, whichever is less, effective January 1, 2024, *without answering medical questions*.

Employees may apply for additional coverage over the \$50,000 offered above and the overall guaranteed issue maximum<sup>1</sup> by completing an Evidence of Insurability application.

<sup>1</sup>Employee Voluntary Term Life Plan Maximums

Guaranteed Issue (no medical questions) - Lesser of five times base annual salary or \$500,000

Overall maximum - Seven times base annual salary or \$500,000 with Evidence of Insurability required for coverage above guaranteed issue

### **Voluntary spouse term life insurance:**

1. Spouse currently enrolled in basic dependent term life and not enrolled in voluntary spouse term life insurance can enroll in \$5,000 of coverage to replace the loss of the basic dependent term life coverage without answering medical questions.

Spouse may also apply for additional coverage by completing an Evidence of Insurability application, not to exceed plan maximums\*.

2. Spouse currently enrolled in voluntary term life coverage can increase existing coverage by \$5,000 without answering medical questions; not to exceed the plan maximums\*.

3. Spouse losing basic term life coverage who is enrolled in voluntary term life and not eligible for a guaranteed issue increase of voluntary term life due to meeting plan maximum\* may convert basic term life coverage to an individual, whole life policy.

4. Spouse not enrolled in basic term life/basic AD&D or voluntary term life coverage\* may apply for voluntary term life coverage by completing an Evidence of Insurability application.

\*Spouse Voluntary Term Life Plan Maximums

\$30,000 if under age 55

\$15,000 if age 55 or older

Your voluntary term life monthly premium and/or your spouse's monthly premium could go up if you and/or your spouse increase the life insurance amount or move into a higher age bracket as of Jan. 1.

### **Voluntary child term life insurance:**

An employee or spouse who is already enrolled or who will enroll may add or increase a child term rider in the amount of \$5,000 or \$10,000. Only the employee or spouse may have a child term rider attached to his/her certificate.

An employee with a child losing basic term life coverage may convert the lost coverage to an individual, whole life policy if the child term rider attached to the employee or spouse's voluntary term life certificate is already at the maximum coverage of \$10,000.

Find the full list of 2023 life insurance premiums by [clicking on Premiums](#) and going to Life Insurance Premiums – State Plan Only.

Find life insurance information by [clicking on Life](#) or [securian.com/tn-insurance](#).

**Contact: Securian Financial, 866.881.0631, M-F, 7 a.m. - 6 p.m. CT, email [LifeBenefits@securian.com](mailto:LifeBenefits@securian.com)**

### **Don't Forget to Update Your Beneficiaries**

It's important to keep your life insurance beneficiaries up to date. For basic term life/basic AD&D and voluntary AD&D insurance, make changes online in Edison. For voluntary term life, make changes on the [Securian website](#).

## **Legal Notices**

### **Anti-Discrimination and Civil Rights Compliance**

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, contact the Finance and Administration Civil Rights Coordinator at [FA.CivilRights@tn.gov](mailto:FA.CivilRights@tn.gov) or 615.532.9617.

### **Have you been denied services or treated differently for the above stated reasons?**

Find the Department of Finance and Administration's Nondiscrimination Policy and Complaint Procedures and Form under F&A Department Policies at <https://www.tn.gov/finance/looking-for/policies.html> (Policy 36); contact the F&A Civil Rights Coordinator; or mail a complaint to F&A Civil Rights Coordinator/Office of General Counsel, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

**Need free language help?** Have a disability and need free help or an auxiliary aid or service such as Braille or large print? If you speak a language other than English, help in your language is available for free. Contact the F&A Civil Rights Coordinator at 615.532.9617.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1.866.576.0029 (TTY: 1.800.848.0298).

تتوافر لك بالمجان. اتصل برقم 1.(800.848.0298) هاتف الصم  
مهل حوطة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية  
والبلدكم: 1 866 (رقم 576.0029).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。  
請致電 1.866.576.0029 (TTY:1.800.848.0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1.866.576.0029 (TTY:1.800.848.0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1.866.576.0029 (TTY: 1.800.848.0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1.866.576.0029 (ATS : 1.800.848.0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kaweh-we mesen nting me koatoantol kan ahpw wasa me ntingie

[Lokaiahn Pohnpei] komw kalan- gan oh ntingidieng ni lokaiahn Pohnpei. Call 1.866.576.0029 (TTY: 1.800.848.0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያግዝዎት ተዘጋጅተዋል። ወደ ሚስተለውቁጥር ይደውሉ 1.866.576.0029 (ሙስማት ለተሳናቸው: 1.800.848.0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1.866.576.0029 (TTY: 1.800.848.0298).

सुचना: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1.866.576.0029 (TTY:1.800.848.0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます 866.576.0029 (TTY:1.800.848.0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1.866.576.0029 (TTY: 1.800.848.0298).

ध्यान दें: यदि आप हृदि बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1.866.576.0029 (TTY: 1.800.848.0298) पर कॉल करें। ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1.866.576.0029 (телетайп: 1.800.848. 0298).

زبان فارسی گفتگو می کنی، تسهیلات زبان ی بصورت رایگان 1.800.848.0298) (TTY: 866.576.0029 فراهم می باشد. با تماس توج: اگر به بگیری برای شام

If you have questions about civil rights compliance or concerns, you may also contact:

- U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, GA 30303-8909 or 1.800.368.1019 or TTY/TDD at 1.800.537.7697.
- U.S. Office for Civil Rights, Office of Justice Programs, U.S. Department of Justice, 810 7th Street, NW, Washington, DC 20531.
- Tennessee Human Rights Commission, 312 Rosa Parks Avenue, 23rd Floor, William R. Snodgrass Tennessee Tower, Nashville, TN 37243.

### The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as protected health information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), and the notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practices is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing [benefits.privacy@tn.gov](mailto:benefits.privacy@tn.gov).

### Prescription Drug Coverage and Medicare

Medicare prescription drug coverage is available to everyone with Medicare. However, as a member of the State Group Insurance Program (SGIP), you have options for your drug coverage. For information about your current prescription drug coverage with the SGIP and your options under Medicare's prescription drug coverage, review this notice on the Benefits Administration website: [www.tn.gov/content/dam/tn/finance/fa-benefits/documents/medicare\\_part\\_d\\_notice.pdf](http://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/medicare_part_d_notice.pdf).

### Summary of Benefits and Coverage

As required by law, a Summary of Benefits and Coverage (SBC) is available which describes your 2024 health coverage options. The SBC will be available for review at <https://www.tn.gov/PartNersForHealth/summary-of-benefits-and-coverage> no later than Sept. 1. The digital newsletter contains much of the same information. To get a SBC paper copy, free of charge, call 855.809.0071. Please include your name, complete mailing address and name of the SBCs you want: State and Higher Education Plan; Local Education Plan; or Local Government Plan.

### Plan Document and Certificates of Coverage

The information contained in this newsletter provides a summary of the benefits available to you through the State of Tennessee. Specific plan information is contained within the formal plan documents and certificates of coverage. If there is any discrepancy between the information in this newsletter and the formal plan documents and certificates of coverage, the plan documents and certificates of coverage will govern in all cases. You can find a copy of these documents on the Benefits Administration website at [www.tn.gov/PartnersForHealth/publications/publications.html](http://www.tn.gov/PartnersForHealth/publications/publications.html)

### Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance for Retirees with Medicare.

## Notice Regarding Wellness Program

The ParTNers for Health Wellness Program is a voluntary wellness program. Employees enrolled in health coverage have access to certain wellness programs like disease management and the web portal.

The program is administered according to federal rules permitting employer sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

## Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTNers for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTNers for Health at [partners.wellness@tn.gov](mailto:partners.wellness@tn.gov). Here is the link to the wellness page: [www.tn.gov/content/tn/partnersforhealth/other-benefits/wellness-program.html](http://www.tn.gov/content/tn/partnersforhealth/other-benefits/wellness-program.html)



Tennessee Department of Finance and Administration.  
Authorization Number 317593, June 2023. This public  
document was promulgated at a cost of \$0.00 per copy.

**2024 Active Employees Monthly Health Premiums**

|                                | <b>BCBST<br/>NETWORK S</b> | <b>CIGNA<br/>LOCALPLUS</b> | <b>BCBST<br/>NETWORK P</b> | <b>CIGNA<br/>OPEN ACCESS</b> | <b>EMPLOYER<br/>SHARE</b> |
|--------------------------------|----------------------------|----------------------------|----------------------------|------------------------------|---------------------------|
| <b>PREMIER PPO</b>             |                            |                            |                            |                              |                           |
| Employee Only                  | \$159.00                   | \$159.00                   | \$234.00                   | \$234.00                     | \$634.00                  |
| Employee + Child(ren)          | \$238.00                   | \$238.00                   | \$323.00                   | \$323.00                     | \$951.00                  |
| Employee + Spouse              | \$357.00                   | \$357.00                   | \$507.00                   | \$507.00                     | \$1,427.00                |
| Employee + Spouse + Child(ren) | \$412.00                   | \$412.00                   | \$562.00                   | \$562.00                     | \$1,648.00                |
| <b>STANDARD PPO</b>            |                            |                            |                            |                              |                           |
| Employee Only                  | \$102.00                   | \$102.00                   | \$177.00                   | \$177.00                     | \$634.00                  |
| Employee + Child(ren)          | \$153.00                   | \$153.00                   | \$238.00                   | \$238.00                     | \$951.00                  |
| Employee + Spouse              | \$230.00                   | \$230.00                   | \$380.00                   | \$380.00                     | \$1,427.00                |
| Employee + Spouse + Child(ren) | \$265.00                   | \$265.00                   | \$415.00                   | \$415.00                     | \$1,648.00                |
| <b>CDHP/HSA</b>                |                            |                            |                            |                              |                           |
| Employee Only                  | \$71.00                    | \$71.00                    | \$146.00                   | \$146.00                     | \$634.00                  |
| Employee + Child(ren)          | \$107.00                   | \$107.00                   | \$192.00                   | \$192.00                     | \$951.00                  |
| Employee + Spouse              | \$160.00                   | \$160.00                   | \$310.00                   | \$310.00                     | \$1,427.00                |
| Employee + Spouse + Child(ren) | \$185.00                   | \$185.00                   | \$335.00                   | \$335.00                     | \$1,648.00                |



## 2024 Monthly Dental Premiums

|                                | CIGNA DHMO<br>(PREPAID PROVIDER) PLAN |                        | DELTA DENTAL DPPO PLAN |                        |
|--------------------------------|---------------------------------------|------------------------|------------------------|------------------------|
| ACTIVE MEMBERS                 | STATE EMPLOYEE PREMIUM                | STATE EMPLOYER PREMIUM | STATE EMPLOYEE PREMIUM | STATE EMPLOYER PREMIUM |
| Employee Only                  | \$7.09                                | \$7.10                 | \$10.01                | \$10.01                |
| Employee + Child(ren)          | \$14.73                               | \$14.74                | \$26.61                | \$26.62                |
| Employee + Spouse              | \$12.57                               | \$12.58                | \$19.68                | \$19.69                |
| Employee + Spouse + Child(ren) | \$17.29                               | \$17.29                | \$40.76                | \$40.77                |
| COBRA PARTICIPANTS             |                                       |                        |                        |                        |
| Employee Only/Single           | \$14.47                               |                        | \$20.42                |                        |
| Employee + Child(ren)          | \$30.06                               |                        | \$54.29                |                        |
| Employee + Spouse              | \$25.65                               |                        | \$40.16                |                        |
| Employee + Spouse + Child(ren) | \$35.27                               |                        | \$83.16                |                        |
| COBRA DISABILITY PARTICIPANTS  |                                       |                        |                        |                        |
| Employee Only/Single           | \$21.29                               |                        | \$30.03                |                        |
| Employee + Child(ren)          | \$44.21                               |                        | \$79.85                |                        |
| Employee + Spouse              | \$37.73                               |                        | \$59.06                |                        |
| Employee + Spouse + Child(ren) | \$51.87                               |                        | \$122.30               |                        |



## 2024 Monthly Vision Premiums

|                                      | BASIC PLAN | EXPANDED PLAN |
|--------------------------------------|------------|---------------|
| <b>ACTIVE MEMBERS</b>                |            |               |
| Employee Only                        | \$3.18     | \$6.30        |
| Employee + Child(ren)                | \$6.35     | \$12.60       |
| Employee + Spouse                    | \$6.03     | \$11.98       |
| Employee + Spouse + Child(ren)       | \$9.33     | \$18.54       |
| <b>COBRA PARTICIPANTS</b>            |            |               |
| Employee Only/Single                 | \$3.24     | \$6.43        |
| Employee + Child(ren)                | \$6.48     | \$12.85       |
| Employee + Spouse                    | \$6.15     | \$12.22       |
| Employee + Spouse + Child(ren)       | \$9.52     | \$18.91       |
| <b>COBRA DISABILITY PARTICIPANTS</b> |            |               |
| Employee Only/Single                 | \$4.77     | \$9.45        |
| Employee + Child(ren)                | \$9.53     | \$18.90       |
| Employee + Spouse                    | \$9.05     | \$17.97       |
| Employee + Spouse + Child(ren)       | \$14.00    | \$27.81       |

## 2024 Health Plan Comparison of Member Costs — State and Higher Education

PPO services in this table ARE NOT subject to a deductible. CDHP/HSA services in this table ARE subject to a deductible and coinsurance with the exception of in-network preventive care and maintenance medications.

| HEALTH PLAN OPTION<br>COVERED SERVICES   | PREMIER PPO   |   | STANDARD PPO   |   | CDHP/HSA                                    |                               |
|--|---|---|--|---|---|-------------------------------|
|  | IN-NETWORK <sup>[1]</sup>                                     | OUT-OF-NETWORK <sup>[1]</sup>           | IN-NETWORK <sup>[1]</sup>                                      | OUT-OF-NETWORK <sup>[1]</sup>           | IN-NETWORK <sup>[1]</sup>                   | OUT-OF-NETWORK <sup>[1]</sup> |
| <b>PREVENTIVE CARE — OFFICE VISITS</b>   |   |   |  |   |   |                               |
| <ul style="list-style-type: none"> <li>Well-baby, well-child visits as recommended</li> <li>Adult annual physical exam</li> <li>Annual well-woman exam</li> <li>Immunizations as recommended</li> <li>Annual hearing and non-refractive vision screening</li> <li>Screenings including Pap smears, labs, nutritional guidance, tobacco cessation counseling and other services as recommended</li> </ul>                                       | No charge   | \$45                                    | No charge  | \$50                                    | No charge                                   | 40%                           |
| <b>OUTPATIENT SERVICES — SERVICES SUBJECT TO A COINSURANCE MAY BE EXTRA</b>  |   |   |  |   |   |                               |
| <b>Primary Care Office Visit</b> <ul style="list-style-type: none"> <li>Family practice, general practice, internal medicine, OB/GYN and pediatrics</li> <li>Provider-based telehealth</li> <li>Nurse practitioners, physician assistants and nurse midwives (licensed health care facility only) working under the supervision of a primary care provider</li> <li>Including surgery in office setting and initial maternity visit</li> </ul> | \$25  | \$45                                    | \$30   | \$50                                    | 20%   | 40%                           |
| <b>Specialist Office Visit</b> <ul style="list-style-type: none"> <li>Including surgery in office setting</li> <li>Provider-based telehealth</li> <li>Nurse practitioners, physician assistants and nurse midwives (licensed health care facility only) working under the supervision of a specialist</li> </ul>   | \$45  | \$70                                    | \$50   | \$75                                    | 20%   | 40%                           |
| <b>Behavioral Health and Substance Use <sup>[2]</sup></b> <ul style="list-style-type: none"> <li>Including virtual visits</li> </ul>   | \$25  | \$45                                    | \$30   | \$50                                    | 20%   | 40%                           |
| <b>Telehealth Carrier Programs</b> (MDLive/Teledoc)  | \$15  | N/A                                     | \$15   | N/A                                     | 20%   | N/A                           |
| <b>Allergy Injection Without an Office Visit</b> <ul style="list-style-type: none"> <li>Allergy serum has additional member cost</li> </ul>  | 100% covered  | 100% covered up to MAC                  | 100% covered   | 100% covered up to MAC                  | 20%   | 40%                           |
| <b>Chiropractic and Acupuncture</b> <ul style="list-style-type: none"> <li>Limit of 50 visits of each per year</li> </ul>  | Visits 1-20: \$25<br>Visits 21-50: \$45                       | Visits 1-20: \$45<br>Visits 21-50: \$70 | Visits 1-20: \$30<br>Visits 21-50: \$50                        | Visits 1-20: \$50<br>Visits 21-50: \$75 | 20%   | 40%                           |
| <b>Convenience Clinic</b>  | \$25  | \$45                                    | \$30   | \$50                                    | 20%   | 40%                           |
| <b>Urgent Care Facility</b>  | \$45  | \$70                                    | \$50   | \$75                                    | 20%   | 40%                           |
| <b>PHARMACY</b>  |   |   |  |   |   |                               |
| <b>30-Day Supply</b>   | \$7 generic;<br>\$40 preferred brand;<br>\$90 non-preferred   | copay plus amount exceeding MAC         | \$14 generic;<br>\$50 preferred brand;<br>\$100 non-preferred  | copay plus amount exceeding MAC         | 20%   | 40% plus amount exceeding MAC |
| <b>90-Day Supply</b> (90-day network pharmacy or mail order)   | \$14 generic;<br>\$80 preferred brand;<br>\$180 non-preferred | N/A - no network                        | \$28 generic;<br>\$100 preferred brand;<br>\$200 non-preferred | N/A - no network                        | 20%   | N/A - no network              |
| <b>Maintenance Medications</b> (90-day supply of certain maintenance medications from 90-day network pharmacy or mail order) <sup>[3]</sup>  | \$7 generic;<br>\$40 preferred brand;<br>\$160 non-preferred  | N/A - no network                        | \$14 generic;<br>\$50 preferred brand;<br>\$180 non-preferred  | N/A - no network                        | 10% without first having to meet deductible | N/A - no network              |
| <b>Specialty Medication Tier 1</b> (generics; 30-day supply from a specialty network pharmacy)   | 20%;<br>min \$100; max \$200                                  | N/A - no network                        | 20%;<br>min \$100; max \$200                                   | N/A - no network                        | 20%   | N/A - no network              |
| <b>Specialty Medication Tier 2</b> (all brands; 30-day supply from a specialty network pharmacy)   | 30%;<br>min \$200; max \$400                                  |   | 30%;<br>min \$200; max \$400                                   |   |   |                               |



## 2024 Health Plan Comparison of Member Costs — State and Higher Education

PPO services in this table ARE subject to a deductible unless noted with a [5]. CDHP/HSA services in this table ARE subject to a deductible and coinsurance with the exception of in-network preventive care.

| HEALTH PLAN OPTION<br>COVERED SERVICES  | PREMIER PPO  |                               | STANDARD PPO              |                               | CDHP/HSA   |                               |
|---|--|-------------------------------|---------------------------|-------------------------------|--|-------------------------------|
|   | IN-NETWORK <sup>[1]</sup>  | OUT-OF-NETWORK <sup>[1]</sup> | IN-NETWORK <sup>[1]</sup> | OUT-OF-NETWORK <sup>[1]</sup> | IN-NETWORK <sup>[1]</sup>                                  | OUT-OF-NETWORK <sup>[1]</sup> |
| <b>PREVENTIVE CARE – OUTPATIENT FACILITIES</b>  |  |                               |                           |                               |  |                               |
| • Recommended screenings such as colonoscopy, mammogram, colorectal, lung imaging and bone density scans  | No charge <sup>[5]</sup>   | 40%                           | No charge <sup>[5]</sup>  | 40%                           | No charge  | 40%                           |
| <b>OTHER SERVICES</b>   |  |                               |                           |                               |  |                               |
| <b>Hospital/Facility Services</b> <sup>[4]</sup><br>• Inpatient care <sup>[7]</sup> ; outpatient surgery <sup>[7]</sup><br>• Inpatient behavioral health and substance use <sup>[2] [6]</sup> | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| • Emergency room services <sup>[7]</sup>  | 15%  |                               | 20%                       |                               | 20%  |                               |
| <b>Maternity</b><br>• Global billing for labor and delivery and routine services beyond the initial office visit  | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>Home Care</b> <sup>[4]</sup><br>• Home health; home infusion therapy   | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>Rehabilitation and Therapy Services</b><br>• Inpatient and skilled nursing facility <sup>[4]</sup><br>• Outpatient PT/ST/OT/ABA <sup>[5]</sup> ; Other therapy                             | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>X-Ray, Lab and Diagnostics</b> (not including advanced X-rays, scans and imaging) <sup>[5]</sup>   | 15%  |                               | 20%                       |                               | 20%  | 40%                           |
| <b>Advanced X-Ray, Scans and Imaging</b><br>• Including MRI, MRA, MRS, CT, CTA, PET and nuclear cardiac imaging studies <sup>[4]</sup>  | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>Pathology and Radiology Reading, Interpretation and Results</b> <sup>[5]</sup>   | 15%  |                               | 20%                       |                               | 20%  |                               |
| <b>Ambulance</b> (medically necessary, air and ground)  | 15%  |                               | 20%                       |                               | 20%  |                               |
| <b>Equipment and Supplies</b> <sup>[4]</sup><br>• Durable medical equipment and external prosthetics<br>• Other supplies (i.e., ostomy, bandages, dressings)                                  | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>Allergy Serum</b>  | 15%  | 40%                           | 20%                       | 40%                           | 20%  | 40%                           |
| <b>Also Covered</b>   | Certain limited Dental benefits, Hospice Care and Out-of-Country Charges are also covered. See Member Handbook for coverage details. |                               |                           |                               |  |                               |
| <b>DEDUCTIBLE — ONLY ELIGIBLE EXPENSES COUNT TOWARD THE DEDUCTIBLE</b>  |  |                               |                           |                               |  |                               |
| Employee Only   | \$750  | \$1,500                       | \$1,300                   | \$2,600                       | \$1,700  | \$3,400                       |
| Employee + Child(ren)   | \$1,125  | \$2,250                       | \$1,950                   | \$3,900                       | \$3,400  | \$6,800                       |
| Employee + Spouse   | \$1,500  | \$3,000                       | \$2,600                   | \$5,200                       | \$3,400  | \$6,800                       |
| Employee + Spouse + Child(ren)  | \$1,875  | \$3,750                       | \$3,250                   | \$6,500                       | \$3,400  | \$6,800                       |
| <b>OUT-OF-POCKET MAXIMUM – MEDICAL AND PHARMACY COMBINED – ELIGIBLE EXPENSES, INCLUDING DEDUCTIBLE, COUNT TOWARD THE OUT-OF-POCKET MAXIMUM</b>  |  |                               |                           |                               |  |                               |
| Employee Only   | \$3,600  | \$7,200                       | \$4,400                   | \$8,800                       | \$2,800  | \$5,600                       |
| Employee + Child(ren)   | \$5,400  | \$10,800                      | \$6,600                   | \$13,200                      | \$5,600  | \$11,200                      |
| Employee + Spouse   | \$7,200  | \$14,400                      | \$8,800                   | \$17,600                      | \$5,600  | \$11,200                      |
| Employee + Spouse + Child(ren)  | \$9,000  | \$18,000                      | \$11,000                  | \$22,000                      | \$5,600  | \$11,200                      |
| <b>CDHP STATE HEALTH SAVINGS ACCOUNT (HSA) CONTRIBUTION</b>   |  |                               |                           |                               |  |                               |
| For individuals who enroll in the CDHP  | N/A  |                               | N/A                       |                               | \$500 for employee only; \$1,000 for other coverage levels |                               |

**For PPO Plans**, no single family member will be subject to a deductible or out-of-pocket maximum greater than the “employee only” amount. Once two or more family members (depending on premium level) have met the total deductible and/or out-of-pocket maximum, it will be met by all covered family members. **For CDHP Plan**, the deductible and out-of-pocket maximum amount can be met by one or more persons but must be met in full before it is considered satisfied.

[1] Subject to maximum allowable charge. The MAC is the most a plan will pay for a covered service. For non-emergent care from an out-of-network provider who charges more than the MAC, you will pay the copay or coinsurance PLUS the difference between MAC and actual charge, unless otherwise specified by state or federal law.

[2] The following behavioral health services are treated as “inpatient” for the purpose of determining member cost-sharing: residential treatment, partial hospitalization/day treatment programs and intensive outpatient therapy. In addition to services treated as “inpatient,” prior authorization is required for certain outpatient behavioral health services including, but not limited to, applied behavioral analysis, transcranial magnetic stimulation, electroconvulsive therapy, psychological testing, and other behavioral health services as determined by the Contractor’s clinical staff.

[3] CDHP list of eligible medications, PPO list of eligible medication classes and a list of participating Retail-90 pharmacies can be found at <https://www.tn.gov/partnersforhealth/health-options/pharmacy.html>.

[4] Prior authorization required for non-emergent services. When using out-of-network providers, benefits for non-emergent medically necessary services will be reduced by half if PA is required but not obtained, subject to the maximum allowable charge. If services are not medically necessary, no benefits will be provided.

[5] For PPO plans, the deductible DOES NOT apply to IN-NETWORK outpatient PT/ST/OT/ABA and other PPO services as noted.

[6] Select Substance Use Treatment Facilities are preferred with an enhanced benefit - PPO members won’t have to pay a deductible or coinsurance for facility-based substance use treatment; CDHP members must meet their deductible first, then coinsurance is waived. Copays for PPO and deductible/coinsurance for CDHP will apply for standard outpatient treatment services. Call 855-Here4TN for assistance.

[7] In-network benefits apply to certain out-of-network professional services at certain in-network facilities.