

# NEW HIRE GUIDE-2024

## Central State Government and State Higher Education Employees



**PARTNERS**  
**FOR HEALTH**

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*Benefits Administration, within the Department of Finance and Administration, manages the State Group Insurance Program. ParTNers For Health is the official logo and brand for the State Government Insurance Program.*

## Eligibility

The State Group Insurance Program's State Plan includes employees of central state government and state higher education employees. This guide explains insurance options and coverage rules for central state government and state higher education employees participating in the State Plan.

If you are eligible for the State Plan, you may enroll in health, dental, vision, life and disability insurance. Flexible spending accounts are also available.

**State Group Insurance Program's State Plan** [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/state\\_pd\\_2024.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/state_pd_2024.pdf)

### Eligible

- Full-time employees regularly scheduled to work at least 30 hours per week
- All other individuals cited in state statute, approved as an exception by the State Insurance Committee or defined as full-time employees for health insurance purposes by federal law

### NOT Eligible

Individuals who do not meet the employee eligibility rules outlined above are ineligible UNLESS they otherwise meet the definition of an eligible employee under applicable state or federal laws or by approval of the State Insurance Committee. As an example, the following individuals are normally ineligible but might qualify for coverage if they meet the federal definition of a full-time employee under the Patient Protection and Affordable Care Act:

- Individuals performing services on a contract basis
- Individuals in positions that are temporary appointments

### Dependents

If you enroll in health, vision, dental or voluntary life coverage, you may also enroll your eligible dependents. You or your spouse must be enrolled in voluntary term life in order to add a child term rider to the coverage.



### Eligible

- Spouse (legally married)
- Natural or adopted children
- Stepchildren
- Children for whom you are the legal guardian, custodian or conservator

### Not Eligible

- Ex-spouse (even if court ordered)
- Parents of the employee or spouse
- Children in the care, custody or guardianship of the Tennessee Department of Children's Services or equivalent placement agency who are placed with the head of contract for temporary or long-term foster care
- Children over age 26 (unless they meet qualifications for incapacitation/disability)
- Live-in companions who are not legally married to the employee

All eligible dependents must be listed by name on the enrollment change application in part 7 [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2023\\_forms/1043\\_2023.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2023_forms/1043_2023.pdf). You are also required to provide a valid Social Security number for a dependent (if they are eligible for one). Other required information includes date of birth, relationship, gender and acquire date.

Proof of the dependent's eligibility is also required and must be submitted to BA no later than 10 business days after the 30-day enrollment deadline. Refer to the dependent definitions and required documents chart at [tn.gov/content/dam/tn/finance/fa-benefits/documents/deva\\_eligible\\_docs.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/deva_eligible_docs.pdf) for the types of proof you must provide.

A dependent can only be covered once within the State Plan but can be covered under two separate plans (state, local education or local government). Dependent children are usually eligible for coverage through the last day of the month of their 26th birthday. Orders for guardianship, custody or conservatorship may expire at an earlier age. If you have a dependent who is not your child, but is placed with you by a placement order, coverage will be terminated when the order expires unless additional eligibility requirements are met.

Children who are mentally or physically incapacitated and not able to earn a living may continue health, dental and vision coverage beyond age 26 if they were incapacitated before their 26th birthday and they were enrolled in the State Group Insurance Program prior to and on their 26th birthday. The child must meet the requirements for dependent eligibility listed above. A request for extended coverage must be provided to Benefits Administration before the dependent's 26th birthday. Benefits Administration will determine if all plan requirements have been met by confirming if the insurance carrier's review of submitted documentation

establishes incapacity and participating in annual reviews as required to confirm continued incapacity. Coverage will end and will not be restored once the child is no longer incapacitated or if other plan requirements are not satisfied. Following termination, the child will not be enrolled again as an incapacitated dependent.

An employee may not be enrolled as both head of contract and dependent within the State Plan. A newly hired employee can choose coverage for his/her spouse as a dependent when that spouse is an eligible employee who declined coverage when first eligible. The employee's spouse will have dependent status unless he/she requests to change during the Annual Enrollment period or later qualifies under the special enrollment provisions. The spouse who is also an employee, however, may only apply as an employee for the basic term life/basic AD&D and voluntary term life insurance programs.

### **Enrollment and Effective Date of Coverage**

Enrollment must be completed and submitted to Benefits Administration within 30 calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible. You should enroll as quickly as possible to avoid the possibility of double premium payroll deductions.

If you are a newly hired employee (including someone who comes from the local education or local government plans or from a higher education institution or someone moving between higher education institutions), most coverages will start on the first day of the month following your hire date and completion of one calendar month of employment with your new employer. Voluntary term life insurance will not start until you have completed three full calendar months of employment.

If you are an existing employee with at least one calendar month of employment followed by gaining eligibility for coverage (including seasonal employees hired prior to July 1, 2015, part-time to full-time and emergency appointment to permanent employment), most coverages start the first day of the month following gaining eligibility for coverage and your submission of a completed enrollment form to BA. Voluntary term life insurance will not start until you have completed three full calendar months of employment.

If you enroll dependents during your initial enrollment period, their coverage starts on the same day as yours. If served with a Qualified Medical Child Support Order that requires a child to be enrolled on the state plan, the child will be enrolled, and the child's coverage will start according to the terms of the order.

If you do not enroll in health coverage by the end of your enrollment period, you must wait for the Annual Enrollment period, unless you have a qualifying event during the year.

Insurance cards will be mailed to you three to four

weeks after your application is processed. You may call the insurance carrier to ask for extra cards or print a temporary card from the carrier's website.

### **Choosing a Premium Level**

There are four premium levels for health, dental, voluntary AD&D and vision coverage. You may choose the same or different levels for health, dental and vision.

- Employee Only
- Employee + Child(ren)
- Employee + Spouse
- Employee + Spouse + Child(ren)

If you enroll as a family, which is any coverage level other than Employee Only, all of you must enroll in the same health, dental, voluntary AD&D and vision options. However, if you are married to an employee who is also a member of the state, local education or local government plan, you can each enroll in Employee Only coverage if you are not covering dependent children. If you have children, one of you can choose Employee Only and the other can choose Employee + Child(ren). Then you can each choose your own benefit option and carrier.

### **Premium Payment**

For central state government and state higher education employees, the state pays about 80% of the cost of your health insurance premium if you are in a positive pay status or on approved family medical leave. If you are approved for worker's compensation and receiving pay for lost time, the state pays the entire health insurance premium.

Insurance premiums are taken from the paycheck you get at the end of each month to pay for the next month's coverage.

There is no state premium support for vision coverage. You must pay the total premium.

The state pays 100% of the cost of premiums for employee basic term life/basic AD&D insurance coverage and long-term disability insurance - option 3. The state pays 50% of the cost of premiums for dental insurance coverage. The plan permits a 30-day deferral of premium for premiums being billed directly instead of through payroll deduction. If the premium is not paid at the end of that deferral period, coverage will be cancelled back to the last month for which you paid a premium. There is a one-time opportunity for coverage reinstatement.

Premiums are not prorated. You must pay the premium for the entire month in which the effective date occurs and for each covered month thereafter.

### **Cancelling Coverage**

You cannot cancel basic term life/basic AD&D or long-term disability insurance at any time.

You can cancel voluntary term life and/or short-term disability insurance any time during the year with a 30-day notice.

You can cancel all other insurance coverage outside of the Annual Enrollment period, 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 qualifying event as approved by Benefits Administration

You must notify your agency benefits coordinator of any event that causes you or your dependents to become ineligible for coverage. You must repay any claims paid in error. Refunds for any premium overpayments are limited to three months from the date notice is received.

When cancelled for loss of eligibility, coverage ends the last day of the month eligibility is lost. For example, coverage for dependent children generally ends on the last day of the month in which the child reaches age 26, unless otherwise stated in plan rules.

**Divorce** — If you request to terminate coverage of a dependent spouse while a divorce case is pending, such termination will be subject to laws and court orders related to the divorce or legal separation. This includes the requirements of Tennessee Code Annotated Section 34-4-106 and the requirement that you provide notice of termination of health insurance to your covered dependent spouse under Tennessee Code Annotated Section 56-7-2366. As the employee, it is your responsibility to make sure that any request to terminate your dependent spouse is consistent with those legal requirements.

**Cancelling coverage in the middle of the plan year** —You may only cancel coverage for yourself and/or your dependents in the middle of the plan year if you lose eligibility or you experience an event that results in you/your dependents becoming newly eligible for coverage under another plan. There are no exceptions. You have 60 days from the date that you and/or your dependents become newly eligible for other coverage to turn in an application and proof to your agency benefits coordinator ([https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023\\_forms/1047\\_2023.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_forms/1047_2023.pdf)). The required proof is shown on the application. Events that might result in becoming newly eligible for coverage elsewhere are:

- Marriage, divorce, legal separation, annulment
- Birth, adoption/placement for adoption
- Death of spouse, dependent
- New employment, return from unpaid leave, change from part-time to full-time employment (spouse or dependents)
- Entitlement to Medicare, Medicaid or TRICARE
- Court decree or order
- Open enrollment
- Change in place of residence or workplace out of the national service area (i.e., move out of the U.S.)
- Marketplace enrollment (Marketplace enrollments are those offered under the Patient Protection and Affordable Care Act)

Once your application and required proof are received, the coverage end date will be either:

- The last day of the month before the eligibility date of other coverage; or
- The last day of the month that the event occurred

If you request to cancel short-term disability coverage, 30 days advance written notice is required. You may request to cancel the Dental Health Maintenance Organization (Prepaid Provider) plan if there is no participating general dentist within a 25-mile radius of your home address.

## Moving Between Plans

If you are eligible for coverage under more than one state-sponsored plan, you may move between the state, local education and local government plans. You may apply to change plans during the plan's designated Annual Enrollment period with an effective date of January 1 of the following year. In no case may you move to another state-sponsored plan and remain on your current plan as the head of contract.

## If You Don't Apply When First Eligible

If you do not enroll in coverage when you are first eligible, you must wait for the Annual Enrollment period. You can apply to enroll or make changes to your coverage during the year, but ONLY if you experience a special qualifying event, or you have a recognized status change as described in this document.

## Special Enrollment and Enrollment Due to an Acquire or Loss of Eligibility for Other Coverage Event

Special Enrollment for Health Coverage — If you or a dependent lose eligibility for coverage under any other group health insurance plan, or if you acquire a new dependent during the plan year, the federal Health Insurance Portability and Accountability Act may provide additional opportunities for you and eligible dependents to enroll in health coverage.

Enrollments Due to Acquire Events or Loss of Eligibility for Other Coverage Events —may also enroll outside of Annual Enrollment in voluntary dental, vision, disability, voluntary AD&D and voluntary term life if you meet the requirements stated in the certificates of coverage for those programs.



**NOTE: Application for special enrollment or enrollment due to an acquire event or loss of eligibility for other coverage event [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2023\\_forms/1043\\_2023.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2023_forms/1043_2023.pdf) must be made:**

- **within 60 days** of the loss of eligibility for other health insurance coverage; or
- **within 30 days** of a new dependent's acquire date.

**You must also submit proof as listed on the enrollment application.**

**Retroactive coverage** (a coverage effective date that begins before an enrollment is completed and submitted to BA) **is not allowed except in the event of a birth, adoption and placement for adoption.** For all other events, the earliest effective date allowed for health coverage under this plan is the first day of the month following the date that your enrollment request, including all required documentation, is completed and submitted to BA. Note: Effective dates for voluntary dental, vision, short-term disability and voluntary term life are specified in the certificates of coverage for those programs. Enrollment should be completed and submitted to BA as soon as possible to ensure the earliest possible effective date.

The chart on page 3 of the enrollment change application explains the kinds of events that afford special enrollment or enrollment due to experiencing an acquire event or loss of eligibility event for other coverage, the effective dates of coverage and the documentation you will need to provide.

## Continuing Coverage During Leave or After Termination

### EXTENDED PERIODS OF LEAVE

#### Family and Medical Leave Act

FMLA allows you to take up to 12 weeks of leave during a 12-month period for things like a serious illness, the birth or adoption of a child or caring for a sick spouse, child or parent. If you are on approved family and medical leave, you will continue to get state support of your health insurance premium. Initial approval for family and medical leave is up to each agency head. You must have completed a minimum of 12 months of employment and worked 1,250 hours in the 12 months immediately before the onset of leave. Cancellation due to failure to pay premiums does not apply to FMLA.

#### Leave Without Pay — Health Insurance Continued

If continuing coverage while on an approved leave of absence, you must pay the total monthly health insurance premium once you have been without pay for one full calendar month. You will be billed at home each month for your share and the employer's share. The maximum period for a leave of absence is two continuous years. At the end of the two years, you must immediately report

back to work for no less than one full calendar month before you can continue coverage during another leave of absence. If you do not immediately return to work at the end of two years of leave, coverage is cancelled, and COBRA eligibility will not apply.

#### Leave Without Pay — Insurance Suspended

You may suspend coverage while on leave if your premiums are paid current. All insurance programs are suspended, including any voluntary coverage. With the exception of short and long term disability while on claim. The basic term life and accidental death coverages provided at no cost to all eligible employees will remain in effect. You may reinstate coverage when you return to work. If cancelled for nonpayment, you must wait for the next Annual Enrollment period to re-enroll unless you have a qualifying event under the special enrollment provisions during the year.

#### To Reinstate Coverage After You Return

You must submit an application to your agency benefits coordinator within 30 days of your return to work. You must enroll in the same health option you had before. If you do not enroll within 30 days of your return to work, you must wait for the next Annual Enrollment period to re-enroll unless you have a qualifying event under the special enrollment provisions during the year. Coverage goes into effect the first day of the next month after you return to work. There are additional requirements for the disability insurance that may be found in the sample certificate of coverage.

If you and your spouse are both insured with the State Group Insurance Program, you can be covered by your spouse as a dependent during your leave of absence. Any deductibles or out-of-pocket expenses will be transferred to the new contract. To transfer coverage, submit an enrollment application to suspend your coverage. Your spouse should submit an enrollment application to add you as a dependent. Benefits Administration must be contacted to assist with this change and to transfer deductibles and out-of-pocket expenses.

#### Reinstatement for Military Personnel Returning from Active Service

An employee who returns to work after active military duty may reinstate coverage on the earliest of the following:

- The first day of the month, which includes the date discharged from active duty
- The first of the month following the date of discharge from active duty
- The date returning to active payroll
- The first of the month following return to the employer's active payroll

If restored before returning to the employer's active payroll, you must pay 100% of the total premium. In all instances, you must pay the entire premium for the month.

Reinstatement of coverage is not automatic. Military personnel must re-apply within 90 days from the end of leave.

### Leave Due to a Work-related Injury

If you have a work-related injury or illness, contact your agency benefits coordinator about how this will affect your insurance. You must keep insurance premiums current until you receive a notice of lost-time pay from the Division of Claims Administration. You will receive a refund for any insurance payments you make once you receive notice.

If approved for lost time pay, insurance is paid by your agency.

All benefits paid by the plan for work-related injury or illness claims will be recovered. This means that you are required to repay all claims paid related to a work-related injury.

### Termination of Employment

Your insurance coverages end when your agency terminates your employment and the information is sent to Benefits Administration.

- Central State employees: If your last day worked is the last day of the month, your coverage will end on the last day of the following month. If your last day worked is any date other than the last day of the month, your coverage will end on the last day of the current month. Disability insurance will end after your last day worked.
- State Higher Education employees: Coverage will end on the last day of the month following the month you terminate employment. Disability insurance will end after your last day worked.

A COBRA notice to continue health, dental and/or vision coverage (depending upon your enrollment as an active employee) will be mailed to you. Disability and life insurance conversion notices will also be mailed, if applicable.

If your spouse is also insured as a head of contract under either the state, local education or local government plan, you have the option to move to your spouse's contract as a dependent. Application must be made within 60 days of your loss of eligibility for other coverage. See section on special enrollment provisions for details.

### Continuing Coverage through COBRA

You may be able to continue health, dental and/or vision insurance coverage under the Consolidated Omnibus Budget Reconciliation Act. This is a federal law known as COBRA. This law allows employees and dependents whose insurance would end to continue the same benefits for specific periods of time. You may continue health, dental and/or vision insurance if:

- Coverage is lost due to a qualifying event (refer to the COBRA brochure at [tn.gov/content/dam/tn/finance/fa-benefits/documents/cobra.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/cobra.pdf) on our website for a list of events)

- You are not insured under another group health plan as an employee or dependent

BA will send you a COBRA packet to the address on file within 7-10 days after receiving notification of your coverage ending. Make sure your correct home address is on file with your agency benefits coordinator. You have 60 days from the date coverage ends or the date of the COBRA notice, whichever is later, to return your application to Benefits Administration. Coverage will be restored immediately if premiums are sent with the application. If you do not receive a letter within 30 days after your insurance ends, you should contact BA.

### Continuing Coverage at Retirement

Please note that under TCA 8-27-205, your initial employment with the state or participating local education agency must have commenced prior to July 1, 2015 in addition to other eligibility criteria. There are separate eligibility guides for retirement insurance. The Guide to Continuing Insurance at Retirement for State and Higher Education is available on the ParTNers for Health website under "Publications" at [tn.gov/ParTNersforhealth](https://www.tn.gov/ParTNersforhealth).

### Coverage for Dependents in the Event of Your Death

If you die while actively employed, your covered dependents will be offered continuation of whatever state health, dental and vision insurance they have on the date of your death. Your dependents may also be able to convert voluntary term life insurance.

**Health** — Your covered dependents get six months of health coverage at no cost. After that, your dependents may apply to continue health coverage under COBRA for a maximum of 36 months, as long as they remain eligible. Instead of COBRA, your eligible dependents may continue coverage through retiree group health if you meet the eligibility criteria for continuation of coverage as a retiree at the time of your death.

If you are a member of the Tennessee Consolidated Retirement System, election of a monthly pension benefit is one of the required criteria to continue insurance for your covered dependents on the retiree plan if you die. Your covered dependents do not have to be the pension beneficiaries, but if either you or your designated pension beneficiary elected to take a lump sum pension payout, this will result in your surviving dependents losing the right to continue retiree health insurance coverage even if the other eligibility criteria are met.

If eligible, premiums for continued coverage of your eligible surviving dependents will be deducted from your monthly TCRS pension check if a covered dependent is your designated pension beneficiary. Covered surviving dependents must submit insurance premiums directly to Benefits Administration if your TCRS pension check is insufficient to cover the premiums or if your designated pension beneficiary

is someone other than a dependent covered on your insurance at the time of your death.

**Dental and Vision** — Your dependents may be eligible for continuation of dental and vision coverage through COBRA or the retirement program as outlined below.

Your surviving dependents covered under your dental and/or vision plan on the date of your death may continue their enrollment in the plan with one of the two options listed below. (**Note:** Your dependents must continue enrollment in the retiree health plan to be able to continue retiree vision insurance.)

- If you are eligible for continuation of coverage as a retiree at the time of your death, your dependents may elect COBRA or retiree continuation of dental and/or vision elections in effect for them on the date of your death
- If you are not eligible for continuation of coverage as a retiree at the time of your death, your dependents may elect COBRA continuation for dental and/or vision elections in effect for them on the date of your death.

All eligibility questions to continue coverage for surviving dependents on the state plans should be directed to Benefits Administration.

### If You Are Covered Under COBRA

Your covered dependents will have up to a total of 36 months of COBRA, provided they continue to meet the eligibility requirements.

### If You Die in the Line of Duty

Your covered dependents will get six months of health coverage at no cost. After that, they may only continue health coverage at an active employee rate until they become eligible for other insurance coverage or they no longer meet the dependent eligibility rules.

## Other Information

### Coordination of Benefits

If you are covered under more than one insurance plan, the plans will coordinate benefits together to determine which plan will pay first, how much each plan will pay, and how much you will pay. When this plan pays secondary you will pay your member cost share as noted in this guide on the Benefit Comparison. At no time should payments exceed 100% of the eligible charges.

As an active employee, your health insurance coverage is generally considered primary for you. However, if you have other health coverage as the head of contract, the oldest plan is your primary coverage. If covered under a retiree plan and an active plan, the active plan will always be primary. If your spouse has coverage through his/her employer, that coverage would be primary for your spouse and secondary for you. Generally, Medicare will

pay secondary unless the covered individual is enrolled in Medicare due to end stage renal disease or disability, as other coordination of benefits rules may apply.

Primary coverage on children is determined by which parent's birthday comes earliest in the calendar year. The insurance of the parent whose birthday falls last will be considered the secondary plan. This coordination of benefits can be superseded if a court orders a divorced parent to provide primary health insurance coverage. If none of the above rules determines the order of benefits, the benefits of the plan which has covered an employee, member or subscriber longer are determined before those of the plan which has covered that person for the shorter time.

From time to time, carriers will send letters to members asking for other coverage information. This is necessary because it is not uncommon for other coverage information to change. This helps ensure accurate claims payment. In addition to sending a letter, the carriers may also attempt to gather this information when members call. You must respond to the carrier's request for information, even if you just need to report that you have no other coverage.

If you do not respond to requests for other coverage information, your claims may be pended or held for payment. When claims are pended, it does not mean that coverage has been terminated or that the claims have been denied. However, claims will be denied if the requested information is not received by the deadline. Once the carrier gets the requested information, they will update the information regarding other coverage, and claims that were pended or denied will be released or adjusted for payment.

### Subrogation

The medical plan has the right to subrogate claims. This means that the medical plan can recover the following:

- Any payments made as a result of injury or illness caused by the action or fault of another person
- A lawsuit settlement that results in payments from a third party or insurer of a third party
- Any payments made due to a workplace injury or illness

These payments would include payments made by worker's compensation insurance, automobile insurance or homeowners insurance whether you or another party secured the coverage.

You must assist in this process and should not settle any claim without written consent from the Benefits Administration subrogation section. If you do not respond to requests for information or do not agree to pay the plan back for any money received for medical expenses for which the plan has already paid, you may be subject to collections activity.



## On-the-job Illness or Injury

Work-related illnesses or injuries are not covered under the plan. The plan will not cover claims related to a work-related accident or illness regardless of the status of a worker's compensation claim or other circumstances.

## Fraud, Waste and Abuse

Making a false statement on an enrollment or claim form is a serious matter. Only people defined by the group insurance program as eligible may be covered. Eligibility requirements for employees and dependents are covered in detail in this guide.

If your covered dependent becomes ineligible, you must inform your agency benefits coordinator and submit an application within one full calendar month of the loss of eligibility. Once a dependent becomes ineligible for coverage, he/she cannot be covered even if you are under court order to continue to provide coverage.

If there is any kind of error in your coverage or an error affecting the amount of your premium, you must notify your agency benefits coordinator. Any refunds of premiums are limited to three months from the date a notice is received by Benefits Administration. Claims paid in error for any reason will be recovered from you.

Financial losses due to fraud, waste or abuse have a direct effect on you as a plan member. When claims are paid or benefits are provided to a person who is not eligible for coverage, this reflects in the premiums you and your employer pay for the cost of your health care. It is estimated that between 3–14 percent of all paid claims each year are the result of provider or member fraud. You can help prevent fraud and abuse by working with your employer and plan administrator to fight those individuals who engage in fraudulent activities.

### UPDATING PERSONAL INFORMATION

Central state government employees can update personal information in Edison, or by contacting their agency benefits coordinator or human resources offices. State higher education employees can update information in Edison, contact their agency benefits coordinators or call the Benefits Administration service center (800.253.9981 or 615.741.3590) to request an address or email address change.

All employees who contact Benefits Administration will be required to provide their Social Security number or Edison ID, date of birth, previous address and confirm authorization of the change before Benefits Administration can update the information.

**It is your responsibility to keep your address, phone number and email address current with your employer.**

## How You Can Help

- Pay close attention to the explanation of benefits forms sent to you when a claim is filed under your contract and always call the carrier to question any charge that you do not understand
- Report anyone who permits a relative or friend to "borrow" his/her insurance identification card
- Report anyone who makes false statements on their insurance enrollment applications
- Report anyone who makes false claims or alters amounts charged on claim forms

Please contact Benefits Administration to report fraud, waste or abuse of the plan. All calls are strictly confidential.

## To File an Appeal

If you have a problem with coverage or payment of medical, behavioral health and substance use or pharmacy services, there are internal and external procedures to help you. These procedures do not apply to any complaint or grievance alleging possible professional liability, commonly known as malpractice, or for any complaint or grievance concerning benefits provided by any other plan.

You should direct any specific questions regarding initial levels of appeal (the internal appeal process) to the insurance carrier member service numbers provided in this guide. You can also find those numbers on your insurance cards. Benefits Administration is not involved in the appeal process. The appeals process follows federal rules and regulations and assigns appeal responsibilities to the carriers and independent review organizations.

## Benefit Appeals

Before starting an appeal related to benefits (e.g., a prior authorization denial or an unpaid claim), you or your authorized representative should first contact the insurance carrier to discuss the issue. You or your authorized representative may ask for an appeal if the issue is not resolved as you would like.

Different insurance carriers manage approvals and payments related to your medical, behavioral health, substance use and pharmacy benefits. To avoid delays in the processing of your appeal, make sure that you submit your request on time and direct it to the correct insurance carrier. For example, you or your authorized representative will have 180 days to start an internal appeal with the medical insurance carrier following notice of an adverse determination with regard to your medical benefits.

## Appealing to the Insurance Company

To start an appeal (sometimes called a grievance), you or your authorized representative should call the toll-free member service number on your insurance

card. You or your authorized representative may file an appeal/member grievance by completing the correct form or as otherwise instructed.

The insurance company will process internal levels of appeal — Level I and Level II appeals. Decision letters will be mailed to you at each level. These letters will tell you if you have further appeal options (including independent external review) and if so, how to pursue those options and how long you have to do so.

## Annual Enrollment Period

Benefit information is sent to you each fall. This information is also published on our ParTNers for Health website at [tn.gov/ParTNersforhealth](https://tn.gov/ParTNersforhealth). Review this information carefully to make the best decisions for you and your family members. The Annual Enrollment period gives you a chance to enroll in health, dental, vision, voluntary accidental death coverage, voluntary term life and short-term disability insurance coverage. You can also make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance, except basic term life/basic AD&D or long-term disability insurance.

All employees MUST choose flexible spending account election amounts if they want to put money in them for the next year.

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

Most Annual Enrollment changes you request start the following January 1. However, voluntary term life and short-term disability insurance may start January 1, February 1 or March 1. This is because the insurance carriers may need to review your medical history to determine if you qualify for coverage.

Annual Enrollment benefit selection will remain in effect for a full year (January 1 through December 31). However, you may cancel short-term disability and voluntary term life coverage at any time. You may not cancel other coverage outside of the enrollment period unless eligibility is lost or there is a qualifying event. For more information, see the sections on cancelling coverage and special enrollment provisions in this document.

## 2024 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.

## How to Enroll

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

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

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** enrolled in the CDHP can update their HSA contribution 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. 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 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](http://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](http://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. 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 premium for long-term disability option 3 (see Disability Insurance) and pay 100% of the premium for 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 central state government and state higher education employees.

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

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

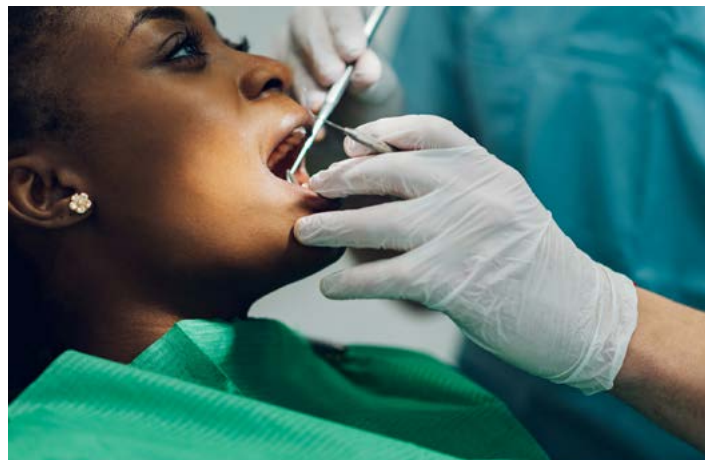
Use any dentist but save money by choosing an in-network dentist.

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. 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 paid by the plan) 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](http://optumbank.com/Tennessee)**

## Disability Insurance

*Offered through MetLife*

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

- For short-term disability, employees pay the full monthly premium if enrollment is selected.
- **New in 2024!** Eligible central state government and state higher education newly hired employees will be automatically enrolled in long-term disability option 3, and the state will pay 100% of the premiums.
- All parental leave, 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.

- Select the short-term disability insurance option in Edison you want. Pick the benefit in Edison you want under STD.
- Answers to medical questions will not be required if enrolling within 30 days of initial eligibility.
- 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 option 3 insurance for central state government and state 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 newly eligible employees will automatically be defaulted into LTD option 3 in Edison. 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 on what happens if you file a claim, tax implications, and other FAQs 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](http://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/stateoftn](http://lifebenefits.com/stateoftn).

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

**New in 2024!** The state will pay 100% of the premiums for 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!** 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.

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.

Employee coverage is a choice of these five amounts: \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000.

- 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 are per \$1,000 of total coverage.

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

## **Voluntary term life insurance**

Enroll in 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 basic term life insurance provided to you. You must apply for voluntary term life insurance if

you wish to have this additional coverage. Apply within 30 days of initial eligibility to receive guaranteed issue coverage without answering medical questions.

- Newly eligible spouses can enroll within 30 days of first becoming eligible in \$5,000 of coverage without answering medical questions.
- Your monthly premium could go up if you increase your life insurance amount or you move into a higher age bracket as of Jan. 1.

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

An employee or spouse who enrolls may add 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.

Find the full list of 2024 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](https://www.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).

لك بالمانجان. اتصل برقم 1.(800.848.0298) هاتف الصم إذا كنت تتحدث انكسر اللغة، فإن خدمات المساعدة اللغوية تتوافر والبيكم: (رقم 866 1) 576.0029. ملحوظة:

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 mwomw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal 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 ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚስተለውቁጥር ይደውሉ 1.866.576.0029 (ማስማት 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).

સુચના: 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 हिंदी 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 زبانی بصورت رایگان (TTY: 1.800.848.0298) فراهم می باشد. با تماس توجه: اگر به بگیری برای شما 866.576.0029

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, or 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, or HIPAA, including Privacy and Security Rules. 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 Partners for Health 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 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 Partners for Health 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 is available which describes your health coverage options. The SBC is found at [www.tn.gov/ParTNersForHealth/summary-of-benefits-and-coverage](http://www.tn.gov/ParTNersForHealth/summary-of-benefits-and-coverage). SBC documents

are updated annually, and new versions are available on or after Sept. 1. The Partners for Health website 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**

The information contained on the Partners for Health website provides a detailed overview 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 on the website 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 law requires the Plan to provide you with certain notices and information regarding the Wellness Program. Please find the Notices regarding the Wellness Program online at [tn.gov/Partnersforhealth](http://tn.gov/Partnersforhealth) under Wellness. To request a mailed copy of the Wellness Program Notices, you may send an email to [benefits.info@tn.gov](mailto:benefits.info@tn.gov).

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)

## Central State Government and State Higher Education

### 2024 Active Employees Monthly Health Premiums

	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS	EMPLOYER SHARE
<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 (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 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</b> <sup>[2]</sup> <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 Visits 21-50: \$45	Visits 1-20: \$45 Visits 21-50: \$70	Visits 1-20: \$30 Visits 21-50: \$50	Visits 1-20: \$50 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; \$40 preferred brand; \$90 non-preferred	copay plus amount exceeding MAC	\$14 generic; \$50 preferred brand; \$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; \$80 preferred brand; \$180 non-preferred	N/A - no network	\$28 generic; \$100 preferred brand; \$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; \$40 preferred brand; \$160 non-preferred	N/A - no network	\$14 generic; \$50 preferred brand; \$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%; min \$100; max \$200	N/A - no network	20%; 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%; min \$200; max \$400		30%; min \$200; max \$400			

Download the chart at [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024\\_comparison\\_charts/benefit\\_grid\\_2024\\_st\\_he.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_comparison_charts/benefit_grid_2024_st_he.pdf)



## 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 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> • Inpatient care <sup>[7]</sup> ; outpatient surgery <sup>[7]</sup> • Inpatient behavioral health and substance use <sup>[2][6]</sup> • Emergency room services <sup>[7]</sup>	15%	40%	20%	40%	20%	40%
<b>Maternity</b> • 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> • Home health; home infusion therapy	15%	40%	20%	40%	20%	40%
<b>Rehabilitation and Therapy Services</b> • Inpatient and skilled nursing facility <sup>[4]</sup> • 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> • 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> • Durable medical equipment and external prosthetics • 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.

Download the chart at [https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024\\_comparison\\_charts/benefit\\_grid\\_2024\\_st\\_he.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_comparison_charts/benefit_grid_2024_st_he.pdf)



# **PARTNERS** **FOR HEALTH**



<https://www.tn.gov/partnersforhealth.html>



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