

2024 ANNUAL ENROLLMENT FAQs FOR 2025 BENEFITS

When is 2024 Annual Enrollment for 2025 benefits?

October 1 – 18, 2024 is your opportunity to make changes to your current benefits elections. The benefits you choose during 2024 Annual Enrollment begin on January 1, 2025, and remain through December 31, 2025.

How do I enroll for 2025 benefits during Annual Enrollment?

Enrollments, changes, cancellations and review of current insurance selections are completed online in the State's Edison system. Employees can access Edison during the annual enrollment period via My IRIS Web without having to remember your Edison ID and password.

To access Edison, sign into the IRIS web portal at <https://irisweb.tennessee.edu/iri/portal> using your UTC ID and password and click on the Edison folder on the top right area of the browser.

What are the health plan options for 2025?

Premier Preferred Provider Organization (PPO)

- Higher monthly premium
- Lower out-of-pocket costs for deductible, copays and coinsurance

Standard PPO

- Lower monthly premium than Premier PPO
- Higher out-of-pocket costs for deductible, copays and coinsurance

Consumer-driven Health plan with a health savings account (CDHP/HSA)

- Lowest monthly premium
- Must pay deductible before the plan pays anything for most services.
- After deductible, you pay coinsurance, not copays.

Preventive care is free in all plans if you use an in-network provider.

[2025 Health Plan Comparison](#)

[2025 Health Premiums](#)

Are premiums increasing for 2025?

- In 2025, health insurance premiums are increasing due to general inflation and the increased cost of delivering health care. Health insurance premiums will increase by an average of 5.5%.
- Dental premium changes: Cigna Dental Health Maintenance Organization - Prepaid Provider rates will increase by 3.5% for active employees and retirees. Delta Dental DPPO plan rates will increase by 1.5% for all plan members.
- Vision benefits and premiums will stay the same.

Do I have to make changes during Annual Enrollment?

No. If you don't want to make changes to your benefits, 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 2025 that you're enrolled in now.*

* Flexible spending accounts (FSA) require you to enroll each year. To enroll in flexible benefits, go to optumbank.com/Tennessee during the annual enrollment period.

Please take the time to review your benefits elections during Annual Enrollment, even if you don't think you want to make changes.

CHI Memorial left BlueCross Network S, effective July 1, 2024. What are my options if I want to continue care with CHI Memorial?

Any employees wishing to continue care with CHI Memorial will want to consider changing to BCBS Network P, Cigna LocalPlus, or Cigna Open Access Plus plan during open enrollment.

Provided is a link to additional carrier network information: <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

Please note, 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.

When will I get my ID cards?

Newly enrolled members or members who change their medical, dental or vision coverage will receive new ID cards. If you do not make a change to your medical, dental or vision coverage, you will not get a new ID card.

All health plan members will get new pharmacy ID cards for 2025 coverage.

All newly enrolled Consumer-Driven Health Plan (CDHP), medical FSA and limited purpose FSA members will receive a new debit card from Optum Financial to use starting January 1, 2025. If you have both an HSA and an FSA, you will use the same card for both accounts. Current members who stay enrolled will use the same debit card.

- **BlueCross BlueShield:** ID cards will be mailed by December 12, 2024.
- **Cigna (both medical and dental):** ID cards will be mailed between December 9-16, 2024.
- **CVS Caremark:** ID cards will be mailed between December 11-15, 2024.
- **Delta Dental:** ID cards will be mailed by December 10, 2024.
- **EyeMed:** ID cards will be mailed by December 17, 2024.
- **Optum Behavioral Health:** ID cards will be mailed by December 16, 2024.
- **Optum Financial:** HSA/FSA debit cards will be mailed between December 9-13, 2024.

If I change my mind, can I change my benefits later?

No. You cannot change your benefits after the Annual Enrollment period has closed unless you experience a qualifying event, such as getting married or having a baby.

May I make changes to my retirement contributions during benefits annual enrollment?

Employees may update retirement contributions at any time during the year.

- TCRS Plan: Please visit [TCRS Self Service](#) for account management.
- Optional Retirement Plan (ORP/ORP Hybrid): Please submit the [UT Premium Distribution Form](#) to retirement@tennessee.edu.
- 401(k) and 457 Plans: Please visit [RetireReadyTN](#) for account management.
- 403(b) Plan: Please submit the [403\(b\) Salary Reduction Form](#) to retirement@tennessee.edu.

Have Additional Annual Enrollment Questions?

[Annual Enrollment - Contact HR](#)