Annual Enrollment: October 1-14, 2022

- **TO DO**
  - Read emails from ParTNers for Health
  - Visit [https://www.tn.gov/partnersforhealth.html](https://www.tn.gov/partnersforhealth.html) to learn more
  - Check out the AE 2023 Digital newsletter.
  - Choose your benefits or make changes that will be effective Jan. 1 to Dec. 31, 2023
    - 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 you are enrolled in now.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Annual Enrollment Dates and Information

Important:

• Annual Enrollment for insurance coverages Saturday, Oct. 1 through Friday, Oct. 14

• Enrolling new dependents?
  Benefits Administration needs documents to prove their relationship to you
  Deadline for documents is Friday, Oct. 14

• Flexible Spending Accounts - MUST enroll online by Oct 31 to participate in the flexible spending accounts for 2023. This enrollment is NOT through Edison. See “Guide to Online Flex Enrollment” at following link: https://payroll.tennessee.edu/flexible-benefits/

tn.gov/PartnersForHealth
Annual Enrollment Changes

After Annual Enrollment, if you want to revise your selections:

• 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.
Enrollments, changes, cancellations and review of current insurance selections are made in the State's Edison system. UT employees can now use a link in the IRIS portal to sign into the Edison system without having to reset your Edison ID and password. You can sign into the IRIS portal using your UT credentials and then click on the ‘Edison’ folder on the top right area of the browser.
Important 2023 Updates

Health insurance premiums are changing!
• ACTIVE EMPLOYEES 6.2% increase
  • Increase ranges from $0 to $26 per month depending on plan type and tier

Other Benefits Premiums
• Premium increase for vision and new provider, EyeMed
• No premium increase for dental plans and disability plans
• Premium rates for employee basic term life will decrease and premiums for basic Accidental Death & Dismemberment will stay the same.

See all premiums at tn.gov/PartnersForHealth/insurance-premiums
Important 2023 Updates

Choose or change your health insurance option

- **Same health plans as last year:** Premier Preferred Provider Organization, Standard PPO and Consumer-driven Health Plan with a health savings account
- Click [here](#) for 2023 health insurance comparison chart.
- Increase in deductibles for Premier PPO and Standard PPO and State CDHP
- Affects **all** plan types and tiers
- For the Premier & Standard PPOs:
  - Co-pays for office visits, non-specialty pharmacy, telehealth, convenience clinics and urgent care remain unchanged – the deductible still does not apply to these services.

<table>
<thead>
<tr>
<th></th>
<th>Employee Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Current</td>
<td>$500/$1,000</td>
</tr>
<tr>
<td>Premier 2023</td>
<td>$750/$1,500</td>
</tr>
<tr>
<td>Standard Current</td>
<td>$1,000/$2,000</td>
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<tr>
<td>Standard 2023</td>
<td>$1,300/$2,600</td>
</tr>
<tr>
<td>CDHP Current</td>
<td>$1,500/$3,000</td>
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<tr>
<td>CDHP 2023</td>
<td>$1,700/$3,400</td>
</tr>
</tbody>
</table>

[tn.gov/PartnersForHealth](#)
Important 2023 Updates

• Maximum Out-of-Pocket (MOOP) Increases
  ▫ Increase MOOP for Standard PPO and State CDHP for all tiers
  ▫ Premier PPO MOOP is not changing
  ▫ Typically, fewer than 5% of members in State of Tennessee reach their annual MOOP
  ▫ Click here for 2023 health insurance comparison chart.

Example: Employee only increases to in-network and out-of-network MOOP.

<table>
<thead>
<tr>
<th>Employee only</th>
<th>Standard Current</th>
<th>Standard 2023</th>
<th>CDHP Current</th>
<th>CDHP 2023</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-network/out-of-network</td>
<td>$4,000/$8,000</td>
<td>$4,400/$8,800</td>
<td>$2,500/$5,000</td>
<td>$2,800/$5,600</td>
</tr>
</tbody>
</table>

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Important 2023 Updates

• Benefits Changes

  ▫ Coinsurance – Increase in-network coinsurance for Premier PPO from 10% to 15%.
  ▫ ER Services
    – Change emergency room services from Copay model to Deductible/Coinsurance for the Premier PPO and Standard PPO
  ▫ Allergy Serum
    – Change allergy serum costs from no member cost share to deductible/coinsurance for the Premier PPO and Standard PPO
      ▪ Plan will continue to pay for 100% of the injection administration – unless with an office visit, where the office visit copay would apply.
Important 2023 Updates

- **Benefits Changes**
  - **Enhanced Pre-Deductible & Preventive Services**
    - CDHP – Coinsurance only, no deductible for the following:
      - A1C (average blood sugar) testing with a diabetes diagnosis
      - LDL (cholesterol) testing with a heart disease diagnosis
      - INR (blood clotting) testing for certain liver disease and bleeding disorder diagnosis
  - **Retinopathy (diabetic eye screening) testing for a diabetes diagnosis covered at no member cost share for all PPOs and CDHP**
    - Applies when administered by an in-network optometrist or ophthalmologist (including provider specialty of Therapeutic Optometry) AND when filed with an appropriate diagnosis

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
Important 2023 Updates

• Benefits Changes
  ▫ APPLIED BEHAVIOR ANALYSIS
    – ABA is a therapy based on the science of learning and behavior; typically for children with autism.
    – ABA will shift from an office visit copay to coinsurance to comply with Mental Health parity requirements.
      ▪ Waive deductible for PPOs if in-network
      ▪ Deductible still applies for PPOs if out-of-network
      ▪ CDHP – no change

Aligns benefit with other therapies (Speech Therapy, Physical Therapy, Occupational Therapy)
Important 2023 Updates

- Prescription Vitamin & Supplement per claim maximum
  - There is a claim maximum of $300 per 30-day supply or $900 per 90-day supply for multivitamins, nutritional supplements, prenatal and pediatric vitamins.
  - Rejected claims can be reviewed by a clinician for potential override.
  - Impacts just over 100 members with the State of Tennessee.

tn.gov/PartnersForHealth
Important 2023 Updates

• Cost Tiers for Specialty Medications
  ▫ PPOs – new specialty drug coinsurance
    – Tier 1 specialty generics
      ▪ 20% coinsurance
      ▪ $100 minimum
      ▪ $200 maximum
    – Tier 2 specialty brand
      ▪ 30% coinsurance
      ▪ $200 minimum
      ▪ $400 maximum

Today all PPO specialty medications have some cost sharing. Drug tiering placement is driven by overall cost & treated like regular pharmacy tiers (e.g. generic vs preferred).

tn.gov/PartnersForHealth
Important 2023 Updates

• Maintenance Medications

  ▫ CDHP plan
    – The CDHP maintenance medication list provides lower cost sharing for a 90-day supply of certain medications and the deductible does not apply.
    – The CDHP maintenance medication list will change to comply with IRS rules
    – Some drugs will be removed but others will be added
  ▫ PPOs
    – The maintenance medication list will not change for the PPO plans.

Go to https://www.tn.gov/partnersforhealth/health-options/pharmacy.html to see the latest formulary/preferred drug list and for additional information.

tn.gov/PartnersForHealth
Choose or change your health insurance carrier and network

- **Same health insurance carriers** – BlueCross BlueShield and Cigna
- **Four Insurance carrier network options**
  - **Narrow network options**: BlueCross BlueShield Network S and Cigna LocalPlus
  - **Broad network options**: BlueCross BlueShield Network P and Cigna Open Access Plus. Broad networks have an additional monthly cost added to the monthly premium.

- Link to carrier network information:
  - [https://www.tn.gov/partnersforhealth/health-options/carrier-network.html](https://www.tn.gov/partnersforhealth/health-options/carrier-network.html)

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Important 2023 Updates

Other Insurance Carrier Updates
• Vision carrier will change to EyeMed

Important Reminder – Long Term Disability and FSAs

• No Open Enrollment for Long Term Disability with Lincoln Financial Group – Provider is changing and open enrollment with new provider is planned for the Spring.

• Flexible Spending Accounts - MUST enroll online by Oct 31 to participate in the flexible spending accounts for 2023. This enrollment is NOT through Edison. For enrollment details, see “Guide to Online Flex Enrollment” at following link: https://payroll.tennessee.edu/flexible-benefits/ - The enrollment instructions state “At the top of the page” on #1. However, it’s more like bottom middle of page.

tn.gov/PartnersForHealth
Annual Enrollment for 2023

• Annual enrollment for state and higher education employees is Oct. 1-14, 2022. Visit [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) for benefits updates, enrollment instructions, upcoming webinars and other details.

• Get help choosing your benefits with the ALEX virtual assistant. You'll be prompted to answer a few questions about your health needs and ALEX will point out which plan makes the most sense for you. You will still need to login to the IRIS Portal and Edison, make changes, and click submit in order to enroll.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
How to Enroll

Enroll or make changes online in Edison (unless otherwise noted)

- Enrollments, changes, cancellations and review of current insurance selections are made in the State’s Edison system. UT employees can use a link in the IRIS portal to sign into the Edison system without having to remember your Edison ID and password. You can sign into the IRIS portal using your UT credentials and then click on the ‘Edison’ folder on the top right area of the browser. After clicking on this, you will need to accept the State’s acceptable use policy before being directed into Edison. Click here for Edison instructions.

- If you are on a computer, once logged into Edison, click Self Service – Employee Work Center – Benefits Enrollment.
  - You can enroll on your computer or mobile device—use the web browser native to its operating system

- Watch videos on how to enroll, change your password and more!
  - On tn.gov/PartnersForHealth – click the Videos link at the top

tn.gov/PartnersForHealth
Health Plan Options

You have the choice of three health plans

- Preventive care is free in all plans if you use an in-network provider
- Click here to see the full plan options comparison chart.

Comparison of the three plans:
- **Premier PPO:** Higher monthly premium – but lower out-of-pocket costs for deductible, copays and coinsurance
- **Standard PPO:** Lower monthly premium than the Premier PPO – but higher out-of-pocket costs for deductible, copays and coinsurance
- **CDHP/HSA:** Lowest monthly premium – but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays.

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
More about the **CDHP/HSA**

- The state will increase its funding of the health savings account for enrolled CDHP members from $250 to $500 (employee only) or from $500 to $1,000 (all other family tiers) into your HSA
  - This money applies to your yearly maximum contribution amount (see below)
  - State HSA contribution - not available if your coverage starts Sept. 2, 2023, through Dec. 31, 2023
- The HSA can help you save for health care costs, you get tax benefits, the money rolls over each year and you keep the money if you leave/retire
- Learn more at tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options**

**HSA IRS max contributions** – there are limits on how much money you can put in your HSA each year:

- $3,850 for employee-only coverage in 2023
- $7,750 for all other family tiers in 2023
- Members 55 or older can contribute $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 (state only)

**2023 HSA Deduction form** – To update your 2023 HSA contribution amount, please complete the form and email to the UTSI agency benefits coordinator, Pam Ledford.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
More CDHP/HSA Information

- **Important!** Your full HSA contribution is **not** available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck, each pay period. You may only spend the money in your HSA at the time of service or care. You can pay out of your own pocket for services and pay yourself back later with funds from your HSA.

- **Debit card:** Newly enrolled CDHP/HSA members will get a debit card from Optum Financial, to use for qualified expenses. Current CDHP/HSA members who stay enrolled will use the same debit card.

- **2023 HSA Deduction form** – To update your 2023 HSA contribution amount, please complete the form and email to the UTSI agency benefits coordinator, Pam Ledford.

- If you enroll in Social Security at age 65, you will automatically be enrolled in Medicare Part A. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
CDHP/HSA restrictions: You cannot enroll in a CDHP if:

- You are also enrolled in another medical plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE or Social Security benefits)

- You have received Department of Veterans Affairs benefits within the past three months, except for preventive care. If you are a veteran with a disability rating from the VA, this exclusion does not apply. If you are eligible for VA medical benefits but did not receive benefits during the preceding three months, you can enroll in and make contributions to your HSA. If you receive VA benefits in the future, you are not entitled to contribute to your account for another three months. However, if your veteran's hospital care or medical service was for a service-connected disability, you may contribute to your HSA

- You have received care from the Indian Health Services within the past three months

HSA/FSA restrictions: You cannot enroll in the CDHP/HSA if either you or your spouse have a medical FSA or a health reimbursement account, known as an HRA, at either employer. If you have one available, you can enroll in a limited purpose FSA for dental and vision costs.
Carrier Networks

Choose between four carrier networks for your medical care

- Each network has providers (doctors, hospitals, facilities) throughout Tennessee and across the country.

<table>
<thead>
<tr>
<th>BlueCross BlueShield</th>
<th>Cigna</th>
</tr>
</thead>
<tbody>
<tr>
<td>Network S</td>
<td>LocalPlus</td>
</tr>
<tr>
<td>Network P*</td>
<td>Open Access Plus*</td>
</tr>
</tbody>
</table>

BCBST Network S and Cigna LocalPlus networks do not include all the hospitals and providers found in the broad networks to keep your premiums, claim costs and rate increases low.

BCBST Network P and Cigna OAP broad networks give you more hospital choices but have an additional monthly cost* added to your monthly premium. You may also pay more per claim because the costs for services in these networks are generally higher than the narrow networks.

*Additional monthly premium cost: $65 more each month for employee only or employee + child(ren) coverage; $130 more each month for employee + spouse or employee + spouse + child(ren) coverage

tn.gov/PartnersForHealth
Network changes can and do occur. Benefits Administration cannot guarantee all providers/hospitals in a network on Jan. 1 will stay in that network for the entire year. A provider or hospital leaving a network does not allow you to make coverage changes.

- **Important—check networks carefully before finalizing your Annual Enrollment choice.** The network choice you make during Annual Enrollment is for the entire year (Jan. 1 until Dec. 31). After Annual Enrollment ends, you won't be able to change plans or networks for 2023. You may be able to make changes allowed by the plan if you have a qualifying event.

- Go to tn.gov/PartnersForHealth under Health Options and Carrier Information for all network hospital lists and provider directories. [https://www.tn.gov/partnersforhealth/health-options/carrier-network.html](https://www.tn.gov/partnersforhealth/health-options/carrier-network.html)

- **Contact BlueCross or Cigna if you have questions about a provider or hospital in a network:**
  - BlueCross BlueShield of Tennessee
    800.558.6213
    Monday - Friday, 7 - 5 CT
    bcbst.com/members/tn_state/
  - Cigna
    800.997.1617
    24/7
    cigna.com/stateoftn
2023 Premiums
State and Higher Education

Employee Share of Monthly Premiums for the Narrow Networks

<table>
<thead>
<tr>
<th>Premium Level</th>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$152</td>
<td>$98</td>
<td>$68</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$228</td>
<td>$147</td>
<td>$102</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$334</td>
<td>$216</td>
<td>$150</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$394</td>
<td>$254</td>
<td>$176</td>
</tr>
</tbody>
</table>

• Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do NOT include the cost for the broad BCBST Network P or Cigna OAP networks, which would add $65 to $130 more EACH MONTH depending on your tier.

• Premiums shown are for the employee share for active employees. Complete premium charts are found at https://www.tn.gov/partnersforhealth/insurance-premiums.html.

tn.gov/PartnersForHealth
## 2023 Deductibles/Out-of-Pocket Maximums (in-network)

<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>CDHP/HSA</th>
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</thead>
<tbody>
<tr>
<td><strong>In-Network</strong></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductibles</strong></td>
<td></td>
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</tr>
<tr>
<td>Employee only</td>
<td>$750</td>
<td>$1,300</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>$1,125</td>
<td>$1,950</td>
<td>$3,400</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$1,500</td>
<td>$2,600</td>
<td>$3,400</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$1,875</td>
<td>$3,250</td>
<td>$3,400</td>
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<tr>
<td><strong>Maximum Out-of-Pocket (MOOP)</strong></td>
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<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$3,600</td>
<td>$4,400</td>
<td>$2,800</td>
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<tr>
<td>Employee + Child(ren)</td>
<td>$5,400</td>
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<td>$5,600</td>
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<tr>
<td>Employee + Spouse</td>
<td>$7,200</td>
<td>$8,800</td>
<td>$5,600</td>
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<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9,000</td>
<td>$11,000</td>
<td>$5,600</td>
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</tbody>
</table>

Pharmacy Benefits
Managed by CVS Caremark

All health plans include full prescription drug benefits

- The health plan you choose determines your out-of-pocket prescription costs (copay or coinsurance, deductible and out-of-pocket maximum).
- How much you pay depends on three things:
  - The drug tier – if you choose a generic, preferred brand, non-preferred brand or specialty drug;
  - The day supply you receive – 30-day (or <30) supply or a 90-day (>31) supply; and
  - Where you fill your prescription – at a retail, Retail-90 or mail order pharmacy.

- Go to https://info.caremark.com/oe/stateoftn to locate a pharmacy, compare 2023 estimated drug costs by plan and register on the CVS Caremark site.
  - Once registered, get details about your drug costs and savings, download the mobile app and more!
- Learn more about benefits, vaccines and how to save money at tn.gov/PartnersForHealth under Health Options and Pharmacy.
- Contact: CVS Caremark, 877.522.8679, 24/7, info.caremark.com/stateoftn

tn.gov/PartnersForHealth
### Pharmacy Benefits

<table>
<thead>
<tr>
<th>PHARMACY (IN-NETWORK)*</th>
<th>PREMIER PPO</th>
<th>STANDARD PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>30-DAY SUPPLY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$40</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Non-preferred brand</td>
<td>$90</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td><strong>20% coinsurance after deductible is met</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>90-DAY SUPPLY</strong> (Retail-90 network pharmacy or mail order)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$14</td>
<td>$28</td>
<td></td>
</tr>
<tr>
<td>Brand</td>
<td>$80</td>
<td>$100</td>
<td></td>
</tr>
<tr>
<td>Non-preferred brand</td>
<td>$180</td>
<td>$200</td>
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<tr>
<td><strong>20% coinsurance after deductible is met</strong></td>
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<tr>
<td><strong>90-DAY SUPPLY</strong> (certain maintenance medications from a Retail-90 network pharmacy or mail order)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
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</tr>
<tr>
<td>Brand</td>
<td>$40</td>
<td>$50</td>
<td></td>
</tr>
<tr>
<td>Non-preferred brand</td>
<td>$160</td>
<td>$180</td>
<td></td>
</tr>
<tr>
<td><strong>10% coinsurance without having to meet deductible</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>SPECIALITY PHARMACY</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Specialty Medication Tier 1 (generics; 30-day supply from a specialty network pharmacy)</td>
<td>20%; min $100; max $200</td>
<td>20%; min $100; max $200</td>
<td>20% after deductible</td>
</tr>
<tr>
<td>Specialty Medication Tier 2 (all brands; 30-day supply from a specialty network pharmacy)</td>
<td>30%; min $200; max $400</td>
<td>30%; min $200; max $400</td>
<td></td>
</tr>
</tbody>
</table>

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

**Specialty drugs must be filled through a Specialty Network Pharmacy and can only be filled every 30 days.
Telehealth – 24/7 virtual medical care

All health plan members have access to telehealth visits

• PhysicianNow and MDLive carrier-sponsored 24/7 virtual medical care Talk to a doctor for non-emergency medical care by phone, computer or tablet from anywhere.
• Cost is less than a typical office visit when you use PhysicianNow or MDLive programs sponsored by BlueCross BlueShield and Cigna.

• Physician Now and MDLive telehealth program costs:
  ▫ PPO members: Copay is $15
  ▫ CDHP members: Pay the negotiated rate per visit until reaching the deductible – then primary office visit coinsurance applies
  ▫ Members log in and select the service – details are on the website

Go to tn.gov/PartnersForHealth under Health Options and Telehealth for details.
Behavioral Health & Substance Use Services
Managed by Optum

Behavioral health benefits available to members/dependents enrolled in medical insurance.

**Optum** can find a network provider (in-person or virtual visits), explain benefits, identify best treatment options, schedule appointments and answer questions.

- Services include:
  - **First Call Provider Search** – HERE4TN team will help you find a provider based on your specific needs
  - **TalkSpace online therapy** – communicate with a therapist by text, audio or video 24/7 from your smartphone – cost share applies
  - **Substance User Disorder Preferred Facility Network**
  - **Sanvello** – on-demand mobile app to help with stress, anxiety and depression

Go to tn.gov/PartnersForHealth under Health Options and Behavioral Health for details.
To access all programs and services and get help finding a provider, contact: Optum at 855.HERE4TN (855.437.3486), 24/7 or HERE4TN.com

tn.gov/PartnersForHealth
Here4TN - Employee Assistance Program
Managed by Optum

Here4TN EAP available to all benefits-eligible state/higher education employees and eligible dependents, even if not enrolled in a health plan.

Services are offered at no cost to individuals eligible to participate. Specialists available 24/7 to assist with stress, legal, financial, mediation and work/life services.

- Services include:
  - First Call Provider Search – HERE4TN team will help you find a provider based on your specific needs
  - Short-term counseling – five visits, per problem, per year, per individual at no cost to you. By phone or virtual visit. Prior authorization required.
  - Sanvello – on-demand mobile app to help with stress, anxiety and depression
  - Take Charge at Work – telephonic coaching program helps members with depression improve performance at work

Go to tn.gov/PartnersForHealth under Other Benefits and EAP for details.

For EAP programs and services and help finding a provider, contact Optum at 855.HHERE4TN (855.437.3486), 24/7 or Here4TN.com
Wellness Program
Managed by ActiveHealth

Wellness program available for state/higher education employees and spouses (excludes retirees) enrolled in the health plan. You must create an ActiveHealth account to participate.

Wellness program includes:

- **Cash incentives:** Up to $250 each for enrolled employees and spouses. Current wellness program cash incentives will not change in 2023.
  - Enrolled state employees can put wellness program cash incentives into their HSAs during Annual Enrollment (counts toward overall HSA IRS annual maximum)
- **Weight Management Program:** 12-month program for those ready to lose weight. Contact ActiveHealth for details.

Information about programs, activities and a printable Incentive Table are at tn.gov/PartnersForHealth under Wellness.
Contact: ActiveHealth, 888.741.3390, M-F 8-8 CT, go.activehealth.com/wellnesstn

*Members must be in a positive pay status to receive an incentive. The cash incentive for both the employee and eligible spouse will be deposited directly into the member's paycheck and will be taxed.*

tn.gov/PartnersForHealth
Diabetes Prevention Program*

If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes.

- Offered as a part of health insurance
- No cost if you use an in-network provider
- Must meet certain criteria*

Two online programs offered:

- **Cigna Omada program** – for enrolled Cigna health plan members
- **BlueCross BlueShield Livongo program** – for enrolled BCBST plan members

Go to tn.gov/PartnersForHealth under Other Benefits and Wellness and DPP webpage for details.

*Those already diagnosed with diabetes are not eligible for the DPP, but if a health plan member, you can contact ActiveHealth to enroll in a diabetes program.

tn.gov/PartnersForHealth
Dental Benefits
Offered through Cigna or Delta Dental

Two different dental plans are offered. Members pay the full monthly premium. **Premiums for both plans will stay the same.**

- **Cigna DHMO:** Must select a network general dentist and notify Cigna. Members pay copays, which may have changed for dental procedures. Review the Patient Charge Schedule on the Partners website under Publications, then Dental.
- **Delta Dental DPPO:** Use any dentist but save money staying in-network. Members pay deductibles and co-insurance for services.

Go to tn.gov/PartnersForHealth under Other Benefits and Dental for details/plan comparison.
Contact: **Cigna**, 800.997.1617, 24/7, cigna.com.stateoftn
Contact: **Delta Dental**, 800.552.2498, 7 a.m. – 5 p.m. CT, tennessee.deltadental.com/stateoftn/
## Dental Benefits

### Monthly Premiums

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Cigna DHMO</th>
<th>Delta Dental DPPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$13.84</td>
<td>$19.82</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$28.75</td>
<td>$52.70</td>
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<tr>
<td>Employee + Spouse</td>
<td>$24.54</td>
<td>$38.98</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$33.74</td>
<td>$80.72</td>
</tr>
</tbody>
</table>
Vision Benefits
Offered through new vendor - EyeMed

Members pay the full monthly premium. In 2023, premiums will slightly increase. EyeMed will be the new vendor in 2023.

Choose from two options:

• **Basic Plan:** Pays for your eye exam after you pay a $10 copay and provides various allowances, or dollar amounts for materials such as eyeglass frames, lenses, contact lenses, etc. – In-network retail frame allowance will increase with basic plan from $55 to $105.

• **Expanded Plan:** Free routine eye exam annually. Includes greater allowances and additional materials versus the Basic Plan. Frames now available once every calendar year with expanded plan with new EyeMed provider.

With both plans, you pay copays and coinsurance on materials or other services when the cost exceeds the allowed dollar amount.

  ▫ In- and out-of-network benefits are available. You save money when using in-network providers.

Go to tn.gov/PartnersForHealth under Other Benefits and Vision for details.
## Vision Benefits

### Monthly Premiums

<table>
<thead>
<tr>
<th>Tiers</th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.18</td>
<td>$6.30</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.35</td>
<td>$12.60</td>
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<tr>
<td>Employee + Spouse</td>
<td>$6.03</td>
<td>$11.98</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.33</td>
<td>$18.54</td>
</tr>
</tbody>
</table>

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
Flexible Spending Accounts

Use FSAs to pay for health care and dependent care while saving money on your taxes.

Optum Financial manages medical, limited purpose and dependent care FSA programs:

• **Medical FSA:** For medical, dental and vision expenses.
  - Annual limit - $2,850. Carryover limit - $570 at end of 2023. **Full contribution available upfront.**

• **Limited Purpose FSA:** For dental and vision expenses only.
  - Annual limit - $2,850. Carryover limit - $570 at end of 2023. **Full contribution available upfront.**

• **Dependent Care FSA:** For certain dependent care costs.
  - Annual limit - $5,000 (up to $2,500 per spouse for married couples filing jointly). No carryover amount allowed.

[tn.gov/PartnersForHealth](tn.gov/PartnersForHealth)
Flexible Spending Accounts

Enrollment Information:
You must re-enroll in your medical FSA, 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).

- Flexible Spending Accounts - MUST enroll online by Oct 31 to participate in the flexible spending accounts for 2023. This enrollment is NOT through Edison. For enrollment details, see “Guide to Online Flex Enrollment” at following link: [https://payroll.tennessee.edu/flexible-benefits/](https://payroll.tennessee.edu/flexible-benefits/) - The enrollment instructions state “At the top of the page” on #1. However, it's more like bottom middle of page.

Important: Cannot enroll in both a medical FSA and a L-FSA in the same year.

Current enrolled medical FSA and L-FSA members will use the same debit card for access their funds. Newly enrolled members will get a new debit card (does not apply to DC-FSA members).

Go to tn.gov/PartnersForHealth under Other Benefits and Flexible Benefits for details.

Contact: Optum Financial, 866.600.4984, 24/7, optumbank.com/Tennessee

Find an FSA/HSA grid showing contribution amounts, tax benefits and how to use your funds at tn.gov/PartnersForHealth under Publications.
Disability Insurance

Disability insurance is offered to full-time higher education employees. Members pay the full monthly premium. **All sick leave, annual leave and comp time must be used before benefits are payable.**

- **Short-term Disability offered through MetLife:** Replaces a percentage of your income during a disability, which could last up to 26 weeks. Two coverage options are available.
  - Frequently asked questions including about pregnancy: tn.gov/PartnersForHealth under Other Benefits and Disability. [https://www.metlife.com/stateoftn/disability/highered/faq/](https://www.metlife.com/stateoftn/disability/highered/faq/)
  - **In 2023, short-term disability premium rates will stay the same.** Premiums adjust as of Oct. 2022 if your salary is different on Sept. 1, 2022, compared to Sept 1, 2021, or if you move into a higher age bracket for LTD.

- **Long-term Disability – stand by for updates...** Lincoln Financial did not win the bid. An open enrollment with new provider is being planned for the Spring.

Continued on next slide ...

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Short-Term Disability

- **Apply for coverage or increase your coverage if already enrolled.**
  - In Edison, pick the benefit you want under STD. MetLife requires a Statement of Health form with medical questions. **Your completed/signed form must be faxed, emailed or mailed to MetLife with a timestamp or postmark by the date specified.** Application is subject to approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.
  - Statement of health form for Higher Education employees is located at following link: [https://www.tn.gov/partnersforhealth/other-benefits/disability.html](https://www.tn.gov/partnersforhealth/other-benefits/disability.html)

Information, including **how to calculate your rates**, is at tn.gov/partnersforhealth under **Other Benefits** and **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

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Life Insurance

Life insurance is offered through Securian Financial (Minnesota Life).

- Basic Life and Basic Accidental Death and Dismemberment
- Voluntary Accidental Death and Dismemberment Insurance
- Voluntary Term Life Insurance

- An online web tool, Benefit Scout, can help you estimate the amount of life insurance you may need.
  - Log in and find it at lifebenefits.com/stateoftn

Contact: Securian Financial, 866.881.0631 M-F 7 a.m. to 6 p.m. CT, lifebenefits.com/stateoftn

tn.gov/PartnersForHealth
Basic Term Life/Accidental Death and Dismemberment

All benefits-eligible employees automatically get $20,000 basic term life insurance and $40,000 basic AD&D coverage paid by the state at no cost.

IMPORTANT! NEW for 2023:

• Basic Term Life/Basic AD&D is no longer tied to participation in the ParTNers for Health group health insurance plan.

• For all eligible employees, basic term life insurance coverage will be 1.5 times your base annual salary as of Sept 1 of each year, even if you are not enrolled in health insurance, to a maximum of $50,000. The calculation to determine your level of basic term life insurance coverage will be rounded up to the next $1,000 level. For example, if the result of calculating 1.5 times your annual salary is $46,800, your result will be rounded up to $47,000 of basic term life coverage. Your basic accidental death and dismemberment coverage will continue to be two times your basic term life coverage up to $100,000. Employees pay the monthly premium on any additional coverage above the state paid amounts of $20,000 for basic term life and $40,000 for basic AD&D and for all dependent coverage.
  ▫ Premium Example: Under age 65, $47,000 Basic term life $7.144/month, $94,000 Basic AD&D $1.786/month – Total $8.93/month

Premiums: [https://www.tn.gov/partnersforhealth/insurance-premiums.html](https://www.tn.gov/partnersforhealth/insurance-premiums.html)
CONTINUED....

IMPORTANT! NEW for 2023:

• You can opt out of the employee-paid basic term life insurance coverage over $20,000 and basic AD&D coverage over $40,000, but you MUST make this selection in Edison during Annual Enrollment. **THIS IS A PERMANENT CHOICE!** Employees who opt out of this additional coverage may not re-enroll in the employee-paid coverage (the amount above what the state pays) unless they later have a qualifying event.

• You will be able to add and drop eligible dependents for enrollment in the basic dependent term life/basic AD&D insurance. Dependents do not have to be enrolled in health insurance to qualify for this coverage. You MUST make this selection in Edison during Annual Enrollment.

Premiums: - [https://www.tn.gov/partnersforhealth/insurance-premiums.html](https://www.tn.gov/partnersforhealth/insurance-premiums.html)
[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
Basic Term Life/Accidental Death and Dismemberment

CONTINUED....

IMPORTANT! NEW for 2023:

• Premium rates for employee basic term life will decrease and premiums for employee basic AD&D will stay the same for 2023. The premium rates for dependents in 2023 will be based upon total volume of coverage, instead of per family unit. Your actual premiums will increase or decrease if your volume of coverage changes.

• For more details, and a video on the 2023 basic term life and basic AD&D coverage changes, go to https://www.tn.gov/partnersforhealth/other-benefits/life.html

• Keep your beneficiary information current in Edison.

More details: https://www.tn.gov/partnersforhealth/other-benefits/life.html
Voluntary Accidental Death & Dismemberment

You can buy this insurance to give you and your family additional protection if you or your covered dependent’s death or dismemberment is due to an accident.

- **NEW!** Employee coverage will change from a coverage level based on salary to a choice of these five amounts: $50,000, $60,000, $100,000, $250,000, or $500,000.
- **NEW!** Dependent enrollment will be on a coverage tier basis (spouse only, spouse + child(ren), or child(ren) only) instead of generic family coverage. Dependents may be dropped or added for this coverage via Edison ESS.
- Employee premium rates will increase for 2023. Dependent premium rates will be per $1,000 of total dependent coverage, instead of per family unit. Click here for 2023 premium information.
- Enroll via Edison ESS.
- **Keep beneficiary information current in Edison.**

More details: https://www.tn.gov/partnersforhealth/other-benefits/life.html

tn.gov/PartnersForHealth
You can buy voluntary term life insurance for yourself, your spouse and children. This insurance is in addition to the basic term life insurance provided to you. You must apply for this insurance.

- Voluntary term life employee and spouse premium rates will be **lower** in 2023.
- **NEW!** Newly eligible spouses can enroll within 30 days of first becoming eligible in $5,000 of coverage without answering medical questions. This does not apply to current spouses.
- Voluntary term life child rider premium rates will be **lower**.
- Employee will no longer pay a monthly administrative fee.
- Enrolled employees have an opportunity during AE to increase coverage by $5,000 without answering medical questions as long as total coverage will not exceed the employee's maximum allowed guaranteed coverage.
- If not currently enrolled, an employee and/or spouse will be required to present evidence of insurability by answering health questions when applying.
- Your monthly premium could go up if you increase your life insurance amount or move into a higher age bracket as of January 1.
- To apply for coverage and update your beneficiaries, go to lifebenefits.com/stateoftn.

Premiums: - [https://www.tn.gov/partnersforhealth/insurance-premiums.html](https://www.tn.gov/partnersforhealth/insurance-premiums.html)
Here’s Help!

Visit tn.gov/PartnersForHealth - here you’ll find:
- Annual Enrollment newsletters/more on the Enrollment Materials webpage
- Videos about your benefits on the Videos webpage
- A blue Questions button to the help desk:
  - https://benefitssupport.tn.gov/hc/en-us
- A green Help button to CHAT with a representative during business hours
- Call State of Tennessee Benefits Administration at 800.253.9981, M-F, 8-4:30, CT

Please contact your Agency Benefits Coordinator, Pam Ledford, at ext. 37504 or email pledford@utsi.edu.
Here’s Help!

Employee Webinars

Join an employee educational webinar to learn more about all 2023 benefit options, changes and premiums!
• Flexible webinar dates and times - held in Sept. and Oct.

Watch an employee insurance carrier webinar as the vendors present their products!
• View recorded webinars and learn more about medical networks, dental, vision, life insurance, disability, flexible spending account options/health savings account.
• Sessions will be recorded and posted on the ParTNers for Health YouTube page found here: https://www.youtube.com/user/partnersforhealthtn

tn.gov/PartnersForHealth
Don’t Forget!

**Where to go to enroll/change elections?**

- **Medical, Dental, Vision, Short Term Disability, Voluntary Accidental Death and Dismemberment insurance, & Basic Life & AD&D Insurance**
  - *(Oct 1-14, 2022)* Enroll online through Edison
  - Enrollments, changes, cancellations, and review of current insurance selections are made in the State’s Edison system. To access Edison, you can sign into the IRIS portal using your UT credentials and then click on the ‘Edison’ folder on the top right area of the browser.
  - You can enroll on your computer or mobile device
  - Instructions - [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/ess_he_le_lg_ae_22.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/ess_he_le_lg_ae_22.pdf)

- **Voluntary Term Life Insurance**
  - *(Oct 1-14, 2022)* To apply online and update your Voluntary Term Life beneficiaries, go to [www.lifebenefits.com/stateoftn](http://www.lifebenefits.com/stateoftn). Evidence of Insurability may be required.
  - Your ID: The letters TN followed by your 8-digit Edison ID number which is on your Caremark prescription card beside ID.
  - For more information - [https://www.tn.gov/partnersforhealth/other-benefits/life.html](https://www.tn.gov/partnersforhealth/other-benefits/life.html)

[tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)
Don’t Forget!

Where to go to enroll/change elections?

- **Flexible Spending Account**
  - *(Oct 1-31, 2022)* - **MUST** enroll online by Oct 31 to participate in the flexible spending accounts for 2023. This enrollment is NOT through Edison. For enrollment details, see “Guide to Online Flex Enrollment” at following link: [https://payroll.tennessee.edu/flexible-benefits/](https://payroll.tennessee.edu/flexible-benefits/) - The enrollment instructions state “At the top of the page” on #1. However, it’s more like bottom middle of page.
  - You must re-enroll in your medical FSA, L-FSA and DC-FSA each year and choose how much money you’ll put in your account.

- **Health Savings Account Deduction Change Form**
  - To change your 2023 HSA deduction, click [here](https://payroll.tennessee.edu/insurance/health-savings-account/), complete form, and return to Pam in Lower C wing, MS-11, or scan to pledford@utsi.edu.
  - For more information - [https://payroll.tennessee.edu/insurance/health-savings-account/](https://payroll.tennessee.edu/insurance/health-savings-account/)
  - HSA deduction amounts can be changed at any time – Forms can be found at following weblink: [http://www.utsi.edu/about/campus-services/human-resources/forms/](http://www.utsi.edu/about/campus-services/human-resources/forms/)

tn.gov/PartnersForHealth
Don’t Forget!

Enroll early in case you have problems and need assistance.

Insurance Enrollment ends Friday, October 14

• You must click “Submit Enrollment” in ESS to finalize your selections

• Dependent documents deadline: October 14

tn.gov/PartnersForHealth
Other Important Information

Share your email ...

• Please log in to Edison and make sure your email address is correct. It’s easy!
• Just go to **Self Service > My System Profile > Change or set up email address**.
• Benefits Administration uses email addresses in Edison to send you important insurance information.
• You can opt-out at any time.

tn.gov/PartnersForHealth
ID and Debit Card Information

ID cards

• Newly enrolled members or members who change or transfer **dental or vision plans** will receive new ID cards.
• **You can always request additional ID cards by contacting your carrier/vendor(s) or by using the carrier's mobile app.**

Debit cards

• All newly enrolled CDHP/HSA, Local CDHP/HSA, medical FSA and limited purpose FSA members will receive a **debit card from Optum** to start using Jan. 1, 2023.
• Current enrolled CDHP or FSA members who stay enrolled in these products will use the debit card you have already received from Optum.
  ▫ If you have both an HSA and a L-FSA, use the same card for both accounts.

tn.gov/PartnersForHealth
Contact and Materials

- **Call Benefits Administration**: 800.253.9981 or 615.741.3590, M-F, 8 a.m. to 4:30 p.m. CT.
  - A blue questions button to our help desk: [https://benefitssupport.tn.gov/hc/en-us](https://benefitssupport.tn.gov/hc/en-us)
  - A green help button to CHAT with a customer service representative during business hours

- Insurance Carrier’s (vendor) customer service center/website URL information is found at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Customer Service**.

- **Contact Pam Ledford**, UTSI Human Resources, ext. 37504, email pledford@utsi.edu

- Find definitions, insurance terms and frequently asked questions at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

- Publications and forms, brochures, member handbooks, plan documents, summaries of benefits and coverage and sample life insurance certificates are on [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)

- **Questions & Answers** for what is covered and not covered, including information about hospital-based providers, are found in the carriers’ member handbooks.