HIGHER EDUCATION
ANNUAL ENROLLMENT
2024

October 1 – October 13, 2023
Annual Enrollment: October 1-13, 2023

- **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 2024 Digital newsletter for updates and coverage details.
  - Review your pay statement for current deductions.
  - Choose your benefits or make changes that will be effective Jan. 1 to Dec. 31, 2024
    - Important to note that for *MOST benefits, if you don’t want to make changes, you don’t have to do anything during Annual Enrollment.
    - If you don’t make changes, you will be enrolled in the same plan options for medical, dental, vision and short-term disability products you are enrolled in now.
      - *The flexible spending account requires you to enroll each year.
      - Basic term life/basic accidental death and dismemberment insurance will change and you may want to take action.

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

Important:

• **Annual Enrollment for insurance coverages Sunday, Oct. 1 through Friday, Oct. 13**

• **Enrolling new dependents?**
  Benefits Administration needs **documents** to prove their relationship to you
  Click [here](#) to see list of required dependent eligibility documents.
  Deadline for documents is **Friday, Oct. 13 by 4:30 pm cst**

• **Flexible Spending Accounts - MUST** enroll online by **Oct 31** to participate in the flexible spending accounts for 2024. This enrollment is NOT through Edison. See enrollment instructions at following link: [https://www.utsi.edu/wp-content/uploads/2023/09/2024_FSA_enrollment_complete_document_94_.pdf](https://www.utsi.edu/wp-content/uploads/2023/09/2024_FSA_enrollment_complete_document_94_.pdf)

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
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 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 2024 Updates

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

Additional Network Cost for BCBS Network P/Cigna OAP (these networks include more hospitals and facilities)
• Employee Only - Additional $75 per month
• Employee + children – Additional $85 per month
• All other family tiers – Additional $150 per month

Go to the Health Benefits section of the Annual Enrollment 2024 newsletter for details on plans and network options.

Wellness vendor
• Sharecare will replace ActiveHealth as our new wellness vendor in 2024.

See all premiums at tn.gov/PartnersForHealth/insurance-premiums

tn.gov/PartnersForHealth
Important 2024 Updates

Dental premiums are changing!
• DHMO (Cigna) – 2.5% premium increase
• DPPO (Delta Dental) – 1% premium increase
  • Any dentist can be used in the DPPO plan but in-network dentists will save the member money.

Dental Premium Coverage Update
• **State to cover 50% of active employee dental premium rates!** For employees enrolled as of January 1, 2024, this premium funding change will occur automatically in Edison.
• See all premiums at tn.gov/PartnersForHealth/insurance-premiums

tn.gov/PartnersForHealth
Important 2024 Updates

Basic Life and Accidental Death & Dismemberment (AD&D)

• **New in 2024! The state will pay 100% of the premiums for employee basic term life/basic accidental death and dismemberment insurance.**
  - Basic term life: 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)
  - Basic AD&D: Employee coverage will be 1X basic term life insurance coverage.
  - Your basic term life/basic AD&D coverage amounts decrease at age 65 and over.

• **IMPORTANT!** Dependent basic term life/basic AD&D insurance coverage will end after Dec 31, 2023. You may be able to enroll your dependent in voluntary term life insurance and/or voluntary AD&D.
  - Spouses losing the $3,000 of basic term life coverage can choose to enroll for voluntary spouse term life in the amount of $5,000 without answering health questions (guaranteed issue). Voluntary child term life insurance in the amount of $5,000 or $10,000 can also be added to an employee or spouse’s voluntary term life certificate without answering health questions.
  - Employees enrolled in the voluntary AD&D insurance can add dependent coverage.

Find basic term life/basic AD&D insurance information by clicking on Life.

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Voluntary Term Life Insurance

- You can buy voluntary term life insurance for yourself, your spouse, and your children. This coverage is in addition to the employee basic term life insurance. Premiums will stay the same in 2024.

- Apply/increase coverage and update beneficiaries on the Securian website. To enroll, you will need your Edison number located on your CVS Caremark card.

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

- Spouse currently enrolled in basic dependent term life and not enrolled in voluntary spouse term life insurance can enroll in $5,000 of coverage to replace the loss of the basic dependent term life coverage without answering medical questions. For more details on spouse and child term life coverage, see page 10 of the Annual Enrollment 2024 newsletter.

[tn.gov/PartnersForHealth](tn.gov/PartnersForHealth)
REMINDER....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.

- **This was new in 2023! No coverage changes in 2024.** 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.
- 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.
- Dependent premium rates will be per $1,000 of total dependent coverage, instead of per family unit. Click here for 2024 premium information.
- Enroll via Edison ESS.
- **Keep beneficiary information current in Edison.**


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

[tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth)
Important 2024 Updates

2024 Contribution Limits

Health Savings Account (HSA) Contributions
- Single coverage limit - $4,150
- Family coverage limit - $8,300
  - Maximums include any employer contributions or seed money. The state will continue to put $500 (employee only) or $1,000 (all other tiers) into employee HSA if employee coverage starts before Sept 2, 2024.
  - Click here for 2024 HSA form. Complete and return to the UTSI HR office.

Flexible Spending Account (FSA) Limits
- Contribution limits (Med/LFSA) - $3,050
- Maximum carryover (Med/LFSA) - $610
- Dependent care limits – no change
- Parking and transportation limits - $300 per month
- Enroll online thru Optum – Click here for details.

tn.gov/PartnersForHealth
Important 2024 Updates

Long Term Disability

• Higher Ed joining with State coverage on January 1, 2024
• **State to pay 100% of premium for Option 3!!**
  ▫ **Option 3** - if use this benefit, employee will receive 63% of their monthly salary, up to $10K per month, following a 90-day waiting period.
• Employees enrolling in another LTD option will pay 100% of the premium
• Employees not receiving LTD benefit payments will default into the **LTD Option 3**
• For more details on the LTD coverage, go to [https://www.tn.gov/partnersforhealth/other-benefits/disability.html](https://www.tn.gov/partnersforhealth/other-benefits/disability.html)
What’s Not Changing! 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.

****NO CHANGES TO COPAYS, DEDUCTIBLES, OR MAXIMUM OUT OF POCKET AMOUNTS****
What’s NOT Changing! Carrier Networks

Choose between four carrier networks for your medical care

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

  • BlueCross BlueShield
    • Network S
    • Network P*

  • Cigna
    • LocalPlus
    • Open Access Plus*

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

• The network you choose is for the entire calendar year.
• Providers and hospitals can change during the year
• A provider or hospital leaving a network is not a qualifying event.
• Click here for Carrier Network information.

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What’s NOT changing! Pharmacy Plan

- Pharmacy Plan
- CVS Caremark
  - Copays and co-insurance the same
  - Preferred drug list updated quarterly
  - Affected members will be notified.

For more information on your Pharmacy Plan, go to https://www.tn.gov/partnersforhealth/health-options/pharmacy.html
Wellness Program

- Wellness Cash Incentives (amounts are the same)
  - Employee up to $250
  - Enrolled Spouses up to $250
  - Maximum $500

Reminder...*This is changing*.....Wellness vendor
- Sharecare will replace ActiveHealth as our new wellness vendor in 2024.

- For more information, go to https://www.tn.gov/partnersforhealth/other-benefits/wellness-program.html
What’s NOT changing! Vision Coverage

• Vision Coverage

• Eye Med
  • No plan changes and no premium increases

For more information on the vision coverage, go to https://www.tn.gov/partnersforhealth/other-benefits/vision.html
What’s NOT changing!

**• Other Benefit Carriers**

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<tr>
<th>Dental</th>
<th>Vision</th>
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<td>DHMO – Cigna</td>
<td>EyeMed</td>
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<td>DPPO – Delta Dental</td>
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<th>HSA/FSA</th>
<th>The Tennessee Plan</th>
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<tr>
<td>Optum Financial</td>
<td>(Retiree Medicare supplement plan)</td>
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<tr>
<td><em>Catch-up contribution will remain at $1,000 for members 55+</em></td>
<td>UMR</td>
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[tn.gov/PartnersForHealth](tn.gov/PartnersForHealth)
Disability Insurance

Disability insurance is offered to full-time higher education employees. 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. Members pay full premium.
  - Frequently asked questions including about pregnancy: tn.gov/PartnersForHealth under Other Benefits and Disability. [https://www.tn.gov/partnersforhealth/other-benefits/disability.html](https://www.tn.gov/partnersforhealth/other-benefits/disability.html)
  - To apply, in Edison, pick the benefit you want under STD. MetLife requires a Statement of Health form with medical questions. Application is subject to approval by MetLife based on underwriting rules.

- **Long-term Disability through MetLife - New in 2024!** The state will pay 100% of the premiums for long-term disability! Employees who use this benefit will receive 63% of their monthly salary*, up to 10K per month, following a 90-day waiting period. *The maximum covered monthly salary is $15,873.02. All eligible employees will be automatically defaulted into LTD Option 3 in Edison for coverage effective January 1, 2024.

- **Click here** for coverage, premium rates, and additional details.

  tn.gov/PartnersForHealth
Insurance Carrier Webinars

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 are recorded and posted on the ParTNers for Health YouTube page found at following link:
  - [https://www.youtube.com/@partnersforhealthtn/videos](https://www.youtube.com/@partnersforhealthtn/videos)
How to Enroll/Change Elections

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 1-13, 2023)* 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/partnersforhealth/documents/ess_he_le/lg_23.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/ess_he_le/lg_23.pdf)

- **Voluntary Term Life Insurance**
  - *(Oct 1-13, 2023)* 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)
How to Enroll/Change Elections

Where to go to enroll/change elections?

❖ **Flexible Spending Account**
  ➢ (Oct 1-31, 2023) - **MUST** enroll online by Oct 31 to participate in the flexible spending accounts for 2024. This enrollment is NOT through Edison. For enrollment details, click [here](#) - 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 2024 HSA deduction, click [here](#), 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](http://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 [www.tn.gov/PartnersForHealth](http://www.tn.gov/PartnersForHealth).

(E) Once the Plan’s designated annual enrollment period has closed, Employees have one opportunity to revise annual enrollment elections provided:

1. Requests are submitted to BA no later than 4:30 CT on December 1 of the current Plan year; and
2. Timely submitted revisions will become effective on January 1 of the upcoming Plan Year.
Don’t Forget!

Enroll early in case you have problems and need assistance.

Insurance Enrollment ends Friday, October 13, 4:30 pm cst

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

• Dependent documents deadline: October 13, 4:30 pm cst
Other Important Information

Share your email ...

• Please log in to Edison through the IRIS portal 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 health, 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, 2024.
• 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
Here’s Help!

- **Annual Enrollment Newsletter**
- **Partners For Health website**: [https://www.tn.gov/partnersforhealth.html](https://www.tn.gov/partnersforhealth.html)
- **PartnersForHealth Frequently Asked Questions**: [https://benefitssupport.tn.gov/hc/en-us](https://benefitssupport.tn.gov/hc/en-us)
- **Green Help button** to CHAT with a representative during business hours - [https://www.tn.gov/partnersforhealth.html](https://www.tn.gov/partnersforhealth.html)
- Insurance Carrier’s (vendor) customer service center/website URL information is found at [tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) under **Benefits Contact Information**.
- Publications and forms, brochures, member handbooks, plan documents, summaries of benefits and coverage and sample life insurance certificates are on [tn.gov/PartnersForHealth](https://www.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 at [tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) under **Publications**.
- **Videos** about benefits on the [Videos webpage](https://www.tn.gov/PartnersForHealth).
- **Insurance carrier webinars** - [https://www.youtube.com/@partnersforhealthtn/videos](https://www.youtube.com/@partnersforhealthtn/videos)
- **Call State of TN Benefits Administration**: 800.253.9981 or 615.741.3590, M-F, 8 a.m. to 4:30 p.m. CT.
- Email benefits.administration@tn.gov.
- Contact your Agency Benefits Coordinator, Pam Ledford, at ext. 37504 or email pledford@utsi.edu.

[tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth)
THANK YOU