



# LOCAL EDUCATION ANNUAL ENROLLMENT

**Oct.1 – Oct. 26, 2018, at 4:30 p.m. Central Time**

# Agenda

- Annual Enrollment Period
- Important 2019 Updates
- What's New
- What Can You Do
- We Can Help You!
- Your Health Benefits
- Other Benefits
- Other Important Information
- Don't Forget

# Annual Enrollment Period

**Oct. 1 to Oct. 26 – deadline is 4:30 p.m. Central**

- Choose or update benefits for 2019
- Choices are effective January 1 – December 31, 2019
- Important: Must enroll or re-enroll in a health savings account (HSA) if a Local CDHP member
- If you enroll new dependents, we need documents to prove their relationship to you. The deadline for documents is October 26 at 4:30 p.m. Central time

**After annual enrollment - can only add or cancel coverage:**

- Lose eligibility
- Have a qualifying event/family status change (e.g., birth, marriage, adoption, loss of coverage, divorce, etc.)

# Important 2019 Updates

- Networks and benefits may change and impact you. Even if you don't make any changes, you should review your enrollment each year.
- If you don't make changes, your current enrollment selections will stay the same for 2019.

# Important 2019 Updates

- **Health insurance premiums:**
  - **Local education – will increase by 2.5%**
- **Same health plans as last year:**
  - Premier PPO, Standard PPO, Limited PPO, Consumer-driven Health Plan/Health Savings Account (Local CDHP/HSA)
- **Same carrier network options:**
  - BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP)
- **Copays, coinsurance and deductibles are staying the same, except the Limited PPO – deductibles and out-of-pocket maximum will increase.**
  - With the Limited PPO, there will no longer be a \$100 pharmacy deductible



# What's New!

## Benefit improvements:

- **Physical therapy benefit:** PPO members no longer have to meet the deductible first for physical therapy, occupational therapy and speech therapy that is in-network and outpatient. PPO members only have to pay coinsurance. Local CDHP/HSA members must meet the deductible first and pay coinsurance.
- **Cardiac rehab benefit:** PPO members will not pay any costs for in-network, outpatient cardiac rehab. Local CDHP/HSA members must meet the deductible first before coinsurance is waived.
- **Bone anchored hearing devices:** Will be covered when deemed medically necessary (subject to plan benefits).
- **Certain medications used to treat opioid dependency:** Members won't have to pay for some of these specific medications. More info under **Health Options and Pharmacy**.
- **Maintenance medication change:** Members may work with their pharmacists to **coordinate refills for maintenance medications** so that multiple medications are filled on the same day. For PPO members, the medications being filled to get you “synced” will have pro-rated copays. Applies to statins for high cholesterol, high blood pressure, coronary artery disease, congestive heart failure, diabetes, depression and asthma/COPD medications.

# What You Can Do!

- **Enroll or make changes online in Edison (unless otherwise noted):**
  - Go to [www.edison.tn.gov](http://www.edison.tn.gov)
  - Find step-by-step login instructions at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) on the **Annual Enrollment** webpage
- **Watch videos for help – how to enroll, change your password and more!**
  - On [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) – click the **Video** link at the top

# We Can Help You!

Go to [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth)

- Here you'll find:
  - **Videos** about your benefits
  - A **questions button** to the help desk:
    - <https://benefitssupport.tn.gov/hc/en-us>
  - A **help button** to chat live with a staff member
- You can also join a webinar to learn more!
  - Webinars will be held in Sept. and Oct.
  - Dates and times are found on the website: [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth)
  - Click on the **Annual Enrollment** page and scroll down for instructions



# Benefits: We've Got You Covered!

Health plans – with all plans you won't pay anything for in-network preventive care.

- **Premier PPO:** Higher premiums – but lower out-of-pocket costs for deductibles, copays and coinsurance
- **Standard PPO:** Lower premiums than the Premier PPO – but you'll pay more out-of-pocket for deductibles, copays and coinsurance
- **Limited PPO:** Lower premiums than the other PPOs – but you'll pay more out-of-pocket for deductibles, copays and coinsurance compared to the other PPOs
- **Local CDHP/HSA:** Lowest premiums – but you pay your deductible first before the plan pays anything for most services, and then you pay coinsurance, not copays

# Benefits: We've Got You Covered!

## Health plans (continued)

- **Local CDHP/HSA:**
  - A health savings account or HSA can help you save for your healthcare now and in the future – and it offers tax benefits.
  - Take the savings from your lower premium and put them in your HSA to cover your deductible! Your HSA balance carries over each year.
  - **2019 HSA IRS maximum (increasing in 2019):**
    - \$3,500 for emp. only
    - \$7,000 for all other tiers
    - Members 55 or older can contribute \$1,000 or more each year

# Important HSA Information

- **Local education employees:** If you enroll in the Local CDHP, you are allowed to contribute to your HSA through payroll deduction.
- You will need to update and provide the amount to your employer each year.

# Local CDHP/HSA Restrictions

There are restrictions with the Local CDHP/HSA:

- You cannot enroll in the Local CDHP if you are enrolled in another plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE, Social Security benefits), or if you have received care from any Veterans Affairs (VA) facility or the Indian Health Services (IHS) within the past three months.
- Generally, members eligible to receive free care at any VA facility cannot enroll in the Local CDHP because a HSA is automatically opened for them. Individuals are not eligible to make HSA contributions for any month if they receive medical benefits from the VA at any time during the previous three months.
- However, members may be eligible if the following applies:
  - Member did not receive any care from a VA facility for three months, or
  - The member only receives care from a VA facility for a service-connected disability (and it must be a disability).
- Go to [https://www.irs.gov/irb/2004-33\\_IRB/ar08.html](https://www.irs.gov/irb/2004-33_IRB/ar08.html) for HSA eligibility information.

**You cannot enroll in the Local CDHP/HSA if either you or your spouse are enrolled in a medical flexible spending account (FSA) or HRA at either employer. You can have a limited purpose FSA (L-FSA) for dental and vision expenses if your employer offers one.**



# Carrier Networks

Choose a network of providers (doctors, hospitals, facilities) for your medical care:

- **BlueCross BlueShield Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP):** This is a large network. You have a choice of more doctors and facilities, but you will pay more each month.
  - Monthly surcharge is included in the premium:
    - \$40 more for employee only and employee+child(ren) coverage
    - \$80 more for employee+spouse and employee+spouse+child(ren) coverage
- **To find out if your doctor and hospital are in a network, go to [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) and click on **Health Options** and **Carrier Information**.**



# Pharmacy Benefits

All of our health plans include comprehensive prescription drug benefits. The health plan you choose will determine your out-of-pocket prescription costs.

PHARMACY (IN-NETWORK)*	PREMIER PPO	STANDARD PPO	LIMITED PPO	Local CDHP/HSA
<b>30-DAY SUPPLY</b>				
Generic	\$7	\$14	\$14	30% coinsurance after deductible is met
Brand	\$40	\$50	\$60	
Non-preferred brand	\$90	\$100	\$110	
<b>90-DAY SUPPLY (Retail-90 network pharmacy or mail order)</b>				
Generic	\$14	\$28	\$28	30% coinsurance after deductible is met
Brand	\$80	\$100	\$120	
Non-preferred brand	\$180	\$200	\$220	
<b>90-DAY SUPPLY (certain maintenance medications from a Retail-90 network pharmacy or mail order)</b>				
Generic	\$7	\$14	\$14	20% coinsurance without having to meet deductible
Brand	\$40	\$50	\$60	
Non-preferred brand	\$160	\$180	\$200	
<b>SPECIALITY PHARMACY**</b>				
Coinurance	10% (min \$50; max \$150)	10% (min \$50; max \$150)	10% (min \$50; max \$150)	30% after deductible

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

\*\* Specialty Network Pharmacy: Specialty drugs must be filled through a Specialty Network Pharmacy and can only be filled every 30 days.

# Pharmacy Benefits

Find more information about pharmacy benefits, vaccines and available discounts at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) under **Health Options and Pharmacy**.

- Go to the website to learn more about these pharmacy benefits:

Maintenance drugs	Weight management drugs
Certain low dose statins	Diabetic supplies
Copay installment program	Flu and pneumonia vaccines
Tobacco cessation products	

# Telehealth – 24/7 care

All health plan members have access to state-sponsored Telehealth programs through BCBST and Cigna.

- You can talk to a medical doctor for a non-emergency visit by phone or computer from anywhere, at any time at a lower cost than a typical office visit.
- For non-emergency medical issues such as cold & flu, infections, allergies, asthma, fever, pink eye, etc.
- When your regular doctor is unavailable or you can't leave home or work.
- **You must pre-register with your carrier, BCBST or Cigna.**
- Find more information at [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) under **Health Options and Telehealth.**

## Cost:

- **PPO Members:** Copay is \$15
- **Local CDHP Members:** You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies.

# Behavioral Health & Substance Use Services – managed by Optum

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services.

- Optum can help:
  - Find a provider (in person or virtual visits – let you see a provider by private, secure video conferencing)
  - Explain your benefits
  - Identify the best treatment options
  - Schedule an appointment
  - Answer questions
- Find more information at [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) under **Health Options** and **Behavioral Health**.
- To access all programs and services, including help finding a provider, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or [Here4TN.com](https://Here4TN.com)



# Employee Assistance Program (EAP) – managed by Optum

EAP services are available to all enrolled local education and local government health plan members and their eligible dependents – even if your dependents are not enrolled in a health plan. COBRA participants are also eligible.

- Members get five EAP counseling visits, per problem, per year at no cost.
- A telephonic coaching program called **Take Charge at Work** helps members dealing with stress and depression feel productive again. It's available at not additional cost for those who qualify.
- Find more information at [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) under **Other Benefits** and **EAP**.
- To access all programs and services, including how to find a provider, contact Optum at 855.HERE4TN (855.437.3486), 24/7, or [Here4TN.com](https://Here4TN.com)



# Voluntary Wellness Program

In 2019, two programs will be available for enrolled local education and local government health plan members and spouses. Members must qualify for these programs. The new wellness vendor is Active Health.

- **Disease management:** Members with chronic diseases that include asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic condition. If you qualify, Active Health may outreach to you by phone to see if you would like to participate.
- The **Diabetes Prevention Program (DPP)** will continue to be offered in 2019. Go to [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) for details under **Other Benefits, Wellness** on the **DPP** webpage.
- More information about programs will be available at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) on the **Wellness** page.

# Premiums for 2019: Local Education

Employee Share of Monthly Premiums – excluding Cigna Open Access Plus  
(EE) Employee portion per month

Premium Level	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Employee Only	\$627/ <b>162 EE</b>	\$587/ <b>112 EE</b>	\$537/ <b>88 EE</b>	\$456/ <b>250 EE</b>
Employee + Child(ren)	\$1,034/ <b>550 EE</b>	\$969/ <b>498 EE</b>	\$885/ <b>306 EE</b>	\$751/ <b>412 EE</b>
Employee + Spouse	\$1,223/ <b>604 EE</b>	\$1,146/ <b>552 EE</b>	\$1,047/ <b>362 EE</b>	\$889/ <b>488 EE</b>
Employee + Spouse + Child(ren)	\$1,630/ <b>740 EE</b>	\$1,526/ <b>686 EE</b>	\$1,395/ <b>482 EE</b>	\$1,184/ <b>650 EE</b>

- Premiums total are shown for **active employees** and reflect the total monthly premium and the month amount paid by the employee. Complete premium charts are found at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth). Click on **Premiums** in the top navigation.
- Premiums are for the **BCBS Network S or Cigna LocalPlus network**. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.

[tn.gov/partnersforhealth](http://tn.gov/partnersforhealth)



# 2019 Deductibles and Out-of-Pocket Maximums

	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
	In-Network	In-Network	In-Network	In-Network
<b>Deductibles</b>				
Employee only	\$500	\$1,000	\$1,800	\$2,000
Employee + Child(ren)	\$750	\$1,500	\$2,500	\$4,000
Employee + Spouse	\$1,000	\$2,000	\$2,800	\$4,000
Employee + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$4,000
<b>Maximum Out-of-Pocket</b>				
Employee only	\$3,600	\$4,000	\$6,800	\$5,000
Employee + Child(ren)	\$5,400	\$6,000	\$13,600	\$10,000
Employee + Spouse	\$7,200	\$8,000	\$13,600	\$10,000
Employee + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$10,000

# Using ESS in Edison

To make changes, you must use ESS in Edison – [www.edison.tn.gov](http://www.edison.tn.gov)

- When using Employee Self Service (ESS) in Edison to add/make changes to benefits, Internet Explorer 11 is the preferred browser.
- You may not be able to enroll if you use another browser, a mobile device or a tablet.
- There are **Videos** to help you! Go to [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) and click the **Video link at the top of the page.**
  - Videos can help you reset your password, retrieve your Edison ID, log in to Edison for the first time and enroll in Edison.



# Using ESS in Edison

## Login/Passwords

Instructions for **1st Time Login/Password Reset** can be found on the Edison homepage, [edison.tn.gov](https://edison.tn.gov). There is also a video for first-time users.

- Local education employees call the Benefits Administration service center at 800.253.9981 for assistance.
- Find instructions on how to use ESS in Edison at [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) under **Annual Enrollment**.



# Don't Forget!

- You must use **ESS** in Edison to enroll.
- **Enroll early!** Enrollment ends at 4:30 p.m. Central on October 26. You must click “submit” in ESS to finalize your selections.
- **Dependent documents deadline - October 26 at 4:30 p.m. Central time**
- **Local CDHP/HSA:** If enrolled in this plan, check with your agency benefits coordinator to see if you need to update your HSA amount each year.

# ID and Debit Card Information

- Employees new to coverage and employees who change or transfer plans will receive new ID cards. **Current members who don't make plan changes will use their same ID cards.**
- All members will receive new pharmacy ID cards.
- Because there are no changes to dental and vision coverage, current members who continue their coverage can use the same ID cards.
- Local CDHP/HSA members who continue coverage will use the same debit card. If you are a new Local CDHP/HSA enrollee, you will receive a new debit card from PayFlex.
- Members can always request additional cards by contacting their carrier or vendor(s).

# Annual Enrollment Newsletter



## ANNUAL ENROLLMENT FOR 2019 BENEFITS

Oct. 1- Oct. 26, 2018, at 4:30 p.m. Central time

### Local Education Employees & COBRA Participants

#### Email

If you give us your email address in Edison, we may email you important information in 2019.

#### Join a Webinar ...

to learn more about 2019 benefits:

Thursday, Sept. 27: 10-11 a.m.

Thursday, Oct. 4: 1-2 p.m.

Wednesday, Oct. 10: 3:30-4:30 p.m.

Thursday, Oct. 18: 10-11 a.m.

Wednesday, Oct. 24: 3:30-4:30 p.m.

All Central time.

See page 2 for instructions.

#### Premiums

To see all premiums, go to [tn.gov/partnersforhealth/insurance-premiums.html](http://tn.gov/partnersforhealth/insurance-premiums.html)

#### Follow us on Social Media



### It's About Time ... to Enroll!

This year, Benefits Administration is mailing this annual enrollment newsletter, instead of a decision guide. This newsletter highlights important information. You can find full details, including comparison charts for health, dental and vision plans, on our website at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth).

#### Your annual chance to ...

- Choose or update your benefits for 2019. Changes will be effective Jan. 1, 2019.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local CDHP/HSA.
  - » HSA details are on page 2.

#### Important 2019 updates

Networks and benefits may change and impact you. So even if you don't make any changes, it's a good idea to review your enrollment each year. If you don't make changes, your current enrollment selections will stay the same.

- **Health insurance premiums will increase by 2.5%.** See page 3 for details.
- **Same health plans** as last year—Premier PPO, Standard PPO, Limited PPO, Local Consumer-driven Health Plan/Health Savings Account (CDHP/HSA).
- **Same network options**—BlueCross BlueShield Network 5, Cigna LocalPlus, Cigna Open Access Plus (OAP). See page 3 for details.
- **Copays, coinsurance and deductibles are staying the same for all plans, except the Limited PPO**—deductibles and maximum out-of-pocket will increase. Also in the Limited PPO, there will no longer be a \$100 pharmacy deductible.
- **Other benefits premiums:**
  - » Cigna DHMO (prepaid) dental plan – **no premium increase.**
  - » MetLife DPPO dental plan – **premiums will increase 2%.**
  - » Davis Vision plans – **no premium increases.**
- Please see CDHP/HSA and FSA restrictions on page 6.



Learn more: [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) | Enroll online: [www.edison.tn.gov](http://www.edison.tn.gov) | Page 1

Eligible employees will receive a copy of the 2019 Annual Enrollment newsletter in the mail in mid-September.

# Employee Webinars – local education and local government employees

You can join a webinar to learn more about your 2019 benefits:

- Local Education and Local Government (all Central time)
  - Thursday, Sept. 27, 10-11 a.m.
  - Thursday, Oct. 4, 1-2 p.m.
  - Wednesday, Oct. 10, 3:30 – 4:30 p.m.
  - Thursday, Oct 18, 10 – 11 a.m.
  - Wednesday, Oct. 24, 3:30 – 4:30 p.m.
- Go to [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth) and under **Annual Enrollment** you'll find instructions on how to log in to the webinar.



# More Help

Contact **Benefits Administration (BA)** at 800.253.9981 or 615.741.3590, Mon.- Fri., 8 a.m. to 4:30 p.m. Central time.

- You can also search the help desk, find articles or submit a question at <https://benefitssupport.tn.gov/hc/en-us>.
- Chat live with a representative by clicking the **green Help!** button on the website.

Contact the vendor's customer service center or visit their website. Contact information is found at [tn.gov/partnersforhealth](http://tn.gov/partnersforhealth) under **Customer Service**.

Contact your Mary A. Bufford @ [buffordm@hardemancountyschools.org](mailto:buffordm@hardemancountyschools.org) your **agency benefits coordinator (ABC)**.

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

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



# Vision Benefits (employee paid)

## Open Enrollment – Oct.1 – Oct. 26, 2018

Vision benefits are offered through BlueCross BlueShield of TN. Members pay the full premium. Choose from two options:

- **Basic Plan:** Offers discounted network rates and allowances for services.
- **Enhanced Plan:** Provides services with a combination of copays, allowances and discounted rates.
  - **Premiums will stay the same in 2019.** No changes in benefits and/or allowances. Members receive the maximum benefit when visiting a provider in BC/BS network.
- Vision plan members get:
  - Eye exam with Dilation as Necessary \$10.00 Copay per plan
  - Frames once every year or every two (2) calendar years depending on your plan
  - Choice of eyeglass lenses or contact lenses once every calendar year
  - Learn more at [bluecrossblueshield.com](http://bluecrossblueshield.com) **(this is not on Edison)**

# Vision Benefits (**employee paid**)

**Premium rates will stay the same in 2019: To sign up come to room 123 at district office or download the form from Hardeman County Schools' Website. Information needed is: SS card, Birth Certificate for child(ren), Marriage Certificate for adding spouse**

<b>Tiers</b>	<b>Basic</b>	<b>Expanded</b>
Employee Only	3.91	5.86
Employee + Spouse	7.82	11.72
Employee + Children	8.21	12.30
Family	12.90	19.33

**See Mary Bufford at the District Office in Room 123  
or for more information call 658-2510 Ext. 117 or [buffordm@hardemancountyschools.org](mailto:buffordm@hardemancountyschools.org)**

**PARTNERS**  
**FOR HEALTH**

**THANK YOU FOR  
THE PRIVILEGE  
OF YOUR TIME!**