

HARDEMAN COUNTY BOARD OF EDUCATION

10815 OLD HWY. 64
BOLIVAR, TENNESSEE 38008

Warner A. Ross, II
Director of Schools

Phone (731) 658-2510
Fax: (731) 658-2061

Date: September 23, 2016

To: All Hardeman County Board of Education Employees

From: Director of Schools - Warner A. Ross, II

Re: Annual Open Enrollment Information for 2017

The Hardeman County Board of Education is committed to providing an adequate and affordable health plan for all of its employees. For calendar year 2017 the Hardeman County Board of Education will continue participation in the State of Tennessee's health insurance program for education. Open enrollment will be October 3, 2016 thru October 28, 2016 at 4:30 PM. All NEW required documentation is to be submitted to the State by this date and time. WE ENCOURAGE YOU TO ENROLL EARLY!!!

There are several changes to the 2017 Health Insurance plans. Unfortunately, the 2017 Memorandum of Understanding between Tennessee Benefits Administration and Local Education Agency prohibits LEA's from offering supplemental GAP INSURANCE PLANS. In addition, Tennessee raised premium rates considerably for this coming year. In some cases, these increases were in excess of 20%. Our district absorbed the majority of these cost increases. In 12 of 15 plans, the premiums either remained steady or decreased notably. It was very important to our board that employees realize the 3.5% pay raise included with 2016-17 budget. Next, our rate structure is compliant with T.C.A 8-27-303 which requires LEA's to absorb 45% cost of premium. Each plan offered in our district meets or exceeds this criteria with over $\frac{1}{2}$ of plans significantly exceeding the 45% rule. Finally, our 2017 rate structure is also Affordable Health Care Act compliant.

The Consumer Driven Health Plan offered last year is one of several choices our employees will have. The CDHP is a high deductible health plan which includes a health savings account which may be used to pay for qualified medical, dental, and vision expenses. Such health savings account is 100% employee funded thru pre-tax payroll deductions. These funds will roll over from year-to-year, and they are yours to keep should you leave your employment. In addition to the four plans previously offered, the State of Tennessee has added another additional No Partnership Promise PPO for 2017. Information on this No Partnership Promise PPO may be found online and in the 2017 Decision Guide.

"Preparing for the Future, One Child at a Time"

Also as you make your decisions regarding your health insurance coverage for 2017, please pay attention to the health insurance carriers' networks. These networks include Blue Cross Blue Shield of Tennessee, Cigna Local Plus and Cigna Open Access. If you are happy with your current benefit selections, NO action is required on your part. All benefit changes must be completed in the employee self-service website. Please note that Tennessee Benefits Administration will not provide new login credentials to employees or District representatives. You will access the Edison website with your previously established login credentials.

To assist you in choosing the health insurance option best suited to you and/or your family's needs, please visit www.partnersforhealthtn.gov. You will find [ALEX](#), your personal online partners for health benefits expert. We encourage each of you to visit [ALEX](#) prior to making your health insurance choice for 2017. [ALEX](#) will ask questions and make recommendations as to which plan may be appropriate for you based on your answers to the questions.

In addition to ALEX, there will be mandatory informational meetings held October 3rd, through October 7" at each school location. These meetings are mandatory to help ensure our employees are provided the highest levels of information when making health insurance decisions for 2017. Key information will also be posted to the district website <http://www.hardemancountyschools.org> under the Employee Benefits tab and distributed to employees through My Benefits Channel.