



HARDEMAN COUNTY BOARD OF EDUCATION

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BOLIVAR, TENNESSEE 38008

Warner A. Ross, II
Director of Schools

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Date: September 18, 2017

To: All Hardeaman County Board of Education Employees

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

Re: Annual Open Enrollment Information for 2018

The Hardeaman County Board of Education is committed to providing an adequate and affordable health plan for all of its employees. For calendar year 2018 the Hardeaman County Board of Education will continue participation in the State of Tennessee's health insurance program for education. Open enrollment will be October 2, 2017 thru October 27, 2017 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!!!**

Again, there are several changes to the 2018 Health Insurance plans. 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. It was very important to our board that employees realize the pay raise included with 2017-18 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 ½ of plans significantly exceeding the 45% rule. Finally, our 2018 rate structure remains Affordable Health Care Act compliant.

As you make your decisions regarding your health insurance coverage for 2018, 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. Be sure to research these carrier networks to select the one that suits your insurance needs best. All benefit changes must be completed in the employee self-service (Edison) 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.

To assist in your decisions, there will be **mandatory** informational meetings held September 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 2018. Key

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

information will also be posted to the district website www.hardemancountyschools.org under the Employee Benefits tab and distributed to employees through My Benefits Channel.

For 2018, the Hardeman Co. Board of Education voted to leave Tn's vision plan. This action was taken due to the 2018 vision offerings from Tn's vision plan had few providers in this area. As a result, the board voted to find plans that would be accepted locally and regionally. Hardeman County Board of Education employees will be provided a Vision Blue Plan by Blue Cross Blue Shield. This vision plan is offered through Bolivar Insurance. As a reminder, Hardeman Co. Board of Education does not participate in the State's Dental Plan. There is no need to do anything regarding dental benefits while in Edison. If you need to make changes to your dental plans, please contact Beth Waller, Coordinator of Human Resources, You can reach her at 731.658.2510 ext 103 or email wallerb@hardemancountyschools.org. Any changes to the dental plan(s) must be made during the Oct 2-Oct27th time period.