

2025 BENEFITS ORIENTATION

LOCAL GOVERNMENT
EMPLOYEES

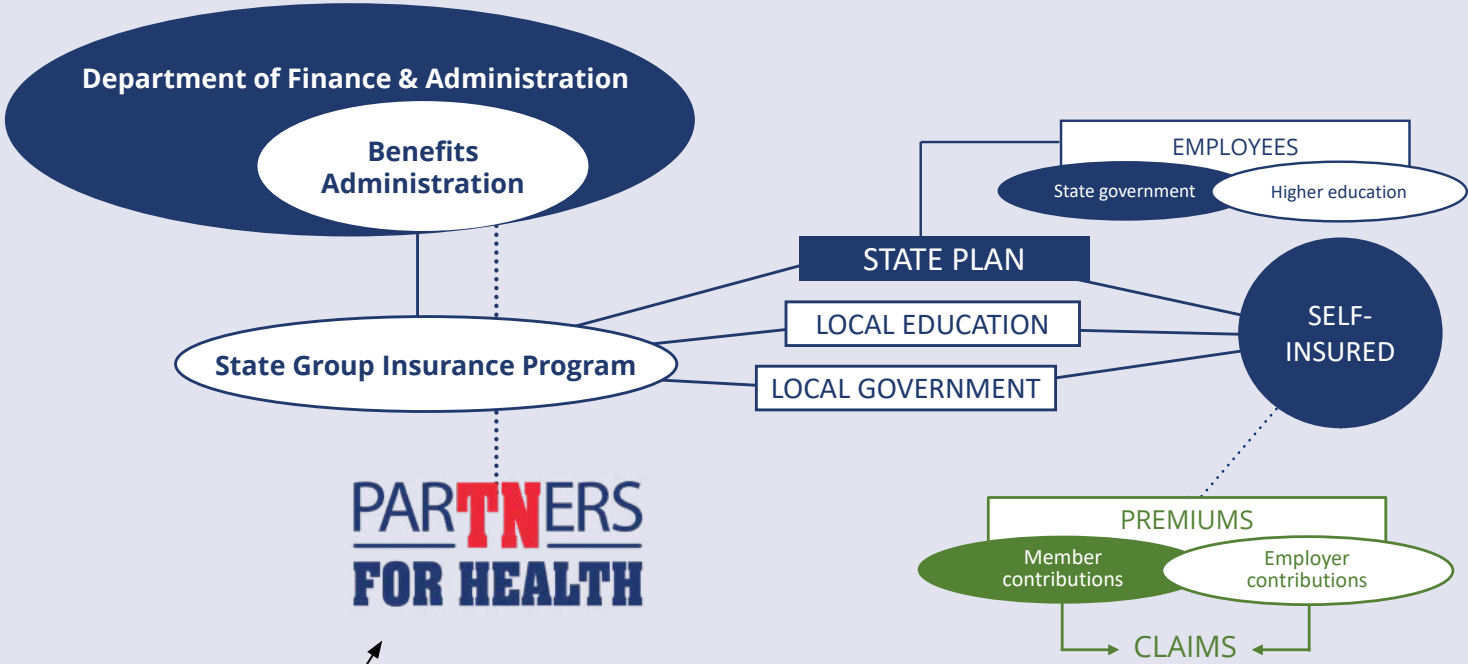


PARTNERS
FOR HEALTH

Partners for Health Overview

About the plan

Benefits Administration, within the Department of Finance & Administration, manages the State Group Insurance Program.



Partners for Health is the official logo and website name for Benefits Administration.



Contents

I. Medical Options

II. Voluntary Options

Medical Plan Options *(choose one)*

- **Premier** Preferred Provider Organization or Premier PPO
- **Standard** Preferred Provider Organization or Standard PPO
- **Limited** Preferred Provider Organization or Limited PPO
- Local Consumer-driven health plan with a health savings account or **Local CDHP/HSA**

click arrow
to go back
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Tier Levels *(choose one)*

Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Spouse + Child(ren)

2

Carriers

BlueCross
BlueShield

Cigna

4 Networks

1

Network S

2

LocalPlus

*

Network P

*

Open Access Plus

Additional \$75 per month for the employee-only tier | Additional \$85 per month for the employee + child(ren) tier | Additional \$150 per month for the employee + spouse and employee + spouse + child(ren) tiers.

Telehealth

All plan members have access to **virtual telehealth** visits.

BlueCross BlueShield Teladoc

Cigna MDLive

COST

PPO Plans: \$15 copay for in-network

CDHP: Contact carrier for negotiated rate

Both are **available** 24 hours a day, seven days a week (including nights, weekends **and** holidays).

Medical Options



2025 Health Premiums



Health Comparison Chart

Pharmacy Benefits

All employees enrolled in medical coverage have pharmacy benefits. The health plan you choose determines your out-of-pocket prescription costs.

How much you pay depends on:

1. Drug tier
2. Drug quantity
3. Where you get your drugs

Behavioral Health – administered by Optum

All health plans include access to outpatient and facility-based behavioral health and substance use disorder services.

There is not a separate premium, deductible or max-out-of-pocket for behavioral health benefits.

Talkspace – talk with a therapist via:

text | audio | video



Self Care by AbleTo – 24/7 on-demand help for reducing worry, stress & improving mood



Behavioral Telehealth page

Dental

2025 Active Member Dental Premiums

Tiers	Cigna DHMO	Delta Dental
Employee only	\$14.69	\$20.32
Employee + Spouse	\$26.03	\$39.96
Employee + Child(ren)	\$30.50	\$54.03
Employee + Spouse + Child(ren)	\$35.79	\$82.75

Cigna DHMO Prepaid Provider

This **dental health maintenance organization** provides services at fixed copay amounts paid by the member.

A smaller **network** compared to the **DPPO** network must be used to receive benefits.

Delta Dental DPPO

This **dental preferred provider organization** provides services with coinsurance paid by the member **and** Delta Dental.

Any dentist can be used to receive benefits; you **pay less** with **in-network** dental providers.

NOTE: Delta Dental has a waiting period from the member's coverage start date for some services. For more information, view the member handbook on the Partners for Health website – under Publications > Publications.

Dental Comparison Chart

Can be found on the Partners for Health website

From the homepage:

1. Scroll down and select 'Health Plan Comparison Charts'
2. Then select '2025 Dental Options – All Members'



Scan this code with your smartphone to access the **dental comparison chart**

Voluntary Options

Vision

Two plan options administered by **EyeMed**

Basic Plan

Offers discounted rates, copays and allowances for services and material.

Expanded Plan

Provides services and materials with a combination of copays, greater allowances than the basic plan and discounted rates.

2025 Active Member Vision Premiums

Tiers	Basic	Expanded
Employee only	\$3.18	\$6.30
Employee + Spouse	\$6.03	\$11.98
Employee + Child(ren)	\$6.35	\$12.60
Employee + Spouse + Child(ren)	\$9.33	\$18.54

For more information, view the member handbook on the Partners for Health website – under Publications > Publications.

- Expanded plan allows for frames once per calendar year
- 40% off additional complete pairs of prescription eyeglasses
- 15% of Lasik or PRK Services
- Popular in-network locations such as LensCrafters, Target Optical and Pearle Vision
- 20% off non-covered items, including non-prescription sunglasses

Vision Comparison Chart

Can be found on the Partners for Health website

From the homepage:

1. Scroll down and select 'Health Plan Comparison Charts'
2. Then select '2025 Vision Options – All Members'



Scan this code with your smartphone to access the **vision comparison chart**



Wellness

Sharecare is our **wellness** vendor, and they can **help you** achieve your health **goals**.

Your wellness program includes:

- The RealAge Test
- Lifestyle coaching, including help quitting tobacco
- Eat Right Now personalized weight management program
- Support for conditions such as chronic kidney disease, asthma, COPD and Onduo's Intensive Diabetes Care program
- Biometric screenings
- Web portal and mobile app with access to many other online resources



Scan this code with your smartphone to access the **Wellness program**

Emotional Wellbeing Solutions

Formerly called Employee Assistance Program

Help with stress, legal, financial and work-life services

Five **no-cost** counseling sessions per problem, per year, per individual

Specialists available **24/7** at 855-Here4TN

Family issues

Dealing with addiction

Child and elder care

Enrolling in Coverage

Enrolling in Coverage

- Employee Self Service or Benefit e-Form

Enrollment must be completed and submitted to BA within 30 calendar days of your hire date or date of becoming eligible.

The 30 days includes the hire date or other date you become eligible.

Dependent Documentation

Spouse Marriage license + bank statement/mortgage statement/credit card statement/residential lease agreement/property tax statement/first page of most recent federal tax return filed showing “married filing jointly”

Child(ren)

Biological	Birth certificate	Adopted	Court order
Step	Verification of marriage between employee and spouse and birth certificate of child showing the relationship to the spouse		



Scan this code with your smartphone to access the **Dependent Eligibility Documents**

Enrollment Deadlines

NEW HIRES:

Enrollment must be completed and submitted to BA within **30** calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible.

Enroll as quickly as possible to avoid the possibility of double premium payroll deductions

ANNUAL ENROLLMENT:

Gives you a chance to enroll or make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, disability and vision options and cancelling insurance.

Retiree Group Health Insurance Eligibility

Member looking to retire

- Be a **Tennessee Consolidated Retirement System** member
- Have a hire date prior to **July 1, 2015**
- Be under 65 years old
- Complete the **Continue Insurance at Retirement** application

Member's dependents

- Be under 26 years old for child(ren)
- Be under 65 years old for spouse



& Submit all dependent verification documents

Creditable Service Criteria

Based on continuous insurance coverage **with the state plan** – immediately before end of employment.

Creditable service with a state, higher education or local education agency* may be combined.

Local government creditable service cannot be combined with other service.

Employee must have ten years of creditable service to qualify for retirement.

Your years of creditable service determine how much continuous insurance coverage you must have to qualify for retirement insurance.

10 – 19 years of service

Equals three years of continuous coverage.

20+ years of service

Equals one year of continuous coverage.

**Must be an agency participating with the state group insurance program.*

The Tennessee Plan

- Supplemental medical insurance for **retirees with Medicare**.
- **UMR** administers The Tennessee Plan's claims.
- Retirees **must** have a hire date prior to **July 1, 2015** with a qualifying employer **and** receive a monthly TCRS pension.
- The Tennessee Plan will **NOT** pay claims if a **Medicare Advantage** plan is taken.
- Prescription drugs are **NOT** covered.

Retiree Dental & Vision Eligibility

Both dental and vision must have hire date **on or before July 1, 2015**.

Dental

Must receive a monthly TCRS pension to enroll in retiree dental plan.

Retirees can keep dental insurance past the age of 65 for themselves and spouse.

Vision

Must be enrolled on the retiree group health plan **AND** retiree must receive a monthly TCRS pension.

For more information visit tn.gov/partnersforhealth/publications/publications

✓ We're here to help



800-253-9981



benefits.info@tn.gov



tn.gov/partnersforhealth

✓ For Retirement



800-253-9981 ← Select **Option 2** to speak with a retirement analyst



retirement.insurance@tn.gov



tn.gov/partnersforhealth/continuing-insurance-at-retirement

Online Resources



Employee Discount Program

Sign up by visiting
stateofennessee.formstack.com/forms/member_discount

- Exclusive discounts from your favorite **brands**
- **30,000** national and local offers
- Designed for your **device** of choice



Scan this code with your smartphone to access the **Employee Discount Program**

