

June 25, 2021

The following email was sent to agency benefits coordinators today.

2022 Premium and Benefits Information (local ed only)

The **attached** memo and 2022 health insurance premium charts were sent to agency directors, fiscal officers and primary ABCs this morning. The memo details the 2022 premium and benefits decisions known at this point. We will share any additional information, including voluntary products premium charts, as soon they are available.

2022 Premium and Benefits Information (local gov only)

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2022 Health Insurance Premium Charts (state and higher ed only)

Attached are the 2022 health insurance premium charts for your reference. We will share any additional benefits information, including voluntary products premium charts, as soon as they are available.

TCRS Pension Eligibility Email Survey to Primary ABCs (local ed only)

Benefits Administration sent all local education primary ABCs an email on Wednesday, June 23 asking about TCRS pension eligibility for your classified/support staff employees. **Please respond to this brief survey by Friday, July 9.**

Zendesk Update

Benefits Administration is making an update to Zendesk to allow for the collection of all relevant HIPAA verification information when submitting tickets with questions for specific accounts (screenshot below). This means that BA staff will not need to follow up with an email to verify the person's information. This update will be made this weekend.

Is this ticket for a specific account?

Check this box to enter the Head of Contract's information.

My Issue is About...

Head of Contract Name (if different than your own)

Edison Employee ID (optional)

Enter the Edison Employee ID of the employee this is about.

SSN (optional)

Enter the employee's Social Security Number, without dashes.

HOC Date of Birth

HOC Address

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Reminder - ABC 2021 Annual HIPAA Training Deadline (state/higher ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **State and higher education departments/organizations have the month of June to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80%**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

Here are the **Annual Enrollment dates for 2022 benefits:**

- **State/Higher Education:** Friday, Oct. 1-Friday, Oct. 15
- **Local Education/Local Government/Retirees:** Friday, Oct. 1-Friday, Oct. 29

Attachments: LEA 2022 Premium & Benefits Memo
Premium LE Active 22
Premium LE COBRA 22
Premium LE Support Ret 22
Premium LE Teacher Ret 22
LG 2022 Premium & Benefits Memo
Premium LG Active 22
Premium LG COBRA 22
Premium LG Ret 22
Premium St COBRA 22
Premium St COBRA Ret 22
Premium St Ret 22
Premium St Active

End of message



STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
BENEFITS ADMINISTRATION


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COMMISSIONER

Laurie Lee
EXECUTIVE DIRECTOR

June 25, 2021

TO: LEA Directors of Schools

FROM: Laurie Lee, Executive Director 

SUBJECT: Premium Increases and Benefits Updates for 2022

I know many of you are working on your budgets for next fiscal year. The State Group Insurance Program's Local Education Insurance Committee recently met and made a number of decisions for the 2022 plan year.

- Based upon the projected claims and plan performance and the anticipated continued impact of COVID-19, the Committee approved an aggregated average **health insurance premium increase of 2.5%**.
 - The 2022 health insurance premium increase percentage is in the aggregate; premium increases will vary slightly within the products and coverage tiers. For example, the employee + spouse tier for all plan options will have slightly higher premium increases than other coverage tiers.
- Health insurance copays, coinsurance and deductibles are staying the same in 2022. However, the out-of-network, out-of-pocket maximum for all plan options will increase.
- For those agencies who offer the state's dental insurance, we can share the following about the dental contracts:
 - The Dental Health Maintenance Organization (DHMO) (Prepaid Provider) carrier will continue to be Cigna in 2022. There will be **no increase** in the Cigna premium rates for the DHMO insurance program for the next year.
 - For the Dental Preferred Provider Organization (DPPO), Benefits Administration has been advised by the Central Procurement Office that a protest to the contract award for Preferred Dental (DPPO) has been filed. Until the protest has been resolved, BA is on hold with moving forward with a new contract. When BA is able to share information, we will provide it as appropriate.
- For those agencies who offer the state's Davis Vision insurance, there will be **no premium increase** in 2022 for either the Basic or Expanded plans.
- The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2022.
- BlueCross BlueShield and Cigna will remain the health insurance carriers. However, our carrier networks will change:

Page 2: Premium Increases and Benefits Updates for 2022

- **In 2022, members will have four health insurance carrier network options.** We will still offer the same three networks we do now but will add BlueCross BlueShield Network P as another broad network option. There will be two narrow networks, BlueCross Network S and Cigna LocalPlus, and two broad networks, Cigna Open Access Plus and BlueCross Network P. It will cost members more if they select one of the broad networks.
 - **Broad network costs:** The additional monthly premium cost for the broad networks will change and go up slightly to \$65 for employee only and employee + child(ren) tiers or \$130 for employee + spouse and employee + spouse + child(ren) tiers (up from \$40/\$80). As we expect you will collect this additional monthly premium from your employees, **this cost should not affect your budget planning.**

I hope this information is helpful to you. We value your school system's participation in the State Group Insurance Program and the opportunity to meet the needs of your employees. If you have any questions about the above information or any other aspect of our health plan, please email me at benefits.info@tn.gov.

Thank you.

CC: LEA Fiscal Officers
Agency Benefits Coordinators

2022 Active Employees Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only	\$651	\$651	\$716	\$716
Employee + Child(ren)	\$1,073	\$1,073	\$1,138	\$1,138
Employee + Spouse	\$1,335	\$1,335	\$1,465	\$1,465
Employee + Spouse + Child(ren)	\$1,692	\$1,692	\$1,822	\$1,822
STANDARD PPO				
Employee Only	\$609	\$609	\$674	\$674
Employee + Child(ren)	\$1,004	\$1,004	\$1,069	\$1,069
Employee + Spouse	\$1,249	\$1,249	\$1,379	\$1,379
Employee + Spouse + Child(ren)	\$1,583	\$1,583	\$1,713	\$1,713
LIMITED PPO				
Employee Only	\$558	\$558	\$623	\$623
Employee + Child(ren)	\$919	\$919	\$984	\$984
Employee + Spouse	\$1,143	\$1,143	\$1,273	\$1,273
Employee + Spouse + Child(ren)	\$1,449	\$1,449	\$1,579	\$1,579
LOCAL CDHP/HSA				
Employee Only	\$473	\$473	\$538	\$538
Employee + Child(ren)	\$780	\$780	\$845	\$845
Employee + Spouse	\$970	\$970	\$1,100	\$1,100
Employee + Spouse + Child(ren)	\$1,230	\$1,230	\$1,360	\$1,360

The premium amounts shown reflect the total monthly premium. Please see your agency benefits coordinator for your monthly deduction, the state's contribution and your employer's contribution, if applicable.

2022 COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$664.02	\$664.02	\$730.32	\$730.32
Employee + Child(ren)	\$1,094.46	\$1,094.46	\$1,160.76	\$1,160.76
Employee + Spouse	\$1,361.70	\$1,361.70	\$1,494.30	\$1,494.30
Employee + Spouse + Child(ren)	\$1,725.84	\$1,725.84	\$1,858.44	\$1,858.44
STANDARD PPO				
Employee Only/Single	\$621.18	\$621.18	\$687.48	\$687.48
Employee + Child(ren)	\$1,024.08	\$1,024.08	\$1,090.38	\$1,090.38
Employee + Spouse	\$1,273.98	\$1,273.98	\$1,406.58	\$1,406.58
Employee + Spouse + Child(ren)	\$1,614.66	\$1,614.66	\$1,747.26	\$1,747.26
LIMITED PPO				
Employee Only/Single	\$569.16	\$569.16	\$635.46	\$635.46
Employee + Child(ren)	\$937.38	\$937.38	\$1,003.68	\$1,003.68
Employee + Spouse	\$1,165.86	\$1,165.86	\$1,298.46	\$1,298.46
Employee + Spouse + Child(ren)	\$1,477.98	\$1,477.98	\$1,610.58	\$1,610.58
LOCAL CDHP/HSA				
Employee Only/Single	\$482.46	\$482.46	\$548.76	\$548.76
Employee + Child(ren)	\$795.60	\$795.60	\$861.90	\$861.90
Employee + Spouse	\$989.40	\$989.40	\$1,122.00	\$1,122.00
Employee + Spouse + Child(ren)	\$1,254.60	\$1,254.60	\$1,387.20	\$1,387.20

2022 Support Staff Retirees Monthly Health Premiums

ALL REGIONS		
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO		
Retiree Only	\$651.00	\$716.00
Retiree + Child(ren)	\$1,073.00	\$1,138.00
Retiree + Spouse	\$1,335.00	\$1,465.00
Retiree + Spouse + Child(ren)	\$1,692.00	\$1,822.00
Spouse Only	\$684.00	\$749.00
Child(ren) Only	\$422.00	\$487.00
Spouse + Child(ren)	\$1,041.00	\$1,106.00
STANDARD PPO		
Retiree Only	\$609.00	\$674.00
Retiree + Child(ren)	\$1,004.00	\$1,069.00
Retiree + Spouse	\$1,249.00	\$1,379.00
Retiree + Spouse + Child(ren)	\$1,583.00	\$1,713.00
Spouse Only	\$640.00	\$705.00
Child(ren) Only	\$395.00	\$460.00
Spouse + Child(ren)	\$974.00	\$1,039.00
LOCAL CDHP/HSA		
Retiree Only	\$473.00	\$538.00
Retiree + Child(ren)	\$780.00	\$845.00
Retiree + Spouse	\$970.00	\$1,100.00
Retiree + Spouse + Child(ren)	\$1,230.00	\$1,360.00
Spouse Only	\$497.00	\$562.00
Child(ren) Only	\$307.00	\$372.00
Spouse + Child(ren)	\$757.00	\$822.00
LIMITED PPO		
Retiree Only	\$558.00	\$623.00
Retiree + Child(ren)	\$919.00	\$984.00
Retiree + Spouse	\$1,143.00	\$1,273.00
Retiree + Spouse + Child(ren)	\$1,449.00	\$1,579.00
Spouse Only	\$585.00	\$650.00
Child(ren) Only	\$361.00	\$426.00
Spouse + Child(ren)	\$891.00	\$956.00

2022 Teacher Retirees Monthly Health Premiums

ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$358.05	\$423.05	\$423.15	\$488.15	\$488.25	\$553.25
Retiree + Child(ren)	\$590.15	\$655.15	\$697.45	\$762.45	\$804.75	\$869.75
Retiree + Spouse	\$734.25	\$864.25	\$867.75	\$997.75	\$1,001.25	\$1,131.25
Retiree + Spouse + Child(ren)	\$930.60	\$1,060.60	\$1,099.80	\$1,229.80	\$1,269.00	\$1,399.00
Spouse Only	\$376.20	\$441.20	\$444.60	\$509.60	\$513.00	\$578.00
Child(ren) Only	\$232.10	\$297.10	\$274.30	\$339.30	\$316.50	\$381.50
Spouse + Child(ren)	\$572.55	\$637.55	\$676.65	\$741.65	\$780.75	\$845.75
STANDARD PPO						
Retiree Only	\$334.95	\$399.95	\$395.85	\$460.85	\$456.75	\$521.75
Retiree + Child(ren)	\$552.20	\$617.20	\$652.60	\$717.60	\$753.00	\$818.00
Retiree + Spouse	\$686.95	\$816.95	\$811.85	\$941.85	\$936.75	\$1,066.75
Retiree + Spouse + Child(ren)	\$870.65	\$1,000.65	\$1,028.95	\$1,158.95	\$1,187.25	\$1,317.25
Spouse Only	\$352.00	\$417.00	\$416.00	\$481.00	\$480.00	\$545.00
Child(ren) Only	\$217.25	\$282.25	\$256.75	\$321.75	\$296.25	\$361.25
Spouse + Child(ren)	\$535.70	\$600.70	\$633.10	\$698.10	\$730.50	\$795.50
LOCAL CDHP/HSA						
Retiree Only	\$260.15	\$325.15	\$307.45	\$372.45	\$354.75	\$419.75
Retiree + Child(ren)	\$429.00	\$494.00	\$507.00	\$572.00	\$585.00	\$650.00
Retiree + Spouse	\$533.50	\$663.50	\$630.50	\$760.50	\$727.50	\$857.50
Retiree + Spouse + Child(ren)	\$676.50	\$806.50	\$799.50	\$929.50	\$922.50	\$1,052.50
Spouse Only	\$273.35	\$338.35	\$323.05	\$388.05	\$372.75	\$437.75
Child(ren) Only	\$168.85	\$233.85	\$199.55	\$264.55	\$230.25	\$295.25
Spouse + Child(ren)	\$416.35	\$481.35	\$492.05	\$557.05	\$567.75	\$632.75
LIMITED PPO						
Retiree Only	\$306.90	\$371.90	\$362.70	\$427.70	\$418.50	\$483.50
Retiree + Child(ren)	\$505.45	\$570.45	\$597.35	\$662.35	\$689.25	\$754.25
Retiree + Spouse	\$628.65	\$758.65	\$742.95	\$872.95	\$857.25	\$987.25
Retiree + Spouse + Child(ren)	\$796.95	\$926.95	\$941.85	\$1,071.85	\$1,086.75	\$1,216.75
Spouse Only	\$321.75	\$386.75	\$380.25	\$445.25	\$438.75	\$503.75
Child(ren) Only	\$198.55	\$263.55	\$234.65	\$299.65	\$270.75	\$335.75
Spouse + Child(ren)	\$490.05	\$555.05	\$579.15	\$644.15	\$668.25	\$733.25



STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
BENEFITS ADMINISTRATION


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COMMISSIONER

Laurie Lee
EXECUTIVE DIRECTOR

June 25, 2021

TO: Agency Heads – Local Government

FROM: Laurie Lee, Executive Director 

SUBJECT: Premium Increases and Benefits Updates for 2022

I know many of you are working on your budgets for next fiscal year. The State Group Insurance Program's Local Education Insurance Committee recently met and made a number of decisions for the 2022 plan year.

- Based upon the projected claims and plan performance and the anticipated continuing impact of COVID-19, the Committee approved an aggregated average **health insurance premium increase of 4.4%**.
 - The 2022 health insurance premium increase percentage is in the aggregate; premium increases will vary within the products and coverage tiers. For example, the employee + spouse tier for all plan options will have slightly higher premium increases, and **most** of the other coverage tiers will have slightly lower premium increases than the aggregate percentage listed above.
- Health insurance copays, coinsurance and deductibles are staying the same in 2022. However, the out-of-network, out-of-pocket maximum for all plan options will increase.
- For those agencies who offer the state's dental insurance, we can share the following about the dental contracts.
 - The Dental Health Maintenance Organization (DHMO) (Prepaid Provider) carrier will continue to be Cigna in 2022. There will be **no increase** in the Cigna premium rates for the DHMO insurance program for the next year.
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I hope this information is helpful to you. We value your agency's participation in the State Group Insurance Program and the opportunity to meet the needs of your employees. If you have any questions about the above information or any other aspect of our health plan, please email me at benefits.info@tn.gov.

Thank you.

CC: Agency Fiscal Officers
Agency Benefits Coordinators

2022 Active Employees Monthly Health Premiums

ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO						
Employee Only	\$727	\$792	\$812	\$877	\$882	\$947
Employee + Child(ren)	\$1,128	\$1,193	\$1,259	\$1,324	\$1,369	\$1,434
Employee + Spouse	\$1,599	\$1,729	\$1,785	\$1,915	\$1,941	\$2,071
Employee + Spouse + Child(ren)	\$1,964	\$2,094	\$2,193	\$2,323	\$2,384	\$2,514
STANDARD PPO						
Employee Only	\$681	\$746	\$760	\$825	\$827	\$892
Employee + Child(ren)	\$1,057	\$1,122	\$1,180	\$1,245	\$1,283	\$1,348
Employee + Spouse	\$1,498	\$1,628	\$1,673	\$1,803	\$1,819	\$1,949
Employee + Spouse + Child(ren)	\$1,840	\$1,970	\$2,054	\$2,184	\$2,234	\$2,364
LIMITED PPO						
Employee Only	\$527	\$592	\$589	\$654	\$640	\$705
Employee + Child(ren)	\$818	\$883	\$914	\$979	\$993	\$1,058
Employee + Spouse	\$1,160	\$1,290	\$1,296	\$1,426	\$1,409	\$1,539
Employee + Spouse + Child(ren)	\$1,425	\$1,555	\$1,591	\$1,721	\$1,730	\$1,860
LOCAL CDHP/HSA						
Employee Only	\$477	\$542	\$532	\$597	\$579	\$644
Employee + Child(ren)	\$739	\$804	\$826	\$891	\$898	\$963
Employee + Spouse	\$1,048	\$1,178	\$1,171	\$1,301	\$1,273	\$1,403
Employee + Spouse + Child(ren)	\$1,288	\$1,418	\$1,438	\$1,568	\$1,563	\$1,693

The premium amounts shown reflect the total monthly premium. The different premium levels are based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer's contribution or if you are unsure as to which premium level applies to you.

2022 COBRA Participants Monthly Health Premiums

ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO						
Employee Only/Single	\$741.54	\$807.84	\$828.24	\$894.54	\$899.64	\$965.94
Employee + Child(ren)	\$1,150.56	\$1,216.86	\$1,284.18	\$1,350.48	\$1,396.38	\$1,462.68
Employee + Spouse	\$1,630.98	\$1,763.58	\$1,820.70	\$1,953.30	\$1,979.82	\$2,112.42
Employee + Spouse + Child(ren)	\$2,003.28	\$2,135.88	\$2,236.86	\$2,369.46	\$2,431.68	\$2,564.28
STANDARD PPO						
Employee Only/Single	\$694.62	\$760.92	\$775.20	\$841.50	\$843.54	\$909.84
Employee + Child(ren)	\$1,078.14	\$1,144.44	\$1,203.60	\$1,269.90	\$1,308.66	\$1,374.96
Employee + Spouse	\$1,527.96	\$1,660.56	\$1,706.46	\$1,839.06	\$1,855.38	\$1,987.98
Employee + Spouse + Child(ren)	\$1,876.80	\$2,009.40	\$2,095.08	\$2,227.68	\$2,278.68	\$2,411.28
LIMITED PPO						
Employee Only/Single	\$537.54	\$603.84	\$600.78	\$667.08	\$652.80	\$719.10
Employee + Child(ren)	\$834.36	\$900.66	\$932.28	\$998.58	\$1,012.86	\$1,079.16
Employee + Spouse	\$1,183.20	\$1,315.80	\$1,321.92	\$1,454.52	\$1,437.18	\$1,569.78
Employee + Spouse + Child(ren)	\$1,453.50	\$1,586.10	\$1,622.82	\$1,755.42	\$1,764.60	\$1,897.20
LOCAL CDHP/HSA						
Employee Only/Single	\$486.54	\$552.84	\$542.64	\$608.94	\$590.58	\$656.88
Employee + Child(ren)	\$753.78	\$820.08	\$842.52	\$908.82	\$915.96	\$982.26
Employee + Spouse	\$1,068.96	\$1,201.56	\$1,194.42	\$1,327.02	\$1,298.46	\$1,431.06
Employee + Spouse + Child(ren)	\$1,313.76	\$1,446.36	\$1,466.76	\$1,599.36	\$1,594.26	\$1,726.86

The premium amounts shown reflect the total monthly premium. The different premium levels are based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer's contribution or if you are unsure as to which premium level applies to you.

2022 Retirees Monthly Health Premiums

ALL REGIONS						
	LEVEL 1		LEVEL 2		LEVEL 3	
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$727.00	\$792.00	\$812.00	\$877.00	\$882.00	\$947.00
Retiree + Child(ren)	\$1,128.00	\$1,193.00	\$1,259.00	\$1,324.00	\$1,369.00	\$1,434.00
Retiree + Spouse	\$1,599.00	\$1,729.00	\$1,785.00	\$1,915.00	\$1,941.00	\$2,071.00
Retiree + Spouse + Child(ren)	\$1,964.00	\$2,094.00	\$2,193.00	\$2,323.00	\$2,384.00	\$2,514.00
Spouse Only	\$872.00	\$937.00	\$973.00	\$1,038.00	\$1,059.00	\$1,124.00
Child(ren) Only	\$401.00	\$466.00	\$447.00	\$512.00	\$487.00	\$552.00
Spouse + Child(ren)	\$1,237.00	\$1,302.00	\$1,381.00	\$1,446.00	\$1,502.00	\$1,567.00
STANDARD PPO						
Retiree Only	\$681.00	\$746.00	\$760.00	\$825.00	\$827.00	\$892.00
Retiree + Child(ren)	\$1,057.00	\$1,122.00	\$1,180.00	\$1,245.00	\$1,283.00	\$1,348.00
Retiree + Spouse	\$1,498.00	\$1,628.00	\$1,673.00	\$1,803.00	\$1,819.00	\$1,949.00
Retiree + Spouse + Child(ren)	\$1,840.00	\$1,970.00	\$2,054.00	\$2,184.00	\$2,234.00	\$2,364.00
Spouse Only	\$817.00	\$882.00	\$913.00	\$978.00	\$992.00	\$1,057.00
Child(ren) Only	\$376.00	\$441.00	\$420.00	\$485.00	\$456.00	\$521.00
Spouse + Child(ren)	\$1,159.00	\$1,224.00	\$1,294.00	\$1,359.00	\$1,407.00	\$1,472.00
LOCAL CDHP/HSA						
Retiree Only	\$477.00	\$542.00	\$532.00	\$597.00	\$579.00	\$644.00
Retiree + Child(ren)	\$739.00	\$804.00	\$826.00	\$891.00	\$898.00	\$963.00
Retiree + Spouse	\$1,048.00	\$1,178.00	\$1,171.00	\$1,301.00	\$1,273.00	\$1,403.00
Retiree + Spouse + Child(ren)	\$1,288.00	\$1,418.00	\$1,438.00	\$1,568.00	\$1,563.00	\$1,693.00
Spouse Only	\$571.00	\$636.00	\$639.00	\$704.00	\$694.00	\$759.00
Child(ren) Only	\$262.00	\$327.00	\$294.00	\$359.00	\$319.00	\$384.00
Spouse + Child(ren)	\$811.00	\$876.00	\$906.00	\$971.00	\$984.00	\$1,049.00
LIMITED PPO						
Retiree Only	\$527.00	\$592.00	\$589.00	\$654.00	\$640.00	\$705.00
Retiree + Child(ren)	\$818.00	\$883.00	\$914.00	\$979.00	\$993.00	\$1,058.00
Retiree + Spouse	\$1,160.00	\$1,290.00	\$1,296.00	\$1,426.00	\$1,409.00	\$1,539.00
Retiree + Spouse + Child(ren)	\$1,425.00	\$1,555.00	\$1,591.00	\$1,721.00	\$1,730.00	\$1,860.00
Spouse Only	\$633.00	\$698.00	\$707.00	\$772.00	\$769.00	\$834.00
Child(ren) Only	\$291.00	\$356.00	\$325.00	\$390.00	\$353.00	\$418.00
Spouse + Child(ren)	\$898.00	\$963.00	\$1,002.00	\$1,067.00	\$1,090.00	\$1,155.00

2022 COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$730.32	\$730.32	\$796.62	\$796.62
Employee + Child(ren)	\$1,095.48	\$1,095.48	\$1,161.78	\$1,161.78
Employee + Spouse	\$1,570.80	\$1,570.80	\$1,703.40	\$1,703.40
Employee + Spouse + Child(ren)	\$1,898.22	\$1,898.22	\$2,030.82	\$2,030.82
STANDARD PPO				
Employee Only/Single	\$684.42	\$684.42	\$750.72	\$750.72
Employee + Child(ren)	\$1,026.12	\$1,026.12	\$1,092.42	\$1,092.42
Employee + Spouse	\$1,470.84	\$1,470.84	\$1,603.44	\$1,603.44
Employee + Spouse + Child(ren)	\$1,776.84	\$1,776.84	\$1,909.44	\$1,909.44
CDHP/HSA				
Employee Only/Single	\$649.74	\$649.74	\$716.04	\$716.04
Employee + Child(ren)	\$974.10	\$974.10	\$1,040.40	\$1,040.40
Employee + Spouse	\$1,396.38	\$1,396.38	\$1,528.98	\$1,528.98
Employee + Spouse + Child(ren)	\$1,687.08	\$1,687.08	\$1,819.68	\$1,819.68

*COBRA participants enrolled in the CDHP/HSA do not receive a state contribution to their HSA.

2022 Retiree COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$862.92	\$862.92	\$929.22	\$929.22
Employee + Child(ren)	\$1,294.38	\$1,294.38	\$1,360.68	\$1,360.68
Employee + Spouse	\$1,855.38	\$1,855.38	\$1,987.98	\$1,987.98
Employee + Spouse + Child(ren)	\$2,244.00	\$2,244.00	\$2,376.60	\$2,376.60
Spouse Only	\$992.46	\$992.46	\$1,058.76	\$1,058.76
Child(ren) Only	\$431.46	\$431.46	\$497.76	\$497.76
Spouse + Child(ren)	\$1,381.08	\$1,381.08	\$1,447.38	\$1,447.38
STANDARD PPO				
Employee Only/Single	\$807.84	\$807.84	\$874.14	\$874.14
Employee + Child(ren)	\$1,211.76	\$1,211.76	\$1,278.06	\$1,278.06
Employee + Spouse	\$1,736.04	\$1,736.04	\$1,868.64	\$1,868.64
Employee + Spouse + Child(ren)	\$2,100.18	\$2,100.18	\$2,232.78	\$2,232.78
Spouse Only	\$928.20	\$928.20	\$994.50	\$994.50
Child(ren) Only	\$403.92	\$403.92	\$470.22	\$470.22
Spouse + Child(ren)	\$1,292.34	\$1,292.34	\$1,358.64	\$1,358.64
CDHP/HSA				
Employee Only/Single	\$767.04	\$767.04	\$833.34	\$833.34
Employee + Child(ren)	\$1,150.56	\$1,150.56	\$1,216.86	\$1,216.86
Employee + Spouse	\$1,649.34	\$1,649.34	\$1,781.94	\$1,781.94
Employee + Spouse + Child(ren)	\$1,995.12	\$1,995.12	\$2,127.72	\$2,127.72
Spouse Only	\$882.30	\$882.30	\$948.60	\$948.60
Child(ren) Only	\$383.52	\$383.52	\$449.82	\$449.82
Spouse + Child(ren)	\$1,228.08	\$1,228.08	\$1,294.38	\$1,294.38

*COBRA participants enrolled in the CDHP/HSA do not receive a state contribution to their HSA.

2022 Retirees Monthly Health Premiums

ALL REGIONS						
	AT LEAST 30 YEARS OF SERVICE		20-29 YEARS OF SERVICE		LESS THAN 20 YEARS OF SERVICE	
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO						
Retiree Only	\$169.20	\$234.20	\$253.80	\$318.80	\$338.40	\$403.40
Retiree + Child(ren)	\$253.80	\$318.80	\$380.70	\$445.70	\$507.60	\$572.60
Retiree + Spouse	\$363.80	\$493.80	\$545.70	\$675.70	\$727.60	\$857.60
Retiree + Spouse + Child(ren)	\$440.00	\$570.00	\$660.00	\$790.00	\$880.00	\$1,010.00
Spouse Only	\$194.60	\$259.60	\$291.90	\$356.90	\$389.20	\$454.20
Child(ren) Only	\$84.60	\$149.60	\$126.90	\$191.90	\$169.20	\$234.20
Spouse + Child(ren)	\$270.80	\$335.80	\$406.20	\$471.20	\$541.60	\$606.60
STANDARD PPO						
Retiree Only	\$158.40	\$223.40	\$237.60	\$302.60	\$316.80	\$381.80
Retiree + Child(ren)	\$237.60	\$302.60	\$356.40	\$421.40	\$475.20	\$540.20
Retiree + Spouse	\$340.40	\$470.40	\$510.60	\$640.60	\$680.80	\$810.80
Retiree + Spouse + Child(ren)	\$411.80	\$541.80	\$617.70	\$747.70	\$823.60	\$953.60
Spouse Only	\$182.00	\$247.00	\$273.00	\$338.00	\$364.00	\$429.00
Child(ren) Only	\$79.20	\$144.20	\$118.80	\$183.80	\$158.40	\$223.40
Spouse + Child(ren)	\$253.40	\$318.40	\$380.10	\$445.10	\$506.80	\$571.80
CDHP/HSA						
Retiree Only	\$150.40	\$215.40	\$225.60	\$290.60	\$300.80	\$365.80
Retiree + Child(ren)	\$225.60	\$290.60	\$338.40	\$403.40	\$451.20	\$516.20
Retiree + Spouse	\$323.40	\$453.40	\$485.10	\$615.10	\$646.80	\$776.80
Retiree + Spouse + Child(ren)	\$391.20	\$521.20	\$586.80	\$716.80	\$782.40	\$912.40
Spouse Only	\$173.00	\$238.00	\$259.50	\$324.50	\$346.00	\$411.00
Child(ren) Only	\$75.20	\$140.20	\$112.80	\$177.80	\$150.40	\$215.40
Spouse + Child(ren)	\$240.80	\$305.80	\$361.20	\$426.20	\$481.60	\$546.60

2022 Active Employees Monthly Health Premiums

ALL REGIONS					
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS	EMPLOYER SHARE
PREMIER PPO					
Employee Only	\$143	\$143	\$208	\$208	\$573
Employee + Child(ren)	\$215	\$215	\$280	\$280	\$859
Employee + Spouse	\$308	\$308	\$438	\$438	\$1,232
Employee + Spouse + Child(ren)	\$372	\$372	\$502	\$502	\$1,489
STANDARD PPO					
Employee Only	\$98	\$98	\$163	\$163	\$573
Employee + Child(ren)	\$147	\$147	\$212	\$212	\$859
Employee + Spouse	\$210	\$210	\$340	\$340	\$1,232
Employee + Spouse + Child(ren)	\$253	\$253	\$383	\$383	\$1,489
CDHP/HSA					
Employee Only	\$64	\$64	\$129	\$129	\$573
Employee + Child(ren)	\$96	\$96	\$161	\$161	\$859
Employee + Spouse	\$137	\$137	\$267	\$267	\$1,232
Employee + Spouse + Child(ren)	\$165	\$165	\$295	\$295	\$1,489

July 18, 2021

The following email was sent to agency benefits coordinators today.

2022 Premium Information and Charts (local ed and local gov only)

Several ABCs/agencies have asked for the final 2022 premium charts, which will show the specific premiums by plan option and coverage tier. We are still in the process of finalizing the broad carrier network costs by tier, and this impacts the BlueCross Network P and Cigna OAP network options in the premium charts.

We previously sent the 2022 aggregate average premium increase and here is that information again:

- Aggregate average premium increase for local education employees and local education retirees – 2.5%.
- Aggregate average premium increase for local government employees and local government retirees – 4.4%.
- **Note:** The health insurance premium increase percentage is in the aggregate; premium increases will vary slightly within the products and coverage tiers. For example, the employee + spouse tier for all plan options will have slightly higher premium increases, and most of the other coverage tiers will have slightly lower premium increases than the aggregate percentage.

Attached is a chart that shows the plan option premium rates (active employees) for the **narrow networks only** that you and your fiscal directors can use for budgetary purposes. As a reminder, for members who select a broad network, the additional monthly cost is paid by the employee.

We apologize for the delay in sending the final premium charts, and hope to be able to send them with the Friday, June 25 ABC email. We will keep you posted.

Reminder - 4Mind4Body Mental Health Matters Webinar – June 24 (state only)

In partnership with Optum, we will again offer the **Mental Health Matters webinar for state employees on Thursday, June 24**. This one-hour presentation focuses on the impact of COVID-19 and social unrest.

We sent an email to all state employees this week to register. We are not able to record the webinar. If employees are not able to attend, we can send them a copy of the presentation slides after June 24.

Please share the information below with your employees.

The 4Mind4Body Mental Health Matters webinar (repeat session):

Thursday, June 24

11:30 a.m. – 12:30 p.m. CT

This one-hour presentation will focus on the impact of COVID-19 and social unrest.

Topics include:

• Mental health challenges	• Recognizing signs and symptoms of underlying mental health conditions
• Social isolation	• What you can do for others
• Grief and loss	• Stress, anxiety and depression
• Self-care strategies	• Available resources

Click the link to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=ea9d9d7cdcca9f494fa500912ee714d28>

*Registration is required. Session will **not** be recorded. If Internet Explorer doesn't work to register, you may need to try a different browser.*

Find information about additional 4Mind4Body sessions at tn.gov/PartnersforHealth under Other Benefits > EAP here: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Questions? Email partners.wellness@tn.gov

Reminder - ABC 2021 Annual HIPAA Training (state/higher ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **State and higher education departments/organizations have the month of June to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80%**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

July Preferred Drug List

[The PDL](#) is posted on the CVS Caremark splash page and on our [ParTNers for Health pharmacy webpage](#). As with each quarterly formulary update, CVS Caremark will mail notification letters to members who are affected by tier changes or drugs becoming non-covered. There are 262 members receiving letters about a drug tier change, and 236 members/prescriber letters being mailed for products being removed from the formulary.

Shown below are drugs being added to the PDL, changing to tier 3 (nonpreferred) or being removed from the PDL. Please encourage employees to use the state’s specific webpage at info.caremark.com/stateoftn to view the most current version of the drug list, as well as to review their prescription drug benefit information, request mail service orders and research drug information.

THE FOLLOWING CHANGES TO THE PDL (OR FORMULARY) AS OF JULY 1, 2021:

Drugs being added to the PDL effective July 1, 2021:	
	<u>Drug name</u>
Tier 1 medications:	Vascepa 1 gram capsule
Tier 2 medications:	Accu Check glucose meters / test strips
	Advate injection
	Afstyla kit
	Aplenzin tablet
	Cutaquig injection
	Eloctate injection
	Esperoct injection
	Firmagon injection
	Kanjinti vial
	Kynmobi sublingual film
	Lonsurf tablet
	Natesto nasal gel
	Prolensa solution
	Qsymia capsule
	Rusience injection
	Strivarga table
	Supprelin LA kit
	Trazimera injection
	Triptodur injection
	Zirabev injection
Tier 3 medications:	Trulance tablet
Drugs moving from Tier 2 (preferred brand) to Tier 3 (non-preferred brand) that will have a higher copay effective July 1, 2021:	
	<u>Drug name</u>

	PKU Easy Microtabs
Drugs not covered effective July 1, 2021, unless prior authorization is approved through the CVS Caremark medical exception process:	
	<u>Drug name</u>
	ACUVAIL
	APTIVUS CAPSULE
	APTIVUS SOLUTION
	ATABEX EC TABLET
	ATABEX OB TABLET
	ATIVAN INJECTION
	ATIVAN TABLET
	AVASTIN INJECTION
	AZASITE OPHTHALMIC SOLUTION
	BAL-CARE DHA TABLET
	BETIMOL OPHTHALMIC SOLUTION
	BROMSITE OPHTHALMIC SOLUTION
	CARISOPRODOL 250MG TABLET
	CELEBREX CAPSULE
	CILOXAN OPHTHALMIC OINTMENT
	CILOXAN OPHTHALMIC SOLUTION
	C-NATE DHA CAPSULE
	COMPLETE NAT PACK DHA
	COMPLETENATE CHEWABLE
	CO-NATAL FA TABLET
	CONCEPT DHA CAPSULE
	CONCEPT OB CAPSULE
	CRESEMBA CAPSULE
	CUPRIMINE CAPSULE
	DESFERAL INJECTION
	DOTHELLE DHA CAPSULE
	DUET DHA 400 PAK
	DUET DHA BALANCED PACK
	ELMIRON CAPSULE
	EXJADE TABLET
	FERPRX 2-DAY TAB
	FERRIPROX SOLUTION
	FERRIPROX TABLET
	FLAREX OPHTHALMIC SUSPENSION
	FLURANDRENOLIDE CREAM
	FLURANDRENOLIDE LOTION
	FML FORTE OPHTHALMIC SUSPENSION
	FML OPHTHALMIC OINTMENT
	FOLET DHA PACK
	FOLET ONE CAPSULE
	FOLIVANE-OB CAPSULE

	HALCINONIDE CREAM
	HEMENATAL OB PACK + DHA
	HERCEPTIN INJECTION
	INVELTYS OPHTHALMIC SUSPENSION
	INVIRASE TABLET
	JADENU SPRINKLE GRANULES
	JADENU TABLET
	KUVAN POWDER
	KUVAN TABLET
	LACTOJEN CAPSULE
	LASTACFT OPHTHALMIC SOLUTION
	LEXIVA SUSPENSION
	LEXIVA TABLET
	LIBRAX CAPSULE
	LITHOSTAT TABLET
	LULICONAZOLE CREAM
	LUPRON DEPOT INJECTION (3.75MG & 11.25MG)
	LUPRON DEPOT-PEDIATRIC INJECTION
	MARNATAL-F CAPSULE
	MAXIDEX OPHTHALMIC SUSPENSION
	METHYLPHENIDATE ER TABLET
	MINIMED INSULIN PUMP
	MYNATAL CAPSULE
	MYNATAL PLUS TABLET
	MYNATAL TABLET
	MYNATAL TABLET ADVANCE
	MYNATAL-Z TABLET
	MYNATE TABLET
	NATACHEW CHEWABLE TABLET
	NATALVIT TABLET
	NATELLE ONE CAPSULE
	NATURE THROID TABLET
	NEEVO DHA CAPSULE
	NEONATAL PLUS TABLET
	NEO-SYNALAR CREAM
	NEO-SYNALAR KIT
	NESTABS DHA PACK
	NESTABS TABLET
	NEVANAC OPHTHALMIC SUSPENSION
	NEXA PLUS CAPSULE
	NOLIX CREAM
	NOLIX LOTION
	NORPACE CAPSULE
	NOXAFIL INJECTION
	NOXAFIL SUSPENSION
	NOXAFIL TABLET

	OB COMPLETE DHA CAPSULE
	OB COMPLETE ONE CAPSULE
	OB COMPLETE PETITE CAPSULE
	OB COMPLETE PREMIER TABLET
	OB COMPLETE TABLET
	OBSTETRIX DHA PACK
	OBSTETRIX EC TABLET
	O-CAL FA TABLET
	O-CAL PRENATAL TABLET
	PARADIGM INSULIN PUMP
	PNV OB+DHA PACK
	PNV TABLET
	PNV-DHA/DOCUSATE CAPSULE
	PNV-OMEGA CAPSULE
	PR NATAL EC PAK
	PR NATAL PAK
	PRED MILD OPHTHALMIC SUSPENSION
	PREMESIS RX TABLET
	PRENA1 CHEW TABLET
	PRENA1 PEARL CAPSULE
	PRENA1 TRUE TABLET
	PRENAISSANCE CAPSULE
	PRENAISSANCE PLUS CAPSULE
	PRENATAL + FE TABLET
	PRENATAL 19 CHEWABLE TABLET
	PRENATAL 19 TABLET
	PRENATAL LOW IRON TABLET
	PRENATAL PLUS TABLET
	PRENATAL TABLET
	PRENATAL-U CAPSULE
	PRENATE AM TABLET
	PRENATE CHEWABLE TABLET
	PRENATE DHA CAPSULE
	PRENATE ELITE TABLET
	PRENATE ENHANCE CAPSULE
	PRENATE ESSENTIAL CAPSULE
	PRENATE MINI CAPSULE
	PRENATE PIXIE CAPSULE
	PRENATE RESTORE CAPSULE
	PREPLUS TABLET
	PRETABLET TABLET
	PRILOSEC POWDER
	PROMETRIUM CAPSULE
	PROVIDA OB CAPSULE
	PROVIGIL TABLET
	PUREFE OB PLUS CAPSULE

	REDICHEW RX CHEWABLE TABLET
	RELNATE DHA CAPSULE
	RITUXAN INJECTION
	R-NATAL OB CAPSULE
	RYTARY CAPSULE
	SEASONIQUE TABLET
	SELECT-OB CHEWABLE TABLET
	SELECT-OB/PACK DHA TABLET
	SE-NATAL 19 CHEWABLE TABLET
	SE-NATAL 19 TABLET
	SYPRINE CAPSULE
	TARON-BC TABLET
	TARON-C DHA CAPSULE
	TARON-PREX CAPSULE
	THEO-24 ER CAPSULE
	THIOLA EC TABLET
	THIOLA TABLET
	THRIVITE RX TABLET
	TL FOLATE TABLET
	TL-CARE DHA CAPSULE
	TL-SELECT CAPSULE
	TOBRADEX ST OPHTHALMIC SUSPENSION
	TRAMADOL ER CAPSULE
	TRELSTAR MIXJECT INJECTION
	TRICARE PRENATAL CAPSULE
	TRICARE PRENATAL TABLET
	TRINATAL RX TABLET
	TRI-TABS DHA TABLET
	TRIVEEN-DUO DHA PACK
	ULTIMATECARE ONE CAPSULE
	VENA-BAL DHA PAK
	VIL-RX TABLET
	VINATE DHA CAPSULE
	VINATE II TABLET
	VINATE M TABLET
	VINATE ONE TABLET
	VIRACEPT TABLET
	VIRT-C DHA CAPSULE
	VIRT-NATE DHA CAPSULE
	VIRT-PN DHA CAPSULE
	VIRT-PN PLUS CAPSULE
	VIRT-PN TABLET
	VITAFOL FE+ CAPSULE
	VITAFOL ULTRA CAPSULE
	VITAFOL-NANO TABLET
	VITAFOL-OB DHA PACK

	VITAFOL-OB TABLET
	VITAFOL-ONE CAPSULE
	VITAMEDMD ONE RX CAPSULE
	VITAPEARL CAPSULE
	VITATRUE PACK
	VIVA DHA CAPSULE
	VOL-NATE TABLET
	VOL-PLUS TABLET
	VOL-TAB RX TABLET
	VP-PNV-DHA CAPSULE
	WESTHROID TABLET
	WP THYROID TABLET
	XENICAL CAPSULE
	ZATEAN-PN DHA CAPSULE
	ZATEAN-PN PLUS CAPSULE
	ZERVIAE OPHTHALMIC SOLUTION
	ZOLADEX IMPLANT
	ZOLPIDEM SUBLINGUAL TABLET

2021 Annual Enrollment Dates

Here are the **Annual Enrollment dates for 2022 benefits:**

- **State/Higher Education:** Friday, Oct. 1-Friday, Oct. 15
- **Local Education/Local Government/Retirees:** Friday, Oct. 1-Friday, Oct. 29

Attachments: 2022 LE Premiums Narrow Networks
2022 LG Premiums Narrow Networks

End of message

PARTNERS FOR HEALTH

	BCBST Network S and Cigna LocalPlus Premium Rates for 2022
Premier PPO	
Employee	\$651
Employee + Child(ren)	\$1,073
Employee + Spouse	\$1,335
Employee + Spouse + Child(ren)	\$1,692
Standard PPO	
Employee	\$609
Employee + Child(ren)	\$1,004
Employee + Spouse	\$1,249
Employee + Spouse + Child(ren)	\$1,583
Limited PPO	
Employee	\$558
Employee + Child(ren)	\$919
Employee + Spouse	\$1,143
Employee + Spouse + Child(ren)	\$1,449
Local CDHP/HSA	
Employee	\$473
Employee + Child(ren)	\$780
Employee + Spouse	\$970
Employee + Spouse + Child(ren)	\$1,230

PARTNERS FOR HEALTH

	Agency Premium Level 1	Agency Premium Level 2	Agency Premium Level 3
	BCBST Network S and Cigna LocalPlus Premium Rates for 2022	BCBST Network S and Cigna LocalPlus Premium Rates for 2022	BCBST Network S and Cigna LocalPlus Premium Rates for 2022
Premier PPO			
Employee	\$727	\$812	\$882
Employee + Child(ren)	\$1,128	\$1,259	\$1,369
Employee + Spouse	\$1,599	\$1,785	\$1,941
Employee + Spouse + Child(ren)	\$1,964	\$2,193	\$2,384
Standard PPO			
Employee	\$681	\$760	\$827
Employee + Child(ren)	\$1,057	\$1,180	\$1,283
Employee + Spouse	\$1,498	\$1,673	\$1,819
Employee + Spouse + Child(ren)	\$1,840	\$2,054	\$2,234
Limited PPO			
Employee	\$527	\$589	\$640
Employee + Child(ren)	\$818	\$914	\$993
Employee + Spouse	\$1,160	\$1,296	\$1,409
Employee + Spouse + Child(ren)	\$1,425	\$1,591	\$1,730
Local CDHP/HSA			
Employee	\$477	\$532	\$579
Employee + Child(ren)	\$739	\$826	\$898
Employee + Spouse	\$1,048	\$1,171	\$1,273
Employee + Spouse + Child(ren)	\$1,288	\$1,438	\$1,563

June 11, 2021

The following email was sent to agency benefits coordinators today.

ABC Conference Call Notes

The combined June 8 ABC conference call notes are **attached**. You will also find them posted on the [ABC webpage](#) under **Conference Call Notes**.

As mentioned during calls, the August regular monthly conference calls will be cancelled due to the Virtual Road Show trainings. Weekly annual enrollment conference calls will begin **Sept. 14**. Find the updated ABC conference call schedule on the [ABC webpage](#) under **Conference Call Notes** here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_call_schedule_2021.pdf

Updated Vendor Contact List

Attached is an updated vendor contact list ABCs can use to contact our vendors for materials and benefits fairs. You can find this current version on the [ABC webpage](#) under **Conference Call Notes**, found here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf. This list is for ABC use only and **not** to be shared with members.

ABC 2021 Annual HIPAA Training (state/higher ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **State and higher education departments/organizations have the month of June to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80%**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

4Mind4Body Mental Health Matters Webinar – June 24 (state only)

Due to several requests, in partnership with Optum, we will again offer the **Mental Health Matters webinar for state employees on Thursday, June 24**. This one-hour presentation focuses on the impact of COVID-19 and social unrest.

We will send out an email next week to state employees about the webinar. We are not able to record the webinar. If employees are not able to attend the webinar, we can send them a copy of the slides after June 24.

Please share the information below which includes a registration link for the upcoming webinar.

**The 4Mind4Body Mental Health Matters webinar (repeat session):
Thursday, June 24
11:30 a.m. – 12:30 p.m. CT**

This one-hour presentation will focus on the impact of COVID-19 and social unrest.

Topics include:

• Mental health challenges	• Recognizing signs and symptoms of underlying mental health conditions
• Social isolation	• What you can do for others
• Grief and loss	• Stress, anxiety and depression
• Self-care strategies	• Available resources

Click the link to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=ea9d9d7cdcca9f494fa500912ee714d28>

*Registration is required. Session will **not** be recorded. If Internet Explorer doesn't work to register, you may need to try a different browser.*

Find information about additional 4Mind4Body sessions at [tn.gov/PartnersforHealth](https://www.tn.gov/PartnersforHealth) under Other Benefits > EAP here: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Questions? Email partners.wellness@tn.gov

BlueCross BlueShield of Tennessee Offices Closed June 18

BlueCross offices will be closed Friday, June 18 to observe Juneteenth.

2021 Annual Enrollment Dates

Here are the **2021 Annual Enrollment dates for 2022 benefits:**

- **State/Higher Education:** Friday, Oct. 1-Friday, Oct. 15
- **Local Education/Local Government/Retirees:** Friday, Oct. 1-Friday, Oct. 29

Attachment: Vendor Contact List

End of message

Vendor Contact List for ABCs – Benefits Fairs/Materials

Health		
BlueCross BlueShield of Tennessee		
Amy Jordan	(423) 535-5788	Amy_Jordan@bcbst.com
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets/materials	(615) 595-3134	Celeste.sims@cigna.com
Health Savings Account (HSA) and FSAs (FSAs are state and higher education only)		
Optum Financial		
Linnie Stelk (benefits fairs/materials)	(952) 687-4260	Linnie.stelk@optum.com
ABC HSA questions/FSA questions(ST/HE only)	(800) 294-6620 (M-F, 7-6 CT)	accountservices@optum.com Email address is only for ABCs, not members
Dental		
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets and materials	(615) 595-3134	Celeste.sims@Cigna.com
MetLife		
Joe Carroll		StateofTennessee@metlife.com
Wellness Program		
ActiveHealth Management		
Matt Berte	(212) 479-0483	MBerte@activehealth.com
Employee Assistance Program (EAP)/Behavioral Health		
Optum		
Vanessa Clark	(763) 321-2530	Vanessa.clark@optum.com
Matt Cramer	(763) 797-2743	matthew.cramer@optum.com
Group Term Life Insurance		
Securian Financial (Minnesota Life)		
Michael Kretman (benefits fairs/materials)	(651) 665-3935 (651) 665-4128	benefitfairs@securian.com
Vision		
Davis Vision		
Larry Sheehan (benefits fairs/materials)	(508) 813-4211	lsheehan@davisvision.com
Corinne Campbell (benefits fairs/materials)	(516) 965-8582	Corinne.campbell@davisvision.com
Disability (state and higher education)		
MetLife		
Joe Carroll		StateofTennessee@metlife.com
Pharmacy		
CVS Caremark		
Danielle McKie	(615) 981-2123	Danielle.Mckie@cvshealth.com

June 4, 2021

The following email was sent to agency benefits coordinators today.

ABC June Conference Calls

The next monthly ABC conference calls will be held June 8. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, June 8 at 8:30 a.m. CT
- **Local Ed** – Tuesday, June 8 at 10 a.m. CT
- **Central State** – Tuesday, June 8 at 12:30 p.m. CT
- **Local Government** – Tuesday, June 8 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda or below.

To join the ABC Conference Call - **Click on this LINK:**

<https://tn.webex.com/meet/joan.williams>

If you are only calling in to listen and **not** using a computer, please use the following phone number and access code (**note – this information recently changed**):

+1-415-655-0001 US TOLL

Access code: 160 068 7633

On-site COVID-19 Vaccinations

COVID-19 vaccinations are now widely available, and we encourage our members to get vaccinated. All Tennesseans age 12 and older are eligible to receive COVID-19 vaccinations. **The State Group Insurance Program benefits cover COVID-19 vaccines and their administration fees for covered members and covered dependents, at no cost to the member.**

- For a vaccination appointment at a local health department, go to Vaccinate.tn.gov.
- You can also go to Vaccines.gov for vaccination locations in your community through the health department and private providers.
- For more information about COVID-19 and COVID-19 vaccinations you can go to <https://covid19.tn.gov/>.

Vaccines are covered free of charge for ParTNers for Health covered plan members when billed through the plan benefits. Members will have to present their pharmacy or medical ID card as requested.

If you are interested in hosting an on-site COVID-19 vaccination event for your employees and need a contact, here are some that we know will come to you.

- **Winbigger Medical** – Does not have a minimum requirement of employees to come on-site to vaccinate. However, they do recommend the number of employees be large enough for an on-site event to make sense versus sending employees to their nearest vaccination provider. A fee of \$800 – 1,000 per hour will be billed to the employer/agency for payment. This fee is all inclusive and they do **not** bill insurance. **Please note the State Group Insurance Plan does not cover this charge and your agency will be responsible for payment.** They are able to provide approximately 50 vaccinations per hour. To schedule an on-site vaccination clinic contact:

Joanna Mongiat
Managing Director
Winbigler Medical, PLLC
865.556.4304
joannamongiat@gmail.com

Jennifer Winbigler, MD
Owner/CEO
Winbigler Medical, PLLC
865.805.2403
jawinbigler@gmail.com

- **Walgreens** – Does not have a minimum requirement of employees to come on-site to vaccinate. However, they do recommend that the number of employees be large enough for an on-site event to make sense versus sending employees to their nearest vaccination provider. A fee of \$4,250 will be billed to the employer/agency for payment, with the exception of local education school events for which the event fee is waived. **Please note the State Group Insurance Plan does not cover this charge and your agency will be responsible for payment.** Walgreens will bill the employee's insurance for the vaccine administration charge for each employee who receives a vaccination. To schedule an on-site vaccination clinic contact:
Kimberly B. Shepherd
Sr. Strategic Account Manager
Pharmacy Market Development
Carolinas, VA, KY and TN
Walgreen Co.
Telephone 919-672-3653
Email: kimberly.best@walgreens.com
- **CVS** - Requires a minimum of 48 employees to come on-site to vaccinate. CVS will bill the employee's insurance for the vaccine administration charge for each employee who receives a vaccination. There is no set event "fee" associated with these clinics. However, if the number of vaccine doses administered at the clinic is less than the number of vaccine doses requested, your agency will be charged \$40 per COVID-19 vaccine dose for the difference between requested number of vaccines and the actual number of vaccines administered. **Please note the State Group Insurance Plan does not cover this charge and your agency will be responsible for payment.** To schedule, use the Return Ready site and schedule a Base Model onsite clinic.
<https://cvshealth.com/covid-19/return-ready/vaccination>
- **Independent pharmacies throughout Tennessee** – Independent pharmacies throughout Tennessee may also be willing to come on-site and provide COVID-19 vaccines to your employees. You will need to contact them directly for more information. As with the options listed above, **there may be event fees the State Group Insurance Plan does not**

cover and for which your agency will be responsible for payment. If the pharmacy bills insurance, they will need to file a claim for each member, as roster billing is not permitted for State Group Insurance Plan claims payments.

Updated Optum HERE4TN Toolkit

Based on feedback from ABCs, there are new materials available in the Here4TN eToolkit to help you communicate all of the available resources to your employees.

New topics include:

- Resources available for those who are caring for children and elder loved ones, known as the “sandwich generation”
- Tips for continued work from home
- Morale boosting email for you to send directly to employees

The Here4TN eToolkit offers educational materials you can share with your employees and members, including fliers, emails and training programs hosted by Optum®. [Click here](#) to view and download the latest materials. Link to the toolkit is found on the [ABC webpage](#) under Optum/Behavioral Health.

ABC 2021 Annual HIPAA Training (state/higher ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **State and higher education departments/organizations have the month of June to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

Here are the **2021 Annual Enrollment dates for 2022 benefits:**

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

End of message

May 28, 2021

The following email was sent to agency benefits coordinators today.

ABC Survey Deadline is Today!

The ABC survey sent to all primary agency benefits coordinators closes today, Friday, May 28. **You still have time to complete it.** If you did not receive the survey, send an email to benefits.info@tn.gov.

As an ABC, the effort you put in and the feedback you provide is very important to the Benefits Administration team. Please note that the survey is anonymous and your thoughtful responses will be reviewed by BA leadership. **Thank you for your response!**

2022 Premiums Announcement

Benefits Administration will soon send to you and your appropriate agency heads, directors and fiscal officers, a memo that details the 2022 premiums and benefits decisions known at this point, following the Insurance Committee meeting held on May 27.

As many of you have asked about premiums for budgetary purposes, we wanted to send 2022 premium information to you as quickly as possible.

Note: The health insurance premium increase percentages listed below are in the aggregate; premium increases will vary slightly within the products and coverage tiers. For example, the employee+spouse tier for all plan options will have slightly higher premium increases, and most of the other coverage tiers will have slightly lower premium increases than the aggregate percentages listed below.

2022 Health Insurance:

Aggregate average active state and higher education employees and retirees – 3.2% premium increase.

Aggregate average local education employees and local education retirees – 2.5% premium increase.

Aggregate average local government employees and local government retirees – 4.4% premium increase.

2022 Voluntary Benefits:

Vision coverage: No premium increases for either the Basic or Expanded plans.

Dental coverage: Premiums will be announced soon for the Cigna Dental Care® Prepaid plan. The Dental DPPO plan vendor and premiums will be announced as soon as the procurement process is final.

COBRA Subsidy Update

Attention: We have received additional COBRA subsidy guidance related to retirees. You can find it online at <https://www.irs.gov/pub/irs-drop/n-21-31.pdf>. Watch for a separate email with further instructions.

COVID-19 Benefits and Vaccine Information Document (all plans)

We have made updates to the [Coronavirus Benefits and Vaccine Information from Partners for Health](#) document found by clicking the yellow bar at the top of the [Partners for Health website](#). For your reference, the current version is dated May 28, 2021. The updates include changes to member cost-sharing for medical telehealth programs through our carriers (MDLive/PhysiciansNow), and for COVID-19 medical treatment. **Please continue to share the link and/or document with members.**

FSA and L-FSA Carryover to Optum (state/higher ed only – excluding STOLA)

The carryover of medical flexible spending account and limited purpose flexible spending account balances from PayFlex to Optum Financial (Optum Bank) is complete. We had originally communicated this transfer would occur by July 1, 2021, so we are happy to make this announcement earlier than expected. The balance in members' FSAs or L-FSAs as of April 30, 2020, is the amount that was carried over to their respective Optum flex accounts.

If you had a medical FSA in 2020 but are now enrolled in the CDHP, you may not have a medical FSA but are allowed to have a L-FSA. This is the type of account into which your carryover funds were deposited. Funds in a L-FSA may only be used for qualified vision or dental expenses, per IRS rules.

You can see your account detail, including the amount that was carried over, by logging into www.optumbank.com/Tennessee and looking at the "Recent Transactions" section of your account. Members should have access to their full FSA and L-FSA balances by using their Optum debit cards or by [filing a claim for reimbursement](#).

DC-FSA Transition to Optum

Additionally, any remaining funds in member dependent care flexible spending accounts have been transitioned to Optum. A 12-month grace period for unused DC-FSA funds was added to plan years ending in 2020 or 2021. All DC-FSA claims should be sent to Optum.

ABC 2021 Annual HIPAA Training (state/higher ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **State and higher education departments/organizations have the month of June to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

May Deadline - ABC 2021 Annual HIPAA Training (local ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **Local education agencies have a few more days left in May to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent**, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

Here are the **2021 Annual Enrollment dates for 2022 benefits**:

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

State Offices and BA Service Center Closed

State offices and the BA Service Center will be closed Monday, May 31 for the Memorial Day holiday. Vendor office closings and the holiday hours are listed below.

Here are the vendor office closings and holiday hours:

ActiveHealth – Monday, May 31 – Closed

BlueCross BlueShield – Monday, May 31 – Closed

Cigna (medical and Dental Prepaid) – Monday, May 31 – Available 24/7

CVS Caremark – Monday, May 31 – Available 24/7

Davis Vision – Monday, May 31 – Closed

MetLife Dental DPPO – Monday, May 31 – Closed

Optum HERE4TN call center – Monday, May 31 – After hours EAP/Care team will be available

Optum Bank (Optum Financial) – Monday, May 31 – Closed (phone lines open back up at midnight on Monday)

POMCO/UMR: – Monday, May 31 – Closed

State/Higher Ed: MetLife Disability – Monday, May 31 – Closed

State/Higher Ed: Securian Financial (life insurance) – Monday, May 31 - Closed

We hope you have a wonderful weekend!

-Benefits Administration

End of message

May 21, 2021

The following email was sent to agency benefits coordinators today.

Survey Sent to Primary Agency Benefits Coordinators

On Monday, May 17, we sent the annual ABC survey to all primary ABCs. **We will send a reminder with the survey link again next Monday, May 24.** As an agency benefits coordinator, the effort you put in and the feedback you provide is very important to the Benefits Administration team. Please note that the survey is anonymous and your thoughtful responses will be reviewed by BA leadership. **We will close the survey at 5:30 p.m. on Friday, May 28.**

Optum Bank (Optum Financial) HSA Webinar

The next Optum Bank (Optum Financial) member webinar – **HSA Investing made easy** – will be held **May 28, starting at 11 a.m. CT.** The webinar is open to all HSA members. Yesterday, BA sent an email about the webinar to all members for whom we have an email address in Edison. **Please share the information below with your CDHP or Local CDHP health plan members.**

MARK YOUR CALENDAR FOR THIS WEBINAR!

FRIDAY, MAY 28, AT 11 a.m. CT

Join Optum Financial and learn about investing your HSA funds.

HSA investing made easy! Did you know that you can invest your health savings account (HSA) dollars once your account reaches a certain level? This webinar will walk you through our investing options to help you grow your money tax-free.

Join the webinar and hear directly from the experts at Optum Bank (Optum Financial) and the state's ParTNers for Health team. There will be time for Q&A following the presentation.

WHAT: HSA investing made easy

WHEN: Friday, May 28. Starts at 11 a.m. CT

HOW TO JOIN: When it's time, click the link:

<https://tn.webex.com/meet/brady.delander>

The webinar is designed for those members with a HSA. It will be recorded and made available online. No registration is required. Be sure to put a reminder on your calendar, and [click the link when it's time to join the webinar.](#)

QUESTIONS? Send us an email at benefits.info@tn.gov.

Benefits Administration Public Notice - Member Letter

For your reference, **attached** is a sample letter that was sent to 947 impacted members regarding an improper HIPAA disclosure. Should you receive questions from members who receive a letter, they are welcome to call the toll-free number included in the letter.

Reminder - 4Mind4Body Webinar (state only)

The 4Mind4Body series continues with the next webinar, **Mental Health Matters**, being held **Wednesday, May 26 from 11:30 a.m. – 12:30 p.m. CT**. Benefits Administration will send an email about the webinar to all state employees via Outlook prior to the webinar.

Please share the information below and attached flier which includes registration links for the upcoming four webinars.

**The 4Mind4Body series continues with the next webinar:
Mental Health Matters
Wednesday, May 26
11:30 a.m. – 12:30 p.m. CT**

This one-hour presentation will focus on the impact of COVID-19 and social unrest.

Topics include:

• Mental health challenges	• Recognizing signs and symptoms of underlying mental health conditions
• Social isolation	• What you can do for others
• Grief and loss	• Stress, anxiety and depression
• Self-care strategies	• Available resources

Click the link in the attached flier to register or click this link below:

<https://tn.webex.com/tn/onstage/g.php?MTID=e589046b301dc980414ab810d9766c979>

*Registration is required for all webinar sessions. Sessions will **not** be recorded. If Internet Explorer doesn't work to register, you may need to try a different browser.*

Find information at tn.gov/PartnersforHealth under Other Benefits > EAP here:

<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Questions? Email partners.wellness@tn.gov

Reminder - ABC 2021 Annual HIPAA Training (local ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **Local education agencies have the month of May to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

Here are the **2021 Annual Enrollment dates for 2022 benefits**:

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

Edison Down for Maintenance

Edison will be performing scheduled system maintenance this Sunday, May 23 from 6 a.m. - 10 p.m. CT. During this time, users will not be able to log in.

Attachments: Member Notification Letter
4mind4body webinars

End of message



STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
BENEFITS ADMINISTRATION

312 Rosa L. Parks Avenue
Suite 1900 William R. Snodgrass Tennessee Tower
Nashville, Tennessee 37243-1102

Butch Eley
COMMISSIONER

Phone: (615) 741-3590 or (800) 253-9981
Fax: (615) 253-8556 Email: benefits.administration@tn.gov

Laurie Lee
EXECUTIVE DIRECTOR

[Date]

[Member Name]

[Address 1 Here]

[Address 2 Here]

[City, State Zip Code]

Dear [Name of Member affected]:

Protecting our members' health information is a priority for Benefits Administration, and we take any potential misuse of your health information very seriously. I am writing to provide you with important information about a recent improper disclosure of your personal information from Benefits Administration. This breach occurred on April 22, 2021, and we became aware of this breach on April 27, 2021. The breach occurred as follows:

*On April 22, 2021, a retiree covered under our insurance plan contacted our Service Center to request a copy of his/her invoice. On the same day, a staff member accidentally emailed invoices associated with other members, including you, to this retiree. The retiree should not have received the information of other members. Your invoice included your name, address, insurance ID number and the type of insurance in which you are enrolled. The invoice did **not** disclose your Social Security number, clinical or banking information.*

We continue to review our policies and procedures to ensure this does not happen again. Our staff members have been retrained on the importance of protecting our members' privacy.

We encourage you to take appropriate measures to prevent and detect any misuse of your information. Call the toll-free number of any one of the three major credit bureaus listed below to place a fraud alert on your credit report. This can help prevent an identity thief from opening additional accounts in your name. As soon as the credit bureau confirms your fraud alert, the other two credit bureaus will automatically be notified to place alerts on your credit report, and all three reports will be sent to you free of charge.

- **Equifax:** 1-800-525-6285; www.equifax.com; P.O. Box 740241, Atlanta, GA 30374-0241.
- **Experian:** 1-888-EXPERIAN (397-3742); www.experian.com; P.O. Box 9532, Allen, TX 75013.

- **TransUnion:** 1-800-680-7289; www.transunion.com; Fraud Victim Assistance Division, P.O. Box 6790, Fullerton, CA 92834-6790.

We take very seriously our role of safeguarding your personal information and using it in an appropriate manner. Benefits Administration apologizes for the stress and worry this situation may cause you and is doing everything it can to rectify the situation.

We have established a toll-free number to call us with questions and concerns about the disclosure of your personal information. You may call 1-866-252-1523 during normal business hours with any questions you have. You may also send questions via email to benefits.privacy@tn.gov or write to Benefits Administration, ATTN: HIPAA Privacy & Security Officer, 1900 WRS Tennessee Tower, 312 Rosa L. Parks Avenue, Nashville, TN 37243.

We are standing by and ready to assist you in any way.

Sincerely,

Chanda Rainey, RHIA
Director of HIPAA Compliance
Department of Finance and Administration
Benefits Administration
chanda.rainey@tn.gov

SAMPLE



4MIND4BODY LUNCH AND LEARN

Mental Health Matters

[Click here to register](#)

Wednesday, May 26

11:30 a.m. – 12:30 p.m. CT

One-hour presentation for employees focused on the impact of COVID-19 and social unrest.

Topics include:

- Mental health challenges
- Social isolation
- Grief and loss
- Self-care strategies
- Available resources
- Recognizing signs and symptoms of underlying mental health conditions
- What you can do for others
- Stress, anxiety and depression

A Safe and Savvy Summer

[Click here to register](#)

Thursday, July 15

11:30 a.m. – 12:30 p.m. CT

School's out for summer! But you can still learn about staying safe and healthy. Get tips on how to keep cool and hydrated in the blazing temps. Find ways to save your skin from biting bugs and scorching sun.

Suicide Prevention

[Click here to register](#)

Thursday, Sept. 16

11:30 a.m. – 12:30 p.m. CT

As suicide is the 10th leading cause of death in the United States, suicide prevention must be taken seriously. This training program uses lecture and group discussion to raise awareness of the risk factors of suicide and how to intervene if you believe someone is at risk.

Participants will:

- Raise awareness of suicide warning signs
- Identify resources for yourselves and others
- Identify facts and dispel myths about suicide
- Increase awareness of how suicide impacts Lesbian, Gay, Bisexual, Transgender (LGBT) people
- Discuss how depression, anxiety and substance and alcohol misuse impact the risk of suicide
- Discuss how to use QPR model (Question, Persuade, Refer) to intervene with someone at risk for suicide

Cold Weather Exercise & Stretching

[Click here to register](#)

Wednesday, Nov. 17

11:30 a.m. – 12:30 p.m. CT

Don't let cold weather slow you down. You don't have to stop being active when the weather turns cold. You just have to prepare for it. As a country, we sit a lot – whether it's at work or getting around. This, plus the cold weather, can affect our bodies over time. We'll also go over some stretches you can do sitting or standing. Are you ready to get up and get moving? Join us!

All sessions available **via webinar**. Pre-registration required.

[Click here for more information](#)



#4Mind4Body, Mental Health America



May 14, 2021

The following email was sent to agency benefits coordinators today.

ABC Conference Call Notes

The combined May 11 ABC conference call notes are **attached**. You will also find them posted on the [ABC webpage](#) under **Conference Call Notes**.

Attached you will also find the slides from this month's ABC conference call. The slides are for ABC use only and not for distribution.

4Mind4Body Webinar (state only)

The 4Mind4Body series continues with the next webinar, **Mental Health Matters**, being held **Wednesday, May 26 from 11:30 a.m. – 12:30 p.m. CT**. Benefits Administration will send an email about the webinar to all state employees via Outlook prior to the webinar.

You are welcome to share the information below and **attached flier which includes registration links for the upcoming four webinars.**

The 4Mind4Body series continues with the next webinar:

Mental Health Matters

Wednesday, May 26

11:30 a.m. – 12:30 p.m. CT

This one-hour presentation will focus on the impact of COVID-19 and social unrest.

Topics include:

• Mental health challenges	• Recognizing signs and symptoms of underlying mental health conditions
• Social isolation	• What you can do for others
• Grief and loss	• Stress, anxiety and depression
• Self-care strategies	• Available resources

Click the link in the attached flier to register or click this link below:

<https://tn.webex.com/tn/onstage/g.php?MTID=e589046b301dc980414ab810d9766c979>

Registration is required for all webinar sessions. Sessions will **not** be recorded. **If Internet Explorer doesn't work to register, you may need to try a different browser.**

Find information at [tn.gov/PartnersforHealth](https://www.tn.gov/PartnersforHealth) under Other Benefits > EAP here:

<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Questions? Email partners.wellness@tn.gov

ABC 2021 Annual HIPAA Training (local ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. Local education agencies have the month of May to complete the online HIPAA class.

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

Here are the **2021 Annual Enrollment dates for 2022 benefits:**

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

Attachment: 4mind4body webinars

End of message



4MIND4BODY LUNCH AND LEARN

Mental Health Matters

[Click here to register](#)

Wednesday, May 26

11:30 a.m. – 12:30 p.m. CT

One-hour presentation for employees focused on the impact of COVID-19 and social unrest.

Topics include:

- Mental health challenges
- Social isolation
- Grief and loss
- Self-care strategies
- Available resources
- Recognizing signs and symptoms of underlying mental health conditions
- What you can do for others
- Stress, anxiety and depression

A Safe and Savvy Summer

[Click here to register](#)

Thursday, July 15

11:30 a.m. – 12:30 p.m. CT

School's out for summer! But you can still learn about staying safe and healthy. Get tips on how to keep cool and hydrated in the blazing temps. Find ways to save your skin from biting bugs and scorching sun.

Suicide Prevention

[Click here to register](#)

Thursday, Sept. 16

11:30 a.m. – 12:30 p.m. CT

As suicide is the 10th leading cause of death in the United States, suicide prevention must be taken seriously. This training program uses lecture and group discussion to raise awareness of the risk factors of suicide and how to intervene if you believe someone is at risk.

Participants will:

- Raise awareness of suicide warning signs
- Identify resources for yourselves and others
- Identify facts and dispel myths about suicide
- Increase awareness of how suicide impacts Lesbian, Gay, Bisexual, Transgender (LGBT) people
- Discuss how depression, anxiety and substance and alcohol misuse impact the risk of suicide
- Discuss how to use QPR model (Question, Persuade, Refer) to intervene with someone at risk for suicide

Cold Weather Exercise & Stretching

[Click here to register](#)

Wednesday, Nov. 17

11:30 a.m. – 12:30 p.m. CT

Don't let cold weather slow you down. You don't have to stop being active when the weather turns cold. You just have to prepare for it. As a country, we sit a lot – whether it's at work or getting around. This, plus the cold weather, can affect our bodies over time. We'll also go over some stretches you can do sitting or standing. Are you ready to get up and get moving? Join us!

All sessions available **via webinar**. Pre-registration required.

[Click here for more information](#)



#4Mind4Body, Mental Health America



May 7, 2021

The following email was sent to agency benefits coordinators today.

ABC May Conference Calls Next Week!

The next monthly ABC conference call will be held May 11. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, May 11 at 8:30 a.m. CT
- **Local Ed** – Tuesday, May 11 at 10 a.m. CT
- **Central State** – Tuesday, May 11 at 12:30 p.m. CT
- **Local Government** – Tuesday, May 11 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda or below.

To join the ABC Conference Call - **Click on this LINK:**

<https://tn.webex.com/meet/joan.williams>

If you are only calling in to listen and not using a computer, please use the following phone number and access code (**note – this information recently changed**):

+1-415-655-0001 US TOLL

Access code: 160 068 7633

COBRA Subsidy Reminder

As a reminder, if your agency has employees who qualify for the COBRA subsidy, **the deadline is May 11, 2021 to complete steps 2 and 3 as outlined in the memo sent to ABCs. Please be sure to submit your spreadsheet as an Excel file – not as a PDF.**

If you do **not** have any employees who were involuntarily termed (for any reason, including abolished position, reduction in force and/or termination for cause except for gross misconduct), had a reduction in hours or moved from full-time to part-time, please respond by email (Zendesk) to let BA know as we are tracking this information.

Materials Updates

Attached is a pharmacy flier about medication adherence you can share with health plan members. Next week, Benefits Administration will send an email with this information to those members for whom we have an email address in Edison.

ABC 2021 Annual HIPAA Training (local ed only)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **Local education agencies have the month of May to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the ParTNers YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

2021 Annual Enrollment Dates

The **2021 Annual Enrollment dates for 2022 benefits** have been announced:

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

Edison Down for Maintenance

Edison will be performing scheduled system maintenance this Sunday, May 9 from 6 a.m. - 10 p.m. CT. During this time, users will not be able to log in.

Attachment: Caremark Medication Adherence Flier

End of message



Your prescriptions

Get the most from your medication



Taking your medication as directed helps you stay healthier. These tips can keep you on track.

Fill your prescriptions on time. With more than 68,000 locations, there's always one nearby, and many offer online accounts or services to automatically refill your medicines.

- **Pick up your refills at any Network Pharmacy.** Choose from more than 68,000 pharmacies in the 30-day network and 30,000 in the 90-day network
- **Get your 90-day supply of medication from a Retail-90 pharmacy.** To find one, go to info.caremark.com/stateoftn. Click on "Retail-90 Pharmacy List" to choose one of the many locations nationwide. When you fill a 90-day supply of your eligible medicines through mail order or at a Retail-90 pharmacy, you may have a lower copay or coinsurance*, depending on your health plan
- **Have refills delivered to your door.** You'll pay just one copay for a 90-day supply with no-cost shipping from CVS Caremark® Mail Service Pharmacy. Many retail pharmacies offer delivery as well
- **Let us manage your refills.** Sign up for automatic refills at [Caremark.com](https://caremark.com) or in our mobile app

Stick to the schedule prescribed by your doctor. This helps your medicine do its job and prevents hospital visits. Talk to your doctor or pharmacist if you have questions.

Start a reminder system. Set your mobile device or computer to tell you when it's time to take your medication. Writing reminders on sticky notes or your calendar works, too.



Get help for side effects.

If you have any side effects, don't stop taking your medication. Call your doctor or contact a pharmacist with the *Ask a Pharmacist* tool at [Caremark.com](https://caremark.com).

To learn more, go to info.caremark.com/stateoftn or our mobile app.

Adherence to your medication as prescribed by your doctor may greatly improve health outcomes. A 90-day supply may also save you and your plan money.

*Copayment, copay or coinsurance means the amount a member is required to pay for a prescription in accordance with a Plan, which may be a deductible, a percentage of the prescription price, a fixed amount or other charge, with the balance, if any, paid by a Plan. Your privacy is important to us. Our employees are trained regarding the appropriate way to handle your private health information.

April 30, 2021

The following email was sent to agency benefits coordinators today.

2021 Annual Enrollment Dates

The **2021 Annual Enrollment dates for 2022 benefits** have been announced:

- **State/Higher Education:** Friday, October 1-Friday, October 15
- **Local Education/Local Government/Retirees:** Friday, October 1-Friday, October 29

2022 premiums and any benefits changes will be relayed to ABCs as soon as this information is available. Members will find Annual Enrollment information posted on the ParTNers for Health website and mailed to them in September 2021.

COBRA Subsidy Information

On Tuesday, April 27, Benefits Administration emailed information to all ABCs about the COBRA Premium Subsidy Provision available to eligible employees due to the American Rescue Plan Act. *As a reminder, if your agency has employees who qualify for the subsidy, **the deadline to complete steps 2 and 3 as outlined in the memo is May 11, 2021. Please be sure to submit your spreadsheet as an Excel file – not as a PDF.***

If you do not have any employees who were involuntarily termed (for any reason, including abolished position, reduction in force and/or termination for cause except for gross misconduct), had a reduction in hours or moved from full-time to part-time, please respond by email (Zendesk) to let BA know as we are tracking this information.

Premium Holiday Information (state only)

Attached are talking points for your reference about the upcoming health insurance premium holiday for state employees and COBRA members. On Monday, May 3, Benefits Administration will send an email and a letter from Commissioner Eley about the premium holiday to all state employees.

Materials Updates

- **Updated versions of the Plan Documents** are posted on the [ABC webpage](#) by plan type. Please refer to and reference these versions going forward. Link to the 2021 Plan Document is below.

State/Higher Ed: <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/spd2021.pdf>

Local Ed: <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/lepd2021.pdf>

Local Gov: <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/lgpd2021.pdf>

- **State/Higher Ed:** Optum Bank video and presentation slides for the April 23 webinar, **IRS approved expenses – How to find on the website and interpret it**, are posted on the Flexible Benefits webpage for HSA, medical FSA and L-FSA members. [CLICK HERE TO WATCH THE RECORDING](#). To view the slideshow presentation, [CLICK HERE](#).
- **Higher Ed/Local Ed/Local Gov:** The **External Agency Calendar** found on the [ABC webpage](#) has been updated for May and is posted under **Edison Information**.

[ABC 2021 Annual HIPAA Training \(local ed only\)](#)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **Local education agencies have the month of May to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the Partners YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

Attachment: Premium holiday talking points ABCs

End of message

State/Higher Ed: Premium Holiday Info for State, Higher Ed Employees Only

On Monday, May 3, BA will send the premium holiday letter about June coverage to state employees enrolled in state health insurance by email.

BA will also send the letter to higher education to distribute.

Here is more information about the premium holiday:

What?

- On December 4, Benefits Administration recommended and the State Insurance Committee voted to give all active state and higher education employees **a premium holiday for June 2021 coverage**.
- This means there will be no deduction for the health insurance premium this May.
- The premium holiday is for the health insurance (BCBST & Cigna) premiums only and will not include voluntary benefits. Premiums for dental, vision, voluntary life and disability will still be collected for June.
- The premium holiday is for active employees and COBRA participants only and does not impact retiree premiums.

Why?

- For the past several years, insurance claims in the state plan have been lower than expected.
- Since we are self-insured, a premium holiday allows us to give back to our employees some of the surplus money on a one-time basis while maintaining sufficient reserves needed to operate the state health insurance plan.

When?

No premiums for health insurance will be deducted from:

- May 31 paycheck for state employees;
- A May paycheck for higher education employees (depending on payroll);
- May direct-bill invoices for state and higher ed employees; and
- June 15 draft sent by BA to higher education administration.

Additional Information for BASC/ABCs:

- Departments will not pay the 80% portion for the June insurance premium. Agency budgets will be adjusted to reflect these non-recurring savings in FY 2021.
- There is no stipulation that employees have to work a specific amount of time to be eligible. If they are enrolled in coverage, they will not be charged premiums regardless of when their coverage began.
- **Higher Ed:** The employees WILL NOT show on the premiums due report for medical, unless there is a retroactive change for another month.
- **Higher Ed:** You may still see charges for medical coverage on the June 15 draft for any retroactive changes.

April 23, 2021

The following email was sent to agency benefits coordinators today.

COBRA Subsidy

You will receive an email next week asking for a spreadsheet of people eligible for the Consolidated Omnibus Budget Reconciliation Act or COBRA subsidy. We will include instructions with the email on what information is needed and how to provide it to us.

BlueCross BlueShield Settlement

Benefits Administration has been made aware of a BCBS lawsuit settlement. It is not clear whether any members of our State Group Insurance Plan are included in this settlement. Benefits Administration is not a party to the case and is not responsible for issuing notices to those included in the settlement.

The settlement website www.BCBSsettlement.com has a section of questions and answers. Please refer your members to the settlement website for additional information. BCBST has asked that plan members not contact them or any member of their staff regarding this settlement since the class notice and claims administration process is being managed by the lawsuit plaintiffs and their administrator, JND Legal Administration.

Materials Updates

Life insurance sample certificates for basic term life/basic AD&D, group voluntary term life and voluntary AD&D have all been updated and posted on the [Publications webpage](#) under the **Life Insurance** drop down. Please reference and refer members to these updated versions going forward.

Reminder - ABC 2021 Annual HIPAA Training (local gov)

All primary and back-up ABCs and directors who have access to Edison are required to take annual Health Insurance Portability and Accountability Act or HIPAA training. **Local government agencies have the month of April to complete the online HIPAA class.**

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator>ELM>Learning Home>Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000)> ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the Partners YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

End of message

April 16, 2021

The following email was sent to agency benefits coordinators today.

ABC April Conference Call Notes

The combined April 13 ABC conference call notes are **attached**. You will also find them posted on the [ABC webpage](#) under **Conference Call Notes**.

Attached is a PDF of the Cigna Dental Prepaid Plan provider search instructions. These instructions are also posted on the Cigna splash page found here:

<https://www.cigna.com/sites/stateoftn/dhmo-prepaid-plan-highlights.html>

We've also **attached a PDF** of the two slides presented about the COBRA subsidy information we have available at this time. This information is also included in the conference call notes. Benefits Administration has also created a query to run to get a list of those who terminated during the COBRA subsidy time period: **TN_BA432_EMPLS_TERMED_BY_DATE**. It will be available in Edison on Monday, April 19.

The following **COBRA subsidy resources** are in the April 13 ABC conference call notes and included below for your information. BA will continue to share information as additional guidance is received.

- <https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy>
- DOL link to FAQs and model notices for COBRA premium assistance under the American Rescue Plan Act of 2021
- <https://www.irs.gov/pub/irs-drop/n-09-27.pdf> - Notice 2009-27 – IRS guidance issued on March 31, 2009 for the 2009 subsidy

Optum Bank Member Webinar (state/higher ed only)

For HSA, FSA and L-FSA members, Optum Bank will hold a webinar, **IRS Approved Expenses – How to Find on the Website and Interpret It, on April 23 starting at 11 a.m. CT.**

****You can share the information below with your members.****

Join Optum Bank (Optum Financial) and find out what you can buy with your HSA, FSA and/or L-FSA.

ParTNers for Health wants to make it easy for you to manage your accounts, whether that is a health savings account (HSA), flexible spending account (FSA) and/or limited purpose flexible spending account (L-FSA). It is important to know what expenses are approved by the IRS.

Join our webinar and learn about qualified medical expenses, where to find the information on the website and how to interpret it. Hear directly from the experts at Optum Bank (Optum Financial) and the state's ParTNers for Health team.

WHAT: IRS-Approved Expenses: How to find what you need on the website and interpret it

WHEN: Friday, April 23, starts at 11 a.m. CT and lasts approximately one hour

HOW TO JOIN: When it's time, click the link: <https://tngov.webex.com/meet/BDelander>

Optum Bank Member Webinar (local ed/local gov only)

For HSA members, Optum Bank will hold a webinar, **IRS Approved Expenses – How to Find on the Website and Interpret It**, on April 23 starting at 11 a.m. CT.

****You can share the information below with your members.****

Join Optum Bank (Optum Financial) and find out what you can buy with your HSA.

ParTNers for Health wants to make it easy for you to manage your accounts, whether that is a health savings account (HSA), flexible spending account (FSA) and/or limited purpose flexible spending account (L-FSA). It is important to know what expenses are approved by the IRS. *(This webinar is designed for HSA, FSA and L-FSA members. FSA and L-FSA are only available to central state and higher education employees).*

Join our webinar and learn about qualified medical expenses, where to find the information on the website and how to interpret it. Hear directly from the experts at Optum Bank (Optum Financial) and the state's ParTNers for Health team.

WHAT: IRS-Approved Expenses: How to find what you need on the website and interpret it

WHEN: Friday, April 23, starts at 11 a.m. CT and lasts approximately one hour

HOW TO JOIN: When it's time, click the link: <https://tngov.webex.com/meet/BDelander>

Materials Updates (state/higher ed only)

Life insurance sample certificates for basic term life/basic AD&D, group voluntary term life and voluntary AD&D have all been updated and posted on the [Publications webpage](#) under the **Life Insurance** drop down. Please reference and refer members to these updated versions going forward.

Materials Updates (all plans)

An updated version of the **Cigna dental handbook** has been posted on the ParTNers website on the [Publications webpage](#) under Dental Prepaid (DHMO), titled **2021 Prepaid Plan – Cigna**. The updated version includes the revised dental plan provider search instructions.

Reminder - ABC 2021 Annual HIPAA Training (local gov)

All primary and back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. Local government agencies have the month of April to complete the online HIPAA class.

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current version or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator>ELM>Learning Home>Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000)> ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on the Partners YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

Edison Down for Maintenance

Edison will be performing scheduled system maintenance on Saturday, April 17 and Sunday, April 18. This maintenance will last from 6 a.m. on Saturday until 12 p.m. CT on Sunday. During this time, users will not be able to log in. This message is posted on the Edison Portal.

Attachment: Cigna Find A Dentist Instructions
COBRA Subsidy Slides

End of message

Are you considering the Cigna DHMO plan? Need help finding a DHMO dentist prior to enrollment? Check out my CIGNA for a listing of DHMO dentist specific to the “State of TN” plan.

It's easy to look up a Cigna Dental Care DHMO dentist. (We have set up a special account for individuals who are considering the DHMO Dental plan)

Alert*****this site id/password has been created for use by all SOT participants to view contracted DHMO dentists. You must not change and or request a reset of this id/password.

Visit www.myCigna.com

Enter the below information.

User ID = Dhmo01

Password = Stateoftn@1

Click “Login”

Once you have logged into myCigna.com

The search will automatically search for providers in Nashville, TN. You can edit by hovering over the link that states “find care and cost estimates in Nashville, TN 37219”. You can then edit and input your specific search criteria.

You may also further customize your search area by using the map to the right of your screen. You will use the (+ or -) feature at the top of the map to expand or reduce your search area.

1. Click on “Find Care and Cost” located on the tool bar at the top of the screen.
2. Click on “Doctor Type”.
3. You can then enter the provider type you are looking for such as “Dentist” or you can also look under Popular Doctor Types / All Doctor Types for the various dental provider types. You can also search by name.
4. Once you input and or click on the provider type the provider lists will appear.
5. You can print and save a PDF by clicking on “Print/Save PDF”.

***Please note each provider will indicate if they are accepting and or not accepting new patients.

This search will provide you with a listing of dental providers participating in the network specific to the State of TN dental plan.

Operations

COBRA Subsidy

- American Rescue Plan Act passed in March 2021
- Section 9501 provides for COBRA premium assistance for eligible individuals to continue their health benefits
- Covers 100% of the COBRA premium
- The premium subsidy runs from April 1, 2021 through September 30, 2021
- Eligible individuals must be eligible for COBRA due to an involuntary termination of employment or a reduction in hours that caused the employee to lose insurance eligibility
- Individuals are NOT eligible if they are eligible for other group coverage, such as through a new employer's plan or a spouse's plan or if they are eligible for Medicare
- Covers anyone whose 18-month COBRA eligibility period extends past April 1st, so we will be looking back to people who became eligible for COBRA beginning November 1st, 2019
- They are eligible whether or not they enrolled in COBRA when first eligible and the coverage does not have to be retroactive to their COBRA eligibility date

Operations

COBRA Subsidy (continued)

- We will be requesting a list of eligible individuals from all agencies
- We are waiting for clarification on if we must notify all terminated employees since the eligibility period began, or if we can just send notification and applications to employees that the agencies deem eligible
- We will be updating our COBRA notice that goes out to employees that are terminated during this eligibility period
- Non-State Agencies: Enter all involuntary terms going forward with the action/reason TER/XIT - X-Benefits Emp Involunt Term so we can more easily identify these individuals
- We must notify all eligible individuals by May 31

April 9, 2021

The following email was sent to agency benefits coordinators today.

ABC April Conference Calls – Webinar Link and Dial-In Number Have Changed

The next monthly ABC conference call will be held April 13. Benefits Administration staff will join you remotely via WebEx.

***** NOTE *** The webinar link and dial-in number have changed. Use the link and information in the attached agenda and below. Updated webinar instructions are also attached.**

- **Higher Ed** – Tuesday, April 13 at 8:30 a.m. CT
- **Local Ed** – Tuesday, April 13 at 10 a.m. CT
- **Central State** – Tuesday, April 13 at 12:30 p.m. CT
- **Local Government** – Tuesday, April 13 at 2 p.m. CT

To join the ABC Conference Call - **Click on the NEW LINK:**

<https://tn.webex.com/meet/joan.williams>

If you are only calling in to listen and not using a computer, please use the following phone number and access code (**note – this information has changed**):

+1-415-655-0001 US TOLL

Access code: 160 068 7633

Verifying HIPAA Reminder

Prior to releasing protected health information to ABCs, Benefits Administration (BA) will ask the ABC for the required information to identify the member. There are four elements that must be verified: Full Name, Full Address (including state and zip code), Date of Birth and Edison ID or last four digits of Social Security number. This applies to all calls, Zendesk tickets, chats and emails. Our members are placing their trust in us to preserve the privacy of their most sensitive and personal information. Compliance is not an option, it is required. Be prepared to provide all four member data elements when contacting BA. Thank you for your commitment to protecting our members' privacy.

Materials Updates

Attached is an updated **Vendor Contact List** you can use for materials and benefits fairs. You can find this updated version on the [ABC webpage](#), under Conference Call Notes, Vendor Contact List: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf.

Please do not share this document with members as it is for ABC use only.

Reminder - ABC 2021 Annual HIPAA Training (local gov)

All primary and back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. Local government agencies have the month of April to complete the online HIPAA class.

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current versions or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80 percent** correct, otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator>ELM>Learning Home>Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000)> ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on YouTube channel).

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

Attachments: Updated WebEx Login Instructions
2021 Vendor Contact List

End of message

Vendor Contact List for ABCs – Benefits Fairs/Materials

Health		
BlueCross BlueShield of Tennessee		
Amy Jordan	(423) 535-5788	Amy_Jordan@bcbst.com
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets/materials	(615) 595-3134	Celeste.sims@cigna.com
Health Savings Account (HSA) and FSAs for State and Higher Education		
PayFlex (contract ended 2020)		
Hira Pahore – ABC HSA questions/FSA questions (ST/HE only)	(860) 273-7614	stateoftennessee@payflex.com Email address is only for ABCs, not members
Optum Financial		
Linnie Stelk (benefits fairs/materials)	(952) 687-4260	Linnie.stelk@optum.com
ABC HSA questions/FSA questions(ST/HE only)	(800) 294-6620 (M-F, 7-6 CT)	accountservices@optum.com Email address is only for ABCs, not members
Dental		
Cigna		
Deb Williams – East TN	(860) 902-2815	Deborah.Williams@Cigna.com
Cindy Sexton – Middle TN	(615) 595-3389	Cynthia.Sexton@Cigna.com
Cato Johnson – West TN	(901) 748-4130	Cato.Johnson@Cigna.com
Celeste Sims – packets and materials	(615) 595-3134	Celeste.sims@Cigna.com
MetLife		
Joe Carroll	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Wellness Program		
ActiveHealth Management		
Matt Berte	(212) 479-0483	MBerte@activehealth.com
Employee Assistance Program (EAP)/Behavioral Health		
Optum		
Vanessa Clark	(763) 321-2530	Vanessa.clark@optum.com
Matt Cramer	(763) 797-2743	matthew.cramer@optum.com
Group Term Life Insurance		
Securian Financial (Minnesota Life)		
Michael Kretman (benefits fairs/materials)	(651) 665-3935 (651) 665-4128	benefitfairs@securian.com
Vision		
Davis Vision		
Larry Sheehan (benefits fairs/materials)	(508) 813-4211	lsheehan@davisvision.com
Corinne Campbell (benefits fairs/materials)	(516) 965-8582	Corinne.campbell@davisvision.com
Disability (state and higher education)		
MetLife		
Joe Carroll	(770) 407-2495 (fax number)	StateofTennessee@metlife.com
Pharmacy		
CVS Caremark		
Danielle McKie	(615) 981-2123	Danielle.Mckie@cvshealth.com

WebEx Login Instructions

To join the ABC Conference Call:

Click on the **NEW WEBINAR LINK:**

<https://tn.webex.com/meet/joan.williams>

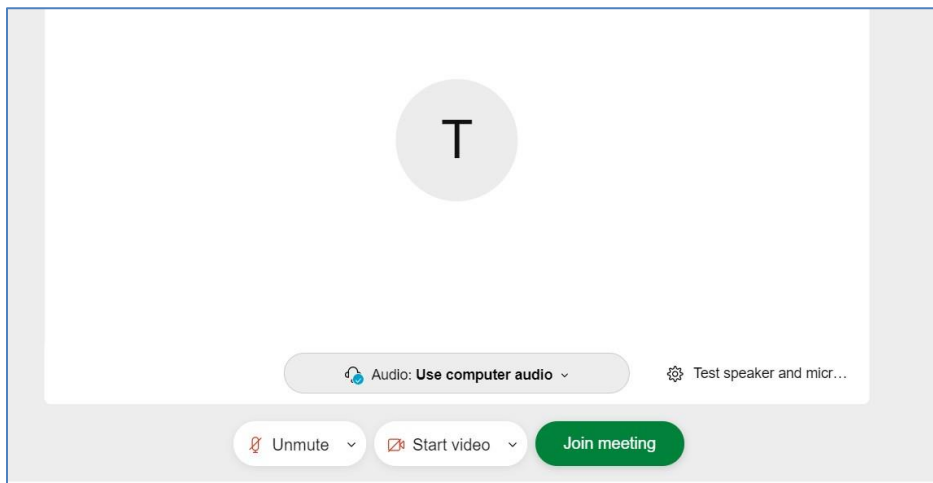
If you don't have WebEx installed on your computer, you can run a temporary application. The system will prompt you to run the temporary application.

You will see **Joan Williams's Personal Room**

You will be asked to enter your name and email. Then click **Join meeting (see image below)**.

You may see a pop up asking you to choose your phone and video connections, or it will automatically connect you based on prior settings.

- You may see a preview screen with microphone and video button symbols
- Turn off/mute your video option/button
- You can click on the down arrow to change your audio option (see below)



For **Audio Connection**, you have a few choices:

- Call me (**recommended – enter the number you want the system to call**)
- Call using computer audio (if you have a headset)
- I will call in

Chat is on the bottom right hand side.

If you are only calling in to listen and **not** using a computer, please use the following phone number and access code (**note – the phone number and access code have changed**):

+1-415-655-0001 US TOLL

Access code: 160 068 7633

Tips:

If you dial in using your phone, long distance charges may apply.

If you choose “call me” you can put any number into the box and click the box that says connect audio. The system will call you.

If you choose “I will call in” the phone number you need to dial will “pop up” on the screen and you will need to use the access code given to you in the pop-up box. This phone number and access code is also listed above.

We do not recommend using the “call using computer” option unless you are using a headset connected to your computer.

If you call in using the 415-655-0001 telephone number, you will not need an attendee id number. You can just push the pound key.

FAQS**Do I have to be sitting at my computer to participate, or can I just call in?**

No, you do not have to be sitting at your computer. You can call in using the following information:

+1-415-655-0001 US TOLL

Access code: 160 068 7633

Will the login information always be the same for each call/webinar going forward?

Yes, unless otherwise noted prior to the meeting.

April 1, 2021

The following email was sent to agency benefits coordinators today.

Cigna Virtual Care Data Card Mailing

Recently, Cigna mailed a letter and brochure to some members in the Memphis area which included a data card members could use to access virtual care (MDLIVE Telehealth) with their wireless carriers. If members have questions, they can call Cigna at 800.997.1617 or call the number found on the back of the data card. For your reference, **attached** are samples of the letter and brochure.

Materials Updates (state/higher ed)

For members who could not attend the March 31 Optum Bank (Optum Financial) webinar on **How to Substantiate Debit Card Transactions**, a link to the webinar video has been posted on the [Flexible Benefits webpage](#) along with the presentation slides. Here is a direct link to the recording found on our Partners YouTube channel: <https://www.youtube.com/watch?v=TIC-tUb8dAo>

COVID Benefits and Vaccine Information Document (all plans)

We have made updates to the [Coronavirus Benefits and Vaccine Information from Partners for Health](#) document found by clicking the yellow bar at the top of the [Partners for Health website](#). For your reference, the current version is dated April 1, 2021, and includes general updates. **Please continue to share the link and/or document with members.**

Reminder - ABC 2021 Annual HIPAA Training (local gov)

All primary and back-up ABCs and directors who have access to Edison are required to take annual HIPAA training.

Local government agencies (LGA) can begin taking the online HIPAA class today, April 1. LGA ABCs have the month of April to complete the training.

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current versions or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80%** correct otherwise you will be required to take the quiz again.

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator>ELM>Learning Home>Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000)> ABC_HIPAA_2021.

For further instructions on accessing HIPAA annual training, please click the link below to watch a video (found on YouTube channel) or follow instructions below.

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

State Offices and Benefits Administration (BA) Service Center Closed Friday, April 2

State offices and the BA Service Center will be closed Friday, April 2.

We hope you have a great weekend!

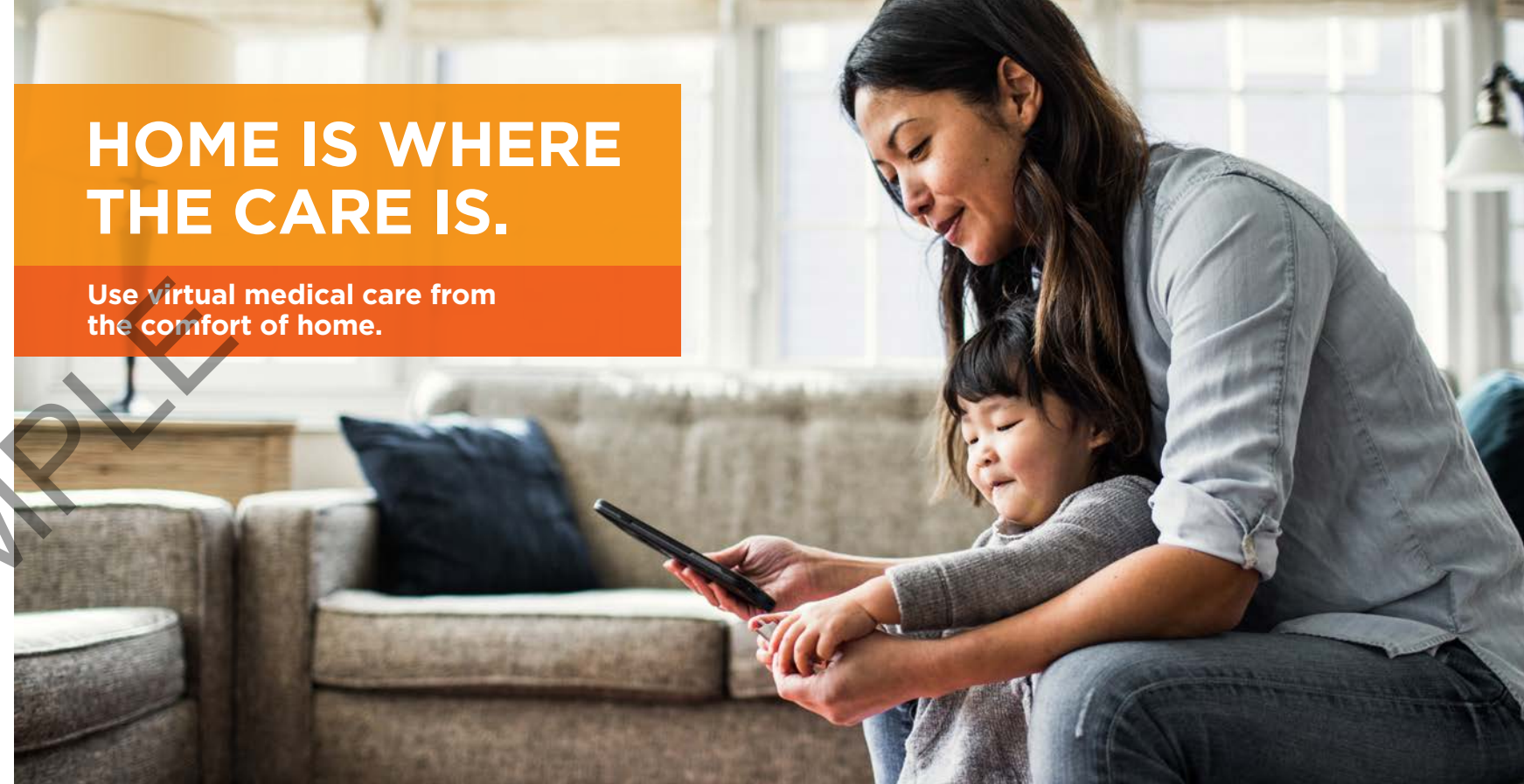
Attachments: Cigna Letter
Cigna Brochure

End of message



HOME IS WHERE THE CARE IS.

Use virtual medical care from the comfort of home.



Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A primary care provider referral is not required for this service.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK-HP-APP-1 et al. (CHLIC); OR-HP-POL38 02-13 (CHLIC); TN-HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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Together, all the way.®



937201 d 12/20

Offered by Cigna Health and Life Insurance Company or its affiliates.

Virtual care your way.

When staying home feels like the safest place to be right now, consider using virtual care. It's a safe and convenient way to speak with a medical provider by phone or video chat. It's available whenever and wherever is most convenient for you.

Get care on demand with virtual care.

- › Access care from just about anywhere, via video or phone, 24/7/365 – even on weekends and holidays.
- › Connect with board-certified doctors and pediatricians.
- › Have a prescription sent directly to your local pharmacy, if appropriate.
- › Save money. Virtual care for minor medical conditions costs less than ER or urgent care visits, and maybe even less than an in-office primary care provider visit.

Board-certified doctors and pediatricians can diagnose, treat and prescribe most medications for minor medical conditions, such as:

- › Allergies
- › Cold and flu
- › Constipation
- › Diarrhea
- › Earaches
- › Headaches
- › Pink eye
- › Skin issues
- › Urinary tract infections

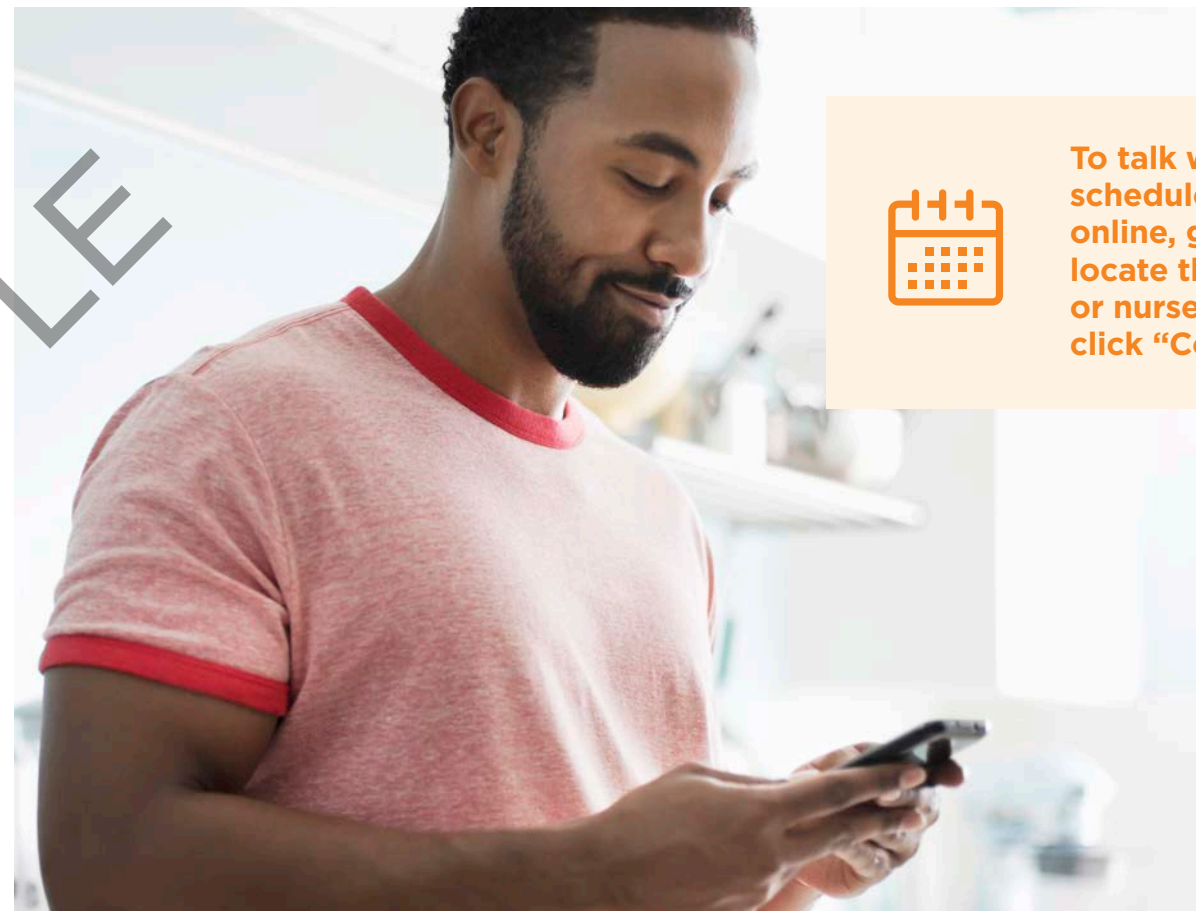
MDLIVE providers can also conduct virtual wellness screenings.

You have options.

Contact your in-network provider for a virtual care visit. Or, visit **myCigna.com** to connect with a virtual care provider with MDLIVE.

You can also call **MDLIVE** at 888.726.3171.*

* Availability may vary by location and plan type and is subject to change. See vendor sites for details.



To talk with a doctor or schedule an appointment online, go to myCigna.com, locate the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.”

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.



RETURN ADDRESS LINE 1
 RETURN ADDRESS LINE 2
 RETURN ADDRESS LINE 3
 RETURN ADDRESS LINE 4
 USA



123456Z1 0001 000001
 MAILING NAME 1 ABCDEFGHIJKLMNO
 1234 ANY BLVD ABCDEFGHIJKLMNOPQRSTUVWXYZ
 ANYCITY ST 12345 ABCDEFGHI
 ANYCITY ST 12345 ABCDEFGHI
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**Don't Let Data Limits Stand
 Between You and Your Health**
*This card is loaded with \$60 to use
 with your wireless carrier to help
 you get virtual care on your phone
 without worrying about data charges*

**One of the quickest, simplest, and safest ways to get care now
 is through virtual care**

We know it can be hard these days to get to the doctor. Especially with both COVID-19 and the flu season here. Sometimes just trying to get an in-person appointment with a health care professional can take months. Virtual care can help with that.

ABOUT THIS CARD

If you happen to be on a phone plan that does not include unlimited data, we don't want data costs or caps to be a reason for you to not access virtual care.

It can only be used with wireless carriers (either in person or online). You can use any wireless carrier.

This card is pre-loaded with \$60 for you to use.

Use it to access virtual care through your phone without worrying about your data costs.

The card will automatically be activated when used to purchase data with a wireless carrier of your choice.

ABOUT VIRTUAL CARE

Virtual care allows you to interact with a health care provider through your phone.

It's available when it's most convenient for you, 24/7/365—even on weekends and holidays. Virtual care allows you to:

- Connect with board-certified doctors and pediatricians
- Have a prescription sent directly to your local pharmacy, if appropriate
- Save money. Virtual care for minor medical conditions costs less than ER or urgent care visits, and maybe even less than an in-office primary care provider visit

To access virtual care, contact your in-network provider for a virtual care visit. Or, visit myCigna.com to connect with a virtual care provider with MDLIVE.

To talk with a doctor or schedule an appointment online, go to myCigna.com, locate the "Talk to a doctor or nurse 24/7" callout and click "Connect Now."

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

Cigna provides access to virtual care through national telehealth providers as part of your plan. Providers are solely responsible for any treatment provided to their patients. Video chat may not be available in all areas or with all providers. This service is separate from your health plan's network and may not be available in all areas or under all plan types. A primary care provider referral is not required for this service.

Product availability may vary by location and plan type and is subject to change. All group health insurance policies and health benefit plans contain exclusions and limitations.

**You do not need to call to
 activate your card:**

**It will automatically be
 activated the first time you
 use it.**

This card is issued by Avidia Bank, Member FDIC, pursuant to license by Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. This card cannot be used everywhere. Debit Mastercard, Maestro and NYCE cards are accepted. This card cannot be used at any ATM or to obtain cash. Qualified purchases do not include gambling, betting or game play. This is not a gift card or gift certificate. You have received this card as a gratuity without the payment of any monetary value or consideration.

BENEFIT CARD AGREEMENT

IMPORTANT – PLEASE READ CAREFULLY

Terms and Conditions/Definitions for the Avidia Bank Prepaid Mastercard®. This Cardholder Agreement (“Agreement”) outlines the terms and conditions under which the Prepaid Mastercard (“Card”) has been issued to you by Avidia Bank, Hudson MA 01749 (“The Bank” or “Issuer”). The Issuer is an FDIC insured member institution. “Card” means the Prepaid Mastercard issued to you by Avidia Bank. By accepting and using the Card, you agree to be bound by the terms and conditions contained in this Agreement. “Benefit Account” means the records we maintain to account for the value of transactions associated with the Card. “You” and “your” mean the person or persons who have received the Card and are authorized to use the Card as provided for in this Agreement. “We,” “us,” and “our” mean the Issuer, our successors, affiliates or assignees. “Plan Sponsor” means your employer or the association who is sponsoring your benefit plan or program. You acknowledge and agree that the value available in the Benefit Account(s) is limited to the funds that have been loaded into the Benefit Account(s) on your behalf. You agree to sign the back of the Card immediately upon receipt. The expiration date of the Card is identified on the front of your Card. The Card is a prepaid card. The Card is not connected in any way to any other account. The Card is not a credit card. The Card is not for resale. You will not receive any interest on your funds in the Benefit Account(s). The Card will remain the property of the Issuer and must be surrendered upon demand. The Card is nontransferable, and it may be canceled, repossessed, or revoked at any time without prior notice subject to applicable law. The Card is not designed for business use, and we may close your Card if we determine that it is being used for business purposes. We may refuse to process any transaction that we believe may violate the terms of this Agreement. Our business days are Monday through Friday, excluding federal holidays, even if we are open. Any references to “days” found in this Agreement are calendar days unless indicated otherwise. Write down your Card number and the customer service phone number provided on the back of your card on a separate piece of paper in case your Card is lost, stolen, or destroyed. Keep the paper in a safe place. Please read this Agreement carefully and keep it for future reference.

Activate Your Card. You must activate your Card before it can be used. Activation instructions are provided on the card carrier to which the Card is affixed.

Personal Identification Number. You may obtain a Personal Identification Number (“PIN”) for your Card. Instructions to obtain your PIN will be provided on the card carrier to which your Card is affixed. You may not use the Card to obtain cash from an Automated Teller Machine (“ATM”), Point-of-Sale (“POS”) device, or by any other means. You may not use the Card at an ATM. You should not write or keep your PIN with your Card. Never share your PIN with anyone. When entering your PIN, be sure it cannot be observed by others and do not enter your PIN into any terminal that appears to be modified or suspicious. If you believe that anyone has gained unauthorized access to your PIN, you should advise us immediately following the procedures in the paragraph labeled “Your Liability for Unauthorized Transfers.”

Authorized Card Users. You are responsible for all authorized transactions initiated and fees incurred by use of your Card. If you permit another person to have access to your Card or Card number, we will treat this as if you have authorized such use and you will be liable for all transactions and fees incurred by those persons. You are wholly responsible for the use of each Card according to the terms and conditions of this Agreement.

Your Representations and Warranties. By activating the Card or by retaining, using or authorizing the use of the Card, you represent and warrant to us that: (i) you are at least 18 years of age (or older if you reside in a state where the majority age is older); (ii) you are a U.S. citizen or legal alien residing in the United States or the District of Columbia; (iii) you have provided us with a verifiable U.S. street address (not a P.O. Box); (iv) the personal information that you provide to us in connection with the Card is true, correct and complete; (v) you received a copy of this Agreement and agree to be bound by and to comply with its terms; and (vi) you accept the Card.

Using Your Card/Features. The maximum amount that can be spent on your Card per day is limited to the value of available funds in the account(s) linked to the card.

You may use your Card to purchase eligible goods or services at selected merchants (“Qualified Expenditures”) everywhere Debit Mastercard®, Maestro® cards, or NYCE® cards are accepted as long as you do not exceed the value available in the Benefit Account(s) associated with your Card. Qualified Expenditures are defined by your plan documents provided by your Plan Sponsor. Some merchants do not allow cardholders to conduct split transactions where you would use the Card as partial payment for goods and services and pay the remainder of the balance with another form of legal tender. If you wish to conduct a split transaction and it is permitted by the merchant, you must tell the merchant to charge only the exact amount of funds available on the Card to the Card. You must then arrange to pay the difference using another payment method. Some merchants may require payment for the remaining balance in cash. If you fail to inform the merchant that you would like to complete a split transaction prior to swiping your Card, your Card is likely to be declined.

If you use your Card number without presenting your Card (such as for a mail order, telephone, or Internet purchase), the legal effect will be the same as if you used the Card itself. For security reasons, we may limit the amount or number of transactions you can make on your Card. Your Card cannot be redeemed for cash. You may not use your Card for online gambling or any illegal transaction.

Each time you use your Card, you authorize us to reduce the value available in your Benefit Account by the amount of the transaction and any applicable fees. You are not allowed to exceed the available amount in your Benefit Account through an individual transaction or a series of transactions. Nevertheless, if a transaction exceeds the balance of the funds available on your Card, you shall remain fully liable for the amount of the transaction. You do not have the right to stop payment on any purchase or payment transaction originated by use of your Card. You may not make preauthorized regular payments using your Card. If you authorize a transaction and then fail to make a purchase of that item as planned, the approval may result in a hold for that amount of funds for up to seven (7) days.

Returns and Refunds. If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card for such refunds and agree to the refund policy of that merchant. The Issuer is not responsible for the delivery, quality, safety, legality or any other aspects of goods or services that you purchase from others with a Card. All such disputes must be addressed and handled directly with the merchant from whom those goods or services were provided.

Card Replacement. If you need to replace your Card for any reason, please contact your Plan Administrator at the phone number printed in your plan document or on the back of the Card to request a replacement Card.

Transactions Made in Foreign Currencies. If you make a purchase in a currency other than the currency in which your Card was issued, the amount deducted from your funds will be converted by Mastercard International Incorporated into an amount in the currency of your Card. The exchange rate between the transaction currency and the billing currency used for processing international transactions is a rate selected by Mastercard International Incorporated from the range of rates available in wholesale currency markets for the applicable central processing date, which may vary from the rate Mastercard International Incorporated itself receives, or the government-mandated rate in effect for the applicable central processing date.

Receipts. You should get a receipt at the time you make a transaction using your Card. You agree to retain, verify, and reconcile your transactions and receipts.

Benefit Account Balance. You may determine your Benefit Account balance or review any transaction by calling your Plan Administrator at the number printed on the back of the Card or in your plan document.

Confidentiality. We may disclose information to third parties about your Card or the transactions you make: (1) Where it is necessary for completing transactions; (2) In order to verify the existence and condition of your Card for a third party, such as merchant; (3) In order to comply with government agency, court order, or other legal or administrative reporting requirements; (4) If you consent by giving us your written permission; (5) To our employees, auditors, affiliates, service providers, or attorneys as needed; or (6) Otherwise as necessary to fulfill our obligations under this Agreement.

Our Liability for Failure to Complete Transactions. If we do not properly complete a transaction from your Card on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance: (1) If through no fault of ours, you do not have enough funds available on your Card to complete the transaction; (2) If a merchant refuses to accept your Card; (3) If an ATM where you are making a cash withdrawal does not have enough cash; (4) If an electronic terminal where you are making a transaction does not operate properly, and you knew about the problem when you initiated the transaction; (5) If access to your Card has been blocked after you reported your Card lost or stolen; (6) If there is a hold or your funds are subject to legal or administrative process or other encumbrance restricting their use; (7) If we have reason to believe the requested transaction is unauthorized; (8) If circumstances beyond our control (such as fire, flood, or computer or communication failure) prevent the completion of the transaction, despite reasonable precautions that we have taken; or (9) Any other exception stated in our Agreement with you.

Your Liability for Unauthorized Transfers. Contact us at once if you believe your Card has been lost or stolen. Telephoning is the best way to minimize your possible losses. If you believe your Card has been lost or stolen, or that someone has transferred or may transfer money using your Card without your permission, call your Plan Administrator at the phone number found in your Plan documents. *Under Mastercard Rules, your liability for unauthorized Mastercard transactions using your Card is \$0.00 if you notify us within two (2) business days upon becoming aware of the loss or theft, and you exercise reasonable care in safeguarding your Card from loss, theft, or unauthorized use. In the event the Mastercard Zero Liability Rules do not apply, if you notify us within two (2) business days of any unauthorized transactions, you can lose no more than \$50.00 if someone used your Card without your permission. If you do not notify us within two (2) business days after you learn of the loss or theft of your Card and we can prove that we could have stopped someone from using your Card without your permission if you had promptly notified us, you could lose as much as \$500.00.*

Also, if you become aware of transactions that you did not make, notify us at once following the procedures stated in the paragraph labeled “Information About Your Right to Dispute Errors”. If you do not notify us in writing within sixty (60) days after the date of the transaction, you may not get back any value you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the value if you had notified us in time. If your Card has been lost or stolen, we will close it to keep losses down.

Other Miscellaneous Terms. Your Card and your obligations under this Agreement may not be assigned. We may transfer our rights under this Agreement. Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions. We do not waive our rights by delaying or failing to exercise them at any time. If any provision of this Agreement shall be determined to be invalid or unenforceable under any rule, law, or regulation of any governmental agency, local, state, or federal, the validity or enforceability of any other provision of this Agreement shall not be affected. This Agreement will be governed by the law of the Commonwealth of Massachusetts except to the extent governed by federal law.

Amendment and Cancellation. We may amend or change the terms and conditions of this Agreement at any time. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice. We may cancel or suspend your Card or this Agreement at any time. You may cancel this Agreement by returning the Card to us. Your cancellation of this Agreement will not affect any of our rights or your obligations arising under this Agreement prior to termination.

Information about Your Right to Dispute Errors. In case of errors or questions about your electronic transactions or if you need more information about a transaction call your Plan Administrator. You must contact your Plan Administrator no later than sixty (60) days after the date of the transaction in question. You will need to tell us: Your name and Card Account number, why you believe there is an error, and the dollar amount involved, approximately when the error took place. If you provide this information orally, we may require that you send your complaint or question in writing within ten (10) business days; and if not provided, the Card may not be credited. A determination will be made whether an error occurred within sixty (60) calendar days after you notify your Plan Administrator and any error will be corrected promptly. If more time is needed, however, your Plan Administrator may take up to ninety (90) days to investigate your complaint or question. If your Plan Administrator decides to do this, you will be notified verbally or in writing. If we decide to do this, we will credit your Card within ten (10) business days for the amount you think is in error, so that you will have the use of the money during the time it takes to complete the investigation.

For errors involving new Cards, POS transactions, or foreign-initiated transactions, we may take up to ninety (90) days to investigate your complaint or question. We will tell you the results within three (3) business days after completing the investigation. If we decide that there was no error, we will send you a written explanation. Copies of the documents used in the investigation may be obtained by contacting us at the phone number or address listed in your Plan document.

English Language Controls. Any translation of this Agreement is provided for your convenience. The meanings of terms, conditions and representations herein are subject to definitions and interpretations in the English language. Any translation provided may not accurately represent the information in the original English.

Customer Service. For customer service or additional information regarding your Card, please contact your Plan Administrator at the phone number or address listed in your Plan document

No Warranty Regarding Goods or Services as Applicable. We are not responsible for the quality, safety, legality, or any other aspect of any goods or services you purchase with your Card.

March 26, 2021

The following email was sent to agency benefits coordinators today.

Optum Bank March 31 Webinar for FSA and L-FSA members (state/higher ed/exclude offline agencies)

Below is information about the upcoming March 31 Optum Bank (Optum Financial) webinar for all FSA and L-FSA members. We will send an email to all state employees for whom we have an email address in Edison (**note: we do not have email addresses for higher education members enrolled in these products**).

You are welcome to share the information below with your enrolled FSA and L-FSA members.

WHAT: Flexible Spending Account (FSA) Claim Substantiation Overview presented by Optum Bank (Optum Financial)

WHEN: Wednesday, March 31. Starts at 11 a.m. CT and lasts approximately one hour

HOW TO JOIN: When it's time, click the link: <https://tngov.webex.com/meet/BDelander>

There will be a presentation followed by time for your questions. Among other topics, the webinar will address the following questions:

- Why do you have to provide substantiation to Optum for some purchases?
- What documentation can be used for substantiation?
- How do you submit documentation to Optum?

The webinar is intended for those who are enrolled in a FSA or Limited Flexible Spending Account (L-FSA). It will be recorded and made available online. No registration is required.

BlueCross Tennova Network Change Does Not Impact Our Members

It was announced today that two Tennova facilities in the Knoxville area, North Knoxville Medical Center and Turkey Creek Medical Center, are leaving BlueCross BlueShield Network S – however, **this change does not impact our plan members**. **These Tennova facilities will remain in Network S for the State of Tennessee Group Insurance Plan.**

We know letters and emails are going out to impacted individuals who have other employer coverage or are enrolled in a BCBST fully insured plan. **Our members would only get a letter or email if they have or have recently had other BCBST coverage.** If you have a member who receives a letter or email from BCBST about the Tennova network change, they can call the number on their ID card with any questions or for further assistance.

Materials Updates (state/higher ed)

BlueCross BlueShield COVID-19 Vaccine Video/Member Emails

BlueCross BlueShield of Tennessee (BCBST) is continuing in their efforts to educate members concerning the COVID-19 vaccine by making members aware of the resources available that let them know when and where they can go to receive the vaccine. Delivered from BlueCross, an

email campaign is scheduled to launch the end of this month prompting members to watch the video below either on YouTube or the BCBST website.

YouTube: <https://youtu.be/XgOUQiWr408>

This is the same video, but on the BCBST website: <https://bcbstupdates.com/vaccine/>

Cigna COVID-19 Resource Center

For the latest vaccine information for Cigna members, they can access the **Cigna Coronavirus (COVID-19) Resource Center** from the myCigna home page without signing in. Members can click on the www.myCigna.com link from the main Cigna member splash page or visit <https://my.cigna.com/web/public/guest>. A resource center banner (image below) appears at the top of the myCigna page.



Coronavirus (COVID-19) Update: Log in for important information and to assess your COVID-19 risk.

Please note: Visit our Coronavirus (COVID-19) Resource Center [for the latest vaccine information, updates, and frequently asked questions.](#)

Revised Flexible Benefits Forms

The medical FSA, dependent care FSA (DC-FSA) and limited purpose FSA (L-FSA) [Flexible Benefits Enrollment Application](#) and the [Family Status Change Application](#) have been revised and are posted on the website with the date 3/21. The acknowledgement changed on both forms, and members now acknowledge the state can recoup unsubstantiated claims. This change was already in Edison and now has been included on the paper forms. Please use these revised versions going forward.

How to Enroll in ABC Training document

Instructions on **How to Enroll in ABC Training** have been updated and are posted on the ABC webpage under Training. Find the updated document here:

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_enroll_training.pdf

Materials Updates (local ed/local gov)

BlueCross BlueShield COVID-19 Vaccine Video/Member Emails

BlueCross BlueShield of Tennessee (BCBST) is continuing in their efforts to educate members concerning the COVID-19 vaccine by making members aware of the resources available that let them know when and where they can go to receive the vaccine. Delivered from BlueCross, an email campaign is scheduled to launch the end of this month prompting members to watch the video below either on YouTube or the BCBST website.

YouTube: <https://youtu.be/XgOUQiWr408>

This is the same video, but on the BCBST website:

<https://bcbstupdates.com/vaccine/BlueCrossBlueShield>

Cigna COVID-19 Resource Center

For the latest vaccine information, Cigna members can access the **Cigna Coronavirus (COVID-19) Resource Center** from the myCigna home page without signing in. Members can click on the www.myCigna.com link from the main Cigna member splash page or visit <https://my.cigna.com/web/public/guest>. A resource center banner (image below) appears at the top of the myCigna page.



Coronavirus (COVID-19) Update: Log in for important information and to assess your COVID-19 risk.

Please note: Visit our **Coronavirus (COVID-19) Resource Center** for the latest vaccine information, updates, and frequently asked questions.

How to Enroll in ABC Training document

Instructions on **How to Enroll in ABC Training** have been updated and are posted on the ABC webpage under Training. Find the updated document here:

https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_enroll_training.pdf

ABC 2021 Annual HIPAA Training

All primary and back-up ABCs, and directors who have access to Edison are required to take annual HIPAA training.

Local Government Agencies (LGA) can begin taking the online HIPAA class April 1. LGA ABCs have the month of April to complete the training (local education, higher education and state schedule is below).

Make sure you have the most current version of Internet Explorer. You must allow pop-ups. If you do not have the most current versions or don't allow pop-ups, the training will NOT run.

Edison will record every year you have completed the course. The course takes approximately 30 minutes to complete. There is a 10-question quiz at the end of the course. You must make at least an **80%** correct otherwise you will be required to take the quiz again.

Training Schedule

April – Local Government

May – Local Education

June – Higher Education/State

You will take the ABC_HIPAA_2021 class.

Here is the navigation after you log in to Edison at www.edison.tn.gov:

NAV BAR >Navigator>ELM>Learning Home>Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000)> ABC_HIPAA_2021.

For further instructions on accessing HIPAA Annual training, please click the link below to watch a video (found on YouTube channel) or follow instructions below.

<https://www.youtube.com/watch?v=WiBbK0r4TcU>

End of message

March 19, 2021

The following email was sent to agency benefits coordinators today.

Benefits Administration launched a LinkedIn page!

Benefits Administration has launched a LinkedIn page for our agencies and members! Visit the [new TN Partners for Health page](#), which we will use as another way to help spread the word about benefits, who is eligible and the work BA does. We invite you to follow the page, review and engage with posts, and repost any you feel are important for your employees to see. Be sure to connect with BA's page so you can get new posts right in your LinkedIn news feed.

Materials Updates

Attached are a few samples of communications that have started to go out this week to **BlueCross BlueShield members** letting them know about the **Livongo Diabetes Prevention Program**. From March through early September, communications will be sent directly from BlueCross to those enrolled members who have BlueCross as their carrier.

The Tennessee Plan application has been updated and the revised version is found on the Partners website by clicking on the Publications drop down, going to Forms, then Retirement and clicking on [Application for The Tennessee Plan](#). Please use this version going forward.

April Preferred Drug List (PDL)

Attached is the April PDL, which will be posted on the [CVS Caremark splash page, with a link also on our Partners for Health Pharmacy webpage beginning April 1](#). As with each quarterly formulary update, CVS Caremark will mail notification letters to members who are affected by tier changes or drugs becoming non-covered. There are 23 members receiving letters about a drug tier change, and 468 members/prescriber letters being mailed for products being removed from the formulary.

Shown below are drugs being added to the PDL, changing to tier 3 (nonpreferred) or being removed from the PDL. Please encourage employees to use the state's specific webpage at info.caremark.com/stateoftn to view the most current version of the drug list, as well as to review their prescription drug benefit information, request mail service orders and research drug information.

THE FOLLOWING CHANGES TO THE PREFERRED DRUG LIST ("PDL" OR FORMULARY) AS OF APRIL 1, 2021:

Drugs being added to the PDL effective April 1, 2021:	
	<u>Drug name</u>
Tier 1 generic medications:	Asacol HD tablet
	Mitigare capsule
	Vagifem vaginal tablet

Drugs moving from Tier 2 (preferred brand) to Tier 3 (non-preferred brand) that will have a higher copay effective April 1, 2021:

	<u>Drug name</u>
	Aptiom tablet
	Atripla tablet
	Briviact vial
	Symfi Lo tablet
	Symfi tablet
	Tykerb tablet

Drugs not covered effective April 1, 2021, unless prior authorization is approved through the CVS Caremark medical exception process:

	<u>Drug name</u>
	Adderall tablet
	Advair HFA inhaler (select NDCs)
	Androgel 1.62% transdermal gel
	Androgel 1.62% transdermal gel pump
	Azor tablet
	Banzel oral suspension
	Breo Ellipta inhaler (select NDCs)
	Clocortolone topical cream
	Clorcortolone topical pump
	Coreg CR capsule
	Cozaar tablet
	Cytomel tablet
	Desoximetasone 0.05% topical ointment
	Doxycycline Hyclate 50mg tablet DR
	Elidel cream
	Fenofibrate 130mg capsule
	Fenofibrate 40mg capsule
	Febofibrate 50mg capsule
	Focalin XR capsule
	Guardian Continuous Glucose Meter (CGM) system and supplies
	Hydrocortisone topical lotion 0.1%
	Hyoscyamine ER tablet
	Hyoscyamine tablet SR
	Hyzaar tablet
	Lyrica capsule
	Lyrica oral solution
	Maxalt tablet
	Maxalt-MLT orally disintegrating tablet (ODT)
	Micardis tablet
	Micardis-HCTZ tablet
	Nitrofurantoin oral suspension (select NDC)
	Oscimin SR tablet
	Pantoprazole Pak

	Paroxetine capsule
	Real-Time CGM system
	Remodulin vial
	Silenor tablet
	SOF-Sensor CGM system
	Symax-SR tablet
	Topiramate ER sprinkle cream
	Travatan Z ophthalmic drops
	Triamcinolone 0.05% topical ointment
	Trianex topical ointment
	Uloric tablet
	Yasmin contraceptive tablet pack
	Zestoretic tablet
	Zileuton ER tablet
	Zoloft oral solution
	Zoloft tablet

Attachments: BCBST Livongo DPP Letter
BCBST Livongo DPP Email

End of message



Livongo Health
[return address]

First-Class Mail
U.S. POSTAGE
PAID
Columbus, OH
Permit No. 1392

Do Not Discard – *Important New Health Program at No Cost to You.*

[FIRST NAME] [LAST NAME]
[ADDRESS]
[ADDRESS 2]
[CITY], [STATE] [ZIP]

SAMPLE



[FIRST NAME] [LAST NAME]
[ADDRESS]
[ADDRESS 2]
[City], [STATE] [ZIP CODE]

Dear [First Name],

We're excited to let you know about **Livongo** — a new, free-to-you health program that can help you lose weight and feel better. **Start today and take a step in the right direction for healthier todays and tomorrows.**

The Livongo diabetes prevention program is offered at no cost to employees and covered dependents who have coverage through BlueCross BlueShield of Tennessee and qualify for Livongo.

- **Advanced Tracking Technology:** Receive a FREE smart scale that syncs to an easy-to-use mobile app, so you can track your weight and activity all in one place.
- **Guidance That Empowers You:** Take simple but powerful steps to lose weight, gain energy, sleep better, and more.
- **Unlimited One-on-One Coaching:** Get advice on nutrition, meal plans, weight loss, and more to stay motivated and accountable!
- **A Personalized Program:** Work with a health coach to create a custom plan that works with your lifestyle.

Take steps toward a lifestyle that will help keep you healthy for years to come!

To get started, please visit healthy.livongo.com/BCBST-HEALTH or call Livongo Member Support at (800) 945-4355 and have your registration code **BCBST-HEALTH** ready.

Sincerely,

BlueCross BlueShield of Tennessee & Livongo

Start Living Healthier Today At No Cost to You

GET STARTED

\$0 per month



A New Health Program for Weight Loss and More

Livongo gives you guidance, tools, and ongoing support to help you lose weight and live healthier.

The Livongo diabetes prevention program is offered at no cost to employees and covered dependents who have coverage through BlueCross BlueShield of Tennessee and qualify for Livongo.

Join today and get a free, easy-to-use smart scale shipped right to your door!

Key Benefits



Advanced Technology

Receive a FREE smart scale that syncs to an easy-to-use mobile app. Track your weight and activity all in one place.



Guidance That Empowers You

Learn how to take simple but powerful steps to lose weight, gain energy, sleep better, and more.



Unlimited One-on-One Coaching

Work with a health coach to create a custom plan that fits with your lifestyle. Get advice on nutrition, meal plans, weight loss and more to stay motivated and accountable.

START NOW

Use registration code: **BCBST-HEALTH**

I'm down 20 pounds. I have energy, I have bounce in my step, and I feel alive

- Annie L.

Join Today to Get ...

- ✔ A smart scale
- ✔ Unlimited one-on-one coaching sessions
- ✔ Personalized plan to reach your goals
- ✔ Private account to log activity and weight
- ✔ Guidance on food, sleep, stress, and more.



Getting started is easy.

Join Now

NEED HELP? CALL LIVONGO MEMBER SUPPORT AT (800) 945-4355 AND USE YOUR REGISTRATION CODE BCBST-HEALTH.

Program includes trends and support on your secure Livongo account and mobile app but does not include a phone, tablet, or smartwatch.

Those who are pregnant, have diabetes, or have a BMI that's lower than the program minimum may not qualify for the Livongo program. You must have an iPhone or Android smartphone to participate.

The testimonials, statements, and opinions presented are applicable to the individuals depicted. Each member's exact results and experience will be unique and individual to each member. The testimonials are voluntarily provided and are not paid.

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PM04184.A PM08493.A

PM04182.A PM01857.A

PM07484.A PM07485.B

[Unsubscribe](#)

March 12, 2021

The following email was sent to agency benefits coordinators today.

ABC March Conference Call Notes

Attached are the March 9 combined ABC conference call notes. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

We've also **attached** a summary of the Plan Document changes for your reference.

Materials Updates

For your reference, **attached** you will find a copy of the emails that will go out starting next week for four weeks to Cigna members letting them know about the Omada Diabetes Prevention Program. Emails will go out to members for whom we have an email address in Edison.

Attachments: Summary of Plan Document Changes
Omada DPP Emails

End of message

- Preventive services previously listed at the end of a long list of covered expenses in Section 13.02(P) have been moved to the top of the covered expenses section in 13.02(A), making it easier for readers to find them.
- Language has been added in 13.02(A)(2) to reference the U.S. Preventive Services Task Force recommendations while recognizing that a covered person’s physician has prescribing authority.

Previous Language	Current (Updated) Language
<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan: (P)(19) Other preventive care as recommended, including but not limited to: (a) adult annual physical exam; (b) Alcohol misuse counseling; (c) CBC with differential, urinalysis, and glucose monitoring; (d) cholesterol screening; (e) Colorectal screenings; (f) depression screening for adolescents and adults; (g) healthy diet counseling; (h) mammogram screenings; (i) over the counter, generic forms of aspirin (prescription required); (j) routine osteoporosis screening (bone density scan); (k) routine women’s health (including various screenings); (l) tobacco use counseling.</p>	<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan: (A) Preventive Services including: (1) Adult annual physical; and (2) Services with an A or B recommendation from the United Services Preventive Task Force, https://uspreventiveservicestaskforce.org/uspstf/home, as prescribed by a Covered Person’s Physician, including but not limited to: (a) Breast cancer screening (mammogram); (b) Cervical cancer screening (pap smear); (c) Colorectal cancer screening; (d) Tobacco use screening, counseling (behavioral health interventions) (e) Healthy diet and physical activity counseling (behavioral health interventions) for cardiovascular disease; (f) Unhealthy drug use screening (questions, not biological testing); (g) Unhealthy alcohol use screening and counseling (behavioral interventions); (h) Depression screening; (i) Low-dose, over-the-counter generic forms of aspirin (prescription required); and (j) Osteoporosis screening</p>

Changes summarized within this document represent clarifications to enhance understanding of covered expenses and exclusions and limitations. The changes do not add or eliminate benefits. View the published **State, Local Education and Local Government 2021 Plan Documents** reflecting updated language on the Partners For Health website under the [Publications](#) and [Agency Benefits Coordinators](#) tabs at <https://www.tn.gov/partnersforhealth.html>.

Prosthetic devices and supplies, artificial eyes and limbs and replacement prosthesis have been organized into a single item to simplify the intent of the benefit.

Previous Language	Current (Updated) Language
<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan</p> <p>(P)(7A) Artificial eyes - the initial purchase, and subsequent purchases due to physical growth for a covered dependent through age 18, or as a result of injury or illness;</p> <p>(7B) Artificial limbs - the initial purchase, and subsequent purchases due to physical growth for a covered dependent through age 18, or as a result of injury or illness, with the following exceptions:</p> <p>(a) One additional limb prosthesis past age 18 if additional surgery has altered the size or shape of the stump; or</p> <p>(b) Replacement of the original limb prosthesis if a severe medical condition to the stump could result from improper fitting of the initial prosthesis as determined by a physician. Replacement must be within 12 months of the initial purchase of the limb prosthesis and proof of medical severity must be furnished to the claims administrator. The claims administrator must furnish written approval to the covered person prior to the replacement purchase.</p> <p>(7C) Replacement prosthesis - As determined by the claims administrator, benefits are available for the purchase, fitting, necessary adjustment, repairs and replacement of prosthetic devices and supplies which replace all or part of an absent body organ (including contiguous tissue) or replace all or part of the function of a permanently inoperative or malfunctioning body organ (excluding dental appliances). Replacement costs will be covered only if the prosthetic appliance was used by the employee or dependent of the employee in the manner and for the purpose for which such appliance was intended and the replacement costs are necessarily incurred due to normal wear and tear of the appliance. Benefits are not available for prosthetic appliances to replace those which are lost, damaged, stolen or prescribed as a result of improvements in technology.</p>	<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan:</p> <p>(P)(7) Prosthetic devices and supplies including artificial eyes and limbs - following Injury, Illness or congenital defect:</p> <p>(a) initial purchase for any Covered Person;</p> <p>(b) replacement of the original limb prosthesis if improper fitting could result in severe damage to the stump as determined by a physician. Replacement must be within 12 months of the initial purchase of the limb prosthesis, and proof of medical severity must be furnished to the TPA. The Covered Person must receive written approval from the TPA prior to the replacement purchase.</p> <p>(c) subsequent purchases for Covered Persons through age 18 necessitated by physical growth;</p> <p>(d) one additional limb prosthesis past age 18 due to a surgical alteration or revision of the impacted site;</p> <p>(e) purchase, fitting, necessary adjustment, repairs, and replacement of prosthetic devices and supplies which replace all or part of an absent body organ (including contiguous tissue) or replace all or part of the function of a permanently inoperative or malfunctioning body organ (excluding dental appliances), as determined to be medically necessary by the TPA. Replacement costs will be covered only if the prosthetic device or supplies were used by the Covered Person in the manner and for the purpose for which such item was intended and the replacement costs are necessarily incurred due to normal wear and tear. Benefits are not available for prosthetic devices and supplies to replace those which are lost, damaged, stolen or prescribed because of improvements in technology.</p>

Changes summarized within this document represent clarifications to enhance understanding of covered expenses and exclusions and limitations. The changes do not add or eliminate benefits. View the published **State, Local Education and Local Government 2021 Plan Documents** reflecting updated language on the Partners For Health website under the Publications and Agency Benefits Coordinators tabs at <https://www.tn.gov/partnersforhealth.html>.

Family planning services language has been modified to provide a better description of covered services.	
Previous Language	Current (Updated) Language
<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan (P)(18) Family planning and infertility services including history, physical examination, laboratory tests, advice and medical supervision related to family planning, medically indicated genetic testing and counseling, sterilization procedures, infertility testing and treatment for organic impotence. If fertilization services are initiated (including, but not limited to artificial insemination or in-vitro fertilization) benefits will cease;</p>	<p>13.02 Covered Expenses - Generally. Charges for the following services and supplies are eligible Covered Expenses under the Plan: (P)(18) Family planning services limited to history, physical examination and medical supervision, genetic testing and counseling, procedures for sterilization, oral and injected contraceptives, IUDs and internally time-released implants in an office setting, diagnostic testing to establish the etiology of infertility and medically necessary services for the correction of underlying causes of involuntary infertility.</p>
Family planning services language has been modified to provide a better description of excluded services.	
Previous Language	Current (Updated) Language
<p>13.04 Exclusions and Limitations. (A) Generally. No medical or mental health/substance use benefits shall be paid by the plan for: (27) Reversal of sterilization procedures; (30) Services or supplies in connection with artificial insemination, in vitro fertilization or any procedure intended to create a pregnancy;</p>	<p>13.04 Exclusions and Limitations. (A) Generally. No medical or mental health/substance use benefits shall be paid by the Plan for: (29) Services or supplies intended to create a pregnancy, including medications that trigger or regulate ovulation, reversal of sterilization, assisted reproductive services and associated laboratory, x-ray and other testing for procedures such as invitro fertilization (IVF), gamete intrafallopian tube placement (GIFT) and zygote intrafallopian transfer (ZIFT), ovulation predictor kits and sperm testing kits, donor eggs and sperm, and cryopreservation of donor eggs, sperm or embryos.</p>

Changes summarized within this document represent clarifications to enhance understanding of covered expenses and exclusions and limitations. The changes do not add or eliminate benefits. View the published **State, Local Education and Local Government 2021 Plan Documents** reflecting updated language on the Partners For Health website under the [Publications](#) and [Agency Benefits Coordinators](#) tabs at <https://www.tn.gov/partnersforhealth.html>.

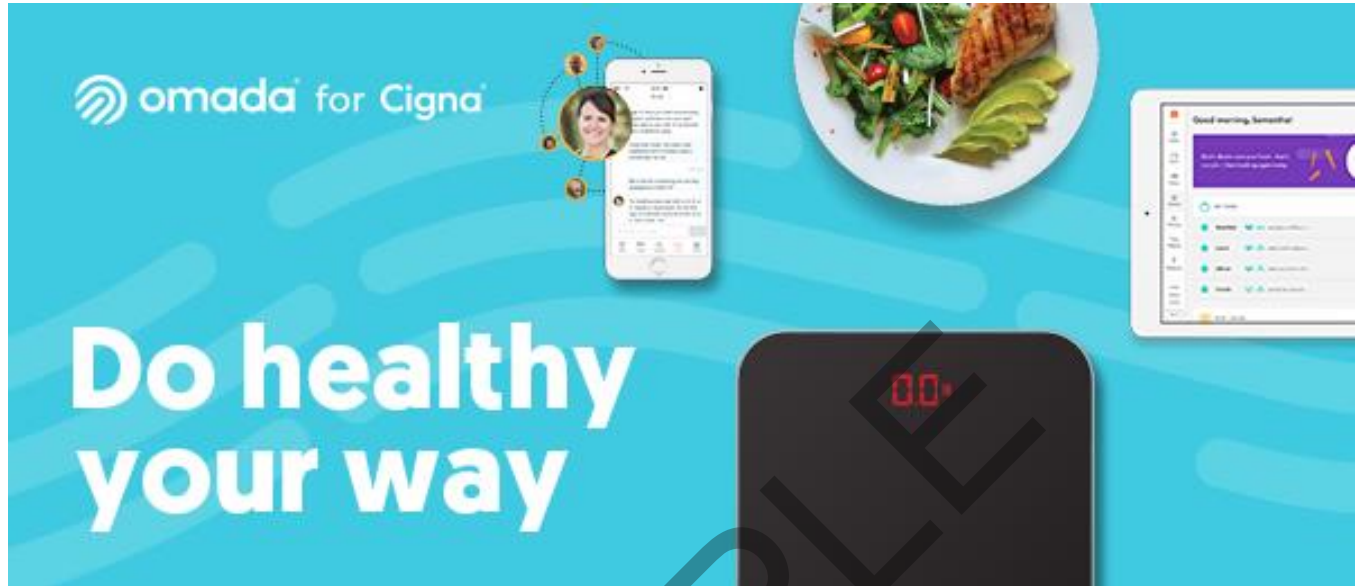
language has been added to reinforce that the plan will not cover services, treatments or expenses prohibited by law.	
Previous Language	Current (Updated) Language
None – red text in right column reflects added language	<p>13.04 Exclusions and Limitations. (A) Generally. No medical or mental health/substance use benefits shall be paid by the Plan for: (50) Any medical, mental health or substance use service, treatment or expense that is prohibited by applicable state or federal law.</p>
The exclusion for mental health and substance use expenses has been updated to reflect the current edition of the appropriate reference manual.	
Previous Language	Current (Updated) Language
<p>13.04 Exclusions and Limitations. (D) Excluded Mental Health/Substance Use Expenses. In addition to relevant exclusions noted in Section 13.04(A), the following are specifically excluded under the mental health/substance use benefit: (1) Services for disorders not included in the <i>American Psychiatric Association Diagnostic & Statistical Manual, 5th Edition</i>, on Axis I or II.</p>	<p>13.04 Exclusions and Limitations. (D) Excluded Mental Health/Substance Use Expenses. In addition to relevant exclusions noted in Section 13.04(A), the following are specifically excluded under the mental health/substance use benefit: (1) Services performed in connection with conditions not classified in the current edition of the <i>International Classification of Diseases section on Mental and Behavioral Disorders</i> or <i>Diagnostic and Statistical Manual of the American Psychiatric Association</i>.</p>

Changes summarized within this document represent clarifications to enhance understanding of covered expenses and exclusions and limitations. The changes do not add or eliminate benefits. View the published **State, Local Education and Local Government 2021 Plan Documents** reflecting updated language on the Partners For Health website under the [Publications](#) and [Agency Benefits Coordinators](#) tabs at <https://www.tn.gov/partnersforhealth.html>.

State of Tennessee Omada Email Campaign

Email 1

Subject: The State of Tennessee invites you to join Omada



Hi State of Tennessee plan member,

You could build healthy habits. Lose weight. And reduce your risk for diabetes. Here's your chance to join the Omada® Diabetes Prevention Program! There's no cost to you if you qualify.

Find out if you're eligible at omadahealth.com/partnersforhealth

What is Omada?

Omada is an online health program. It includes lessons, health coaching, a scale, and peer support to help you lose weight. And build healthy habits.

All at no cost to you: You'll be able to join the Diabetes Prevention Program at no additional cost if you or your covered adult dependents are:

- enrolled in a Cigna medical plan offered through the State of Tennessee,
- are at risk for diabetes,
- and are accepted into the program.

Visit omadahealth.com/partnersforhealth to learn more.

Yours in health,
Partners for Health

P.S. If you're already enrolled in Omada, your health coach is always there to help you reach your evolving health goals. Check out the newest features in Omada today!

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.

SAMPLE

Email 2

Subject: Find the healthy that works for you

Alt Subject: Healthy is possible...and it's right in front of you.



Hi State of Tennessee health plan member,

Omada® is an online Diabetes Prevention Program that helps you build better, healthy habits for the rest of your life—all at no cost to you.

Find out if you're eligible at omadahealth.com/partnersforhealth

You'll learn simple ways to improve the way you eat, move, sleep, and manage stress—behaviors that can have an impact on your health and weight.

All at no cost to you: You'll be able to join the Diabetes Prevention Program at no additional cost if you or your covered adult dependents are:

- enrolled in a Cigna medical plan offered through the State of Tennessee,
- are at risk for diabetes,
- and are accepted into the program.

About Omada

Omada is an online health program. It includes lessons, health coaching, a scale, and peer support to help you lose weight. And build healthy habits.

Visit omadahealth.com/partnersforhealth to learn more and sign up.

Yours in health,
Partners for Health

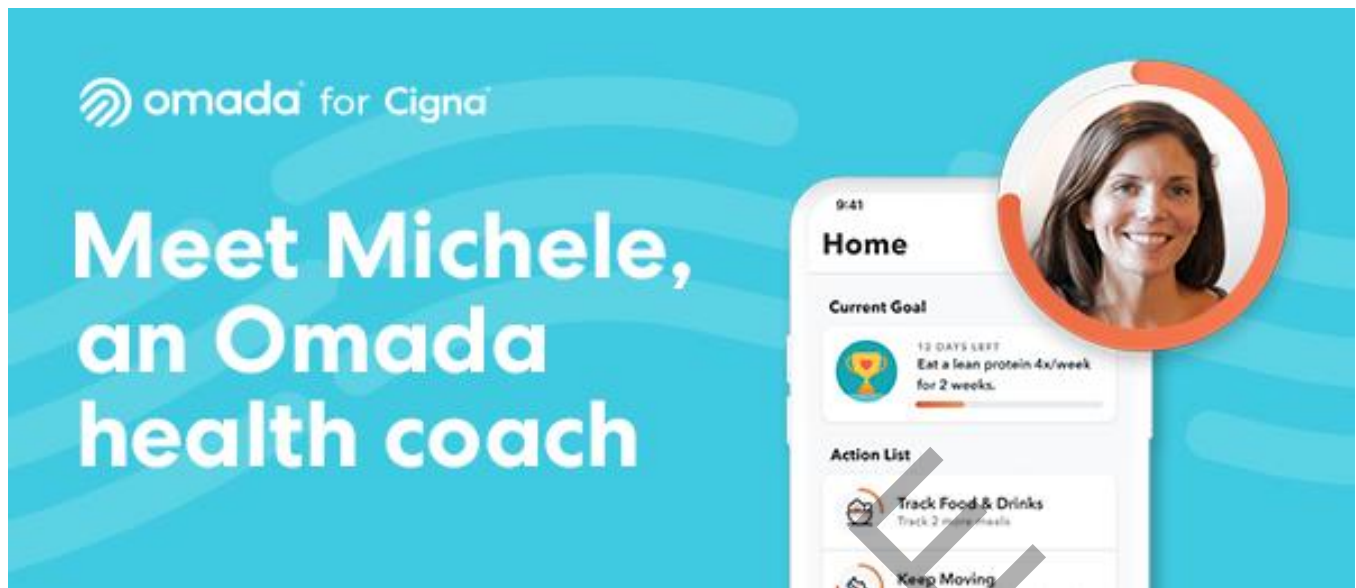
P.S. If you're already enrolled in Omada, your health coach is always there to help you reach your evolving health goals. Check out the newest features in Omada today!

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.

SAMPLE

Email 3

Subject: The State of Tennessee would like you to meet Michele



"I hope my experience of losing (and keeping off!) 80 pounds will inspire and encourage others to practice a healthy lifestyle as well."

Hi State of Tennessee health plan member,

Getting healthy isn't easy. Will there be hurdles along the way? You bet. But with the Omada® Diabetes Prevention Program, you'll have a health coach (like Michele), a wireless scale (yours to keep), and a community to keep you going strong.

Learn more at omadahealth.com/partnersforhealth

Here's how it works:

1. Your health coach can easily track your weight loss and help you throughout the program. This is thanks in part to the scale that's included in the program and delivered right to your door.
2. The scale automatically connects your weight to your online account—no setup required. You can log in anytime to see your progress and work with your coach. By understanding what is (and isn't) working, you'll be able to make decisions that improve your health.



[: <https://vimeo.com/203386025>]

All at no cost to you: You'll be able to join the Diabetes Prevention Program at no additional cost if you or your covered adult dependents are enrolled in a Cigna medical plan offered through the State of Tennessee, are at risk for diabetes, and are accepted into the program.

Get started: omadahealth.com/partnersforhealth

Yours in health,
Partners for Health

P.S. If you're already enrolled in Omada, your health coach is always there to help you reach your evolving health goals. Check out the newest features in Omada today!

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.

Email 4

Subject: Drink up: 3 easy way to wow your water



Hi State of Tennessee health plan member,

Sure, water sounds boring. But it is central to your health. Drink the right amount of water and losing weight can be easier. Let's make drinking water a little more fun. Adding fruit or veggies gives it the wow factor.

Try a quick fix from the Omada® Diabetes Prevention Program:

- Mint + Kiwi + Grapefruit
- Lemon + Cucumber
- Blueberries + Cucumber + Basil

Learn more when you join Omada. Try new tips to feel good each day.

All at no cost to you: You'll be able to join the Diabetes Prevention Program at no additional cost if you or your covered adult dependents are enrolled in a Cigna medical plan offered through the State of Tennessee, are at risk for diabetes, and are accepted into the program.

About Omada

Omada is an online health program. It includes lessons, health coaching, a scale, and peer support to help you lose weight. And build healthy habits.

Take a few minutes to find out if you're eligible: omadahealth.com/partnersforhealth

Best,
Partners for Health

P.S. If you're already enrolled in Omada, your health coach is always there to help you reach your evolving health goals. Check out the newest features in Omada today!

The Omada® program is administered by Omada Health, Inc., an independent third party service provider. All Cigna® products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company or its affiliates. The Omada® program is not administered by Cigna. It is administered solely by Omada Health, Inc. which is responsible for the program.

SAMPLE

March 5, 2021

The following email was sent to agency benefits coordinators today.

ABC March Conference Calls

The next monthly ABC conference call will be held March 9. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, March 9 at 8:30 a.m. CT
- **Local Ed** – Tuesday, March 9 at 10 a.m. CT
- **Central State** – Tuesday, March 9 at 12:30 p.m. CT
- **Local Government** – Tuesday, March 9 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

Materials Updates

30-day New Hire Enrollment Period Change

We have completed updating materials and information with the new hire enrollment period change. As a reminder, employees now have 30 days to complete their new hire enrollment in ESS or have you submit the Benefit eForm with their enrollment selections.

Updates were made to the webpages, forms, handbooks, PowerPoints, ABC Guides, Plan Documents, Eligibility and Enrollment Guides, all Certificates of Insurance, videos and other materials. We have tried to find and change every instance where 31 days was used to 30 days, but if you happen to see something where it is incorrectly stated, please send an email to benefits.info@tn.gov.

Feb. 26 Optum Bank webinar posted on Partners YouTube page

For HSA and FSA members who could not attend, a recording of the Feb. 26 Optum Bank webinar, **How to register on the Optum Bank website/App and use the features**, has been posted on the Partners YouTube page. Find it by [going to tn.gov/PartnersForHealth](https://www.tn.gov/PartnersForHealth) and clicking [on Videos](#) at the top, and there is a link to our **Partners YouTube channel** at the top of this page. A direct link is here: <https://www.youtube.com/watch?v=lf50izldkt8>

End of message

February 26, 2021

The following email was sent to agency benefits coordinators today.

Important Message for Members with an FSA (state/higher ed only/excludes offline agencies)

The Consolidated Appropriations Act of 2021 was signed into law on December 27, 2020. The Act includes a new rule that may provide temporary relief to members with a Flexible Spending Account (FSA).

For State of Tennessee employees enrolled in a FSA or L-FSA, the following temporary provision has been adopted:

- FSA and L-FSA members may carry over ALL unused funds from plan year 2020 to 2021 and from plan year 2021 to 2022.

Before this change, members could carry over a maximum of \$500 on FSA and L-FSA accounts. FSA funds and L-FSA funds will be transferred to the state's new FSA vendor, Optum Bank, from PayFlex, the former vendor, by July 1, 2021. At that time, all unused funds will be transferred.

For State of Tennessee employees enrolled in a DC-FSA, two temporary provisions have been adopted:

1. A 12-month grace period for unused DC-FSA funds will be added for plan years ending in 2020 or 2021.
2. The maximum age of eligible dependents will increase from 13 years old to 14 years old for the 2020 plan year only.

Benefits Administration will send an email (sample attached) to all members with a FSA or L-FSA, and a separate email (sample attached) to those with a DC-FSA on March 1. The email will include the pertinent information above along with more details, including how the new temporary rule will impact members and answers to frequently asked questions.

Information about these temporary FSA provision changes is also posted at the top of the [Partners for Health Flexible Benefits webpage](#):

NEW TEMPORARY FLEXIBLE BENEFIT CHANGES TO HELP MEMBERS!

As a result of the Consolidated Appropriations Act of 2021 and because the State Insurance Committee voted to adopt some of the provisions that the IRS has permitted plan sponsors to choose whether to adopt, [click here](#) to see changes to flexible benefits temporarily in effect.

Annual Edison Security Audit (local ed only)

Next week, Benefits Administration will begin conducting its annual security audit of Edison access for ABCs. Your Primary ABC will receive an email from BA with a spreadsheet containing a list of all ABCs for your agency, along with the level of access they have to Edison and for what Department IDs.

Please respond to that email at your earliest convenience with whether the information is correct, and an Edison Security Form if any changes are required.

COVID Benefits and Vaccine Information Document (all plans)

We have made updates to the [Coronavirus Benefits and Vaccine Information from Partners for Health](#) document found by clicking the yellow bar at the top of the [Partners for Health website](#). For your reference, the current version is dated Feb. 24, 2021, and includes general updates as well as updated disability information.

Please continue to share the link and/or document with members.

Attachments: FSA L-FSA Member Email
DC-FSA Member Email

End of message

Important Message About Your Flexible Spending Account (FSA): **Temporary Relief for FSA Members.**

The Consolidated Appropriations Act of 2021 was signed into law on December 27, 2020. The Act includes a new temporary rule that may affect your Flexible Spending Account (FSA) or Limited Flexible Spending Account (L-FSA).

For State of Tennessee employees enrolled in a FSA or L-FSA, the following temporary provision has been adopted:

- **FSA and L-FSA members may carry over ALL unused funds from plan year 2020 to 2021 and from plan year 2021 to 2022.**

Before this change, members could carry over a maximum of \$500 on FSA and L-FSA accounts.

FSA funds and L-FSA funds will be transferred to the state's new FSA vendor, Optum Bank, from PayFlex, the former vendor, by July 1, 2021. At that time, all unused funds will be transferred.

FAQs

Question: Will my entire FSA or L-FSA balance be transferred from PayFlex to Optum Bank?

Answer: Yes, your entire remaining 2020 balance will be transferred to Optum Bank by July 1, 2021, and added to your existing 2021 plan balance.

Question: Will my entire FSA or L-FSA balance carry over at the end of 2021 for use in 2022?

Answer: Yes, at the end of 2021, your entire FSA or L-FSA balance will carry over and be added to your 2022 Optum FSA or L-FSA election. If you do not have a 2022 account, one will be created for you to receive the 2021 funds.

Question: How many years will I be permitted to carry over my entire FSA or L-FSA balance?

Answer: You will only be able to carry over your entire FSA or L-FSA balance from 2020 into 2021 and from 2021 into 2022.

How do I check my FSA or L-FSA balance?

[To check the balance in your 2020 FSA, visit PayFlex and login to your account.](#) The balance in your PayFlex account will be transferred to Optum Bank by July 1, 2021.

[To check the balance in your 2021 FSA, visit Optum Bank and login to your account.](#)

For more information, contact Benefits Administration:

800.253.9981 or 615.741.3590

Monday - Friday, 8 - 4:30 CT

Fax: 615.741.8196

e-mail: benefits.administration@tn.gov

[Questions?](#)

Important Message About Your Dependent Care Flexible Spending Account (DC-FSA): **Temporary Relief for DC-FSA Members.**

The Consolidated Appropriations Act of 2021 was signed into law on December 27, 2020. The Act's new temporary rules may affect your 2020 and 2021 plan year Dependent Care Flexible Spending Account (DC-FSA).

For State of Tennessee employees enrolled in a DC-FSA, two temporary provisions have been adopted:

1. A 12-month grace period for unused DC-FSA funds will be added for plan years ending in 2020 or 2021.

Q. How will this impact me?

A. You can incur dependent care expenses from 1/1/2020-12/31/2021 against your **plan year 2020** balance. You must file all claims by 12/31/2021, or you will forfeit your balance.

You can incur dependent care expenses from 1/1/2021-12/31/2022 against your **plan year 2021** balance. You must file all claims with Optum by 12/31/2022, or you will forfeit your balance.

Before 4/30/2021, send your DC-FSA claims to PayFlex. After that date, send your DC-FSA claims to Optum. See below for links to claim forms:

[PayFlex FSA Claim Form](#)

[Optum Financial Claim Form](#)

2. The maximum age of eligible dependents will increase from 13 years old to 14 years old for the 2020 plan year only.

Q: How will this impact me?

A: If your child turned 14 in 2020, you may now submit DC-FSA claims for that child that were incurred any time before his or her 14th birthday.

Before 4/30/2021, send your DC-FSA claims to PayFlex. After that date, send your DC-FSA claims to Optum. See below for links to claim forms:

[PayFlex FSA Claim Form](#)

[Optum Financial Claim Form](#)

FAQS

Question: My child turned 14 on October 5, 2020. May I submit a claim for dependent care expenses incurred during 2020? And where do I submit my claim?

Answer: You may submit a claim for expenses you incurred **before** your child turned 14 on October 5, 2020. If you file a claim before April 30, 2021, you should file it with PayFlex using the [PayFlex FSA claim form](#). For any claims filed after April 30, 2021, you should file it with Optum Bank using the [Optum FSA claim form](#).

Question: I had a \$500 balance in my PayFlex DC-FSA at the end of 2020. Can I still use those funds for dependent care expenses?

Answer: Yes, you may still use the entire \$500 balance. If you file a claim before April 30, 2021, you should file it with PayFlex using the [PayFlex FSA claim form](#). For any claims filed after April 30, 2021, you should file it with Optum Bank using the [Optum FSA claim form](#).

Question: How many years will I be allowed a 12-month grace period for unused DC-FSA funds?

Answer: The 12-month grace period is temporary and will be in place for plan years 2020 and 2021. December 31, 2022 is the last day you would be able to file a claim for DC-expenses incurred in 2021.

How do I check my DC-FSA balance?

[To check the balance in your 2020 DC-FSA FSA, visit PayFlex and login to your account.](#)

[To check the balance in your 2021 DC-FSA, visit Optum Bank and login to your account.](#)

For more information, contact Benefits Administration:

800.253.9981 or 615.741.3590

Monday - Friday, 8 - 4:30 CT

Fax: 615.741.8196

e-mail: benefits.administration@tn.gov

[Questions?](#)

February 19, 2021

The following email was sent to agency benefits coordinators today.

Webinar for those with an HSA and/or FSA – Feb. 26 (all plans)

Below is information about an upcoming Optum Bank webinar for members with an HSA and or/FSA. During this webinar, members can learn how to manage their Optum Bank account. An email was sent to all applicable members for whom we have an email address in Edison.

You are welcome to share the information below with HSA and FSA members.

ParTNers for Health wants to make it easy for you to manage your health savings account (HSA) and flexible spending account (FSA).

An upcoming webinar will show members how to use the tools and resources available to them on the OptumBank.com/Tennessee website. Hear directly from the experts at Optum Bank and the state's ParTNers for Health team. In less than an hour, you'll have all the information you need to stay in charge of your HSA and FSA. (FSAs are available to state and higher education employees only.)

WHEN: Friday, February 26. Starts at 11 a.m. CT and lasts approximately one hour.

When it's time to join, click the link: <https://tngov.webex.com/meet/BDelander>

We will record the webinar and will post it on the Partners YouTube page here:

<https://www.youtube.com/user/partnersforhealthtn>

#4Mind4Body Webinar – Wed., Feb. 24 (state only)

The #4Mind4Body series continues with the next webinar, **A New Year of Health: Setting Realistic Goals and Preventing Burnout**, being held **Wednesday, Feb. 24 from 11:30 a.m. – 12:30 p.m. CT.**

Benefits Administration will send an email about the webinar to all state employees via Outlook on Monday, Feb. 22.

You are welcome to share the information below and attached flier.

The #4Mind4Body series continues with the next webinar:

A New Year of Health: Setting Realistic Goals and Preventing Burnout

Wednesday, Feb. 24

11:30 a.m. – 12:30 p.m. CT

It's a new year, and that means a new chance to make a healthy lifestyle change. If you're having trouble getting motivated, we're here to help. You can learn to set goals, overcome challenges and stay the course for the upcoming year. Attendees will examine causes of burnout and potential solutions along with ideas to stay healthy in the new year.

Click the link in the attached flier to register or click this link below:

<https://tngov.webex.com/tngov/onstage/g.php?MTID=e559bd5700c1525365bedcaa396f86822>

Registration is required for all webinar sessions. Sessions will **not** be recorded. **If Internet Explorer doesn't work to register, you may need to try a different browser.**

Find information at [tn.gov/PartnersforHealth](https://www.tn.gov/PartnersforHealth) under Other Benefits > EAP here:

<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

Questions? Email partners.wellness@tn.gov

Cigna Adding Two-Step Authentication to Online Account Access

Starting March 17, 2021, Cigna will require the use of two-step authentication for myCigna online account access. Two-step authentication, also called multi-factor authentication (MFA), adds an extra layer of protection to our users' myCigna accounts by requiring their password plus a unique code in order to log in.

What to expect:

- Starting February 22, 2021, Cigna will send email notifications to all users who have not turned on two-step authentication and notify them it will now be required, instead of optional.
- Users will be directed to the myCigna log in screen, where they can start the process.
- To use two-step authentication, users must use a valid mobile phone number or valid email address.
- On March 17, users who have not yet added two-step authentication will not be able to access their online account until they complete the two-step authentication setup process.

How you can help:

- Encourage your Cigna members to add two-step authentication to their myCigna accounts.
- Recommend the use of strong passwords and unique credentials when managing online accounts.

Cigna appreciates your support as they roll out this additional security precaution.

Edison Down for Maintenance

Edison will be performing scheduled system maintenance on Sunday, Feb. 21 from 6 a.m. until 10 p.m. CT. During this time, Edison will be unavailable for all users.

Attachment: 4mind4body flier

End of message



#4MIND4BODY

#4MIND4BODY LUNCH AND LEARN

Connecting in Uncertain Times During COVID-19 (Optum/ActiveHealth)

Thursday, January 14, 11:30 a.m. to 12:30 p.m. CT

We are living in unprecedented times, which fosters worry and anxiety. Heightened worry and fear can only make trigger events even worse than they already are. When life gets tough, having someone to lean on is important. Being around a loved one or trusted friend is a big part of good health. Whether hanging out or talking on the phone, learn how being social is valuable.

[Click here to register for Connecting In Uncertain Times During COVID-19](#)

[Click here to register for A New Year of Health: Setting Realistic Goals and Preventing Burnout](#)

A New Year of Health: Setting Realistic Goals and Preventing Burnout (Optum/ActiveHealth)

Wednesday, February 24, 11:30 a.m. to 12:30 p.m. CT

It's a new year, and that means a new chance to make a healthy lifestyle change. If you're having trouble getting motivated, we're here to help. You can learn to set goals, overcome challenges, and stay the course for the upcoming year. Attendees will examine causes of burnout and potential solutions along with ideas to stay healthy in the new year.

Developing Emotional Intelligence: Overcoming Emotional Eating (Optum/ActiveHealth)

Wednesday, March 17, 11:30 a.m. to 12:30 p.m. CT

We all have struggles in our lives. And they often come with feelings like stress, anger, and loneliness. Many of us eat to cope with these feelings. But this can lead to weight gain. In this session we'll talk about healthy ways to overcome emotional eating. Attendees will also learn all about Emotional Intelligence (EQ) – from its definition to strategies for enhancing it. This program will help participants identify stress reduction techniques and guide them through writing their own action plan for developing their EQ.

[Click here to register for Developing Emotional Intelligence: Overcoming Emotional Eating](#)

[Click here for information about upcoming webinars.](#)

February 12, 2021

The following email was sent to agency benefits coordinators today.

ABC Conference Call Notes

The combined Feb. 9 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

Rapid COVID Testing

We had a number of questions around members being asked to pay up front for rapid COVID testing at certain provider sites. They said the provider was not filing insurance in those cases. We have followed up with our carriers, BlueCross (BCBST) and Cigna, regarding this situation. They have responded that this is acceptable because, unlike our State insurance plans, many insurers and employers are not covering the rapid tests for the purposes of return to work, etc.

The providers who ask for payment up front are required to provide advanced notice and have good onsite signage showing that payment is required upfront and they do not file insurance. BCBST and Cigna have confirmed that these provider sites are in compliance. Members are certainly able to obtain their PCR or Rapid COVID test at the location of their choosing. If members choose to receive a rapid test from a provider that does not file insurance and requires payment up front, they should get an itemized receipt with all applicable procedure and diagnostic codes before they leave. Then they should file for reimbursement with either BCBST or Cigna directly.

For more assistance with filing a reimbursement form, members can log into the BCBST or MyCigna websites or call the customer service number found on the back of their ID card.

Here is the carriers' website and customer service information:

BlueCross BlueShield of Tennessee
800.558.6213
Monday - Friday, 7 - 5 CT
bcbst.com/members/tn_state/

Cigna
800.997.1617
24/7
cigna.com/stateoftn

Optum/HERE4TN Resources

Following ABC calls this week, we want to make sure you are aware of the Optum/HERE4TN resources that are available. These include fliers and emails for members, and training materials for you and managers. Links to these materials are found on the Partners website, [ABC webpage](#) > Optum/Behavioral Health.

Find the Optum training catalog here: https://www.here4tn.com/content/dam/cex-consumer/state-of-tn/documents/SOT_Training_Catalog-Q1-2021.pdf

Find Optum fliers and emails you can share with employees here:
<https://cx.optum.com/content/cex-consumer/here4tn-etoolkit/en.html>

Materials Update (all plans)

Attached is a flier about CVS Specialty and specialty pharmacies that you can share with our members. We will send out an email early next week with this same information to plan members for whom we have an email address in Edison.

Materials Update (local gov)

Updated versions of the local government new hire PowerPoint and PDF have been posted with corrections made to the retiree insurance information slide. Find the updated versions on the ABC webpage under the Local Government header > 2021 New Hire PowerPoint Presentation (downloadable PPT) and [2021 New Hire Presentation with Notes](#) (PDF).

Materials Update (local ed)

Updated versions of the local education new hire PowerPoint and PDF have been posted with corrections made to the retiree insurance information slide. Find the updated versions on the ABC webpage under the Local Education header > 2021 New Hire PowerPoint Presentation (downloadable PPT) and [2021 New Hire Presentation with Notes](#) (PDF).

Attachment: Caremark CVS Specialty Flier

End of message



Specialty medications
and network access

More than medication



CVS Specialty® along with select specialty pharmacies in the state of TN provides specialized care along with your medication for complex conditions. From rheumatoid arthritis, multiple sclerosis, HIV to cancer, your specialty pharmacy can help you get the most from your therapy.

Accessing the specialty network

In addition to CVS Specialty, there are other specialty pharmacies located throughout Tennessee as part of the specialty network. This provides you with the convenience of having specialty medications delivered to your home or picking them up at an in-network pharmacy.*

To locate a specialty pharmacy within the state of TN custom specialty network, click on this link: info.caremark.com/stateoftn.

More support for specialty medications

Regardless of the specialty pharmacy that you choose to use, you'll receive the support you need. From helping you take your medication correctly to managing side effects, we're here to help. Your specialty pharmacy will also guide you to stay on track so you can get the most from your therapy. To learn more, visit CVSSpecialty.com/EducationCenter.

Digital tools let you manage your prescriptions on your own time

If you choose to use CVS Specialty, we make it easy to manage your medications. Stay on track at CVSSpecialty.com or with our mobile app. If you want to use a different specialty pharmacy, simply log on to info.caremark.com/stateoftn and look in the Network Lists box.



What's a specialty pharmacy?

It's a pharmacy that dispenses medications requiring unique handling, or that may be dispensed via injection or infusion. These medications are used to treat chronic, complex conditions.

Specialty medications are limited to a 30-day supply. They may only be filled at one of the pharmacies within the state of TN custom specialty network.

For more information, call **1-877-522-8679**.

*Where allowed by law. In-store pick up is currently not available in Oklahoma. Puerto Rico requires first-fill prescriptions to be transmitted directly to the dispensing specialty pharmacy. Products are dispensed by CVS Specialty and certain services are only accessed by calling CVS Specialty directly. Certain specialty medication may not qualify. Services are also available at Long's Drugs locations.
©2021 CVS Caremark. All rights reserved. 75-52097A 011521

February 5, 2021

The following email was sent to agency benefits coordinators today.

February ABC Conference Call

The next monthly ABC conference call will be held Feb. 9. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, Feb. 9 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Feb. 9 at 10 a.m. CT
- **Central State** – Tuesday, Feb. 9 at 12:30 p.m. CT
- **Local Government** – Tuesday, Feb. 9 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

PayFlex HSA Debit Card Reminder

This is a reminder that anyone who had a HSA with PayFlex, and who responded yes to Benefits Administration's November Formstack **survey about transferring their 2020 HSA funds into their Optum 2021 HSA**, will have their **PayFlex debit card and associated HSA deactivated next Monday, February 8**. The PayFlex debit card will no longer work after this date, nor will members be able to use any of their remaining PayFlex HSA balance. This is to allow PayFlex the next several weeks to close accounts and initiate the bulk transfer of those HSA funds over to Optum Bank. Members will still be able to use their Optum Bank HSA debit card with any available funds.

Plan members who responded no to our survey will still be able to use their PayFlex HSA debit card and account until the balance is exhausted. As previously communicated, these members' HSAs will be changed to a retail account and they will become responsible for paying the monthly account fee the group insurance program has been paying.

Materials Update

The Tennessee Plan (for eligible retirees with Medicare) brochure (2021) and member handbook (2021) found on the [Publications page](#) of the Partners website have been updated and are dated 1/27/2021. Please refer your eligible employees and use these versions going forward.

End of message

January 29, 2021

The following email was sent to agency benefits coordinators today.

Materials Update

As recently announced during ABC calls and included in an ABC email, the **new hire enrollment period is changing from 31 days to 30 days, effective March 1**. This change will apply to anyone hired March 1 or later. Employees will continue to have 60 days for special qualifying events (SQEs).

Some BA materials have already been updated to reflect this change, and they are posted on the Partners website. The ABC Guides and Plan Documents will be updated and posted at a later date.

- **Eligibility & Enrollment Guides** (found on the [Publications page](#) and [For New Employees](#) page by plan)
- **Employee Checklists** (found on the [ABC webpage](#) under State Plan, Local Education Plan or Local Government Plan)
- **New Hire PowerPoint presentations and PDFs** (found on the [ABC webpage](#) and [For New Employees](#) page by plan)

For anyone hired March 1 or later, use these updated materials. Also, make sure to update any materials you have created with this change.

Update on HSA 1099 Forms (all plans)

On Tuesday, January 26, PayFlex began mailing HSA Form 1099-SA to HSA account holders for their use in filing 2020 federal taxes.

- This form is only generated for HSA account holders who took money out of their 2020 HSA to reimburse a provider or themselves or used their HSA debit card for a healthcare-related expense. If they didn't withdraw or use any of their HSA funds in 2020, they will not receive a Form 1099-SA.
- Account holders don't have to submit it with their tax returns, though they will need it to complete their tax return. They should hold onto it with their tax record.
- Members who have previously chosen on the PayFlex portal to go paperless will not receive a mailed hard copy. They may find their Form 1099-SA on the member portal. Regardless of their preference, all forms will be uploaded to the member portal. All 1099-SA forms will be uploaded to the member portal by the end of the day, January 29, 2021.
- To download Form 1099-SA from the member portal:
 - Sign in at www.payflex.com
 - Click on **Documents & Forms** at the top right corner of your screen
 - Select **My Documents**
 - From drop down, select **HSA Tax Documents**
 - Then select the tax document you wish to review

End of message

January 22, 2021

The following email was sent to agency benefits coordinators today.

Material/Telehealth Update

Telehealth: The [Telehealth flier](#), found on the Partners website under Publications, Miscellaneous, has been updated. When using Telehealth, Cigna members will look for and select MDLive for these services. Amwell is no longer an option for Cigna members. BlueCross BlueShield members use PhysicianNow for services.

HSA Reminder (local ed/local gov)

If you are funding employee accounts with either employer seed funds or employee payroll contributions, you will need to fill out and submit back to Optum Bank the [HSA Funding Information Form](#), which can also be found on the ParTNers for Health website, [ABC webpage](#), [Optum Bank 2021](#). This form will need to be on file prior to you submitting contributions to Optum Bank to ensure that they have your banking information to fund accounts appropriately.

Edison Down for Maintenance

Edison will be performing scheduled system maintenance on Sunday, January 24 from 6 a.m. until 10 p.m. CT. During this time, Edison will be unavailable for all users.

End of message

January 15, 2021

The following email was sent to agency benefits coordinators today.

ABC Conference Call Notes

The combined Jan. 12 ABC conference call notes are **attached**. You will also find them [posted on the ABC webpage](#) under Conference Call Notes.

New Hire Enrollment Period Change

We presented this information during ABC calls this week, and it is included in the call notes. However, we want to be sure you are aware of this upcoming change to the new hire enrollment period.

New Hire enrollment period is changing from 31 days to 30 days, effective March 1.

- Applies to anyone hired March 1 or later
- Employees will continue to have 60 days for special qualifying events (SQEs)
- All materials will be updated by March 1
 - We are in the process of updating guides and PowerPoints and will let you know when updated versions have been posted to the Partners for Health website
- Make sure to update any materials you have created with this new information

Benefits Administration (BA) Service Center Phone Menu Change

On Thursday, January 14, BA updated the Service Center's phone menu and selections. Some menu options have changed. The updated menu options are:

1. Edison Password Resets
2. Retirement
3. Triage (situations where you are at a doctor or pharmacy and have insurance problems)
4. COBRA
5. Active

Talk It Out Tuesday – Jan. 19 (local ed/local gov)

Attached is a flier about the Talk It Out Tuesday program session being held Tuesday, Jan. 19. **Please share the flier and/or information below with your employees.**

Talk It Out Tuesday is a phone-in program, with the final call of this series being held on Jan. 19. This program offers employees an opportunity to boost their emotional well-being, get support and offer support to others.

Employees can join the call anonymously, and it will be facilitated by a licensed Here4TN clinician, from our partner, Optum®. You can join and ask questions. Offer ideas. Or just join and listen. Just dial in and use the conference ID number listed below.

Local Ed:

- **Tuesday, January 19**
- **3:30 p.m. CT**

- **No RSVP required**
- **Stay for the whole session or come and go as needed**

Call-in Information

- Dial In Number: 952-222-7450
- Phone Conference ID: 250 527 001#

Local Gov:

- **Tuesday, January 19**
- **11:30 a.m. CT**
- **No RSVP required**
- **Stay for the whole session or come and go as needed**

Call-in Information

- Dial In Number: 952-222-7450
- Phone Conference ID: 420 476 566#

COVID Benefits and Vaccine Information Document

We have made some updates to the [Coronavirus Benefits and Vaccine Information from Partners for Health](#) document found by clicking the yellow bar at the top of the [Partners for Health website](#). For your reference, the current version is dated Jan. 12, 2021, and includes the COVID vaccine informational flier followed by helpful benefits information for our members.

Note: the National Public Health Emergency has been extended through 04/20/2021.

Please continue to share the link and/or document with members.

State Offices and BA Service Center Closed

State offices and the BA service center will be closed Monday, January 18 for the Martin Luther King Jr. holiday. We hope you have a great weekend!

Attachments: Optum-Talk It Out Tuesday-LE-flier
Optum-Talk It Out Tuesday-LG-flier

End of message



TALK IT OUT TUESDAY



What has you worried? What has you stressed? What's getting better for you in these trying times? Join Dr. Kris Clancy, licensed psychologist, to connect and process experiences surrounding the pandemic and current state of the world in a safe setting with guidance from a licensed therapist.

Starting Tuesday, November 17, Talk it Out Tuesday, a phone-in program will be offered the 3rd Tuesday of the month for 3 months. This program offers an opportunity to boost your emotional well-being, get support and offer support to others. All calls can be joined anonymously and will be facilitated by a licensed Here4TN clinician, from our partner, Optum®.

Join for one session or all three. Ask questions. Offer ideas. Or just join and listen.

Details:

- Tuesdays November 17, December 15 and January 19
- 3:30 PM CST
- No RSVP required
- Stay for the whole session or come and go as needed

Call-in Information

- Dial In Number: 952-222-7450
- Phone Conference ID: 250 527 001#

Participation guidelines:

- This peer support group allows fellow local education employees to connect and process experiences surrounding the pandemic, current events or any other concerns in a safe setting with guidance from a licensed therapist.
- You do not have to share your name if you don't want to.
- Participation is encouraged even if you can't stay the entire session. Come and go quietly.
- If you join late, place yourself on mute to get a feel for the conversation, then jump in when you're comfortable sharing.

Let's talk it out.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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January 8, 2021

The following email was sent to agency benefits coordinators today.

ABC January Monthly Conference Call

The first 2021 monthly ABC conference call will be held Jan. 12. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed** – Tuesday, Jan. 12 at 8:30 a.m. CT
- **Local Ed** – Tuesday, Jan. 12 at 10 a.m. CT
- **Central State** – Tuesday, Jan. 12 at 12:30 p.m. CT
- **Local Government** – Tuesday, Jan. 12 at 2 p.m. CT

Use the webinar (WebEx) login link and instructions in the **attached** agenda.

Pharmacy Mailing

This week, letters went out from Caremark letting 2,398 members know that their independent pharmacies are staying in the CVS Caremark network. We've **attached a sample letter** for your reference in case you get any questions.

2021 #4Mind4Body Webinar Series Continues (state only)

In partnership with ActiveHealth and Optum, the #4Mind4Body webinar series continues with the first 2021 webinar, **Connecting in Uncertain Times During COVID-19**, being held Thursday, Jan. 14 from 11:30 a.m. – 12:30 p.m. CT. The **attached flier** includes information about the first three webinars in the series.

Please share the information below and flier with your employees.

Connecting in Uncertain Times During COVID-19

Thursday, Jan. 14

11:30 a.m. – 12:30 p.m. CT

We are living in unprecedented times, which fosters worry and anxiety. Heightened worry and fear can only make trigger events even worse than they already are. When life gets tough, having someone to lean on is important. Being around a loved one or trusted friend is a big part of good health. Whether hanging out or talking on the phone, learn how being social is valuable.

Click the link in the flier to register or click this link below:

<https://tngov.webex.com/tngov/onstage/g.php?MTID=e49139ae91fa7b22062644a0a91097baa>

Talk It Out Tuesday – Jan. 19 (local ed/local gov)

Attached is a flier about the Talk It Out Tuesday program that continues Tuesday, Jan. 19.

Please share the flier and/or information below with your employees.

Talk It Out Tuesday is a phone-in program that has been held for the past two months with the final call of this series being held on Jan. 19. This program offers employees an opportunity to boost their emotional well-being, get support and offer support to others.

All calls can be joined anonymously and will be facilitated by a licensed Here4TN clinician, from our partner, Optum®.

You can join and ask questions. Offer ideas. Or just join and listen. Just dial in and use the conference ID number listed below.

Local Ed:

- **Tuesday, January 19**
- **3:30 p.m. CT**
- **No RSVP required**
- **Stay for the whole session or come and go as needed**

Call-in Information

- Dial In Number: 952-222-7450
- Phone Conference ID: 250 527 001#

Local Gov:

- **Tuesday, January 19**
- **11:30 a.m. CT**
- **No RSVP required**
- **Stay for the whole session or come and go as needed**

Call-in Information

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Attachments: State of TN 2020 CVS Commercial Pharmacy Reinstatement Letter
4mind4body_2021_flier_final_ST
Optum-Talk It Out Tuesday-LE-flier
Optum-Talk It Out Tuesday-LG-flier

End of message



<Month, Day, Year>

<First name, last name>

<Address 1>

<Address 2>

<City, State, Zip>

Dear [MEMBER NAME],

We recently sent you a letter telling you your medications would no longer be covered if you filled at [PHARMACY NAME]. **We are writing today to let you know that <Pharmacy Name> will be a participating pharmacy network provider without interruption in service.** This means you can continue to fill covered prescriptions at this pharmacy.

You may have changed to a new network pharmacy after you received our letter. If so, you can choose to keep using your new one, or you can go back to [PHARMACY NAME]. Just make sure you use a network pharmacy so you can use your benefits.

If you have any questions, visit info.caremark.com/stateoftn or call Customer Care at 1-877-522-8679.

Sincerely,

Your Customer Care Team

Enclosures: <Nondiscrimination Notice
Multi-language Notice>



#4MIND4BODY

#4MIND4BODY LUNCH AND LEARN

Connecting in Uncertain Times During COVID-19 (Optum/ActiveHealth)

Thursday, January 14, 11:30 a.m. to 12:30 p.m. CT

We are living in unprecedented times, which foster worry and anxiety. Heightened worry and fear can only make trigger events even worse than they already are. When life gets tough, having someone to lean on is important. Being around a loved one or trusted friend is a big part of good health. Whether hanging out or talking on the phone, learning how being social is valuable.

[Click here to register for Connecting In Uncertain Times During COVID-19](#)

[Click here to register for A New Year of Health: Setting Realistic Goals and Preventing Burnout](#)

A New Year of Health: Setting Realistic Goals and Preventing Burnout (Optum/ActiveHealth)

Wednesday, February 24, 11:30 a.m. to 12:30 p.m. CT

It's a new year, and that means a new chance to make a healthy lifestyle change. If you're having trouble getting motivated, we're here to help. You can learn to set goals, overcome challenges, and stay the course for the upcoming year. Attendees will examine causes of burnout and potential solutions along with ideas to stay healthy in the new year.

[Click here to register for Developing Emotional Intelligence: Overcoming Emotional Eating](#)

Developing Emotional Intelligence: Overcoming Emotional Eating (Optum/ActiveHealth)

Wednesday, March 17, 11:30 a.m. to 12:30 p.m. CT

We all have struggles in our lives. And they often come with feelings like stress, anger, and loneliness. Many of us eat to cope with these feelings. But this can lead to weight gain. In this session we'll talk about healthy ways to overcome emotional eating. Attendees will also learn all about Emotional Intelligence (EQ) – from its definition to strategies for enhancing it. This program will help participants identify stress reduction techniques and guide them through writing their own action plan for developing their EQ.

[Click here for information about upcoming webinars.](#)



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