

June 24, 2022

The following email was sent to agency benefits coordinators today.

Information in today's email you can directly share will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (state only)

Subject line: Join ParTNers for Health for Healthy Hydration: Choose Your Drinks Wisely, July 14, 11:30 a.m. CT

Join ActiveHealth Management as they present the next 4Mind4Body webinar, **Healthy Hydration: Choose Your Drinks Wisely, Thursday, July 14, starting at 11:30 a.m. CT.**

What do you think about water?

Think about what you drink in a day. Are you getting enough water? We'll talk about easy ways to get more water each day. You'll also learn how to make sure you're not getting more than you bargained for from your drinks.

Click the link below or in the attached flyer to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=ecb58ed7d55c0628f208854bde922b294>

Registration is required. Session will not be recorded.

Find webinar information at [tn.gov/ParTNersForHealth](https://www.tn.gov/ParTNersForHealth) under Other Benefits, EAP here:

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



Members (local ed, local gov and higher ed)

We don't have any member messages for you to share this week.

For ABCs

ABC Checklists for Employees (all plans)

The Employee Insurance Checklist has been updated to include a statement explaining BA/ParTNers for Health will communicate with members using their contact information, including email, and that health options allows a choice of carrier and network. Please use the updated version located on the ABC webpage going forward:

State/Higher Education: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_st.pdf

Local Education: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_le.pdf

Local Government: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_lg.pdf

Member Information to Share (state only)

4Mind4Body Webinar

Information and the attached flyer about the upcoming 4Mind4Body webinar sessions are included so you can share with state employees. The next webinar session will be held July 14 starting at 11:30 a.m. CT. BA will send an email to all state employees prior to the session.

ABC 2022 Annual HIPAA Training (local gov only)

All ABCs and directors with access to Edison **have the month of June** to complete online annual HIPAA training. **Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local government ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

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You must allow pop-ups. If you do not have the most current browser 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.

Attachment: 4mind4body Webinar Flyer

End of message

4MIND4BODY LUNCH AND LEARN

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

[Click here for more information](#)

Make the Most of Your Workday

Presented by AHM/Optom | Wednesday, June 22

Fit fitness into your workday

You may not have time for a full workout over your lunch break. But you can find ways to move, stretch and help your posture during work.

Making the most of your workday

How would you describe a productive day? Understanding time management is important to success in all activities,

and our overall sense of contentment.

- Learn strategies for better time management
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more water each day. You'll also learn how to make sure you're not getting more than you bargained for from your drinks.

State Retirement Plans & Resources

Presented by RetireReadyTN | Wednesday, Aug. 17

Learn more about your retirement benefits and resources

Take a look inside the retirement benefits and resources available to you through RetireReadyTN, the state's retirement program. Topics will include the Tennessee Consolidated Retirement System defined

benefit plan, the State of Tennessee 401(k) and 457 Plans, and how these benefits come together in the Hybrid and Legacy Plans. We'll also provide detailed information about how to maximize the benefits of each plan, and take full advantage of the many financial education resources available through RetireReadyTN.



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June 17, 2022

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Members (local ed, local gov and higher ed)

We don't have any member messages for you to share this week.

For ABCs

ABC Conference Call Notes (all plans)

Attached are the combined June ABC conference call notes for your reference.

Member Information to Share (state only)

4Mind4Body Webinar

Information and the **attached flyer** about the upcoming 4Mind4Body webinar sessions are included so you can share with state employees. The next webinar session will be held June 22 starting at 11:30 a.m. CT. **BA sent an email to all state employees this week about the June 22 webinar.**

Service Center Metrics and Ratings (all plans)

May 2022:

- Tickets via Email: 1,461
- Tickets via Self-Service: 3,604
- Tickets via Phone: 3,548
- Tickets via Chat: 127
- Total: 8,740
- Satisfaction Score: 99.4%

May 2021:

- Tickets via Email: 1,324
- Tickets via Self-Service: 3,253
- Tickets via Phone: 3,461
- Tickets via Chat: 151
- Total: 8,189
- Satisfaction Score: 96.6%

July Preferred Drug List (all plans)

Attached is the July PDL, which has been posted 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.

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, and 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, 2022

Drugs being added to the PDL effective July 1, 2022:	
	<u>Drug name</u>
Tier 2 medications:	Aptiom
	Auryxia
	Azstarys
	Caplyta
	Enstilar
	Jornay PM

	Talicia
	Zegalogue
	Nuvaring (in place of the generic)

Drugs moving from Tier 2 (preferred brand) to Tier 3 (non-preferred brand) that will have a higher copay effective July 1, 2022:

	<u>Drug name</u>
	Desowen
	Valium

Drugs not covered effective July 1, 2022, unless prior authorization is approved through the CVS Caremark medical exception process:

	<u>Drug name</u>
	Afinitor
	Cayston
	Citranatal vitamins
	Dexilant
	Dexlansoprazole
	Duobrii
	Glugagen hypokit
	Glucagon emergency kit
	Juxtapid
	Keppra
	Keppra XR
	Korlym
	Lamictal
	Lamictal chewable
	Lamictal ODT
	Lamictal starter kits
	Lamictal XR
	Mekinist
	Movantik
	Pentasa
	Quillichew ER
	Quillivant XR
	Tafinlar

ABC 2022 Annual HIPAA Training (local gov only)

All ABCs and directors with access to Edison **have the month of June** to complete online annual HIPAA training. **Failure to comply with mandatory training requirements may result in**

suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local government ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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BlueCross BlueShield of Tennessee Offices Closed June 20 (all plans)

BlueCross offices will be closed Monday, June 20 to observe Juneteenth.

Attachments: Life Insurance Beneficiaries Instructions – Higher Ed
Non-Payroll Job Data Page Enhancements – LE & LG
4Mind4Body Webinar Flyer

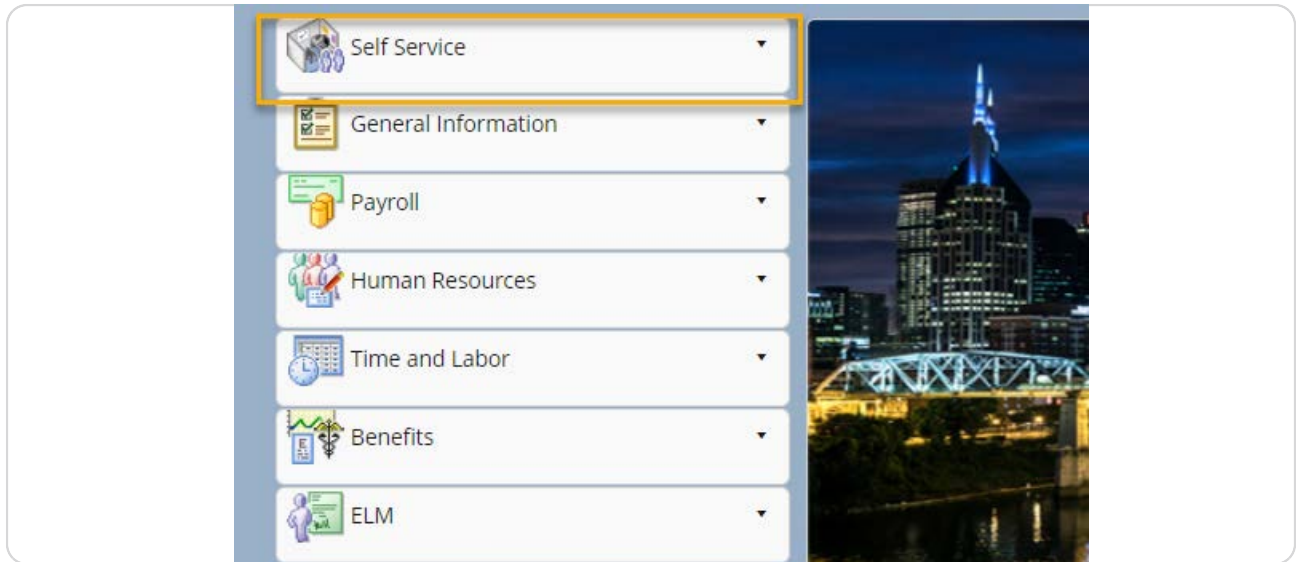
End of message

STEP 1

From the Edison home page (after logging in)

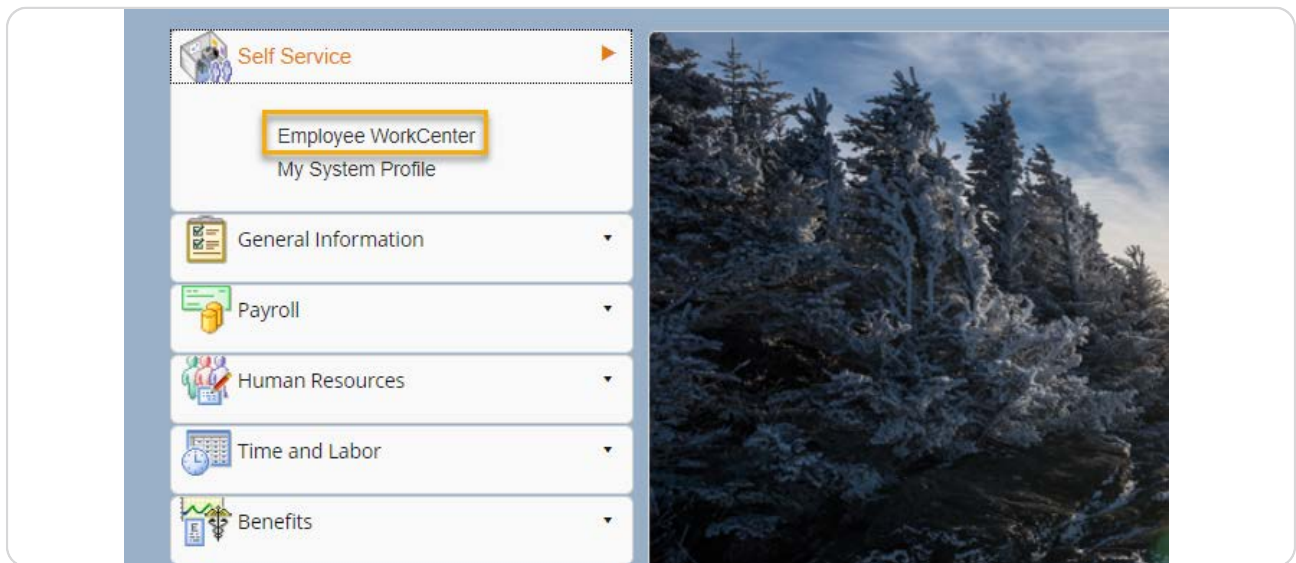
STEP 2

Click on Self Service (left hand side of the page).



STEP 3

Click on Employee WorkCenter.



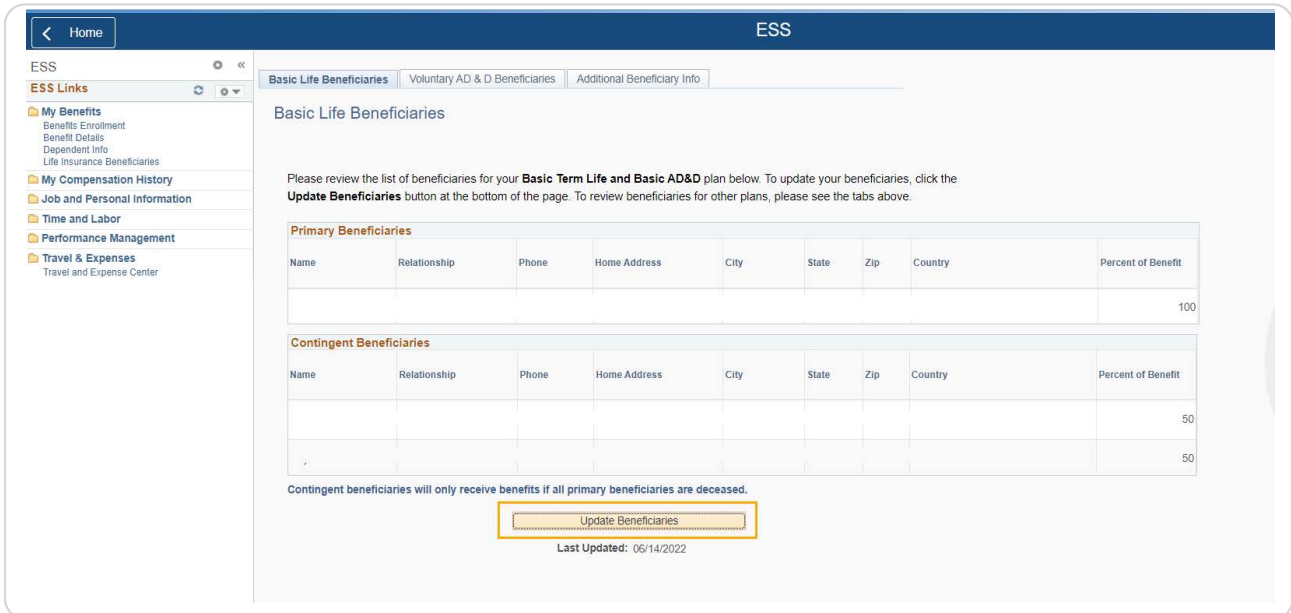
STEP 4

Click on Life Insurance Beneficiaries.



STEP 5

If you have changes, click on Update Beneficiaries button.



STEP 6

Type in the new information and click on **Save Changes** or **Cancel Changes** if nothing was changed.

ESS

ESS Links

- My Benefits
 - Benefits Enrollment
 - Benefit Details
 - Dependent Info
 - Life Insurance Beneficiaries
- My Compensation History
- Job and Personal Information
- Time and Labor
- Performance Management
- Travel & Expenses
 - Travel and Expense Center

Basic Life Beneficiaries

Please update your beneficiary information and click the "Save Changes" button. If you have no changes or wish to cancel any changes you have already made and return to the previous screen, click the "Cancel Changes" button.

Primary Beneficiaries

Name	Relationship	Phone	Home Address	City	State	Zip	Country	Percent of Benefit		
							USA	100	+	-

Contingent Beneficiaries

Name	Relationship	Phone	Home Address	City	State	Zip	Country	Percent of Benefit		
							USA	50	+	-
							USA	50	+	-

Contingent beneficiaries will only receive benefits if all primary beneficiaries are deceased.

[Return to Beneficiaries Summary Page](#) **Save Changes** **Cancel Changes**

STEP 7

Click on **Return to Beneficiaries Summary Page** to see your changes

ESS

ESS Links

- My Benefits
 - Benefits Enrollment
 - Benefit Details
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Non-Payroll Job Data Page Enhancement

Terminations

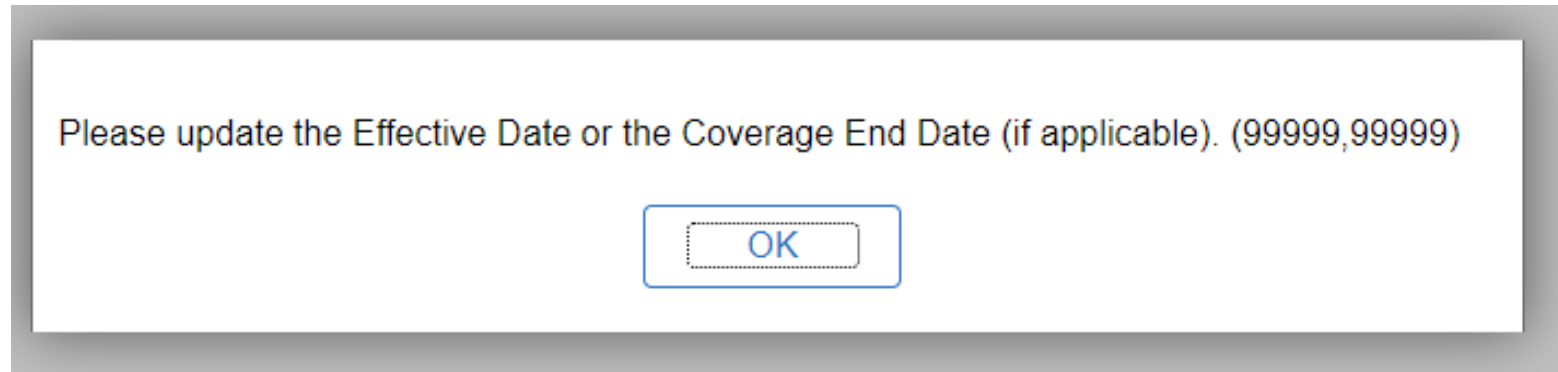
- Effective Date: Last day of the month prior to when coverage should end.
- Coverage End Date: Actual last day of coverage on the plan.

Job Information

*Effective Date:	<input type="text" value="01/31/2022"/> 	Coverage End Date:	<input type="text" value="02/28/2022"/> 
*Action:	<input type="text" value="TER"/> 	*Reason	<input type="text"/> 
*Position Number:	<input type="text" value="99000791"/> 		
Regulatory Region:	USA		
Company:	NP		

Defaults & Pop Ups

- Default Effective Date: Will be 1/1/2022



**Navigational Path: Benefits Work center>
Benefits Administration> Non-Payroll Job Data**

PARTNERS
FOR HEALTH

Questions?

4MIND4BODY LUNCH AND LEARN

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

[Click here for more information](#)

Make the Most of Your Workday

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June 10, 2022

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Click the link below or in the attached flyer to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=e4131119593abba19ceac1b50256a2050>

Registration is required. Session will not be recorded. **Internet Explorer will be retired and go out of support June 15, 2022. If using IE, you will need to use a different browser.**

Find webinar information at [tn.gov/ParTNersForHealth](https://www.tn.gov/ParTNersForHealth) under Other Benefits, EAP here:

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

For Members (all plans)

ParTNers' Disease Management Video

Copy or subject line: Watch this member testimonial to learn more about the ParTNers for Health Disease Management program

Now it's easier than ever to improve your health with the ParTNers for Health Disease Management program. If you're living with a chronic condition such as:

- Diabetes

- Coronary Artery Disease
- C.O.P.D.
- Asthma
- Heart Failure

We're here to help! The Disease Management program is designed to bring you relevant, personalized coaching advice based on your unique needs. Get tips on healthy eating and problem solving to help stay on track, ideas for personal health actions that can help you manage your condition and much more!

It's all part of your wellness program provided by ParTNers for Health and ActiveHealth Management – and it's available to enrolled health plan members **at no extra cost!**

Check out Sheila's story here: https://youtu.be/y0_SSRj2CQo

For ABCs

ABC June Conference Calls – Next Week! (all plans)

The monthly ABC conference calls will be held next Tuesday, June 14. Benefits Administration staff will join you remotely via WebEx.

- **Higher Ed – Tuesday, June 14 at 8:30 a.m. CT**
- **Local Ed – Tuesday, June 14 at 10 a.m. CT**
- **State – Tuesday, June 14 at 12:30 p.m. CT**
- **Local Government – Tuesday, June 14 at 2 p.m. CT**

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

To join the ABC conference call - [click on the link:](#)

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

Primary ABC Survey – Deadline Today, June 10 (all plans)

The annual ABC survey deadline for all primary ABCs is today, June 10. As an agency benefits coordinator, the effort you put in and the feedback you provide is very important to the BA team. Please note, the survey is anonymous and your thoughtful responses will be reviewed by BA leadership. **If you are a primary ABC and did not receive the survey email, please contact us at benefits.info@tn.gov**

Child Verified Relationship Type (all plans)

Child Verified: As a reminder, the child verified relationship type should be selected via the eBenefit form ONLY if the child is a legal guardian and you have uploaded both the court documents and signed attestation.

Member Information to Share

4Mind4Body Webinar (state only)

Information and the **attached flyer** about the upcoming 4Mind4Body webinar sessions are included so you can share with state employees. The next webinar session will be held June 22 starting at 11:30 a.m. CT. **BA will send an email to state employees next week.**

ActiveHealth Disease Management Video (all plans)

We've included information and a member video testimonial above you can share about the Disease Management program, available to all eligible health plan members. Next week, BA will send an email with a link to this video to all members for whom we have an email address in Edison.

Cigna DHMO Dental Provider Search Change (all plans)

The Cigna DHMO (Prepaid) dental provider instructions for members and ABCs to search for local providers in their area have changed. The revised instructions include a password change. You can find the instructions on the Dental webpage here:

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

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End of message

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For Members (higher ed, local ed and local gov)

We do not have any member messages for you to share this week.

For ABCs

2023 Health Premiums and Benefits Updates (state/higher ed)

The State Group Insurance Program's State Insurance Committee recently met and made a number of decisions for the 2023 plan year. For your reference, **attached** are the 2023 health insurance premium charts for active employees and state retirees, and premium charts from the recent state Insurance Committee meeting presentation.

2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.

Based on the projected claims and plan performance, the Insurance Committee approved an aggregated average health insurance premium increase of 6.2% for **active employees**. The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary within the products and coverage tiers. For example, premium increases for active employees will range from \$0 to \$26, depending on the plan and tier in which the member is enrolled (see **\$ Change** in the attached Insurance Committee meeting presentation chart).

For **retirees**, the Committee approved an aggregated average premium increase of 3.6%. The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary depending on years of service, and the plan and tier in which the retiree and/or dependent(s) are enrolled (see **\$ Change** in the attached Insurance Committee meeting presentation chart).

Additional 2023 health benefit changes and enhancements were approved and will be shared during the next regularly scheduled June 14 ABC conference call. Voluntary products premium charts will be sent when available.

2023 Health Premium Charts (local ed/local gov)

This week, Benefits Administration emailed the 2023 Premium and Benefits Update memo and premium charts that showed changes by plan and tier to agency directors, finance officers and ABCs. For your reference, **attached** are the final 2023 health insurance premium charts that will be available prior to Annual Enrollment. Voluntary products premium charts will be sent when available.

Important Query Update (all plans)

Query Update: The TN_BA103_LEGAL_GUARDIAN_ALL query has been updated to include dependents that have already submitted their certification and have been verified through the new process. Use the Relationship Descr column (Column O) to determine if the dependent has been verified. If the relationship description shows "Child Legal Verified" then they are verified. If the description shows any other relationship type, the dependent still needs to be verified.

Primary ABC Survey – Deadline June 10 (all plans)

This week, BA emailed the annual ABC survey link to all primary ABCs. As an agency benefits coordinator, the effort you put in and the feedback you provide is very important to the BA team. Please note, the survey is anonymous and your thoughtful responses will be reviewed by BA leadership. **The deadline to complete the survey is June 10.** If you are a primary ABC and did not receive the survey email, please contact us at benefits.info@tn.gov

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Attachments: 4mind4body webinar flyer

- 2023 ST & HE Active and Retiree Premium Charts from May IC Meeting
- Premium State Active 2023
- Premium State Retiree 2023
- Premium State COBRA 2023
- Premium State COBRA Retiree 2023
- Premium LE Active 2023
- Premium LE COBRA 2023
- Premium LE Support Retiree 2023
- Premium LE Teacher Retiree 2023
- Premium LG Active 2023
- Premium LG COBRA 2023

Premium LG Retiree 2023

End of message

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Healthy Hydration: Choose Your Drinks Wisely

Presented by AHM | Thursday, July 14

What do you think about water?

Think about what you drink in a day. Are you getting enough water? We'll talk about easy ways to get

more water each day. You'll also learn how to make sure you're not getting more than you bargained for from your drinks.

State Retirement Plans & Resources

Presented by RetireReadyTN | Wednesday, Aug. 17

Learn more about your retirement benefits and resources

Take a look inside the retirement benefits and resources available to you through RetireReadyTN, the state's retirement program. Topics will include the Tennessee Consolidated Retirement System defined

benefit plan, the State of Tennessee 401(k) and 457 Plans, and how these benefits come together in the Hybrid and Legacy Plans. We'll also provide detailed information about how to maximize the benefits of each plan, and take full advantage of the many financial education resources available through RetireReadyTN.



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2023 State Active Employee Monthly Rates – Narrow Networks

	Enrollment	Active Total Rate		Active Employer Share		Active Employee Share			
		2022	2023	2022	2023	2022	2023	\$ Change	% Change
Premier PPO									
Employee	12,973	\$716	\$759	\$573	\$607	\$143	\$152	\$9	6.3%
Employee+Child(ren)	4,634	\$1,074	\$1,138	\$859	\$910	\$215	\$228	\$13	6.0%
Employee+Spouse	6,662	\$1,540	\$1,669	\$1,232	\$1,335	\$308	\$334	\$26	8.4%
Employee+Spouse+Child(ren)	8,811	\$1,861	\$1,972	\$1,489	\$1,578	\$372	\$394	\$22	5.9%
CDHP/HSA									
Employee	2,505	\$637	\$675	\$573	\$607	\$64	\$68	\$4	6.3%
Employee+Child(ren)	437	\$955	\$1,012	\$859	\$910	\$96	\$102	\$6	6.3%
Employee+Spouse	706	\$1,369	\$1,485	\$1,232	\$1,335	\$137	\$150	\$13	9.5%
Employee+Spouse+Child(ren)	1,624	\$1,654	\$1,754	\$1,489	\$1,578	\$165	\$176	\$11	6.7%
Standard PPO									
Employee	10,304	\$671	\$705	\$573	\$607	\$98	\$98	\$0	0.0%
Employee+Child(ren)	3,256	\$1,006	\$1,057	\$859	\$910	\$147	\$147	\$0	0.0%
Employee+Spouse	3,629	\$1,442	\$1,551	\$1,232	\$1,335	\$210	\$216	\$6	2.9%
Employee+Spouse+Child(ren)	5,607	\$1,742	\$1,832	\$1,489	\$1,578	\$253	\$254	\$1	0.4%

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P



2023 State Retiree Monthly Rates— Narrow Networks

Retiree Share	Enrollment	At Least 30 Years Of Service			20-29 Years Of Service			Less Than 20 Years Of Service		
		2022	2023	\$ Change	2022	2023	\$ Change	2022	2023	\$ Change
Premier PPO										
Employee	2,237	\$169.20	\$173.60	\$4.40	\$253.80	\$260.40	\$6.60	\$338.40	\$347.20	\$8.80
Employee+Child(ren)	175	\$253.80	\$260.20	\$6.40	\$380.70	\$390.30	\$9.60	\$507.60	\$520.40	\$12.80
Employee+Spouse	913	\$363.80	\$381.80	\$18.00	\$545.70	\$572.70	\$27.00	\$727.60	\$763.60	\$36.00
Employee+Spouse+Child(ren)	256	\$440.00	\$451.00	\$11.00	\$660.00	\$676.50	\$16.50	\$880.00	\$902.00	\$22.00
Spouse Only	681	\$194.60	\$208.20	\$13.60	\$291.90	\$312.30	\$20.40	\$389.20	\$416.40	\$27.20
Child(ren) Only	188	\$84.60	\$86.80	\$2.20	\$126.90	\$130.20	\$3.30	\$169.20	\$173.60	\$4.40
Spouse + Child(ren)	102	\$270.80	\$277.40	\$6.60	\$406.20	\$416.10	\$9.90	\$541.60	\$554.80	\$13.20
CDHP/HSA										
Employee	40	\$150.40	\$153.00	\$2.60	\$225.60	\$229.50	\$3.90	\$300.80	\$306.00	\$5.20
Employee+Child(ren)	1	\$225.60	\$229.40	\$3.80	\$338.40	\$344.10	\$5.70	\$451.20	\$458.80	\$7.60
Employee+Spouse	16	\$323.40	\$336.40	\$13.00	\$485.10	\$504.60	\$19.50	\$646.80	\$672.80	\$26.00
Employee+Spouse+Child(ren)	7	\$391.20	\$397.60	\$6.40	\$586.80	\$596.40	\$9.60	\$782.40	\$795.20	\$12.80
Spouse Only	5	\$173.00	\$183.60	\$10.60	\$259.50	\$275.40	\$15.90	\$346.00	\$367.20	\$21.20
Child(ren) Only	0	\$75.20	\$76.40	\$1.20	\$112.80	\$114.60	\$1.80	\$150.40	\$152.80	\$2.40
Spouse + Child(ren)	2	\$240.80	\$244.60	\$3.80	\$361.20	\$366.90	\$5.70	\$481.60	\$489.20	\$7.60
Standard PPO										
Employee	1,114	\$158.40	\$161.20	\$2.80	\$237.60	\$241.80	\$4.20	\$316.80	\$322.40	\$5.60
Employee+Child(ren)	86	\$237.60	\$241.80	\$4.20	\$356.40	\$362.70	\$6.30	\$475.20	\$483.60	\$8.40
Employee+Spouse	343	\$340.40	\$354.60	\$14.20	\$510.60	\$531.90	\$21.30	\$680.80	\$709.20	\$28.40
Employee+Spouse+Child(ren)	128	\$411.80	\$419.00	\$7.20	\$617.70	\$628.50	\$10.80	\$823.60	\$838.00	\$14.40
Spouse Only	283	\$182.00	\$193.40	\$11.40	\$273.00	\$290.10	\$17.10	\$364.00	\$386.80	\$22.80
Child(ren) Only	101	\$79.20	\$80.60	\$1.40	\$118.80	\$120.90	\$2.10	\$158.40	\$161.20	\$2.80
Spouse + Child(ren)	41	\$253.40	\$257.80	\$4.40	\$380.10	\$386.70	\$6.60	\$506.80	\$515.60	\$8.80

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P



2023 Active Employees Monthly Health Premiums

ALL REGIONS					
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS	EMPLOYER SHARE
PREMIER PPO					
Employee Only	\$152.00	\$152.00	\$217.00	\$217.00	\$607.00
Employee + Child(ren)	\$228.00	\$228.00	\$293.00	\$293.00	\$910.00
Employee + Spouse	\$334.00	\$334.00	\$464.00	\$464.00	\$1,335.00
Employee + Spouse + Child(ren)	\$394.00	\$394.00	\$524.00	\$524.00	\$1,578.00
STANDARD PPO					
Employee Only	\$98.00	\$98.00	\$163.00	\$163.00	\$607.00
Employee + Child(ren)	\$147.00	\$147.00	\$212.00	\$212.00	\$910.00
Employee + Spouse	\$216.00	\$216.00	\$346.00	\$346.00	\$1,335.00
Employee + Spouse + Child(ren)	\$254.00	\$254.00	\$384.00	\$384.00	\$1,578.00
CDHP/HSA					
Employee Only	\$68.00	\$68.00	\$133.00	\$133.00	\$607.00
Employee + Child(ren)	\$102.00	\$102.00	\$167.00	\$167.00	\$910.00
Employee + Spouse	\$150.00	\$150.00	\$280.00	\$280.00	\$1,335.00
Employee + Spouse + Child(ren)	\$176.00	\$176.00	\$306.00	\$306.00	\$1,578.00

2023 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	\$173.60	\$238.60	\$260.40	\$325.40	\$347.20	\$412.20
Retiree + Child(ren)	\$260.20	\$325.20	\$390.30	\$455.30	\$520.40	\$585.40
Retiree + Spouse	\$381.80	\$511.80	\$572.70	\$702.70	\$763.60	\$893.60
Retiree + Spouse + Child(ren)	\$451.00	\$581.00	\$676.50	\$806.50	\$902.00	\$1,032.00
Spouse Only	\$208.20	\$273.20	\$312.30	\$377.30	\$416.40	\$481.40
Child(ren) Only	\$86.80	\$151.80	\$130.20	\$195.20	\$173.60	\$238.60
Spouse + Child(ren)	\$277.40	\$342.40	\$416.10	\$481.10	\$554.80	\$619.80
STANDARD PPO						
Retiree Only	\$161.20	\$226.20	\$241.80	\$306.80	\$322.40	\$387.40
Retiree + Child(ren)	\$241.80	\$306.80	\$362.70	\$427.70	\$483.60	\$548.60
Retiree + Spouse	\$354.60	\$484.60	\$531.90	\$661.90	\$709.20	\$839.20
Retiree + Spouse + Child(ren)	\$419.00	\$549.00	\$628.50	\$758.50	\$838.00	\$968.00
Spouse Only	\$193.40	\$258.40	\$290.10	\$355.10	\$386.80	\$451.80
Child(ren) Only	\$80.60	\$145.60	\$120.90	\$185.90	\$161.20	\$226.20
Spouse + Child(ren)	\$257.80	\$322.80	\$386.70	\$451.70	\$515.60	\$580.60
CDHP/HSA						
Retiree Only	\$153.00	\$218.00	\$229.50	\$294.50	\$306.00	\$371.00
Retiree + Child(ren)	\$229.40	\$294.40	\$344.10	\$409.10	\$458.80	\$523.80
Retiree + Spouse	\$336.40	\$466.40	\$504.60	\$634.60	\$672.80	\$802.80
Retiree + Spouse + Child(ren)	\$397.60	\$527.60	\$596.40	\$726.40	\$795.20	\$925.20
Spouse Only	\$183.60	\$248.60	\$275.40	\$340.40	\$367.20	\$432.20
Child(ren) Only	\$76.40	\$141.40	\$114.60	\$179.60	\$152.80	\$217.80
Spouse + Child(ren)	\$244.60	\$309.60	\$366.90	\$431.90	\$489.20	\$554.20

2023 COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$774.18	\$774.18	\$840.48	\$840.48
Employee + Child(ren)	\$1,160.76	\$1,160.76	\$1,227.06	\$1,227.06
Employee + Spouse	\$1,702.38	\$1,702.38	\$1,834.98	\$1,834.98
Employee + Spouse + Child(ren)	\$2,011.44	\$2,011.44	\$2,144.04	\$2,144.04
STANDARD PPO				
Employee Only/Single	\$719.10	\$719.10	\$785.40	\$785.40
Employee + Child(ren)	\$1,078.14	\$1,078.14	\$1,144.44	\$1,144.44
Employee + Spouse	\$1,582.02	\$1,582.02	\$1,714.62	\$1,714.62
Employee + Spouse + Child(ren)	\$1,868.64	\$1,868.64	\$2,001.24	\$2,001.24
CDHP/HSA				
Employee Only/Single	\$688.50	\$688.50	\$754.80	\$754.80
Employee + Child(ren)	\$1,032.24	\$1,032.24	\$1,098.54	\$1,098.54
Employee + Spouse	\$1,514.70	\$1,514.70	\$1,647.30	\$1,647.30
Employee + Spouse + Child(ren)	\$1,789.08	\$1,789.08	\$1,921.68	\$1,921.68

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

2023 Retiree COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$885.36	\$885.36	\$951.66	\$951.66
Employee + Child(ren)	\$1,327.02	\$1,327.02	\$1,393.32	\$1,393.32
Employee + Spouse	\$1,947.18	\$1,947.18	\$2,079.78	\$2,079.78
Employee + Spouse + Child(ren)	\$2,300.10	\$2,300.10	\$2,432.70	\$2,432.70
Spouse Only	\$1,061.82	\$1,061.82	\$1,128.12	\$1,128.12
Child(ren) Only	\$442.68	\$442.68	\$508.98	\$508.98
Spouse + Child(ren)	\$1,414.74	\$1,414.74	\$1,481.04	\$1,481.04
STANDARD PPO				
Employee Only/Single	\$822.12	\$822.12	\$888.42	\$888.42
Employee + Child(ren)	\$1,233.18	\$1,233.18	\$1,299.48	\$1,299.48
Employee + Spouse	\$1,808.46	\$1,808.46	\$1,941.06	\$1,941.06
Employee + Spouse + Child(ren)	\$2,136.90	\$2,136.90	\$2,269.50	\$2,269.50
Spouse Only	\$986.34	\$986.34	\$1,052.64	\$1,052.64
Child(ren) Only	\$411.06	\$411.06	\$477.36	\$477.36
Spouse + Child(ren)	\$1,314.78	\$1,314.78	\$1,381.08	\$1,381.08
CDHP/HSA				
Employee Only/Single	\$780.30	\$780.30	\$846.60	\$846.60
Employee + Child(ren)	\$1,169.94	\$1,169.94	\$1,236.24	\$1,236.24
Employee + Spouse	\$1,715.64	\$1,715.64	\$1,848.24	\$1,848.24
Employee + Spouse + Child(ren)	\$2,027.76	\$2,027.76	\$2,160.36	\$2,160.36
Spouse Only	\$936.36	\$936.36	\$1,002.66	\$1,002.66
Child(ren) Only	\$389.64	\$389.64	\$455.94	\$455.94
Spouse + Child(ren)	\$1,247.46	\$1,247.46	\$1,313.76	\$1,313.76

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

2023 Active Employees Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only	\$683.00	\$683.00	\$748.00	\$748.00
Employee + Child(ren)	\$1,126.00	\$1,126.00	\$1,191.00	\$1,191.00
Employee + Spouse	\$1,469.00	\$1,469.00	\$1,599.00	\$1,599.00
Employee + Spouse + Child(ren)	\$1,775.00	\$1,775.00	\$1,905.00	\$1,905.00
STANDARD PPO				
Employee Only	\$635.00	\$635.00	\$700.00	\$700.00
Employee + Child(ren)	\$1,046.00	\$1,046.00	\$1,111.00	\$1,111.00
Employee + Spouse	\$1,364.00	\$1,364.00	\$1,494.00	\$1,494.00
Employee + Spouse + Child(ren)	\$1,649.00	\$1,649.00	\$1,779.00	\$1,779.00
LIMITED PPO				
Employee Only	\$600.00	\$600.00	\$665.00	\$665.00
Employee + Child(ren)	\$990.00	\$990.00	\$1,055.00	\$1,055.00
Employee + Spouse	\$1,291.00	\$1,291.00	\$1,421.00	\$1,421.00
Employee + Spouse + Child(ren)	\$1,561.00	\$1,561.00	\$1,691.00	\$1,691.00
LOCAL CDHP/HSA				
Employee Only	\$523.00	\$523.00	\$588.00	\$588.00
Employee + Child(ren)	\$863.00	\$863.00	\$928.00	\$928.00
Employee + Spouse	\$1,125.00	\$1,125.00	\$1,255.00	\$1,255.00
Employee + Spouse + Child(ren)	\$1,360.00	\$1,360.00	\$1,490.00	\$1,490.00

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.

2023 COBRA Participants Monthly Health Premiums

ALL REGIONS				
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS
PREMIER PPO				
Employee Only/Single	\$696.66	\$696.66	\$762.96	\$762.96
Employee + Child(ren)	\$1,148.52	\$1,148.52	\$1,214.82	\$1,214.82
Employee + Spouse	\$1,498.38	\$1,498.38	\$1,630.98	\$1,630.98
Employee + Spouse + Child(ren)	\$1,810.50	\$1,810.50	\$1,943.10	\$1,943.10
STANDARD PPO				
Employee Only/Single	\$647.70	\$647.70	\$714.00	\$714.00
Employee + Child(ren)	\$1,066.92	\$1,066.92	\$1,133.22	\$1,133.22
Employee + Spouse	\$1,391.28	\$1,391.28	\$1,523.88	\$1,523.88
Employee + Spouse + Child(ren)	\$1,681.98	\$1,681.98	\$1,814.58	\$1,814.58
LIMITED PPO				
Employee Only/Single	\$612.00	\$612.00	\$678.30	\$678.30
Employee + Child(ren)	\$1,009.80	\$1,009.80	\$1,076.10	\$1,076.10
Employee + Spouse	\$1,316.82	\$1,316.82	\$1,449.42	\$1,449.42
Employee + Spouse + Child(ren)	\$1,592.22	\$1,592.22	\$1,724.82	\$1,724.82
LOCAL CDHP/HSA				
Employee Only/Single	\$533.46	\$533.46	\$599.76	\$599.76
Employee + Child(ren)	\$880.26	\$880.26	\$946.56	\$946.56
Employee + Spouse	\$1,147.50	\$1,147.50	\$1,280.10	\$1,280.10
Employee + Spouse + Child(ren)	\$1,387.20	\$1,387.20	\$1,519.80	\$1,519.80

2023 Support Staff Retirees Monthly Health Premiums

ALL REGIONS		
	BCBST NETWORK S & CIGNA LOCALPLUS	BCBST NETWORK P & CIGNA OPEN ACCESS
PREMIER PPO		
Retiree Only	\$683.00	\$748.00
Retiree + Child(ren)	\$1,126.00	\$1,191.00
Retiree + Spouse	\$1,469.00	\$1,599.00
Retiree + Spouse + Child(ren)	\$1,775.00	\$1,905.00
Spouse Only	\$786.00	\$851.00
Child(ren) Only	\$443.00	\$508.00
Spouse + Child(ren)	\$1,092.00	\$1,157.00
STANDARD PPO		
Retiree Only	\$635.00	\$700.00
Retiree + Child(ren)	\$1,046.00	\$1,111.00
Retiree + Spouse	\$1,364.00	\$1,494.00
Retiree + Spouse + Child(ren)	\$1,649.00	\$1,779.00
Spouse Only	\$730.00	\$795.00
Child(ren) Only	\$411.00	\$476.00
Spouse + Child(ren)	\$1,015.00	\$1,080.00
LOCAL CDHP/HSA		
Retiree Only	\$523.00	\$588.00
Retiree + Child(ren)	\$863.00	\$928.00
Retiree + Spouse	\$1,125.00	\$1,255.00
Retiree + Spouse + Child(ren)	\$1,360.00	\$1,490.00
Spouse Only	\$602.00	\$667.00
Child(ren) Only	\$339.00	\$404.00
Spouse + Child(ren)	\$837.00	\$902.00
LIMITED PPO		
Retiree Only	\$600.00	\$665.00
Retiree + Child(ren)	\$990.00	\$1,055.00
Retiree + Spouse	\$1,291.00	\$1,421.00
Retiree + Spouse + Child(ren)	\$1,561.00	\$1,691.00
Spouse Only	\$691.00	\$756.00
Child(ren) Only	\$389.00	\$454.00
Spouse + Child(ren)	\$960.00	\$1,025.00

2023 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	\$375.65	\$440.65	\$443.95	\$508.95	\$512.25	\$577.25
Retiree + Child(ren)	\$619.30	\$684.30	\$731.90	\$796.90	\$844.50	\$909.50
Retiree + Spouse	\$807.95	\$937.95	\$954.85	\$1,084.85	\$1,101.75	\$1,231.75
Retiree + Spouse + Child(ren)	\$976.25	\$1,106.25	\$1,153.75	\$1,283.75	\$1,331.25	\$1,461.25
Spouse Only	\$432.30	\$497.30	\$510.90	\$575.90	\$589.50	\$654.50
Child(ren) Only	\$243.65	\$308.65	\$287.95	\$352.95	\$332.25	\$397.25
Spouse + Child(ren)	\$600.60	\$665.60	\$709.80	\$774.80	\$819.00	\$884.00
STANDARD PPO						
Retiree Only	\$349.25	\$414.25	\$412.75	\$477.75	\$476.25	\$541.25
Retiree + Child(ren)	\$575.30	\$640.30	\$679.90	\$744.90	\$784.50	\$849.50
Retiree + Spouse	\$750.20	\$880.20	\$886.60	\$1,016.60	\$1,023.00	\$1,153.00
Retiree + Spouse + Child(ren)	\$906.95	\$1,036.95	\$1,071.85	\$1,201.85	\$1,236.75	\$1,366.75
Spouse Only	\$401.50	\$466.50	\$474.50	\$539.50	\$547.50	\$612.50
Child(ren) Only	\$226.05	\$291.05	\$267.15	\$332.15	\$308.25	\$373.25
Spouse + Child(ren)	\$558.25	\$623.25	\$659.75	\$724.75	\$761.25	\$826.25
LOCAL CDHP/HSA						
Retiree Only	\$287.65	\$352.65	\$339.95	\$404.95	\$392.25	\$457.25
Retiree + Child(ren)	\$474.65	\$539.65	\$560.95	\$625.95	\$647.25	\$712.25
Retiree + Spouse	\$618.75	\$748.75	\$731.25	\$861.25	\$843.75	\$973.75
Retiree + Spouse + Child(ren)	\$748.00	\$878.00	\$884.00	\$1,014.00	\$1,020.00	\$1,150.00
Spouse Only	\$331.10	\$396.10	\$391.30	\$456.30	\$451.50	\$516.50
Child(ren) Only	\$186.45	\$251.45	\$220.35	\$285.35	\$254.25	\$319.25
Spouse + Child(ren)	\$460.35	\$525.35	\$544.05	\$609.05	\$627.75	\$692.75
LIMITED PPO						
Retiree Only	\$330.00	\$395.00	\$390.00	\$455.00	\$450.00	\$515.00
Retiree + Child(ren)	\$544.50	\$609.50	\$643.50	\$708.50	\$742.50	\$807.50
Retiree + Spouse	\$710.05	\$840.05	\$839.15	\$969.15	\$968.25	\$1,098.25
Retiree + Spouse + Child(ren)	\$858.55	\$988.55	\$1,014.65	\$1,144.65	\$1,170.75	\$1,300.75
Spouse Only	\$380.05	\$445.05	\$449.15	\$514.15	\$518.25	\$583.25
Child(ren) Only	\$213.95	\$278.95	\$252.85	\$317.85	\$291.75	\$356.75
Spouse + Child(ren)	\$528.00	\$593.00	\$624.00	\$689.00	\$720.00	\$785.00

2023 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	\$787.00	\$852.00	\$827.00	\$892.00	\$866.00	\$931.00
Employee + Child(ren)	\$1,221.00	\$1,286.00	\$1,282.00	\$1,347.00	\$1,344.00	\$1,409.00
Employee + Spouse	\$1,771.00	\$1,901.00	\$1,860.00	\$1,990.00	\$1,948.00	\$2,078.00
Employee + Spouse + Child(ren)	\$2,127.00	\$2,257.00	\$2,233.00	\$2,363.00	\$2,339.00	\$2,469.00
STANDARD PPO						
Employee Only	\$724.00	\$789.00	\$760.00	\$825.00	\$796.00	\$861.00
Employee + Child(ren)	\$1,123.00	\$1,188.00	\$1,179.00	\$1,244.00	\$1,235.00	\$1,300.00
Employee + Spouse	\$1,628.00	\$1,758.00	\$1,710.00	\$1,840.00	\$1,791.00	\$1,921.00
Employee + Spouse + Child(ren)	\$1,955.00	\$2,085.00	\$2,053.00	\$2,183.00	\$2,150.00	\$2,280.00
LIMITED PPO						
Employee Only	\$588.00	\$653.00	\$617.00	\$682.00	\$647.00	\$712.00
Employee + Child(ren)	\$912.00	\$977.00	\$958.00	\$1,023.00	\$1,003.00	\$1,068.00
Employee + Spouse	\$1,323.00	\$1,453.00	\$1,389.00	\$1,519.00	\$1,455.00	\$1,585.00
Employee + Spouse + Child(ren)	\$1,588.00	\$1,718.00	\$1,668.00	\$1,798.00	\$1,747.00	\$1,877.00
LOCAL CDHP/HSA						
Employee Only	\$543.00	\$608.00	\$570.00	\$635.00	\$597.00	\$662.00
Employee + Child(ren)	\$842.00	\$907.00	\$884.00	\$949.00	\$926.00	\$991.00
Employee + Spouse	\$1,221.00	\$1,351.00	\$1,282.00	\$1,412.00	\$1,343.00	\$1,473.00
Employee + Spouse + Child(ren)	\$1,466.00	\$1,596.00	\$1,539.00	\$1,669.00	\$1,612.00	\$1,742.00

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.

2023 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	\$802.74	\$869.04	\$843.54	\$909.84	\$883.32	\$949.62
Employee + Child(ren)	\$1,245.42	\$1,311.72	\$1,307.64	\$1,373.94	\$1,370.88	\$1,437.18
Employee + Spouse	\$1,806.42	\$1,939.02	\$1,897.20	\$2,029.80	\$1,986.96	\$2,119.56
Employee + Spouse + Child(ren)	\$2,169.54	\$2,302.14	\$2,277.66	\$2,410.26	\$2,385.78	\$2,518.38
STANDARD PPO						
Employee Only/Single	\$738.48	\$804.78	\$775.20	\$841.50	\$811.92	\$878.22
Employee + Child(ren)	\$1,145.46	\$1,211.76	\$1,202.58	\$1,268.88	\$1,259.70	\$1,326.00
Employee + Spouse	\$1,660.56	\$1,793.16	\$1,744.20	\$1,876.80	\$1,826.82	\$1,959.42
Employee + Spouse + Child(ren)	\$1,994.10	\$2,126.70	\$2,094.06	\$2,226.66	\$2,193.00	\$2,325.60
LIMITED PPO						
Employee Only/Single	\$599.76	\$666.06	\$629.34	\$695.64	\$659.94	\$726.24
Employee + Child(ren)	\$930.24	\$996.54	\$977.16	\$1,043.46	\$1,023.06	\$1,089.36
Employee + Spouse	\$1,349.46	\$1,482.06	\$1,416.78	\$1,549.38	\$1,484.10	\$1,616.70
Employee + Spouse + Child(ren)	\$1,619.76	\$1,752.36	\$1,701.36	\$1,833.96	\$1,781.94	\$1,914.54
LOCAL CDHP/HSA						
Employee Only/Single	\$553.86	\$620.16	\$581.40	\$647.70	\$608.94	\$675.24
Employee + Child(ren)	\$858.84	\$925.14	\$901.68	\$967.98	\$944.52	\$1,010.82
Employee + Spouse	\$1,245.42	\$1,378.02	\$1,307.64	\$1,440.24	\$1,369.86	\$1,502.46
Employee + Spouse + Child(ren)	\$1,495.32	\$1,627.92	\$1,569.78	\$1,702.38	\$1,644.24	\$1,776.84

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.

2023 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	\$787.00	\$852.00	\$827.00	\$892.00	\$866.00	\$931.00
Retiree + Child(ren)	\$1,221.00	\$1,286.00	\$1,282.00	\$1,347.00	\$1,344.00	\$1,409.00
Retiree + Spouse	\$1,771.00	\$1,901.00	\$1,860.00	\$1,990.00	\$1,948.00	\$2,078.00
Retiree + Spouse + Child(ren)	\$2,127.00	\$2,257.00	\$2,233.00	\$2,363.00	\$2,339.00	\$2,469.00
Spouse Only	\$984.00	\$1,049.00	\$1,033.00	\$1,098.00	\$1,082.00	\$1,147.00
Child(ren) Only	\$434.00	\$499.00	\$456.00	\$521.00	\$478.00	\$543.00
Spouse + Child(ren)	\$1,339.00	\$1,404.00	\$1,406.00	\$1,471.00	\$1,473.00	\$1,538.00
STANDARD PPO						
Retiree Only	\$724.00	\$789.00	\$760.00	\$825.00	\$796.00	\$861.00
Retiree + Child(ren)	\$1,123.00	\$1,188.00	\$1,179.00	\$1,244.00	\$1,235.00	\$1,300.00
Retiree + Spouse	\$1,628.00	\$1,758.00	\$1,710.00	\$1,840.00	\$1,791.00	\$1,921.00
Retiree + Spouse + Child(ren)	\$1,955.00	\$2,085.00	\$2,053.00	\$2,183.00	\$2,150.00	\$2,280.00
Spouse Only	\$905.00	\$970.00	\$950.00	\$1,015.00	\$995.00	\$1,060.00
Child(ren) Only	\$399.00	\$464.00	\$419.00	\$484.00	\$439.00	\$504.00
Spouse + Child(ren)	\$1,231.00	\$1,296.00	\$1,293.00	\$1,358.00	\$1,354.00	\$1,419.00
LOCAL CDHP/HSA						
Retiree Only	\$543.00	\$608.00	\$570.00	\$635.00	\$597.00	\$662.00
Retiree + Child(ren)	\$842.00	\$907.00	\$884.00	\$949.00	\$926.00	\$991.00
Retiree + Spouse	\$1,221.00	\$1,351.00	\$1,282.00	\$1,412.00	\$1,343.00	\$1,473.00
Retiree + Spouse + Child(ren)	\$1,466.00	\$1,596.00	\$1,539.00	\$1,669.00	\$1,612.00	\$1,742.00
Spouse Only	\$678.00	\$743.00	\$712.00	\$777.00	\$746.00	\$811.00
Child(ren) Only	\$299.00	\$364.00	\$314.00	\$379.00	\$329.00	\$394.00
Spouse + Child(ren)	\$923.00	\$988.00	\$969.00	\$1,034.00	\$1,015.00	\$1,080.00
LIMITED PPO						
Retiree Only	\$588.00	\$653.00	\$617.00	\$682.00	\$647.00	\$712.00
Retiree + Child(ren)	\$912.00	\$977.00	\$958.00	\$1,023.00	\$1,003.00	\$1,068.00
Retiree + Spouse	\$1,323.00	\$1,453.00	\$1,389.00	\$1,519.00	\$1,455.00	\$1,585.00
Retiree + Spouse + Child(ren)	\$1,588.00	\$1,718.00	\$1,668.00	\$1,798.00	\$1,747.00	\$1,877.00
Spouse Only	\$735.00	\$800.00	\$772.00	\$837.00	\$808.00	\$873.00
Child(ren) Only	\$324.00	\$389.00	\$340.00	\$405.00	\$357.00	\$422.00
Spouse + Child(ren)	\$1,000.00	\$1,065.00	\$1,050.00	\$1,115.00	\$1,100.00	\$1,165.00

June 1, 2022

2023 Premium and Benefits Information (local ed only)

The **attached** memo and 2023 health insurance premium chart are being sent to agency directors, fiscal officers and ABCs today. The memo details the 2023 premium and benefits decisions known at this point. We will share any additional information, including voluntary products premium charts, as soon they are available.

2023 Premium and Benefits Information (local gov only)

The **attached** memo and 2023 health insurance premium charts are being sent to agency heads, fiscal officers and ABCs today. The memo details the 2023 premium and benefits decisions known at this point. We will share any additional information, including voluntary products premium charts, as soon as they are available.

Attachments: LE 2023 Premium and Benefits Update
2023 LE Premium Chart from May Insurance Committee Presentation
LG 2023 Premium and Benefits Update
2023 LG Premium Charts from May Insurance Committee Presentation



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
Phone (615) 741-3590 or (800) 253-9981
FAX (615) 253-8556

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COMMISSIONER

Laurie Lee
EXECUTIVE DIRECTOR

June 1, 2022

TO: LEA Directors of Schools

FROM: Laurie Lee, Executive Director 

SUBJECT: Premium Increases and Benefits Updates for 2023

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 2023 plan year.

2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.

- Based on the projected claims and plan performance, the Committee approved an **aggregated average health insurance premium increase of 6.1%**.
 - The 2023 health insurance premium increase percentage is in the aggregate; premium increases* will vary slightly within the products and coverage tiers. For example, premium increases will range from \$26 to \$155, depending on the plan and tier in which the member is enrolled. The employee + spouse tier will have slightly higher premium increases than the aggregate average, and the other coverage tiers will have slightly lower premium increases.
 - Additional health benefits changes (details will be provided in Annual Enrollment materials):
 - Deductibles for Premier and Standard plans will increase
 - Co-insurance for Premier plan will increase
 - Out-of-pocket maximum for Standard plan will increase
 - Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier, Standard and Limited plans
 - Cost-sharing for specialty drugs in the PPO plans will be adjusted
 - Per-claim maximum for prescription vitamin/supplement per claim will apply
- The Committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
 - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%.

***Premium increase amounts listed are for narrow networks only**

Page 2: Premium Increases and Benefits Updates for 2023

- BlueCross BlueShield and Cigna will remain the health insurance carriers. The four carrier network options will remain the same. For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.
- For those agencies who offer the state's vision insurance, EyeMed will be the vendor for 2023 benefits. The same Basic and Expanded plans will be offered. Premiums will slightly increase, and there are some benefits enhancements and changes. Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
- For those agencies who offer the state's dental insurance, the Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023. There will be **no increase** in premium rates.
- The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2023.

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

2023 Local Education Monthly Rates— Narrow Networks

	Enrollment	2022	2023	\$ Change	% Change
Premier PPO					
Employee	20,873	\$651	\$683	\$32	4.9%
Employee+Child(ren)	5,104	\$1,073	\$1,126	\$53	4.9%
Employee+Spouse	4,170	\$1,335	\$1,469	\$134	10.0%
Employee+Spouse+Child(ren)	8,231	\$1,692	\$1,775	\$83	4.9%
Standard PPO					
Employee	5,726	\$609	\$635	\$26	4.3%
Employee+Child(ren)	1,449	\$1,004	\$1,046	\$42	4.2%
Employee+Spouse	1,220	\$1,249	\$1,364	\$115	9.2%
Employee+Spouse+Child(ren)	2,331	\$1,583	\$1,649	\$66	4.2%
Limited PPO					
Employee	3,956	\$558	\$600	\$42	7.5%
Employee+Child(ren)	1,194	\$919	\$990	\$71	7.7%
Employee+Spouse	803	\$1,143	\$1,291	\$148	12.9%
Employee+Spouse+Child(ren)	1,904	\$1,449	\$1,561	\$112	7.7%
Local CDHP/HSA					
Employee	1,563	\$473	\$523	\$50	10.6%
Employee+Child(ren)	849	\$780	\$863	\$83	10.6%
Employee+Spouse	341	\$970	\$1,125	\$155	16.0%
Employee+Spouse+Child(ren)	920	\$1,230	\$1,360	\$130	10.6%

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P





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
Phone (615) 741-3590 or (800) 253-9981
FAX (615) 253-8556

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COMMISSIONER

Laurie Lee
EXECUTIVE DIRECTOR

June 1, 2022

TO: Agency Heads – Local Government

FROM: Laurie Lee, Executive Director 

SUBJECT: Premium Increases and Benefits Updates for 2023

I know many of you are working on your budgets for next fiscal year. The State Group Insurance Program's Local Government Insurance Committee recently met and made a number of decisions for the 2023 plan year.

2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.

- Based on the projected claims and plan performance, the Committee approved an **aggregated average health insurance premium increase of 7.5%. Note, the aggregate average varies by level.**
 - The 2023 health insurance premium increase percentage is in the aggregate; premium increases* will vary by premium level. For Level 1 the average premium increase is higher than 7.5%. For Levels 2 and 3, the premium average increase is lower than 7.5%. Premium increases will also vary within the products and coverage tiers.
 - There is good news for agencies with Level 2 and Level 3 premiums. In 2023, the differential in Level 2 and Level 3 will be moved closer to Level 1 premiums. Specifically, the differential between the levels will be changed from approximately a 10% differential to 5%.
 - For Level 1, monthly premium increases will range from \$43 to \$178, depending on the plan and tier in which the member is enrolled. For Level 2, monthly premium increases will range from \$15 to \$111; some premiums will decrease. For Level 3, most Premier and Standard monthly premiums will decrease, and other monthly premium increases will range from \$7 to \$70.
 - For most plan options, the employee + spouse tier will have slightly higher premium increases, and the other coverage tiers will have slightly lower premium increases than the aggregate average.
 - Additional health benefits changes (details will be provided in Annual Enrollment materials):
 - Deductibles for Premier and Standard plans will increase
 - Co-insurance for Premier plan will increase
 - Out-of-pocket maximum for Standard plan will increase

*Premium increase amounts listed are for narrow networks only

Page 2: Premium Increases and Benefits Updates for 2023

- Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier, Standard and Limited plans
 - Cost-sharing for specialty drugs in the PPO plans will be adjusted
 - Per-claim maximum for prescription vitamin/supplement per claim will apply
- The Committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
 - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%
 - BlueCross BlueShield and Cigna will remain the health insurance carriers. The four carrier network options will remain the same. For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.
 - For those agencies who offer the state's vision insurance, EyeMed will be the vendor for 2023 benefits. The same Basic and Expanded plans will be offered. Premiums will slightly increase and there are some benefits enhancements and changes. Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
 - For those agencies who offer the state's dental insurance, the Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023. There will be **no increase** in premium rates.
 - The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2023.

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: Local Government Agency Fiscal Officers
Agency Benefits Coordinators

2023 Local Government Level 1 Monthly Rates—Narrow Networks

	Level 1				
	Enrollment	2022	2023	\$ Change	% Change
Premier PPO					
Employee	3,858	\$727	\$787	\$60	8.3%
Employee+Child(ren)	481	\$1,128	\$1,221	\$93	8.2%
Employee+Spouse	492	\$1,599	\$1,771	\$172	10.8%
Employee+Spouse+Child(ren)	553	\$1,964	\$2,127	\$163	8.3%
Standard PPO					
Employee	1,790	\$681	\$724	\$43	6.3%
Employee+Child(ren)	199	\$1,057	\$1,123	\$66	6.2%
Employee+Spouse	200	\$1,498	\$1,628	\$130	8.7%
Employee+Spouse+Child(ren)	203	\$1,840	\$1,955	\$115	6.3%
Limited PPO					
Employee	3,384	\$527	\$588	\$61	11.6%
Employee+Child(ren)	558	\$818	\$912	\$94	11.5%
Employee+Spouse	393	\$1,160	\$1,323	\$163	14.1%
Employee+Spouse+Child(ren)	425	\$1,425	\$1,588	\$163	11.4%
Local CDHP/HSA					
Employee	341	\$477	\$543	\$66	13.8%
Employee+Child(ren)	47	\$739	\$842	\$103	13.9%
Employee+Spouse	46	\$1,048	\$1,221	\$173	16.5%
Employee+Spouse+Child(ren)	66	\$1,288	\$1,466	\$178	13.8%

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P

2023 Local Government Level 2 Monthly Rates—Narrow Networks

Level 2					
	Enrollment	2022	2023	\$ Change	% Change
Premier PPO					
Employee	1,235	\$812	\$827	\$15	1.8%
Employee+Child(ren)	121	\$1,259	\$1,282	\$23	1.8%
Employee+Spouse	115	\$1,785	\$1,860	\$75	4.2%
Employee+Spouse+Child(ren)	109	\$2,193	\$2,233	\$40	1.8%
Standard PPO					
Employee	351	\$760	\$760	\$0	0.0%
Employee+Child(ren)	45	\$1,180	\$1,179	-\$1	-0.1%
Employee+Spouse	46	\$1,673	\$1,710	\$37	2.2%
Employee+Spouse+Child(ren)	29	\$2,054	\$2,053	-\$1	0.0%
Limited PPO					
Employee	773	\$589	\$617	\$28	4.8%
Employee+Child(ren)	184	\$914	\$958	\$44	4.8%
Employee+Spouse	151	\$1,296	\$1,389	\$93	7.2%
Employee+Spouse+Child(ren)	149	\$1,591	\$1,668	\$77	4.8%
Local CDHP/HSA					
Employee	94	\$532	\$570	\$38	7.1%
Employee+Child(ren)	15	\$826	\$884	\$58	7.0%
Employee+Spouse	10	\$1,171	\$1,282	\$111	9.5%
Employee+Spouse+Child(ren)	17	\$1,438	\$1,539	\$101	7.0%

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P

2023 Local Government Level 3 Monthly Rates—Narrow Networks

Level 3					
	Enrollment	2022	2023	\$ Change	% Change
Premier PPO					
Employee	189	\$882	\$866	-\$16	-1.8%
Employee+Child(ren)	29	\$1,369	\$1,344	-\$25	-1.8%
Employee+Spouse	34	\$1,941	\$1,948	\$7	0.4%
Employee+Spouse+Child(ren)	28	\$2,384	\$2,339	-\$45	-1.9%
Standard PPO					
Employee	89	\$827	\$796	-\$31	-3.7%
Employee+Child(ren)	8	\$1,283	\$1,235	-\$48	-3.7%
Employee+Spouse	14	\$1,819	\$1,791	-\$28	-1.5%
Employee+Spouse+Child(ren)	10	\$2,234	\$2,150	-\$84	-3.8%
Limited PPO					
Employee	208	\$640	\$647	\$7	1.1%
Employee+Child(ren)	19	\$993	\$1,003	\$10	1.0%
Employee+Spouse	12	\$1,409	\$1,455	\$46	3.3%
Employee+Spouse+Child(ren)	10	\$1,730	\$1,747	\$17	1.0%
Local CDHP/HSA					
Employee	39	\$579	\$597	\$18	3.1%
Employee+Child(ren)	8	\$898	\$926	\$28	3.1%
Employee+Spouse	7	\$1,273	\$1,343	\$70	5.5%
Employee+Spouse+Child(ren)	6	\$1,563	\$1,612	\$49	3.1%

Premium differential of \$65/\$130 applies to Cigna OAP and BCBST Network P

May 27, 2022

The following email was sent to agency benefits coordinators today.

Information in today's email you can directly share will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (all plans)

We do not have any member messages for you to share this week.

For ABCs

2023 Health Premiums and Benefits Updates (local ed and local gov)

This week, decisions were made by the Insurance Committees regarding 2023 health insurance premiums and additional benefit changes. We are working to compile these changes and will send this information to you and your agency directors next week. Please watch your email.

ABC Survey to be Sent Next Week (all plans)

Next week, Benefits Administration will email the annual ABC survey link to all primary ABCs. As an agency benefits coordinator, the effort you put in and the feedback you provide is very important to the BA team. Please note that the survey is anonymous and your thoughtful responses will be reviewed by BA leadership. **The deadline to complete the survey will be June 10.**

Vendor Contact List (all plans)

The Vendor Contact List you can use for benefits fairs and materials has been updated with an additional contact for Optum Health, Chris Roe. Please use this updated version going forward found on the [ABC webpage](#) under Conference Call Notes here:

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

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

Just a few days left to complete required HIPAA training!

All ABCs and directors with access to Edison have the month of May to complete online annual HIPAA training. **Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Higher education ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022

You must allow pop-ups. If you do not have the most current browser 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.

ABC 2022 Annual HIPAA Training (local gov only)

All primary ABCs, back up ABCs and directors with access to Edison **have the month of June to complete online annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local government ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022

You must allow pop-ups. If you do not have the most current browser 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.

State Offices and BA Service Center Closed (all plans)

State offices and the BA Service Center will be closed Monday, May 30 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 30 – Closed

BlueCross BlueShield – Monday, May 30 – Closed

Cigna (medical/Dental DHMO Prepaid) – Monday, May 30 – Customer Service available 24/7

CVS Caremark – Monday, May 30 – Available 24/7

Davis Vision (offices/Call Centers) – Monday, May 30 – Closed

Delta Dental – Office closed 12:30 p.m. CT, Friday May 27 through Monday, May 30

Optum HERE4TN call center – Monday, May 30 – After hours EAP/Care team will be available

Optum Financial – Monday, May 30 – Closed (phone lines open back up at midnight Monday)

UMR – Monday, May 30 – Closed

State/Higher Ed: MetLife Disability – Monday, May 30 – Closed

State/Higher Ed: Securian Financial (life insurance) – Monday, May 30 - Closed

We hope you have a wonderful weekend!
-Benefits Administration

End of message

May 20, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (state)

4Mind4Body Webinar

Copy or subject line: Join us for Social Media Use and Misuse, May 26, 11:30 a.m. CT

Join Optum Health as they present the upcoming 4Mind4Body webinar, **Social Media Use and Misuse, Thursday, May 26 at 11:30 a.m. CT.**

In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.

Click the link below to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=e53c9c4fe6d51f6d22a4bab54804ccc0e>

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 webinar information at tn.gov/ParTNersForHealth under Other Benefits, EAP here:

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

Optum Financial Webinar

Copy or email subject line: Mark your calendar for the next Optum Financial webinar!

HSA Investing made easy! Join Optum Financial and learn about investing your HSA funds.

Did you know you can invest your health savings account 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 Financial and the state's ParTNers for Health team. There will be time for Q&A following the presentation.

WHAT: HSA investing made easy! How to invest funds over \$1,000

WHEN: Friday, May 27. Starts at 11 a.m. CT

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

The webinar is designed for those members with an 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

For Members (higher ed, local ed and local gov)

Optum Financial Webinar

Copy or email subject line: Mark your calendar for the next Optum Financial webinar!

HSA Investing made easy! Join Optum Financial and learn about investing your HSA funds.

Did you know you can invest your health savings account 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 Financial and the state's ParTNers for Health team. There will be time for Q&A following the presentation.

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

For ABCs

Legal Guardian Letters, Query and Certification Forms (all plans)

As you may recall, the Insurance Committee voted in October 2021 to change the requirements for dependents on coverage under a legal guardianship order, custody order or conservatorship. Last fall, we sent letters to all employees with dependents between 18 and 25 years old who were on the plan in one of those categories. In order to confirm these dependents' eligibility for coverage on our plan, we now require signed certifications in addition to copies of the court orders. We have also been requiring signed certifications for new dependents of all ages in these categories.

Benefits Administration is now reviewing dependents under 18 who are on coverage under one of these categories. We will send the **attached letters** to impacted employees next week. You can find a list of your impacted employees by running query

TN_BA103_LEGAL_GUARDIAN_ALL in Edison. If the dependent has a relationship type of "CL" in column N, the employee will receive the **Legal Guardian Dep Pre-18** letter. If the dependent has a relationship type of "CT" or "CI" in column N, the employee will receive the **CI and CT Pre-18** letter. Please note we will not send letters to those with dependents turning 18 before the end of the year, as they will be sent a separate communication approximately three months

prior to the dependent's birthday to request a signed certification for dependents aged 18 or older.

As the letters state, we will not remove these dependents from coverage until December 31, 2022, so they have time to find other coverage if they are no longer eligible for the State Group Insurance Plan. **Please encourage your employees to return the requested court orders and signed certifications timely so their dependents can remain on coverage.**

The certification forms will be included with the letter and are available on our website under the Forms section and on the ABC page. Here is a link to the form for dependents under 18: <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/1125.pdf>

If you have any questions about this, please contact Benefits Administration at 800-253-9981 or benefits.administration@tn.gov.

Age Out Query Process (all plans)

We have created a new query that you can schedule to run monthly to get the list of dependents who are turning 26 the following month. **Attached is a PDF** with instructions on how to run the new **Age Out Query Process**. The instructions walk you through the process of scheduling the query. We've also posted this PDF on the [ABC webpage](#) under Training for your reference.

New Forms on Publications Webpage (all plans)

Two new forms have been posted on the [Publications webpage](#) under **Health, Dental, Vision, Disability**. There are two versions of the form listed below. The form is required to be submitted when members add a child to coverage due to a placement order. When submitting an enrollment request for this reason, members can complete the form, and the ABC or the member can submit the form with the enrollment.

- [Certification of Eligibility for Dependents Placed with Head of Contract by Valid Placement Order FA-1125](#)
- [Dependent Eligibility Certification for Dependent with Expired Placement Order FA-1124](#)

Member Information to Share (state)

We've included information about the May 26 **4Mind4Body webinar**, and again included information about the May 27 **Optum Financial webinar** you can share with your applicable members.

Reminder - Member Information to Share (higher ed, local ed, local gov)

We've again included information above about the May 27 **Optum Financial webinar** you can share with your applicable members.

Edison Down for Maintenance (all plans)

Edison will be down Sunday, May 22, 2022, from 6 a.m. – 10 p.m. CT for regular monthly maintenance. During this maintenance period you will not be able to log in to the system. This maintenance outage has been noted on the Edison portal.

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

All primary ABCs, back up ABCs and directors with access to Edison have the month of May to complete online annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Higher education ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022

You must allow pop-ups. If you do not have the most current browser 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.

Attachments: Legal Guardian Dep Pre-18
CI and CT Pre-18
Age Out Query Process

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

[HOC First Name] [HOC Last Name]
[ADDRESS 1]
[CITY], [STATE] [Postal]

IMPORTANT ELIGIBILITY INFORMATION

[DATE]

Dear [HOC First Name] [HOC Last Name]:

Our records show that your dependent [Dep First Name] [Dep Last Name] is covered on the State Group Insurance Plan under a legal guardianship order. The Insurance Committees met on October 21, 2021 and voted to approve changes to the dependent eligibility requirements in the plan document regarding legal guardianships, custody orders and conservatorships. **You are required to provide us with a copy of the court order granting your legal guardianship and a signed certification included with this letter for your dependent by September 1, 2022 in order for your dependent to remain on coverage through the State Group Insurance Plan.**

WHAT DOES THE PLAN DOCUMENT NOW REQUIRE FOR ELIGIBILITY?

The Plan Document definition of dependents (section 1.11) now includes as eligible dependents:

1. A person under age 26 who is placed with the Head of Contract (HOC) by a valid order of guardianship, custody, or conservatorship (or legally equivalent order) by a court of competent jurisdiction ("placement order"). The dependent loses eligibility under this definition of "dependent" if the order expires or is terminated by subsequent court order or operation of law. Most court orders for custody and legal guardianship expire when the dependent reaches the age of majority (age 18). If your dependent has an expired or terminated court order, he/she may still be eligible to remain on the plan under the alternative definition in paragraph 2. Please see below. Children placed by the Department of Children's Services or a placement agency for temporary or long-term foster care that is not for the purpose of adoption are not eligible dependents.

-OR-

2. If a child was placed with you under a valid placement order which has expired because the person attained the legal age of majority, the person may remain an eligible dependent until age 26 if **ALL** of the following requirements are met:

- a. The HOC and the dependent have one of the following relationships:
 - i. The person is a descendant of a son/daughter, stepson/stepdaughter of the HOC;
 - ii. The person is a brother/sister, half-brother/half-sister, stepbrother/stepdaughter, son/daughter-in-law, brother/sister-in-law, or niece/nephew of the HOC; or

- iii. The person has the same principal place of abode as the HOC and is a member of the HOC's household; and
- b. The HOC provides over one-half of the person's financial support for the calendar year in which the HOC's taxable year begins; and
- c. The person is a U.S. citizen, a U.S. national, or a resident of the U.S., Mexico, or Canada.

In order for your dependent to remain enrolled in coverage, you must satisfy either 1 or 2 above and submit the applicable court order and certification form to Benefits Administration on or before September 1, 2022. BA may request additional documentation to establish that the person is an eligible dependent. You will also be asked to sign a new certification to confirm the dependent still meets the eligibility criteria when the dependent turns 18.

The exact language of the Plan Document as amended can be found online at <https://www.tn.gov/partnersforhealth/publications/publications.html> under the Medical Plan Documents section. Direct links are:

- [State/Higher Education] - <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/spd2022.pdf>
- [Local Education] - <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/lepd2022.pdf>
- [Local Government] - <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/lgpd2022.pdf>

WHAT WILL HAPPEN IF A VALID CERTIFICATION IS NOT PROVIDED IN TIME?

Please note that a placement order signed by a judge is a requirement that must be submitted with the certification form. If the signed Certification of Eligibility form and placement order are not received by BA on or before September 1, 2022, or if the dependent does not meet the eligibility requirements of the plan document, the ineligible dependent(s) will be removed from coverage December 31, 2022.

WHAT IF THE DEPENDENT LISTED IS MY NATURAL CHILD OR ADOPTED CHILD?

Please send the applicable birth certificate, court order or other documentation to prove your relationship by September 1, 2022 along with a copy of this letter. BA will update your dependent's status and your dependent can remain on your coverage if other eligibility can be established through documentation.

If you have any questions about this, please contact Benefits Administration at 800-253-9981 or benefits.administration@tn.gov.



STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
BENEFITS ADMINISTRATION

312 Rosa L. Parks Avenue
Suite 1900 William R. Snodgrass Tennessee Tower
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COMMISSIONER

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

Laurie Lee
EXECUTIVE DIRECTOR

[HOC First Name] [HOC Last Name]
[ADDRESS 1]
[CITY], [STATE] [Postal]

IMPORTANT ELIGIBILITY INFORMATION

[DATE]

Dear [HOC First Name] [HOC Last Name]:

Our records show that your dependent [Dep First Name] [Dep Last Name] is covered on the State Group Insurance Plan as a child claimed on income tax. This is no longer a qualifying classification for insurance coverage on our plan. We will need additional documentation to leave your dependent on coverage.

If this dependent is your natural child, please submit a copy of the birth certificate. If you adopted the dependent, please submit the adoption order signed by a judge.

Your dependent may be eligible for insurance coverage under a legal guardianship order, custody order or conservatorship. To continue your insurance coverage for a dependent in this category, **you must supply a copy of the court order and a completed, signed certification form.** The certification form is included with this letter.

If the child was placed with you under a valid placement order which has expired because he or she attained the legal age of majority, the child may remain an eligible dependent until age 26 if **ALL** of the following requirements are met:

- a. The head of contract and the dependent have **one** of the following relationships:
 - i. The dependent is a descendant of a son/daughter, stepson/stepdaughter of the HOC; or
 - ii. The dependent is a brother/sister, half-brother/half-sister, stepbrother/stepsister, son/daughter-in-law, brother/sister-in-law or niece/nephew of the HOC; or
 - iii. The person has the same primary residence as the HOC and is a member of the HOC's household; **and**
- b. The HOC provides over one-half of the dependent's financial support for the calendar year in which the HOC's taxable year begins; **and**
- c. The dependent is a U.S. citizen, a U.S. national or a resident of the U.S., Mexico or Canada.

For your dependent to remain enrolled in insurance coverage, you must submit documentation to Benefits Administration on or before September 1, 2022. BA will notify you if additional documentation is needed to establish that the person is an eligible dependent. You will also be asked to sign a new certification to confirm the dependent still meets the eligibility criteria when the child turns 18.

If the required documentation is not received by BA on or before September 1, 2022, or if your dependent does not meet the eligibility requirements of the plan document, the ineligible dependent(s) will be removed from coverage December 31, 2022.

WHAT WILL HAPPEN IF A VALID CERTIFICATION IS NOT PROVIDED IN TIME?

Please note that a placement order signed by a judge is a requirement that must be submitted with the certification form. If the signed Certification of Eligibility form **and** placement order are not received by BA on or before September 1, 2022, or if they do not meet the eligibility requirements of the plan document, the ineligible dependent(s) will be removed from coverage December 31, 2022.

WHAT IF THE DEPENDENT LISTED IS MY NATURAL CHILD OR ADOPTED CHILD?

Please send the applicable birth certificate, court order or other documentation to prove your relationship by September 1, 2022, along with a copy of this letter. BA will update your dependent's status and your dependent can remain on your coverage if other eligibility can be established through documentation.

If you have any questions about dependent eligibility, please contact Benefits Administration at 800-253-9981 or benefits.administration@tn.gov.

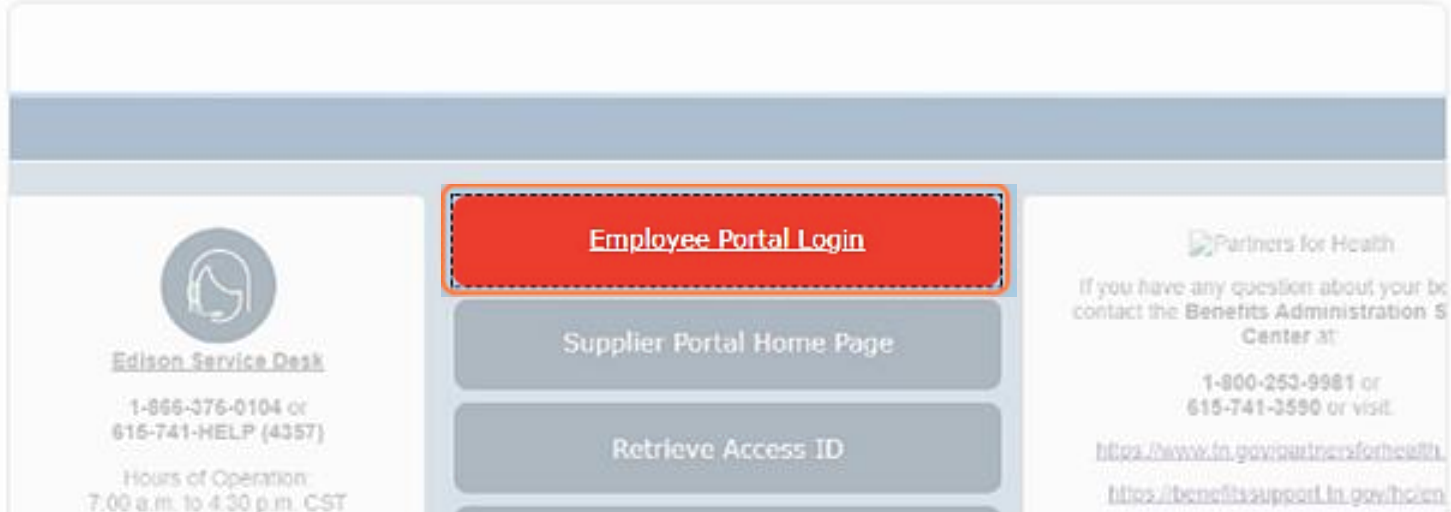


Department of
**Finance &
Administration**

Age Out Query Process for ABCs

Age Out Query

- 1 Go to the Edison log in page
- 2 Click on Employee Portal Login



Age Out Query

- 3 Type in your Access ID
- 4 Click Continue



Sign In:

Enter your Access ID.

Access ID:

Where do I enter my password?

Age Out Query

5 Type your password



6 Click on NavBar



Age Out Query

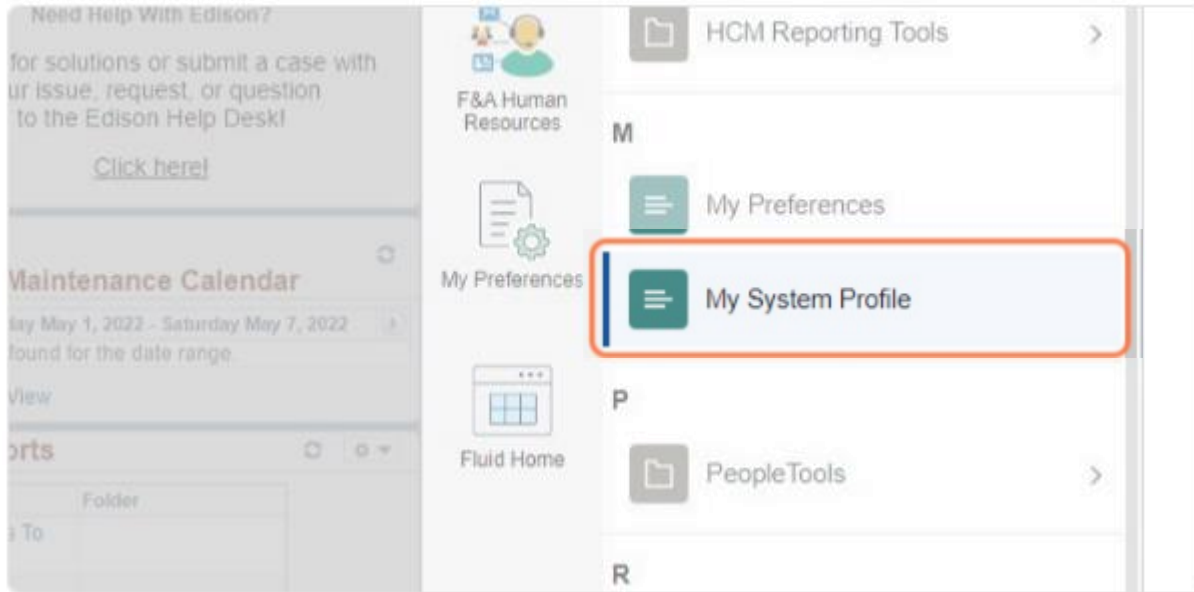
7

Click on Menu



Age Out Query

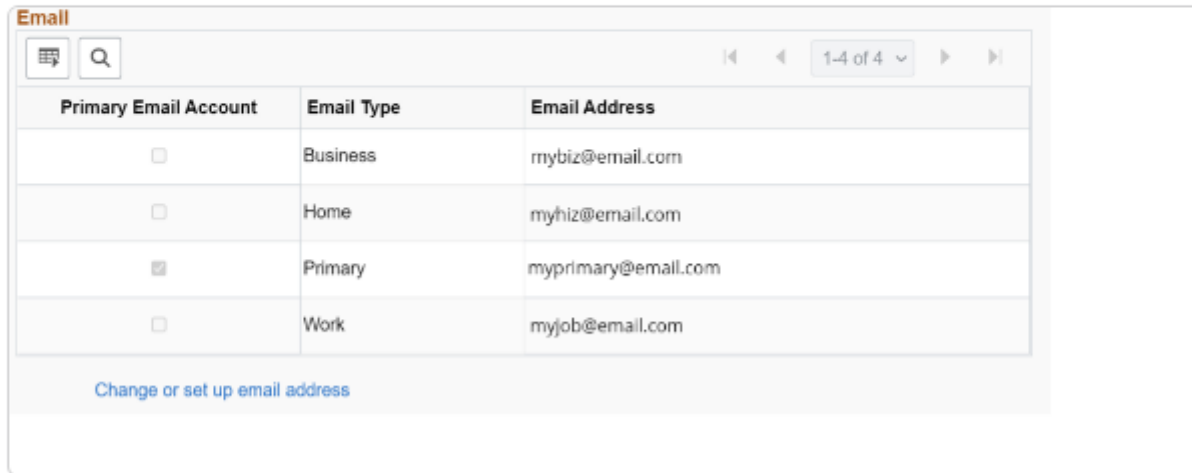
8 Click on My System Profile



Age Out Query

9 Check your email

Make sure you have a checkmark in the primary email address shown and that email is current. If the email is not current, click the "Change or set up email address" link below the chart to bring you to the page to update your email.



The screenshot displays an 'Email' management interface. At the top, there is a search bar with a magnifying glass icon and a list icon. To the right of the search bar are navigation arrows and a dropdown menu showing '1-4 of 4'. Below this is a table with three columns: 'Primary Email Account', 'Email Type', and 'Email Address'. The table contains four rows of data. The first row has an unchecked checkbox, 'Business', and 'mybiz@email.com'. The second row has an unchecked checkbox, 'Home', and 'myhiz@email.com'. The third row has a checked checkbox, 'Primary', and 'myprimary@email.com'. The fourth row has an unchecked checkbox, 'Work', and 'myjob@email.com'. Below the table is a blue link that reads 'Change or set up email address'.

Primary Email Account	Email Type	Email Address
<input type="checkbox"/>	Business	mybiz@email.com
<input type="checkbox"/>	Home	myhiz@email.com
<input checked="" type="checkbox"/>	Primary	myprimary@email.com
<input type="checkbox"/>	Work	myjob@email.com

[Change or set up email address](#)

Age Out Query

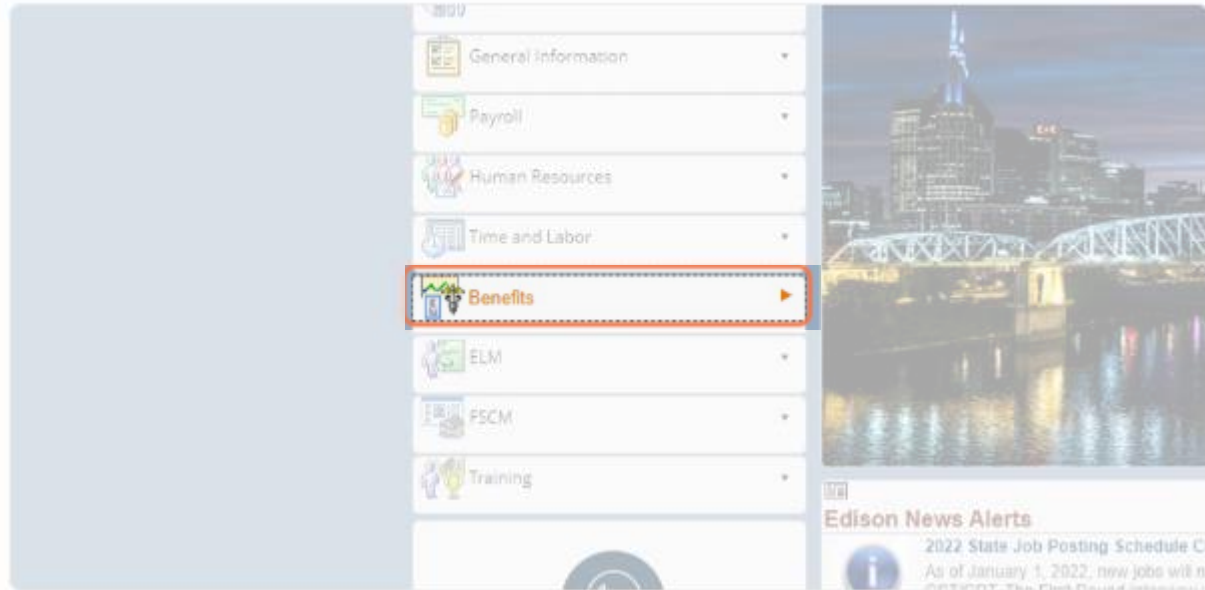
10 Click on Home

Once your email is updated, you can navigate back to this same page to make sure your newer email is showing and is marked as "Primary."



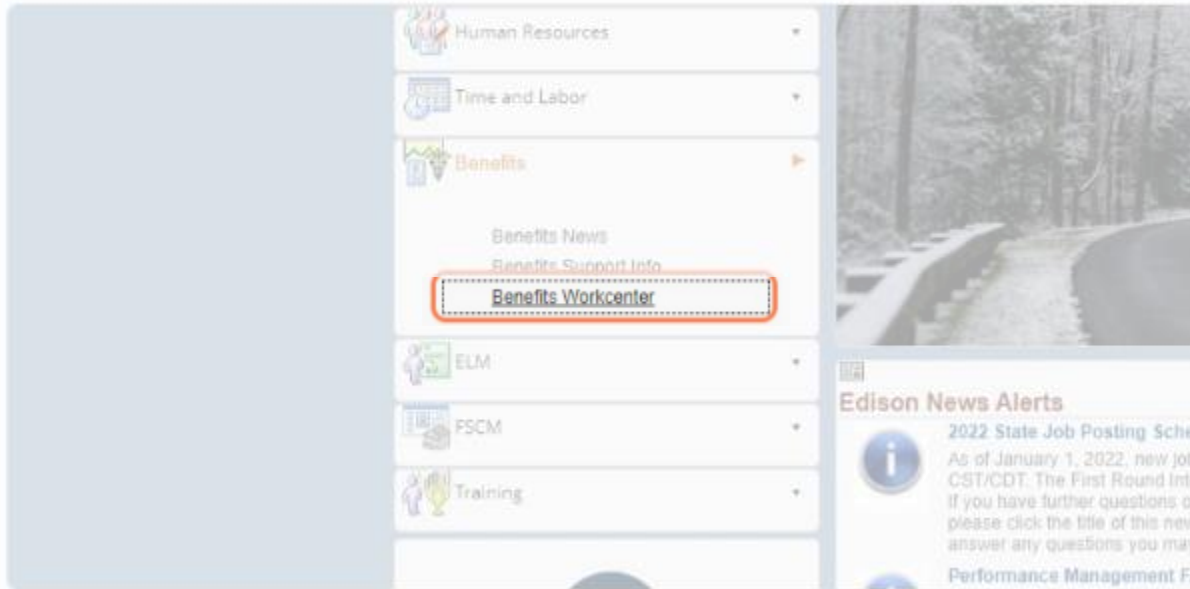
Age Out Query

11 Click on Benefits



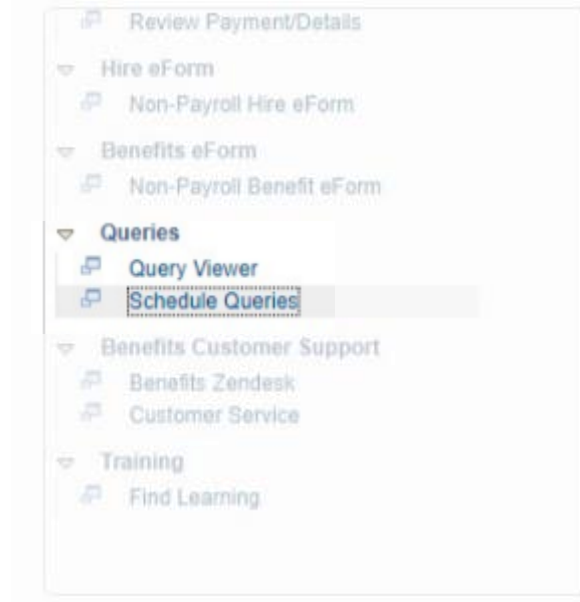
Age Out Query

12 Click on Benefits Workcenter



Age Out Query

13 Click on Schedule Queries



Age Out Query

14 Click on Add a New Value

Schedule Query

Enter any information you have and click Search. Leave fields blank for a list of all values.

▼ **Search Criteria**

Search by: begins with

Case Sensitive

Age Out Query

15 Type "AGEOUTSnextmonth"

The screenshot shows a 'Schedule Query' form. At the top, there are two buttons: 'Find an Existing Value' and 'Add a New Value'. Below these is a text input field labeled '*Run Control ID' containing the text 'AGEOUTSnextmonth'. The input field is highlighted with a red border. Below the input field is a blue 'Add' button, which is also highlighted with a red arrow pointing to it from the left.

16 Click the Add button

Age Out Query

17 Type "TN_BA103" in the Query Name

The screenshot shows a web interface for scheduling a query. At the top, there is a dark blue header bar. Below it, the title "Schedule Query" is displayed. The interface includes several fields and buttons:

- Run Control ID:** AGEOUTSnextmonth
- Report Manager:** Report Manager
- Process Monitor:** Process Monitor
- Query Name:** A text input field containing "TN_BA103", which is highlighted with a red rectangular box.
- Description:** A text input field with the label "*Description".
- Buttons:** "Save" (blue), "Search" (light blue), "Add" (light blue), and "Update/Di" (light blue).

Age Out Query

18

Click Search

The screenshot shows a web application interface for an 'Age Out Query'. At the top, there is a search bar containing the text 'BA103'. To the right of the search bar is a blue 'Search' button. Above the search bar, the text 'ID AGEOUTSnextmonth' is visible. To the right of the search bar, there are two links: 'Report Manager' and 'Process Monitor'. Below the search bar, there are two empty input fields. At the bottom right of the interface, there are two buttons: 'Add' and 'Upd'. The interface is enclosed in a light blue border.

Age Out Query

19

Click on TN_BA103_DEP_AGE_26_NEXT_MONTH

OPTIONAL: You can change the information in the ***Description** box.

The screenshot shows a 'Scheduled Query Search Page' with a search interface. The 'Query Type' is set to 'Queries' and the 'Query' field contains 'TN_BA103'. A 'Search' button is visible. Below the search fields is a table of results. The row for 'TN_BA103_DEP_AGE_26_NEXT_MONTH' is highlighted with a red box. The table has three columns: Query Name, Description, and Access Level.

Query	Description	Access Level
TN_BA103_CHILD_AGE_26	Child Tax Dep Approaching 26	Public
TN_BA103_DEP_AGE_26_NEXT_MONTH	Dep turning 26 on cov next mon	Public
TN_BA103_DEP_TYPE_BOTH_OVER_26	BOTH dep type over 26	Public
TN_BA103_LEGAL_GUARDIAN_AGE_18	Legal Guardian Approaching 18	Public
TN_BA103_LEGAL_GUARDIAN_AGE_OR	Legal Guardian Approaching 18	Public
TN_BA103_LEGAL_GUARDIAN_ALL	Legal Guardian Depns All Ages	Public
TN_BA103_LEGAL_GUARDIAN_ALL_2	Legal Guardian Depns All Ages	Public

Age Out Query

20

Click Save

You are finished setting up the run control and the query you want to run. Next is to set up when you want the query to run and how you want to receive the query results.

Schedule

Saving P

Run Control ID AGEOUTSnextmonth Report Manager Process Monitor Run

Query Name TN_BA103_DEP_AGE_26_NEXT_MONT Search

*Description Dep turning 26 on cov next mon

Save Add Update/Display

Age Out Query

21

Click Run

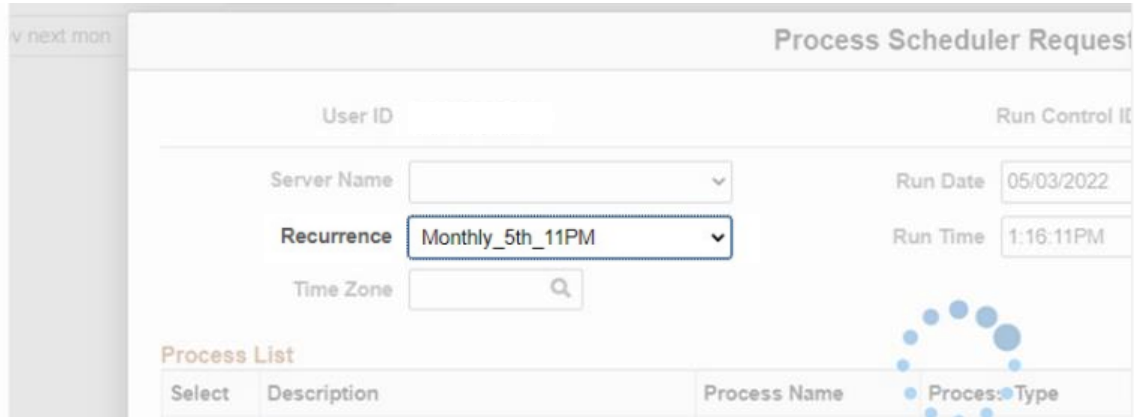
The screenshot shows a web application interface with a blue header bar containing the text "Schedule" and a green bar below it containing "Saving P". The main content area has a light blue background. At the top, it displays "Run Control ID AGEOUTSnextmonth" followed by "Report Manager" and "Process Monitor". A blue "Run" button is positioned to the right. Below this, there is a "Query Name" field containing "TN_BA103_DEP_AGE_26_NEXT_MONT" and a "Search" button. Underneath is a "*Description" field with the text "Dep turning 26 on cov next mon". At the bottom left is a "Save" button, and at the bottom right are "Add" and "Update/Display" buttons.

Age Out Query

22

Click on the Recurrence dropdown

Since this query is being set up to run once a month (and not just one time), click the drop-down arrow in the **Recurrence** box. A large list of frequencies will be brought up. Scroll through the list and click on a recurrence option that is monthly as the frequency.



The screenshot shows a web interface for "Process Scheduler Request". The form includes fields for "User ID", "Run Control ID", "Server Name", "Recurrence", "Time Zone", "Run Date", and "Run Time". The "Recurrence" dropdown menu is open, showing "Monthly_5th_11PM" selected. Below the form is a "Process List" table with columns for "Select", "Description", and "Process Name".

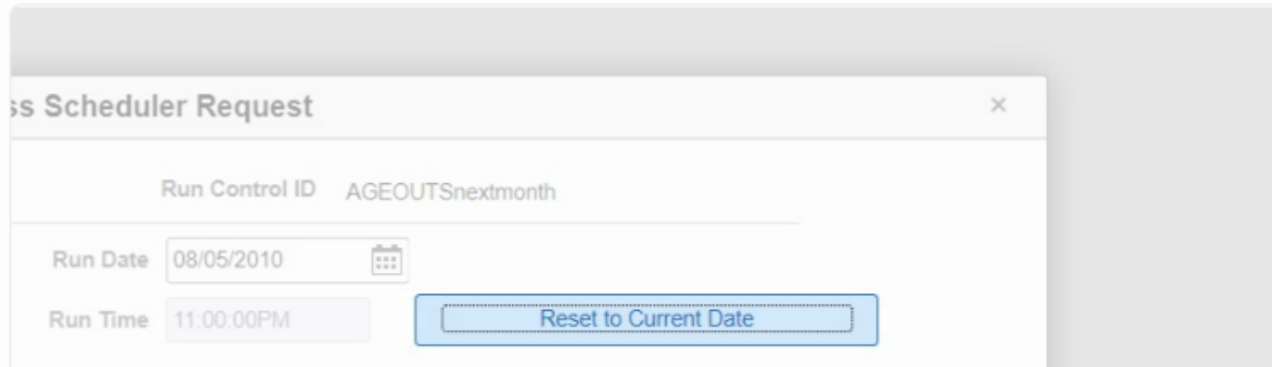
Select	Description	Process Name
		Process Type

Age Out Query

23

IF NEEDED: Click the Reset to Current Date button

Review the **Run Date** and **Run Time** boxes. Make sure they have a current date and time. If they do not, click the **Reset to Current Date/Time** button.



The screenshot shows a dialog box titled "Jobs Scheduler Request" with a close button (X) in the top right corner. Below the title bar, the text "Run Control ID AGEOUTSnextmonth" is displayed. The dialog contains two input fields: "Run Date" with the value "08/05/2010" and a calendar icon, and "Run Time" with the value "11:00:00PM". To the right of these fields is a blue button labeled "Reset to Current Date".

Age Out Query

24

Choose Email under Type

To choose how you would like the results sent to you, click the drop-down arrow in **Type** column. By default, the box will have *Web* in it. Change the type to *Email* instead.

Process Scheduler Request

User ID IANA0905001 Run Control ID AGEOUTSnextmonth

Process Name Run Date 05/03/2022

Frequency Monthly_5th_11PM Run Time 11:00:00PM

Time Zone

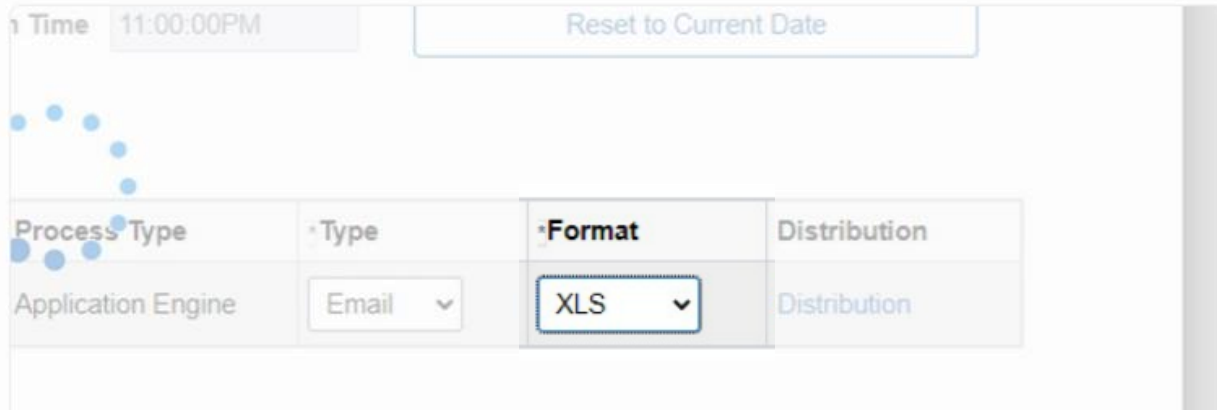
Option	Process Name	Process Type	Type	Format	Distribution
QUERY	PSQUERY	Application Engine	Email <input type="button" value="v"/>	TXT <input type="button" value="v"/>	Distribution

Age Out Query

25

OPTIONAL: Select XLS as Format

You can also change the **Format** to something different than TXT such as XLS (Excel). Click the drop-down arrow in the **Format** column for choices.



Time 11:00:00PM Reset to Current Date

Process Type	Type	Format	Distribution
Application Engine	Email	XLS	Distribution

Age Out Query

26

Click OK

The report will run and email the results to your **Primary** email address once your scheduled date and time are reached. In this example, the report will run on the 5th of the month at 11 pm.

The email will come from the Edison system directly – erp.prd@tn.gov

Subject: Output from PSQUERY (#12345678) – these numbers in parenthesis will change each time the query runs

Recurrence: Monthly_5th_11PM

Run Time: 11:00:00PM

Time Zone:

Process List

Select	Description	Process Name	Process Type	Type	Fr
<input checked="" type="checkbox"/>	PSQUERY	PSQUERY	Application Engine	Email	X

OK Cancel

**For Questions Contact:
Benefits Administration**



**800.253.9981 or 615.741.3590
Monday – Friday, 8:00a - 4:30p CST or
create a Zendesk Ticket**

May 13, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (all plans)

ActiveHealth Member Webinars

Copy or email subject line: Join ActiveHealth to learn about wellness program website enhancements

ActiveHealth, your wellness program vendor, will host two webinars, **Tuesday, May 17 and Thursday, May 19**, to introduce you to the program and all of the resources available. The same information will be covered during each session.

ActiveHealth will highlight:

- o The website and the mobile app and go over some recent enhancements to the platform.
- o Step-by-step instructions on how to register for the program and how to navigate the platform.
- o How to enroll in the different coaching programs and challenges and information about the health education library, device-syncing, healthy recipes, articles and more.

ActiveHealth will send an email to members about the webinars with a registration link or you can click this link to register: [ActiveHealth's Member Engagement Platform Training](#)

Optum Financial Webinar

Copy or email subject line: Mark your calendar for the next Optum Financial webinar!

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 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 Financial and the state's ParTNers for Health team. There will be time for Q&A following the presentation.

WHAT: HSA investing made easy! How to invest funds over \$1,000

WHEN: Friday, May 27. Starts at 11 a.m. CT

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

The webinar is designed for those members with an 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

For ABCs

May Conference Call Notes (all plans)

Attached are the combined May ABC conference call notes for your reference.

My Personal Champion program provided by Cigna (a referral program only) (all plans)

Attached is a flyer and contact information slide for your reference about the My Personal Champion program presented during ABC calls this week. This is a referral program. If a member is having a conversation with an ABC and it's realized that he/she may be eligible, the next step would be for the ABC to refer them to the program via their Cigna contact for approval. A member cannot refer themselves directly to Cigna because there is the internal process with form to submit. However, if he/she is speaking with any contact from Cigna and it's realized that they are eligible for the program, the member will be referred to the My Personal Champion team (by the Cigna contact) for approval.

This referral-only program works to provide the support Cigna members need to navigate the world of health care, and Cigna understands sometimes there are unique needs that require additional attention.

If it is recognized that a member will benefit from this program due to challenging situations that require more time, energy and expert assistance, Cigna offers the My Personal Champion[®] program, at no additional cost.

Each situation is reviewed and considered on a case-by-case basis. Once it has been determined that the My Personal Champion program may benefit the member, he/she will get a call to explain the program. The goal of the My Personal Champion program is to support members through their entire time of need.

Member Information to Share (all plans)

We've included copy above about the upcoming **ActiveHealth member webinars**, and the **Optum Health Financial webinar on investing HSA funds** you can share with your applicable members.

BA Service Center Metrics/Customer Service Rating (all plans)

For your information, here are the BA Service Center metrics and customer-service rating, comparing April 2022 to April 2021.

- **Service Center Metrics/Customer Service Rating**
 - **April 2022:**
 - Tickets via Email: 891
 - Tickets via Self-Service: 3,140

- Tickets via Phone: 3,654
- Tickets via Chat: 154
- Total: 7,839
- Satisfaction Score: 98.9%

- **April 2021:**
 - Tickets via Email: 766
 - Tickets via Self-Service: 3,290
 - Tickets via Phone: 3,782
 - Tickets via Chat: 174
 - Total: 8,012
 - Satisfaction Score: 98.0%

ABC 2022 Annual HIPAA Training (higher ed only)

All primary ABCs, back up ABCs and directors with access to Edison have the month of May to complete online annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Higher education ABCs and directors will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022

You must allow pop-ups. If you do not have the most current browser 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.

Attachments: My Personal Champion Flyer
My Personal Champion Referral Contacts at Cigna

End of message

MY PERSONAL CHAMPION PROGRAM

Delivers personal attention when you need it most.

My Personal Champion provides you with dedicated support during times of critical need.

A higher level of attention

As Cigna works to provide the support you need to navigate the world of health care, we understand your unique needs sometimes require additional attention.

If you're faced with challenging situations that require more time, energy and expert assistance, we offer the My Personal Champion® program, at no additional cost. This benefit is designed for you and your covered dependents should you need the highest level of individual attention.

One contact, many resources

The My Personal Champion program reaches out to you, often before you ask for help. You may be recommended or identified from a variety of sources, including:

- › An employer, plan administrator or account team referral.
- › A Cigna customer service advocate, case manager or health coach referral.
- › A review of claims, inpatient admissions and call data.

Each situation is reviewed and considered on a case-by-case basis. When the My Personal Champion program may benefit you, you'll get a call to explain the program. If you agree to participate, you'll be assigned a personal champion who will develop a unique service plan based on your specific needs.

Customized service for every need

Personal champions are trained to deliver the highest level of individualized attention to help you and your covered dependents when you need it the most. A personal champion's role may switch among advocate, coordinator, researcher and teacher to accomplish the key objectives of the customized plan, including:

- › Educating you about your health benefits, network providers and various options available to you.
- › Overseeing application of benefits.
- › Reviewing claim payments.
- › Engaging clinical support (e.g., nurses/coaches).
- › Identifying local resources (e.g., financial assistance or appropriate health care services).

We're here for as long as you need

The goal of the My Personal Champion program is to support **you** through your entire time of need. There is no time limit for participation.

Together, all the way.®



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company, Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

My Personal Champion

Who to contact if you have a referral to submit

East, TN

Deb Williams
860.902.2815
Deborah.Williams@Cigna.com

Middle, TN

Cindy Sexton
615.595.3389
Cynthia.Sexton@Cigna.com

West, TN

Cato Johnson III
901.748.4130
Cato.Johnson@Cigna.com

May 6, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (all plans)

We don't have any member messages for you to share this week.

For ABCs

May ABC Conference Call Agenda (all plans)

The monthly ABC conference calls will be held next Tuesday, May 10. Benefits Administration staff will join you remotely via WebEx.

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

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

To join the ABC conference call - **click on the link:**

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

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

All primary ABCs, back up ABCs and directors with access to Edison have the month of May to complete online annual HIPAA training! Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Higher education agencies primary ABCs, back-up ABCs and directors have until the end of May to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

2022 Annual Enrollment Dates (all plans)

As announced during the April ABC calls, the **2022 Annual Enrollment dates for 2023 benefits** have been finalized:

- **State/Higher Education:** Saturday, Oct. 1-Friday, Oct. 14
- **Local Education/Local Government:** Saturday, Oct. 1-Friday, Oct. 28
- **Retirees:** Saturday, Oct. 1 – Friday, Oct. 28

End of message

April 29, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (all plans)

- **Copy or subject line:** New ParTNers webpage about Included Benefits Extras

A NEW ParTNers for Health **Included Benefits Extras webpage**, found under the Health Options dropdown at <https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras.html> has been added to the ParTNers for Health website. This new webpage makes it easier for you to find extra services included with member premiums. Featured services and programs include: Telehealth, Diabetes Prevention Program, **new** Virtual Physical Therapy program, **new** Expert Medical Opinion Services, Cigna's Bone & Joint Program, Behavioral Telehealth, Cigna's Dental Oral Health Integration Program, Substance Use Waived Treatment Costs and more!

For ABCs

2022 Annual Enrollment Dates (all plans)

As announced during the April ABC calls, here are the **2022 Annual Enrollment dates for 2023 benefits:**

- **State/Higher Education:** Saturday, Oct. 1-Friday, Oct. 14
- **Local Education/Local Government:** Saturday, Oct. 1-Friday, Oct. 28
- **Retirees:** Saturday, Oct. 1 – Friday, Oct. 28

ParTNers Website Updates (all plans)

We have two website updates. You can share the information above about the new Included Benefits Extras webpage with your enrolled members.

- **NEW [Included Benefits Extras webpage](#)** under the Health Options drop down makes it easier for members to find extra services that are included in premiums and administrative fees for members. Featured services and programs include Telehealth, Diabetes Prevention Program, **new** Virtual Physical Therapy program, **new** Expert Medical Opinion Services, Cigna's Bone & Joint Program, Behavioral Telehealth, Cigna's Dental Oral Health Integration Program, Substance Use Waived Treatment Costs and more!
- **[About Enrollment webpage](#):** We've posted the Annual Enrollment dates, 2023 important updates we know at this point and some important enrollment reminders. Additional updates, and enrollment information, will be added as they become available.

Last Chance to Complete Required HIPAA Training! (local ed only)

Have you taken the 2022 HIPAA training? It must be completed by April 30. Log in to Edison and complete the training today.

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local education agencies primary ABCs, back-up ABCs and directors have until the end of April to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

ABC 2022 Annual HIPAA Training (higher ed only)

All primary ABCs, back up ABCs and directors with access to Edison have the month of May to complete online annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Higher education agencies primary ABCs, back-up ABCs and directors have from May 1 to the end of May to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

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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.

End of message

April 22, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header.

For Members (state/higher ed; excludes offline agencies)

Optum Financial Webinar

Copy or email subject line: Join Optum Financial for IRS-approved Expenses Webinar, April 29

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

When: Friday, April 29, at 11 a.m. CT, lasts approximately one hour

How to Join: When it's time, click the link: <https://tn.webex.com/meet/joan.williams>

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

Join the 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 Financial and the state's ParTNers for Health team.

Session will be recorded and posted on the ParTNers for Health flexible benefits webpage the first week of May: <https://www.tn.gov/partnersforhealth/other-benefits/flexible-benefits.html>

2021 Flexible Spending Account/L-FSA Deadline

Copy or email subject line: Don't forget to file your 2021 FSA or L-FSA claims by April 30

The deadline to file your **2021 FSA or L-FSA claims** is fast-approaching! Members have until April 30, 2022, to file any FSA or limited purpose FSA claims that have a service date of Jan. 1-Dec. 31, 2021. Any 2021 FSA or L-FSA claims filed after April 30, 2022, will be denied. Members can submit claims online at www.optumbank.com/Tennessee or via the Optum Bank app (found on the Apple App Store or Google Play).

If you have questions or need assistance, you can contact the Optum Financial customer service team at 1.866.600.4984. *Note this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of Dec. 31, 2022, for all 2021 claims to be filed.

For Members (local ed/local gov/STOLA)

Optum Financial Webinar

Copy or email subject line: Join Optum Financial for IRS-approved Expenses Webinar, April 29

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

When: Friday, April 29, at 11 a.m. CT, and lasts approximately one hour

How to Join: When it's time, click the link: <https://tn.webex.com/meet/joan.williams>

ParTNers for Health wants to make it easy for you to manage your account. It's important to know what expenses are approved by the IRS. Join the 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 Financial and the state's ParTNers for Health team.

Session will be recorded and posted on the ParTNers for Health flexible benefits webpage the first week of May: <https://www.tn.gov/partnersforhealth/other-benefits/flexible-benefits.html>

For ABCs

Updated Vendor Contact List (all plans)

Contact information for EyeMed has been added to the Vendor Contact List. You can refer to this information for your materials and benefits fairs requests for 2023 vision coverage. Find the current list on the [ABC webpage](#) under Conference Call Notes here:

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

Reminder - Optum Financial Webinar – April 29 (all plans)

We've included copy above about next week's Optum Financial April 29 webinar for HSA, FSA and L-FSA members. Please share with your applicable members.

Reminder - 2021 FSA and L-FSA Claims Deadline (state/higher ed only; excludes offline agencies)

We've included copy above about the upcoming April 30, 2022, deadline to file 2021 FSA and L-FSA claims. Please share with your applicable members. *Note, this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of Dec. 31, 2022, for all 2021 claims to be filed.

One Week Left to Complete Required HIPAA Training! (local ed only)

Have you taken the 2022 HIPAA training? It must be completed by April 30. Log into Edison and complete the training today.

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local education agencies primary ABCs, back-up ABCs and directors have until the end of April to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

Higher education, mark your calendars for the month of May to complete online annual HIPAA training! We'll send instructions next week.

End of message

April 14, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members (state/higher ed; excluding offline agencies)

Optum Financial Webinar – IRS Approved Expenses

Copy or email subject line: Join Optum Financial for IRS Approved Expenses Webinar, April 29

Join Optum Financial to find out what you can buy with your HSA, FSA and/or L-FSA

When: Friday, April 29 starting at 11 a.m. CT, lasts approximately one hour

How to Join: When it's time, click the link: <https://tn.webex.com/meet/joan.williams>

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

Join the 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 Financial and the state's ParTNers for Health team.

2021 Flexible Spending Account/L-FSA Deadline (state/higher ed; excluding offline agencies)

Copy or email subject line: Don't forget to file your 2021 FSA or L-FSA claims by April 30

The deadline to file your **2021 FSA or L-FSA claims** is fast-approaching! Members have until April 30, 2022, to file any FSA or limited purpose FSA claims that have a service date of Jan. 1-Dec. 31, 2021. Any 2021 FSA or L-FSA claims filed after April 30, 2022, will be denied. Members can submit claims online at www.optumbank.com/Tennessee or via the Optum Bank app (found on the Apple App Store or Google Play).

If you have questions or need assistance, you can contact the Optum Financial customer service team at 1.866.600.4984. *Note this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of Dec. 31, 2022, for all 2021 claims to be filed.

For Members (local ed/local gov)

Optum Financial Webinar – IRS Approved Expenses

Copy or email subject line: Join Optum Financial for IRS Approved Expenses Webinar, April 29

Join Optum Financial to find out what you can buy with your HSA

When: Friday, April 29, starts at 11 a.m. CT, and lasts approximately one hour

How to Join: When it's time, click the link: <https://tn.webex.com/meet/joan.williams>

ParTNers for Health wants to make it easy for you to manage your account. It's important to know what expenses are approved by the IRS. Join the 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 Financial and the state's ParTNers for Health team.

For Members (STOLA agencies)

We don't have any member messages for you to share this week.

For ABCs

April Conference Call Notes (all plans)

Attached are the combined April ABC conference call notes for your reference.

State/higher ed only: Attached are the life insurance benefits presentation slides from this week's ABC conference calls, and an informational PDF with additional examples for your reference.

Optum Financial Webinar – April 29 (all plans)

We've included copy above about the upcoming Optum Financial April 29 webinar for HSA, FSA and L-FSA members. Please share with your applicable members.

Updated Vendor Contact List (all plans)

The information for CVS Caremark has been updated on the Vendor Contact List. Please refer to this information going forward. You can find the current list on the [ABC webpage](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf) under Conference Call Notes here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf

Updated COVID Benefits Document (all plans)

The national COVID-19 public health emergency has been extended to July 15, 2022. We have updated our COVID-19 document accordingly, and you can find it by clicking the yellow banner found at the top of the ParTNers homepage here:

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

BA Service Center Metrics/Customer Service Rating (all plans)

For your information, here are the BA Service Center metrics and customer-service rating, comparing March 2022 to March 2021.

- **March 2022:**
 - Tickets via Email: 1,017
 - Tickets via Self-Service: 3,641
 - Tickets via Phone: 4,507
 - Tickets via Chat: 180

- Total: 9,345
 - Satisfaction Score: 98.9%
- **March 2021:**
 - Tickets via Email: 936
 - Tickets via Self-Service: 3,216
 - Tickets via Phone: 4,428
 - Tickets via Chat: 196
 - Total: 8,776
 - Satisfaction Score: 96.7%

Reminder - 2021 FSA and L-FSA Claims Deadline (state/higher ed only; excludes offline agencies)

We've included copy above about the upcoming April 30, 2022, deadline to file 2021 FSA and L-FSA claims. Please share with your applicable members. *Note, this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of Dec. 31, 2022, for all 2021 claims to be filed.

Reminder - ABC 2022 Annual HIPAA Training (local ed only)

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. You have 30 days to complete the training in your assigned month. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local education agencies primary ABCs, back-up ABCs and directors have from April 1 through the month of April to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

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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.

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

Higher education, mark your calendars for the month of May to complete online annual HIPAA training! Details are in the **attached** ABC conference call notes.

State Offices and BA Service Center Closed, Friday, April 15 (all plans)

State offices and the BA Service Center are closed this Friday, April 15 for Good Friday.

We hope you have a great weekend!

Attachments: Life Insurance Changes Presentation

Term Life and AD&D Insurance Changes for 2023 – ST/HE

End of message

Term Life & AD&D Changes for 2023

**PARTNERS
FOR HEALTH**

 **securian**
FINANCIAL™

tn.gov/PartnersForHealth



Changes for 2023 Insurance Coverage

The State Insurance Committee approved changes to these programs:

- Basic Term Life and Basic Accidental Death & Dismemberment
- Voluntary AD&D
- Voluntary Term Life



Why? These changes will better align the State of Tennessee programs with current products in the group life insurance industry.



When? Employees will have several life and AD&D insurance options to choose from during the 2023 annual enrollment period.

Basic Term Life

CHANGE: Employee basic term life benefit coverage level will be **1.5x the employee's base salary** as of September 1 each year, with a maximum coverage of \$50,000.

All employees will have the same coverage level using the 1.5x base salary formula, regardless of whether they are enrolled in the state group health insurance program.

Example 1

Employee Salary:
 $\$30,595 \times 1.5 = \$45,892.50$

This rounds to **\$46,000** in basic term life coverage.

Example 2

Employee Salary:
 $\$47,835 \times 1.5 = \$71,752.50$

This limits to **\$50,000** in basic term life coverage.

Basic AD&D

The employee basic AD&D coverage level will continue to be 2x the basic term life insurance coverage.



Example

Employee Basic Term Life Amount =
\$47,000

This equates to **\$94,000** in basic
AD&D coverage.

$$\$47,000 \times 2 = \$94,000$$

Basic Term Life & Basic AD&D

The state will continue at this time to fund premiums for \$20,000 basic term life and \$40,000 basic AD&D for each employee eligible for benefits.

Note: State funding is subject to the state legislature appropriating the funds in each state budget.

Note: Coverage levels begin to reduce at age 65.



Basic Term Life & Basic AD&D



CHANGE: Eligible dependents of employees may be enrolled in basic term life and basic AD&D insurance program regardless of enrollment status in the SGIP.



How is this different? Previously, enrollment and coverage value were based upon enrollment in the State group medical plan.

Basic Term Life & Basic AD&D

Because of this change, **employees will need to enter the enrollment into Edison for each dependent to be covered** under the basic term life and basic AD&D program.



How is this different? Previously, the employee did not need to specify which dependents were enrolled in basic term life and basic AD&D in Edison.

Dependents may be added or removed during each annual enrollment period.

Basic Term Life & Basic AD&D – Waiving Coverage

CHANGE: Employee may waive basic term life/basic AD&D coverage **above** the amount funded by the state along with any dependent coverage.



Examples for the premium responsibility for both the State and the employee in different scenarios will be found in the ABC email that is sent on 4/14/22.

Employee may not re-enroll in the employee paid coverage unless there is a qualifying event.

Employee and/or spouse wanting additional term life insurance in the future must apply with evidence of insurability for coverage in the **voluntary** term life insurance program.

Basic Term Life: Dependent Premiums

Employee pays 100% of dependent premiums.

\$3,000 of coverage **per enrolled dependent.**

The premium rate will change from per unit to per \$1,000 basis.

Rates vary depending on the dependents that are enrolled.

Examples of the varying rates will be found in the ABC email that is sent on 4/14/22.



Basic AD&D: Dependent Premiums

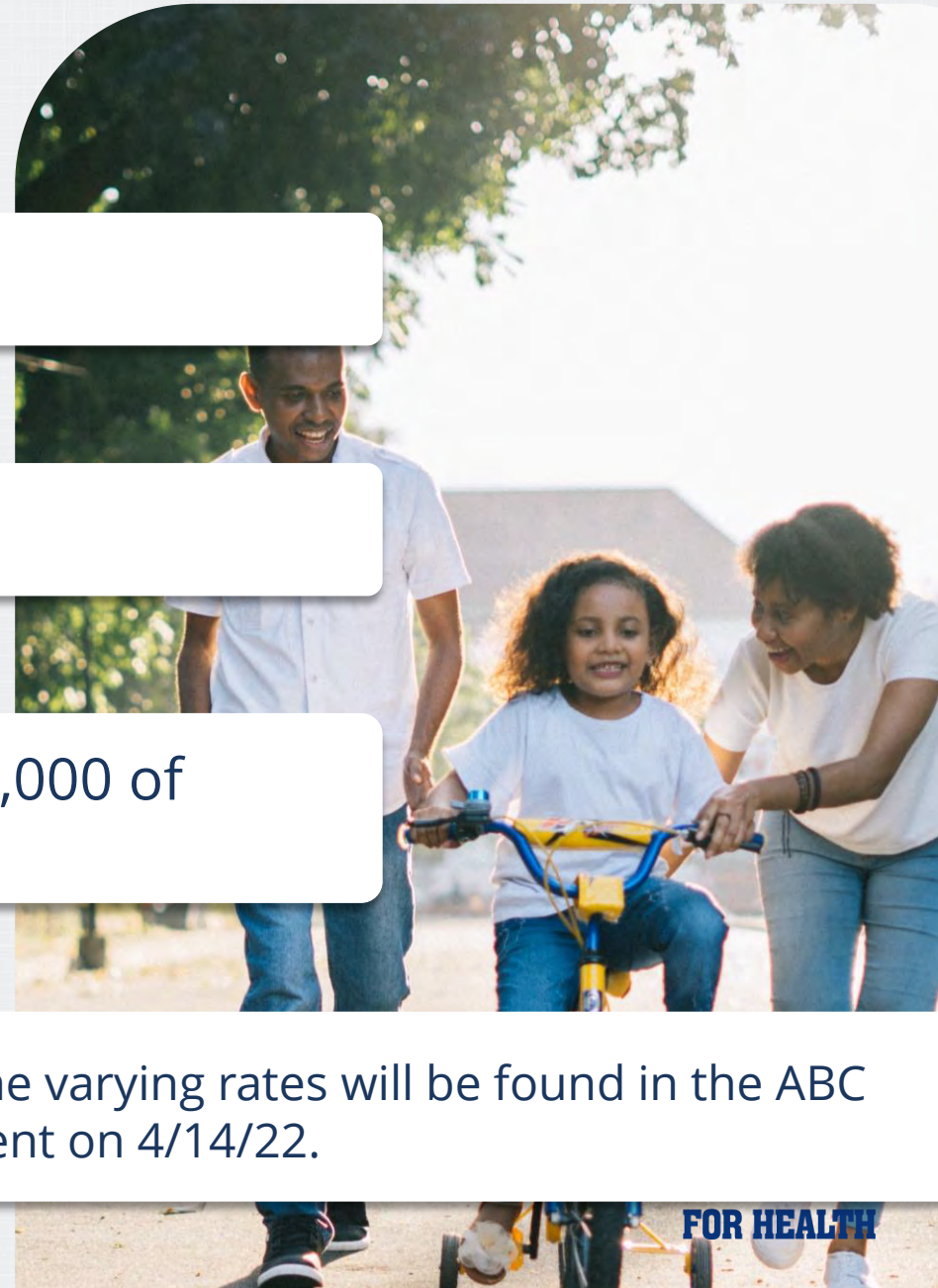
Employee pays 100% of dependent premiums.

A percentage of the employee's basic AD&D.

The premium rate will continue to be \$.013 per \$1,000 of coverage per enrolled dependent.



Examples of the varying rates will be found in the ABC email that is sent on 4/14/22.



Voluntary Term Life Insurance

CHANGE: Newly eligible spouse may enroll when first eligible in \$5,000 of coverage without answering medical questions.



Voluntary term life employee and spouse premium rates will decrease for active members.



Voluntary term life employee and spouse premium rates will increase for most ported members.



The premium rates for a child term rider will decrease.



The monthly administrative fee for the voluntary term life insurance will be eliminated.

Voluntary AD&D

CHANGE: Employee coverage will change from coverage level based on salary to a choice of five different amounts:

\$50K

\$60K

\$100K

\$250K

\$500K



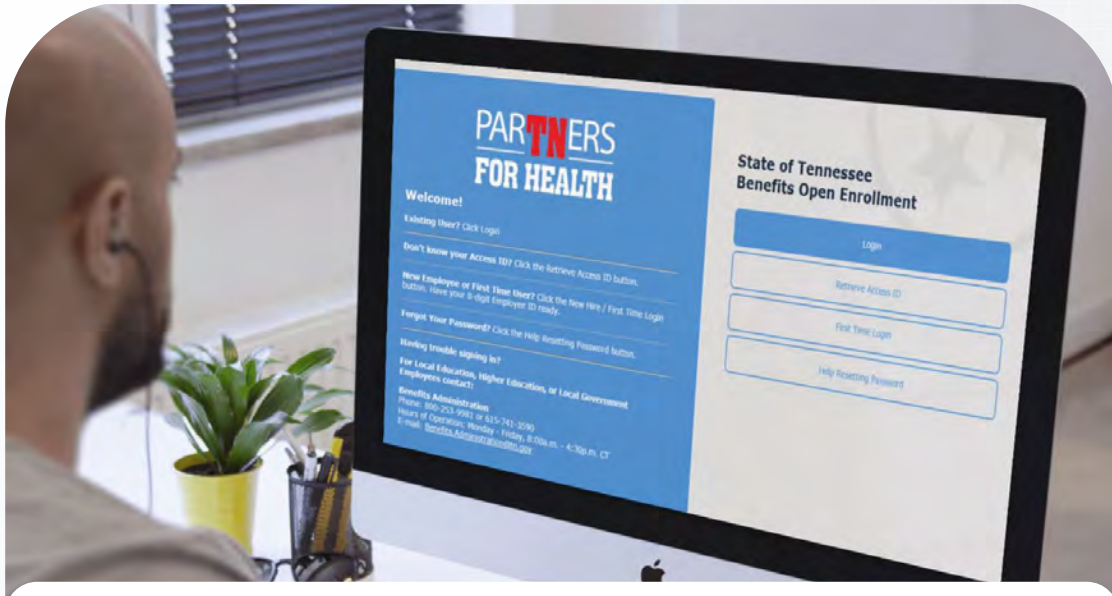
The employee coverage premium rates per \$1,000 of coverage will increase from \$0.018 to \$0.021.

Voluntary AD&D

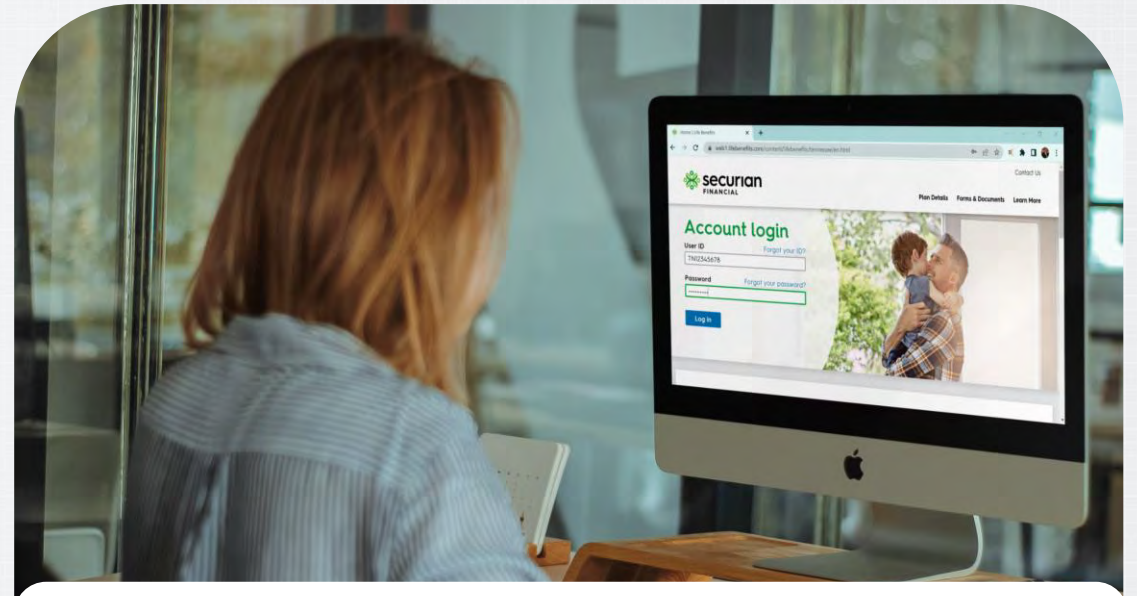
CHANGE: Dependent enrollment will change from generic family coverage to specifically enrolling desired eligible dependents.

However, the voluntary AD&D coverage for enrolled dependents will continue to be a percentage of the employee's voluntary AD&D coverage.

CHANGE: Dependent premium rate will change from \$0.18 for family coverage to \$0.021 per \$1,000 of total dependent coverage.



Enrollment for **basic term life** and **basic AD&D** is made in Edison.



Enrollment for **voluntary term life** is made on Securian's website at LifeBenefits.com/stateoftn.

Annual Enrollment

Your User ID is the letters "TN", followed by your Edison ID number.

Your initial password is your date of birth (MMDDYYYY) followed by the last four digits of your SSN.



March 29, 2022

TERM LIFE and ACCIDENTAL DEATH and DISMEMBERMENT INSURANCE CHANGES FOR 2023

The State Insurance Committee, based upon research by Benefits Administration, approved changes to the Basic Term Life/Basic Accidental Death and Dismemberment, voluntary AD&D, and voluntary term life insurance programs. These changes will take effect January 1, 2023. These changes will better align the state programs with current products in the group life insurance industry.

Employees will have several life and AD&D insurance options to choose from during the 2023 annual enrollment period. Below is a summary of the changes for our insurance programs.

Basic Term Life/Basic AD&D

- CHANGE: Employee basic term life benefit coverage level will be 1.5 times base salary as of September 1 of each year, with a maximum coverage level of \$50,000. The coverage level will be rounded up to the next highest \$1,000. See examples below.
 - Employee salary \$30,000 times 1.5 = \$45,000 coverage
 - Employee salary \$30,595 times 1.5 = \$45,892.50, rounded to \$46,000 coverage
 - Employee salary \$47,835 times 1.5 = \$71,752.50, limited to \$50,000 coverage
- All employees will have the same coverage level using the 1.5 times base salary formula, regardless of whether they are enrolled in the state group health insurance program.
- Employee basic AD&D benefit coverage level will continue to be two times the basic term life insurance coverage.
- The state will continue at this time to fund premiums for \$20,000 basic term life and \$40,000 basic AD&D for each employee eligible for benefits.
 - This is subject to the state legislature appropriating the funds in each state budget.
 - Coverage levels begin to reduce at age 65.
- CHANGE: Eligible dependents of employees may be enrolled in the basic term life/basic AD&D insurance program regardless of enrollment status in a state group health insurance program.
 - Employees will need to enter into Edison, enrollment for each dependent to be covered under the basic term life/basic AD&D insurance program.
 - Dependents may be added or removed during each annual enrollment period.
- CHANGE: Employee may waive basic term life/basic AD&D coverage above the amount funded by the state (typically \$20,000 basic term and \$40,000 basic AD&D) along with any dependent coverage.
 - Employee may not re-enroll in the employee paid coverage unless there is a qualifying event.
 - Employee and/or spouse desiring additional term life insurance in the future must apply with evidence of insurability for coverage in the voluntary term life insurance program

4/8/2022

- This example demonstrates premiums paid by the state and by the employee for employee basic term life coverage.
 - Employee has an annual salary of \$61,325.
 - Using the 1.5x salary formula, the employee's basic term life coverage is \$50,000.
 - $\$61,325 \times 1.5 =$ maximum \$50,000 basic term life coverage
 - Total employee basic term life monthly premium: $50 \times \$0.152 = \7.60
 - State paid premiums for \$20,000 coverage: $20 \times \$0.152 = \3.04
 - Employee paid premiums above \$20,000: $30 \times \$0.152 = \4.56
 - Note: The \$0.152 is per \$1,000 of Benefit.
- This example demonstrates premiums paid by the state and by the employee for employee basic AD&D coverage.
 - Employee basic AD&D = \$100,000
 - Remember, the \$100,000 AD&D is twice the amount of Basic Term Life.
 - Total employee basic AD&D monthly premium: $100 \times \$0.019 = \1.90
 - State paid premiums for \$40,000 coverage: $40 \times \$0.019 = \0.76
 - Employee paid premiums above \$40,000: $60 \times \$0.019 = \1.14
 - Note: The \$0.019 is per \$1,000 of Benefit.
- The total monthly premiums for both employee basic term life and employee basic AD&D coverage are:
 - Total employee basic term life/basic AD&D premium: \$9.50
 - $\$7.60 + \$1.90 = \$9.50$
 - Total employee basic term life/basic AD&D paid by state: \$3.80
 - $\$3.04 + \$0.76 = \$3.80$
 - Total employee basic term life/basic AD&D paid by employee: \$5.70
 - $\$4.56 + \$1.14 = \$5.70$
 - In this example, the employee could waive \$30,000 of basic term life and \$60,000 of basic AD&D for which the employee pays \$5.70 per month.
- Employee pays 100% of dependent premiums.
- Dependent basic term life will continue to be \$3,000 of coverage *per enrolled dependent*.
- Premium rate for dependent basic term life will change from per unit to per \$1,000 basis. Rates vary depending on dependents enrolled. Here are some examples:
 - Spouse Only
 - Spouse only enrolled with \$3,000 basic term life: $3 \times \$0.195 = \0.585
 - Spouse + Child(ren)
 - Spouse + 1 child will be \$6,000 basic term life: $6 \times \$0.101 = \0.606
 - Spouse + 2 children will be \$9,000 basic term life: $9 \times \$0.101 = \0.909
 - Spouse + 3 children will be \$12,000 basic term life: $12 \times \$0.101 = \1.212
 - Child(ren) Only
 - 1 child will be \$3,000 basic term life: $3 \times \$0.062 = \0.186
 - 2 children will be \$6,000 basic term life: $6 \times \$0.062 = \0.372
 - 3 children will be \$9,000 basic term life: $9 \times \$0.062 = \0.558
- Dependent basic AD&D will continue to be a percentage of the employee's basic AD&D.
 - Spouse Only Enrolled:
 - 60% of employee's basic AD&D amount
 - Example: An employee with \$100,000 basic AD&D coverage would have dependent spouse basic AD&D coverage of \$60,000.
 - Spouse and Children Enrolled
 - Spouse 40% of employee's basic AD&D amount

- Each child’s coverage shall be 10% of employee’s basic AD&D amount
 - Example: An employee with \$100,000 will have child’s coverage of \$10,000 each
- Children Only Enrolled:
 - Each child’s coverage shall be 10% of employee’s basic AD&D amount
- Dependent basic AD&D premium rate will continue to be \$0.013 per \$1,000 of coverage *per enrolled dependent*.

Voluntary Term Life Insurance

- CHANGE: Newly eligible spouse may enroll when first eligible in \$5,000 of coverage without answering medical questions.
- Voluntary Term Life employee and spouse premium rates will be lower for active members.

GUARANTEED MONTHLY VOLUNTARY TERM ACTIVE EMPLOYEE AND SPOUSE PREMIUM RATES PER \$1,000 OF COVERAGE		
Attained Age Brackets	1/1/2022-12/31/2022	1/1/2023-12/31/2023
Under 20	\$0.049	\$0.048
20-24	\$0.049	\$0.048
25-29	\$0.049	\$0.048
30-34	\$0.053	\$0.051
35-39	\$0.065	\$0.063
40-44	\$0.099	\$0.096
45-49	\$0.167	\$0.162
50-54	\$0.282	\$0.274
55-59	\$0.440	\$0.427
60-64	\$0.685	\$0.664
65-69	\$1.136	\$1.102
70-74	\$1.585	\$1.102
75-79	\$2.435	\$1.102
80 and over	\$4.399	\$1.102

- Voluntary term life employee and spouse premium rates will increase for most ported members.

GUARANTEED MONTHLY VOLUNTARY TERM PORTED EMPLOYEE AND SPOUSE PREMIUM RATES PER \$1,000 OF COVERAGE		
Attained Age Brackets	1/1/2022-12/31/2022	1/1/2023-12/31/2023
Under 20	\$.049	\$0.057
20-24	\$.049	\$0.057
25-29	\$.049	\$0.057
30-34	\$.053	\$0.062
35-39	\$0.65	\$0.076
40-44	\$0.099	\$0.115
45-49	\$0.167	\$0.194
50-54	\$0.282	\$0.328
55-59	\$0.440	\$0.512
60-64	\$0.685	\$0.797

- The premium rates for a child term rider will reduce.

VOLUNTARY TERM LIFE	1/1/2022-12/31/2022	1/1/2023-12/31/2023
Child Term Rider \$2,500 face amount (Existing riders only. New riders for this amount will not be issued.)	\$0.20	\$0.15
Child Term Rider \$5,000 face amount	\$0.40	\$0.30
Child Term Rider \$10,000 face amount	\$0.80	\$0.60

- The monthly administrative fee for the voluntary term life insurance will be eliminated.

Voluntary AD&D

- CHANGE: Employee coverage will change from coverage level based on salary to a choice of five different amounts - \$50,000; \$60,000; \$100,000; \$250,000; and \$500,000
- The employee coverage premium rates per \$1,000 of coverage will increase from \$0.018 to \$0.021
- CHANGE: Dependent enrollment will change from generic family coverage to specifically enrolling desired eligible dependents
- Dependent voluntary AD&D coverage will continue to be a percentage of the employee's voluntary AD&D coverage
- CHANGE: Dependent premium rate will change from \$0.18 for family coverage to \$0.021 per \$1,000 of total dependent coverage

Life Insurance Carrier

- The term life and AD&D insurance carrier for the State Group Life Insurance Program will continue to be Minnesota Life Insurance Company (Securian Financial). The new term life and AD&D contract will expire at the end of December 2027.

Annual Enrollment

- Enrollment for basic term life/basic AD&D and voluntary AD&D is made in Edison.
- Enrollment for voluntary term life is made in Securian's website at LifeBenefits.com/stateoftn
 - Your User ID: Your user ID is the letters "TN", followed by your Edison ID number.
 - Your initial password: Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number.

April 8, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members (state/higher ed)

2021 Flexible Spending Account and L-FSA April 30 Deadline

Copy or subject line: Don't forget to file your 2021 FSA or L-FSA claims by April 30

The deadline to file your **2021 FSA or L-FSA claims** is fast-approaching! Members have until April 30, 2022, to file any FSA or limited purpose FSA claims that have a service date of January 1-December 31, 2021. Any 2021 FSA or L-FSA claims filed after April 30, 2022, will be denied. Members can submit claims online at www.optumbank.com/Tennessee or via the Optum Bank app (found on the Apple App Store or Google Play).

Optum Financial emailed a reminder to all participants for whom there is an email address on file on March 23, 2022. If you have questions or need assistance, you can contact the Optum Financial customer service team at 1.866.600.4984. *Note this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of December 31, 2022, for all 2021 claims to be filed.

For Members (local ed/local gov)

We don't have any member messages for you to share this week.

For ABCs

April ABC Conference Call Agenda (all plans)

The monthly ABC conference calls will be held next Tuesday, April 12. Benefits Administration staff will join you remotely via WebEx.

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

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

To join the ABC conference call - **click on the link:**

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

2021 FSA and L-FSA Claims Deadline (state/higher ed only; excludes offline agencies)

We've included copy above about the upcoming April 30, 2022, deadline to file 2021 FSA and L-FSA claims. Please share with your applicable members. *Note this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of December 31, 2022, for all 2021 claims to be filed.

Reminder - ABC 2022 Annual HIPAA Training (local ed only)

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. You have 30 days to complete the training in your assigned month. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local education agencies primary ABCs, back-up ABCs and directors have from April 1 through the month of April to complete the training.

You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

Higher education, mark your calendars for the month of May to complete online annual HIPAA training!

End of message

April 1, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members

4Mind4Body Webinar – Increase Your Health Care IQ (state only)

Email or subject line: Join us for Increase Your Health Care IQ webinar, April 6, 11:30 a.m. CT

Benefits Administration will present the upcoming 4Mind4Body webinar, **Increase Your Health Care IQ, Wednesday, April 6, 11:30 a.m. – 12:30 p.m. CT.**

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

You will:

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

Click the link below or in the **attached flyer** to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=efab0e894b5491181da565c622527d5b1>

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

Find information at tn.gov/ParTNers for Health under Other Benefits, EAP here:

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

For Members (local ed, local gov and higher ed)

We don't have any member messages for you to share this week.

For ABCs

ActiveHealth Wellness Program Website Maintenance (state/higher ed only)

ActiveHealth will be performing maintenance on their website this weekend. The site will be down starting April 2 at 4 p.m. ET until April 3 at 10 p.m. ET. If members try to access the website during the outage, they will see a notification on the site letting them know the system is down and to come back again later.

Working for a Healthier Tennessee Email (state only)

Next week, the Working for a Healthier Tennessee initiative will begin sending out a monthly newsletter to all state employees about the WFHTN program and activities.

Updated COVID Benefits Document (all plans)

[The COVID-19 Benefits and Vaccine document](#) found by clicking the yellow bar at the top of the [ParTNers for Health website](#) has been updated. We have clarified some of the OTC COVID test information and updated disability information. Please refer to this version, dated April 1, 2022, going forward.

Reminder - 4Mind4Body Webinar and Flyer (state only)

We've included copy above and an **attached flyer** you can share with your employees about next week's April 6 4Mind4Body webinar.

Reminder - ABC 2022 Annual HIPAA Training (local ed only)

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. You have 30 days to complete the training in your assigned month. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA compliance officer.

Local education agencies can begin taking the online HIPAA class April 1. LEA primary ABCs, back-up ABCs and directors will have the month of April to complete the training. You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

Reminder - ABC 2022 Annual HIPAA Training (higher ed only)

Higher education, mark your calendars for the month of May to complete online annual HIPAA training!

Attachment: 4mind4body Webinars Flyer - ST

End of message

4MIND4BODY LUNCH AND LEARN

HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

Imagine changing your thoughts and improving your overall wellbeing. In this session, Optum and ActiveHealth explore how your thoughts can affect your health. You'll also learn ways to develop a healthy mind and body, including mindfulness practices like meditation. This program uses lecture, guided meditation exercises, written exercises and group discussion to explain how you can build mindfulness practices into your routine and help improve your overall health.

- Discuss how stress affects our health and day-to-day lives
- Learn the meaning of being "present" and in the moment
- Learn the physical and mental health benefits of mindfulness practices

MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT

Heart disease is the leading cause of death among both men and women. Many of the risk factors are things you can change. Healthy lifestyle habits like eating healthy and being active can help lower your risk. Join this session with ActiveHealth to learn more.

MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy lifestyle doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, ActiveHealth and Optum will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
- Evaluate your current financial situation
- Identify the steps of financial planning
- Write an action plan to manage finances
- Explore ways to better manage your money

INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all of our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.

- Learn how social media use impacts our bodies and brains
- Build a framework for thinking about social media use
- Be equipped with tools to help manage social media use
- Gain understanding of how to talk with children and teens about these issues



HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

[CLICK IMAGES
TO REGISTER](#)



MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT



MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT



INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT



SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

March 25, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members

Cigna Bone and Joint Health Benefit (all plans)

Email or subject line: Reminder about the Bone and Joint Health benefit

The Bone and Joint Health benefit program offered by Cigna

If you've been putting off treatment for back, knee, hip or shoulder pain due to concerns about cost, the Bone and Joint Health benefit from Cigna may be right for you. This benefit was designed to help you find affordable, quality options for pain relief with **certain bone and joint surgeries covered at no cost**. If surgery is required, everything from admission through discharge, when using a participating provider, is covered at 100% under your health plan (after deductible on CDHP/HSA medical plan).

Great News! Saint Thomas Health in Middle Tennessee has joined the Condition-Specific Care Bone and Joint Health program effective April 1, 2022.

Call **855.678.0042** today to see if the Bone and Joint Health benefit is right for you or visit [Cigna.com/stateoftn](https://cigna.com/stateoftn) to find additional information about this benefit.

April 4Mind4Body Webinar – Increase Your Health Care IQ (state only)

Email or subject line: Join us for Increase Your Health Care IQ webinar, April 6, 11:30 a.m. CT

Benefits Administration will present the upcoming 4Mind4Body webinar, **Increase Your Health Care IQ, Wednesday, April 6, 11:30 a.m. – 12:30 p.m. CT.**

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

You will:

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

Click the link below or in the attached flyer to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=efab0e894b5491181da565c622527d5b1>

Registration is required for all webinar sessions. Sessions will not be recorded. If Internet Explorer doesn't work for you 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>

Optum Financial FSA/L-FSA webinar (state/higher ed/excludes offline agencies)

Email or copy subject line: Join us to learn how to substantiate FSA and LFSA claims, March 31, 11 a.m. CT

What: Optum Financial Flexible Spending Account Claim Substantiation Overview webinar

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

How to Join: When it's time, click the link: <https://tn.webex.com/meet/joan.williams>

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 an FSA or limited flexible spending account. **It will be recorded and made available online.** No registration is required. Just click the link above.

For ABCs

Cigna Bone and Joint Health Benefit (all plans)

We've included copy above you can share with our Cigna health plan members to remind them about the Bone and Joint Health benefit program.

4Mind4Body Webinar Flyer (state only)

We've included copy above and an **attached flyer** you can share with your employees about the upcoming April 6 4Mind4Body webinar.

Optum Financial FSA and L-FSA Member Webinar (state/higher ed/excludes offline agencies)

Above is information about the upcoming **Thursday**, March 31 Optum Financial webinar for all FSA and L-FSA members about claim substantiation. This week, BA sent 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 with your enrolled FSA and L-FSA members.

ABC 2022 Annual HIPAA Training (local ed only)

All primary ABCs, back-up ABCs and directors who have access to Edison are required to take annual HIPAA training. You have 30 days to complete the training in your assigned month.

Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by Benefits Administration's HIPAA Compliance Officer.

Local education agencies can begin taking the online HIPAA class April 1. LEA primary ABCs, back-up ABCs and directors will have the month of April to complete the training.

You will take the ABC_HIPAA_2022 class.

INSTRUCTIONS FOR HIPAA TRAINING

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

NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC_HIPAA_2022.

You must allow pop-ups. If you do not have the most current browser 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.

ABC 2022 Annual HIPAA Training (higher ed only)

Higher education mark your calendar for the month of May to complete online annual HIPAA training!

Attachment: 4mind4body Webinars Flyer - ST

End of message

4MIND4BODY LUNCH AND LEARN

HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

Imagine changing your thoughts and improving your overall wellbeing. In this session, Optum and ActiveHealth explore how your thoughts can affect your health. You'll also learn ways to develop a healthy mind and body, including mindfulness practices like meditation. This program uses lecture, guided meditation exercises, written exercises and group discussion to explain how you can build mindfulness practices into your routine and help improve your overall health.

- Discuss how stress affects our health and day-to-day lives
- Learn the meaning of being "present" and in the moment
- Learn the physical and mental health benefits of mindfulness practices

MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT

Heart disease is the leading cause of death among both men and women. Many of the risk factors are things you can change. Healthy lifestyle habits like eating healthy and being active can help lower your risk. Join this session with ActiveHealth to learn more.

MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy lifestyle doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, ActiveHealth and Optum will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
- Evaluate your current financial situation
- Identify the steps of financial planning
- Write an action plan to manage finances
- Explore ways to better manage your money

INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all of our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.

- Learn how social media use impacts our bodies and brains
- Build a framework for thinking about social media use
- Be equipped with tools to help manage social media use
- Gain understanding of how to talk with children and teens about these issues



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11:30 a.m. – 12:30 p.m. CT

[CLICK IMAGES
TO REGISTER](#)



MAKE OVER MY HEART

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11:30 a.m. – 12:30 p.m. CT



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Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT



SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

March 18, 2022

The following email was sent to agency benefits coordinators today.

Information you can directly share in the email will be listed first under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members

BlueCross Hinge Health Virtual PT (all plans)

Email or copy subject line: New virtual physical therapy program for BlueCross members

ParTNers for Health is excited to share that the BlueCross BlueShield of Tennessee medical plan has expanded our benefits to now include Hinge Health, a virtual physical therapy program, to support back and joint health.

Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay healthy and pain free. Their program is **available to you and your eligible dependents at no additional cost to you**. You can complete your customized care plan anywhere, any time.

Hinge Health will be sharing more details about their program and how to sign up in the coming weeks. In the meantime, see how Hinge Health can help you, or sign up at hingehealth.com/statetn-health

If you have any questions, contact Hinge Health at (855) 902-2777 or hello@hingehealth.com.

Participants must be 18+ and enrolled in a BlueCross BlueShield of Tennessee medical plan through the State of Tennessee.

Optum Financial FSA/L-FSA webinar (state/higher ed/excludes offline agencies)

Email or copy subject line: Join us to learn how to substantiate FSA and LFSA claims, March 31, 11 a.m.

WHAT: Flexible Spending Account Claim Substantiation Overview presented by Optum Financial webinar

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

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 an FSA or limited flexible spending account. It will be recorded and made available online. No registration is required. Just click the link above.

For ABCs

New Hire Edison Login Email Issue Corrected (local ed/local gov/higher ed only)

Benefits Administration has been informed that the process for ABCs to receive emails from Edison with your new hire employee information has been corrected.

BCBST Hinge Health Virtual Physical Therapy (all plans)

This week, an email message about both of the ParTners virtual physical therapy programs was sent to those current members for whom we have email addresses in Edison.

Above is a message, along with an **attached flyer**, about the BlueCross BlueShield Hinge Health virtual physical therapy program you can share with your employees. Previously, we sent messages about Cigna's RecoveryOne program you could share with your Cigna members.

Optum Financial FSA and L-FSA Member Webinar (state/higher ed/excludes offline agencies)

Above is information about the upcoming March 31 Optum Financial webinar for all FSA and L-FSA members about claim substantiation. Next week, 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 with your enrolled FSA and L-FSA members.**

Attachment: Hinge Health Flyer

End of message



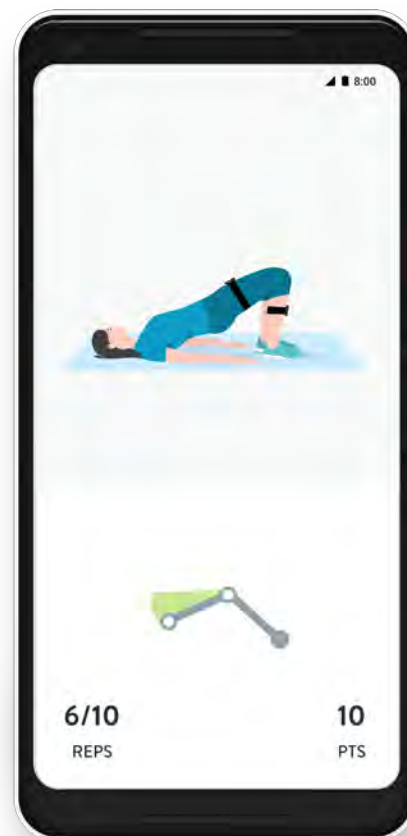
A new benefit for your back and joint health

We provide all the tools you need to get moving again from the comfort of your home. You'll get physical therapy tailored to your condition and a personal care team of experts. Best of all, **there's no additional cost to you**— it's 100% covered by the State of Tennessee.

Sign up today for help with any of the following:

- Conquer pain or limited movement
- Recover from a recent or past injury
- Prepare for and recover from surgery
- Get a second opinion on your treatment plan

Eligibility: Employees and dependents 18+ enrolled in a BlueCross BlueShield of Tennessee medical plan through the State of Tennessee are eligible.



To learn more call (855) 902-2777, or apply at:
HINGEHEALTH.COM/STATETN

March 11, 2022

The following email was sent to agency benefits coordinators today.

ABCs,

Reminder: we have changed the structure of the ABC email to make it easier for you to copy/paste information and share it with your employees/members. If there is information you can directly share in the email, it will be listed first under the **For Members** header. ABC-specific information is listed under the **For ABCs** header that follows.

For Members (state only)

Optum Domestic EAP Russia/Ukraine Conflict Resource Flyer

Email/copy subject line: Russia-Ukraine conflict support and resources

The current news is disturbing and disheartening. As the conflict escalates, the emotional toll for many — especially those with strong connections to the region — is heavy. You, your families, your colleagues and your friends may experience stress and anxiety. The Optum Employee Assistance Program offers resources and tools to help support you in this very difficult time. Resources are in the **attached** flyer or visit Here4TN.com for more information.

4Mind4Body – Managing Your Finances and Staying Healthy on a Budget Webinar

Email/copy subject line: Join the Managing Your Finances webinar, March 17, 11:30 a.m. CT

ActiveHealth and Optum will present the next 4Mind4Body webinar, **Managing Your Finances and Staying Healthy on a Budget, Thursday, March 17, 11:30 a.m. – 12:30 p.m. CT.**

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy life style doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, you will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
- Evaluate your current financial situation
- Identify the steps of financial planning
- Write an action plan to manage finances
- Explore ways to better manage your money

Click the link below or in the **attached flyer** to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=e7633248cf998f731e73d9987439780e0>

Registration is required for all webinar sessions. Sessions will not be recorded. If Internet Explorer doesn't work for you 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>

For Members (higher ed, local ed and local gov)

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For ABCs

March ABC Conference Call Notes (all plans)

Attached are the combined March ABC conference call notes for your reference.

ABC Training Survey (all plans)

A reminder to please complete the ABC Training Survey sent this week if you haven't done so. The survey was sent from partners@tn.gov with ABC Training Survey in the subject line. **The ABC training survey will close next Tuesday, March 15.**

Materials and Communications Updates

• **2022 Enrollment Change Document (all plans)**

During this week's ABC calls, we did have questions about SQEs and loss of coverage enrollment. Back in January, we sent you the **attached** 2022 Enrollment Change document that you can update for your agency and thought it would be helpful to share with you again.

• **Optum Domestic EAP Russia/Ukraine Conflict Resource Flyer (all plans)**

We've included copy above and an **attached** flyer with resources and information you can share with your employees/members about the Russia/Ukraine conflict.

• **4Mind4Body Webinar Flyer (state only)**

We've included copy above and an **attached** flyer that you can share with your employees about the upcoming March 17 4Mind4Body webinar.

Service Center Metrics/Customer Service Rating (all plans)

For your information, here are the BA service center metrics and customer service rating comparing Feb. 2022 to Feb. 2021.

• **February 2022:**

- Tickets via Email: 854
- Tickets via Self-Service: 3,449
- Tickets via Phone: 4,194
- Tickets via Chat: 189
- Total: 8,686

- Satisfaction Score: 98.9%
- **February 2021:**
 - Tickets via Email: 757
 - Tickets via Self-Service: 2,996
 - Tickets via Phone: 3,810
 - Tickets via Chat: 202
 - Total: 7,765
 - Satisfaction Score: 97.0%

April Preferred Drug List (all plans)

Attached is the April PDL, which has been posted 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.

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, and 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 April 1, 2022:

Drugs being added to the PDL effective April 1, 2022:	
	<u>Drug name</u>
Tier 2 medications:	Gemtesa
	Pred Sod PHO solution 1% OP
	Prednisolone 1% susp
Tier 3 medication:	Haegarda
Drugs moving from Tier 2 (preferred brand) to Tier 3 (non-preferred brand) that will have a higher copay effective April 1, 2022:	
	<u>Drug name</u>
	Bystolic
	Durezol
	Sutent
Drugs not covered effective April 1, 2022, unless prior authorization is approved through the CVS Caremark medical exception process:	
	<u>Drug name</u>
	Albuterol sulfate Hfa (NDC 66993001968 only)
	Butal/acetam ta 25/325mg

	Butal/APAP capsule 50-300 mg
	Capsfenac pak
	Dicofex DC
	Doxycycline Hyc tab 150 mg delayed release
	Doxycycline Hyc tab 75 mg dr
	Dymista
	Epaned
	Myrbetriq suspension
	Myrbetriq tablet
	Nuedexta
	Prednisolone solution 10mg/5ml
	Prednisolone solution 20mg/5ml
	Sure Result DSS premium pack
	Vtol LQ
	Ziclopro pak

Attachments: EAP Russia-Ukraine Conflict Resource Flyer
4mind4body Webinars Flyer – ST
2022 Enrollment Changes for Members

End of message

4MIND4BODY LUNCH AND LEARN

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INCREASE YOUR HEALTH CARE IQ

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SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

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[CLICK IMAGES
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INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

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SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

Help starts here

Optum Employee Assistance Program

Russia/Ukraine conflict — crisis support and resources

The current news is disturbing and disheartening. As the conflict escalates, the emotional toll for many — especially those with strong connections to the region — is heavy. You, your families, your colleagues and your friends may experience stress and anxiety. The Optum Employee Assistance Program (EAP) offers the below resources and tools to help support you in this very difficult time.

Tips for managing the days ahead

- **Acknowledge your thoughts and feelings** and talk with your friends, family and/or supportive people in your network.
- **Stay informed but set boundaries for social media and news consumption.** You don't have control over what is happening in the world, but, when able, try disconnecting from your devices.
- **Identify what is and is not in your scope of control and influence,** and focus on the things in your control.
- **Get involved.** Take actions that align with your values and that give you a sense of control and influence.
- **Prioritize your health.** Eating healthy foods, getting physical activity and practicing [good sleep hygiene](#).
- **Minimize/eliminate negative interactions with others.** Political and social conflict can make for emotionally charged conversations. In the interest of self-preservation and self-care, stepping away from difficult conversations or changing the subject might be the best direction.
- **Seek calm.** Reduce stress through mindfulness and meditation practices.
- **Get help.** Watch for self-talk about “being strong,” “going it alone” or not wanting to “burden” others. When emotional challenges are big, it's reasonable — and can be beneficial — to reach out to a friend, family member or mental health professional.



For more information and resources from Optum EAP, please visit [Here4TN.com](https://www.here4tn.com)

Optum Employee Assistance Program (EAP) resources

This EAP on-demand webinar may provide support during this time:

- [Coping with traumatic events](#)

Federal resources

- [U.S. Department of State — Ukraine](#)

Resources for families with children

- [How to Talk to Kids About Violence, Crime and War](#)
- [Talking to Your Kids About War](#)
- [Coping With War-Related Stress: Information for Military Families and Communities](#)

Crisis support

- [National Suicide Prevention Lifeline](#)
- [Military/Veterans Crisis Line](#)
- [Crisis Text Line](#)

Self-care and mindfulness tools and resources

- [Self-care Wheel \(PDF\)](#)
- [Four Square Breathing](#)



For more information and resources from Optum EAP, please visit [Here4TN.com](#)
For additional information about Ukraine, please visit [State.gov](#).

Enrollment Deadline Changes for 2022

Several plan document changes have been made to ensure compliance with federal guidelines. Some of these changes impact the amount of time you have to submit enrollment applications for life events such as marriage, birth, etc. Benefits Administration updated the Plan Documents before your annual enrollment period for 2022 benefits to provide advance notice of these changes. The documents can be found under the Publications tab on the ParTNeRS for Health website at <https://www.tn.gov/partnersforhealth.html>. All agencies participating in the state-sponsored plans received communications and training on the changes. A reminder of enrollment changes for life events follows.

Effective Jan. 1, 2022

1. No retroactive enrollments are permitted except for birth or adoption.

Retroactive coverage (a coverage effective date that begins before an enrollment is completed and submitted to BA) is not allowed except for birth, adoption and placement for adoption.

2. If you have a life event such as a birth or marriage, the **deadline to return your enrollment form and all required documentation is now 30 days. This is a change from the previous 60-day timeframe to submit your enrollment.**

If you are adding new dependent(s) for a reason other than birth or adoption, the coverage will be effective the first of the month after you submit the enrollment form and all required documentation.

Examples: If you get married on April 15 and submit all required documents to Benefits Administration on April 25, your coverage will begin May 1. If you submit all required documents May 10 then your coverage will begin June 1. If you do not submit your request by May 15 then you have missed your 30-day enrollment period and your coverage request will be denied.

3. If you are enrolling due to loss of eligibility, you still have 60 days to return your enrollment form and all paperwork, BUT the coverage will not be retroactive to the date you lost coverage if it is in the past. Your coverage will be effective the first of the month after you submit your enrollment form and all required documentation. **Please Note:** You must show you lost other coverage AND that you had other coverage when you previously declined coverage through the state plan, either through your initial enrollment period or the previous annual enrollment.

Examples: If you lose other coverage April 30 and submit all required documents to Benefits Administration on April 30, your coverage will begin May 1. If you submit your documentation May 10, your coverage will begin June 1. If you submit your documentation on June 5, your coverage will begin July 1. If you do not submit your request by June 29 then you have missed your 60-day enrollment period and your coverage request will be denied.

The Jan. 1, 2022, effective date applies to life events and loss of eligibility occurring on or after Jan. 1, 2022. If you experienced an event or loss in 2021, the 2021 rules apply. Your agency benefits coordinator, or ABC, can explain the difference.

March 4, 2022

The following email was sent to agency benefits coordinators today.

Dear ABCs,

We have changed the structure of the ABC email to make it easier for you to copy/paste information and share it with your employees/members. If there is information you can directly share in the email, it will be listed first under the **For Members** header. ABC specific information is listed under the **For ABCs** header that follows.

For Members (state only)

4Mind4Body – Managing Your Finances and Staying Healthy on a Budget Webinar

Email or copy subject line: Join the Managing Your Finances webinar, March 17, 11:30 a.m. CT

ActiveHealth and Optum will present the next 4Mind4Body webinar, **Managing Your Finances and Staying Healthy on a Budget, Thursday, March 17, 11:30 a.m. – 12:30 p.m. CT.**

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy lifestyle doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, you will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
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Click the link below or in the **attached flyer** to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=e7633248cf998f731e73d9987439780e0>

Registration is required for all webinar sessions. Sessions will not be recorded. If Internet Explorer doesn't work for you 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>

For Members (higher ed, local ed and local gov)

We don't have any member messages for you to share this week.

For ABCs

March ABC Conference Call Agenda (all plans)

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

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

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

August ABC Training Survey (all plans)

Next week, BA will email a survey to you so we can determine how we will conduct this year's August ABC training sessions. Please watch for an email coming from partners@tn.gov.

Reminder - Edison Down for System Upgrade (all plans)

Edison will require a system outage from Friday, March 4, 2022, at 5 p.m. CT through Monday, March 7, 2022, at 7 a.m. CT. General users will be locked out of Edison during this time. This is because on March 7, the Edison system will be upgraded.

An [Edison System Changes and Downtimes document](#) is posted on the [ABC webpage](#) under **Edison Information** that shows changes to the NavBar, main navigation and managing and adding favorites.

Following the upgrade, clearing your cache/browsing history from your browser can correct many issues within Edison. Below is a guide that will walk you through this process:
www.edison.tn.gov/EHD/CacheCookies.pdf

Attachment: 4mind4body Webinars Flyer

End of message

4MIND4BODY LUNCH AND LEARN

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- Be equipped with tools to help manage social media use
- Gain understanding of how to talk with children and teens about these issues



HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

[CLICK IMAGES
TO REGISTER](#)



MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT



MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT



INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT



SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

Feb. 25, 2022

The following email was sent to agency benefits coordinators today.

August ABC Training Survey (all plans)

Be on the lookout for a survey to be emailed to all ABCs to gauge interest about how we conduct this year's August ABC training sessions. More information coming soon!

Edison Down for System Upgrade (all plans)

Edison will require a system outage from Friday, March 4, 2022, at 5 p.m. CT through Monday, March 7, 2022, at 7 a.m. CT. General users will be locked out of Edison during this time. This is because on March 7, the Edison system will be upgraded.

Why does Edison need to upgrade?

Similar to how Microsoft periodically upgrades Word and Excel, the Edison software needs to be upgraded. Upgrades of this nature are critical to keeping the state current with advancing technology. In addition, to maintain our support with our vendor, we must stay current or risk losing support.

We've posted an [Edison System Changes and Downtimes document](#) on the ABC webpage under **Edison Information** that shows changes to the NavBar, main navigation and managing and adding favorites.

Following the upgrade, clearing your cache/browsing history from your browser can correct many issues within Edison. Below is a guide that will walk you through this process:

www.edison.tn.gov/EHD/CacheCookies.pdf

Materials and Communications Updates

Members Calling Vendors for Assistance (all plans)

Please ensure that members call the phone number listed on their medical, behavioral health, pharmacy, vision and dental ID cards, and/or HSA/FSA debit card, when they want help from our vendors with their benefits. Contact information for all our vendors is also listed on our ParTNers for Health website on the [Customer Service webpage](#).

We were recently made aware of a potential scam where a member thought he/she was calling Optum Financial for assistance with the member's HSA or FSA, and the person on the other end of the call said that the caller had won a Walmart gift card and asked for the member's credit card number to claim the prize. Luckily, the member hung up and reported this scam to Benefits Administration. Members should double check the number and only call the number listed on the back of the ID or debit card.

Scam prevention tips:

- Never send money (either via cryptocurrency, a gift card or a wire transfer) to someone you do not know personally or have never met.

- Never share your personal information, banking information or credit card information on the phone or online with someone you do not know.
- If you are contacted by someone who claims to represent a government agency and asks for money in exchange for their assistance, you are dealing with a scammer. Walk away (or hang up) and contact your local law enforcement agency and file a complaint.
- If an offer sounds too good to be true, it probably is.

End of message

Feb. 18, 2022

The following email was sent to agency benefits coordinators today.

Reminder - Cigna RecoveryOne Virtual Physical Therapy Program (all plans)

As a reminder for Cigna members, we've included RecoveryOne virtual PT program information below that you can continue to share with your Cigna health plan members:

Reminder: Your new benefit can help you ease pain

Maybe you had a recent injury or haven't been able to fully recover from a surgery? If back, joint or muscle pain is slowing you down, a new benefit is available to you and your covered dependents ages 18+ at no additional cost*. RecoveryOne™ for Cigna® is a virtual physical therapy program, and it's personalized just for you. You can enroll in minutes, even without a clinical referral to get started.

Since RecoveryOne™ for Cigna® is on-demand and on your schedule, it's never been more convenient to recover on your own terms, from the comfort of home. You'll receive a free equipment kit** to jumpstart your program.

Here's a quick rundown of what you get:

- A personalized recovery plan set by a physical therapist.
- Individualized exercises that you can do anytime, anywhere.
- A certified health coach to motivate and support you, so you stay on track.

Please visit myCigna.com to get started.

*Cost and usage of this program is included in premium and administrative fees; no additional out-of-pocket expense applies.

**Equipment kit is provided at no charge; one per member after successful physical therapy program assignment. No purchase necessary. Visit recoveryone.com/recoveryone-privacy-policy for full details.

Materials and Communications Updates

Updated COVID-19 Benefits Document on Website (all plans)

[The COVID-19 Benefits and Vaccine document](#) found by clicking the yellow bar at the top of the ParTNers for Health website has been updated. Please refer to this version dated Feb. 17, 2022 going forward.

Updated Vendor Contact List (state and higher ed only)

The Vendor Contact List ABCs can use for materials and benefits fairs has been updated with a new contact for Securian (Minnesota Life). Going forward, contact Kira Nelson with Securian at the phone number/email address listed in the current Feb. 15, 2022 version posted on the ABC webpage under **Conference Call Notes** here:

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

Reminder - 4Mind4Body Webinar – Make Over My Heart (state only)

The next 4Mind4Body webinar, Make Over My Heart, will be held next Thursday, Feb. 24, from 11:30 a.m. – 12:30 p.m. CT. An email was sent to all state employees about this session. You are welcome to share the information below along with the **attached webinar flyer**.

ActiveHealth Management will present the next 4Mind4Body webinar, **Make Over My Heart, on Thursday, Feb. 24 from 11:30 a.m. to 12:30 p.m. CT.**

Heart disease is the leading cause of death among both men and women. Many of the risk factors are things you can change. Lifestyle habits like eating healthy and being active can help lower your risk. Join this session with ActiveHealth to learn more.

Click the link below to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=ec0cc69d81bcb12ea0fe1e10022f9c3ec>

Registration is required for all webinar sessions. Sessions will not be recorded. If Internet Explorer doesn't work for you 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

State Offices and Benefits Administration Closed Monday (all plans)

State offices and the BA service center will be closed Monday, Feb. 21 for Presidents' Day. We hope you have a great weekend!

Attachment: 4mind4body Webinars Flyer

End of message

4MIND4BODY LUNCH AND LEARN

HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

Imagine changing your thoughts and improving your overall wellbeing. In this session, Optum and ActiveHealth explore how your thoughts can affect your health. You'll also learn ways to develop a healthy mind and body, including mindfulness practices like meditation. This program uses lecture, guided meditation exercises, written exercises and group discussion to explain how you can build mindfulness practices into your routine and help improve your overall health.

- Discuss how stress affects our health and day-to-day lives
- Learn the meaning of being "present" and in the moment
- Learn the physical and mental health benefits of mindfulness practices

MAKE OVER MY HEART

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MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy lifestyle doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, ActiveHealth and Optum will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
- Evaluate your current financial situation
- Identify the steps of financial planning
- Write an action plan to manage finances
- Explore ways to better manage your money

INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all of our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.

- Learn how social media use impacts our bodies and brains
- Build a framework for thinking about social media use
- Be equipped with tools to help manage social media use
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Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

Feb. 11, 2022

The following email was sent to agency benefits coordinators today.

ABC Combined Conference Call Notes

Attached are the combined conference call notes from the Feb. 8 ABC conference calls.

Materials and Communications Updates

Cigna LocalPlus Premier PPO Claims Processing Issue and Resolution

Earlier this week, we alerted ABCs about a Cigna claims processing issue with the LocalPlus Premier PPO plan. As relayed, a system error caused certain services to incorrectly deny some claim claims processed from Jan. 31, 2022, through Feb. 2, 2022. This has since been resolved for all future claims processing, and Cigna is reprocessing all impacted claims. **Attached** is a sample letter being mailed to all impacted member households.

Updated COVID-19 Benefits Document on Website (all plans)

[The COVID-19 Benefits and Vaccine document](#) found by clicking the yellow bar at the top of the website has been updated. General revisions have been made throughout the document. Please refer to this version going forward.

ActiveHealth Wellness Program Onsite Screening Reminder (state/higher ed only)

If you have any interest in hosting an onsite screening for your plan members, please email paige.turner@tn.gov. ActiveHealth and Quest are scheduling sites for the spring and fall.

Service Center Metrics/Customer Service Rating (all plans)

Instead of relaying the BA Service Center metrics and customer service rating during the ABC conference calls, we are going to share the information with you in a Friday ABC email each month. Here are the BA Service Center metrics comparing Jan. 2022 versus Jan. 2021:

- **January 2022:**
 - Tickets via Email: 990
 - Tickets via Self-Service: 3,504
 - Tickets via Phone: 4,947
 - Tickets via Chat: 213
 - Total: 9,654
 - Satisfaction Score: 98.2%

- **January 2021:**
 - Tickets via Email: 879
 - Tickets via Self-Service: 3,387
 - Tickets via Phone: 5,085
 - Tickets via Chat: 262
 - Total: 9,613
 - Satisfaction Score: 99.2%

4Mind4Body Webinar – Make Over My Heart (state only)

The next 4Mind4Body webinar, Make Over My Heart, will be held Thursday, Feb. 24, from 11:30 a.m. – 12:30 p.m. CT. An email will be sent to all state employees about this session. You are welcome to share the information we will include in the call notes and send by email along with the **attached webinar flyer**.

ActiveHealth Management will present the next 4Mind4Body webinar, Make Over My Heart, on Thursday, Feb. 24 from 11:30 a.m. to 12:30 p.m. CT.

Heart disease is the leading cause of death among both men and women. Many of the risk factors are things you can change. Healthy lifestyle habits like eating healthy and being active can help lower your risk. Join this session with ActiveHealth to learn more.

Click the link below or in the attached flyer to register:

Registration is required for all webinar sessions. Sessions will not be recorded. If Internet Explorer doesn't work for you 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

Attachments: 2022 Cigna Claim Denial Issue Letter
4mind4body Webinars Flyer

End of message



Feb. 8, 2022

Subject: Incorrect denial of claims

Dear Cigna Customer,

This letter is to let you know we recently identified a system error that caused some services to be incorrectly denied on some claims.

Here's what you need to know

- We have corrected the system error. We are reprocessing all affected claims at the correct benefit, based on your plan.
- For each reprocessed claim, we will send you a new explanation of benefits (EOB). The EOB will reflect the correct processing and will show you what your plan paid and any amount you may owe.

Call us anytime at 800.997.1617.

If you have any questions or concerns about your EOB, claim or benefits, we're here to help, 24/7/365. For TRS or TTY services, dial 711 when you call. We offer interpreter services at no cost to you.

We sincerely apologize for any confusion and or issues this may have caused.

Sincerely,
Cigna HealthCare

"Cigna" is a registered service mark of Cigna Intellectual Property, Inc., licensed for use by Cigna Corporation and its operating subsidiaries. All products and services are provided exclusively by such operating subsidiaries and not by Cigna Corporation. Such operating subsidiaries include Connecticut General Life Insurance Company (CGLIC), Cigna Health and Life Insurance Company (CHLIC), and HMO or service company subsidiaries of Cigna Health Corporation and Cigna Dental Health, Inc.

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Feb. 4, 2022

The following email was sent to agency benefits coordinators today.

February Monthly ABC Conference Calls

The monthly ABC conference calls will be held Tuesday, Feb. 8. Benefits Administration staff will join you remotely via WebEx.

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

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

Important Network Update – BlueCross Memphis Provider (all plans)

BlueCross BlueShield and **University Clinical Health, a Memphis provider group**, came to an agreement and **UCH will remain in the BlueCross Network S and Network P networks**. Impacted BlueCross members were mailed the **attached sample letter** on Jan. 28, 2022.

Materials and Communications

Updated Edison Security Access Form (all plans)

The Edison Security Access forms have been updated and posted on the [ABC webpage](#) under Forms. There are two versions; one for state, and a nonpayroll version for higher ed, local ed and local gov ABCs to use. **Please use these updated versions going forward as Edison will no longer accept the old version of the form.**

- [Edison Benefits User Security Authorization Form – State](#)
- [Edison Benefits User Security Authorization Form – Higher Ed, Local Ed & Local Gov](#)

Optum Financial Email Communications (state/higher ed)

Next week, Optum Financial will send a welcome FSA email communication, and the week of Feb. 14 they will send an HSA email communication to members for whom there are current email addresses in Edison.

Optum Financial Email Communications (local ed/local gov)

The week of Feb. 14, Optum Financial will send an HSA email communication to members for whom there are current email addresses in Edison.

OTC COVID Test Downloadable Form (all plans)

CVS Caremark has posted a OTC COVID test reimbursement form on their splash page under important documents. For faster service, members are encouraged to continue to submit reimbursements online, but this additional downloadable form option is available. Here is a link to the form: https://www.caremark.com/portal/asset/COVID-19_Test_Reimbursement_Claim_Form.pdf

Members may also order free COVID-19 tests online at [COVIDtests.gov](https://www.covidtests.gov)

Attachment: UCH Back in Letter – State

End of message



1 Cameron Hill Circle
Chattanooga, TN 37402
bcbst.com

<Date>

<First Name> <Last Name>
<Address 1>
<Address 2>
<City>, <State> <Zip>

Dear <First Name>,

In early January we sent you a letter saying University Clinical Health (UCH) would be leaving your provider network on Feb. 1. We have some good news for you: we've reached a deal to keep UCH in your provider network. This means you can keep going to UCH for care at network rates, and you don't have to look for a new provider in your network. Please disregard the previous letter we sent you.

We're Here to Help

If you have any questions about this letter or your provider network, please give us a call at 1-800-558-6213. We're available Monday through Friday, 7 a.m. to 5 p.m. (CT). You can also find more network hospitals, facilities and providers at bcbst.com/members/TN_state.

Best of Health,

Robin Young
Senior Vice President, Operations and Chief Marketing Officer

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); NondiscriminationOfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-558-6213 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-558-6213 (رقم هاتف الصم والبكم: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-558-6213 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-558-6213 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-558-6213 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-558-6213 (ATS : 1-800-848-0298).

ໂປດຄຳບູລິ: ຖ້າ ທ່ານ ກຳລັງ ນຳພາສາ ລາວ ການ ບູລິ ການ ດູ່ ວ່າຍ ຕາ ອັດ ການ ລາວ, ໃດ ຍັງ ຈຳ ລັດ ຈຳ ລັດ ນັ້ນ ພ້ອມ ທີ່ ທ່ານ ບູລິ ທ່ານ ບູລິ 1-800-558-6213 (TTY: 1-800-848-0298).

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አገልግሎት ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚኒስቴሩ ቁጥር ይደውሉ 1-800-558-6213 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-558-6213 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-558-6213 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-558-6213 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-558-6213 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-558-6213 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-558-6213 (телетайп: 1-800-848-0298).

توجه: اگر یہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. تماس بگیرد. 1-800-558-6213 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-558-6213 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-558-6213 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-558-6213 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-558-6213 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłt'ígo Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hółó, kojí' hódíílníh 1-800-558-6213 (TTY: 1-800-848-0298).

Jan. 28, 2022

The following email was sent to agency benefits coordinators today.

OTC COVID Tests (all plans)

We now have COVID-19 over-the-counter test reimbursement instructions for members, which are included in the [COVID Benefits and Vaccine Information document](#) found by clicking the yellow bar at the top of the ParTNers website. Please direct your employees to this document as it includes important information on test supply and availability, limits, exclusions and a link to the reimbursement instructions.

You can also find the reimbursement instructions on the ParTNers Publications webpage under Pharmacy, **Reimbursement for At-home COVID-19 Tests** here:

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

CVS Caremark Deductible Issue (higher ed only)

There was a minor setup glitch for some CDHP/HSA members that impacted 10 higher education members with single coverage enrolled in BlueCross Network S. The deductible was set up incorrectly, and for some members who had prescriptions at the beginning of this year, the system was tallying up the amounts against an incorrect deductible. This glitch has been corrected by CVS Caremark. Caremark has sent a letter to impacted members, and for your reference, the institution and member number count is listed below.

<u>School</u>	<u>Number of Impacted Members</u>
Cleveland State Community College	1
East Tennessee State University	1
Pellissippi State Community College	1
Tennessee Tech University	1
University of Memphis	1
UT-Chattanooga	2
UT-Knoxville	2
UT-Southern	1

Materials and Communications (all plans)

Cigna RecoveryOne Member Email

This week, an email was sent out Cigna health plan members about the RecoveryOne program. A sample of the email communication is **attached**. Another email communication will be sent out to members on Feb. 22, 2022, about this program.

Cigna Omada Diabetes Prevention Program Communications

Last week, an email communications campaign launched, going out to Cigna members about the Omada Diabetes Prevention Program. This is a six-week weekly email campaign going out to

enrolled Cigna health plan members with instructions for members on how to get more information and see if they are eligible.

Edison Down for Maintenance

Edison will be performing scheduled system maintenance this coming Sunday, January 30. This maintenance will last from 6 a.m. to 10 p.m. CT. During this time, Edison will be unavailable for all users and users will not be able to log in.

Attachment: RecoveryOne Launch Email

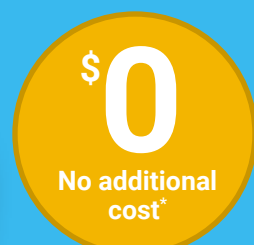
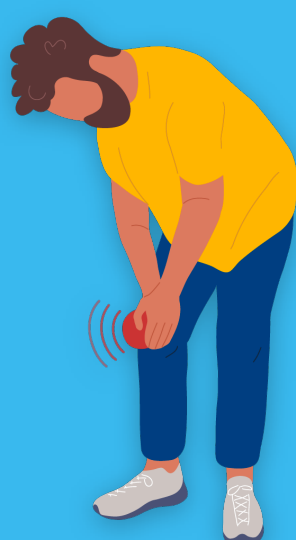
End of message

Subject: Help relieve back or joint pain from home
Preheader: Online physical therapy by RecoveryOne for Cigna



Got back, joint or muscle pain?

Try online physical therapy by RecoveryOne™ for Cigna®.

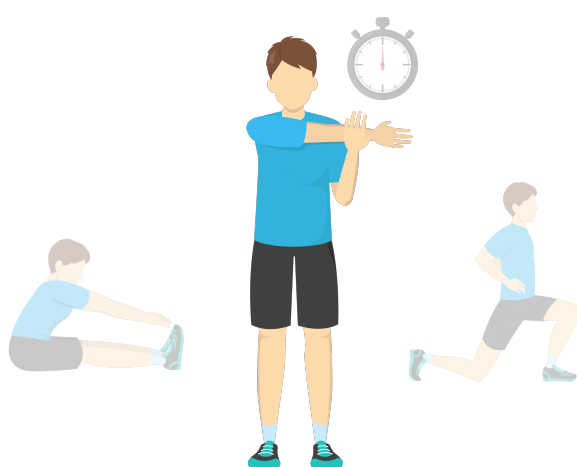


RecoveryOne™ for Cigna® offers online physical therapy that you can do anytime, anywhere.

Our experts are here for you every step of the way with a personalized recovery plan for a brighter tomorrow.

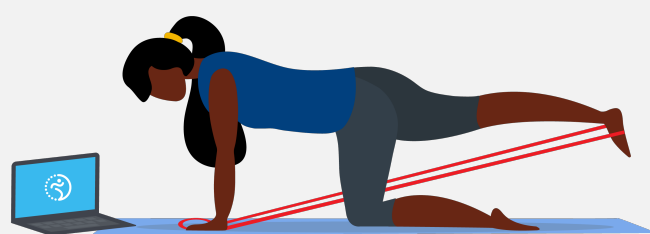
[Learn More](#)

Here are just a few reasons to check out RecoveryOne for Cigna:



Quick

Exercises take only a few minutes. There's no travel to a clinic or missing work for appointments.



Convenient

Guided by step-by-step videos, you can do the exercises using a phone, tablet or computer – anytime, anywhere.



No additional cost

RecoveryOne for Cigna is included with your state health plan benefits. That means no additional cost to take advantage of this great program!

[Learn More](#)

Start feeling better with RecoveryOne for Cigna.

The program and services are provided by an independent company/entity and not by Cigna. Program and services are subject to all applicable program terms and conditions. Program availability is subject to change. This program does not provide medical advice and is not a substitute for proper medical care provided by a physician. Information provided should not be used for self-diagnosis. Always consult with your physician for appropriate medical advice. The downloading and use of the app is subject to the terms and conditions of the app and the online store from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

If you haven't created a myCigna account, go to myCigna.com and click "Register." Follow the instructions to complete the short form and click "Submit." Customers under 13 years old will not be able to register and/or have their parent/guardian register on their behalf at myCigna.com.

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*Cost and usage of this program is included in premium and administrative fees; no additional out-of-pocket expense applies.

Cigna complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Language assistance services, free of charge, are available to you. Call 1-800-244-6224 (TTY: 711).

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-244-6224 (TTY: 711).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-800-244-6224 (TTY: 711)

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Privacy & GDPR

You are receiving this email because you are a member of a Cigna health plan. If you no longer wish to receive promotional emails from Cigna, you can [unsubscribe](#).

RecoveryOne • 1670 Riviera Ave, Suite 101 • Walnut Creek, CA 94596
recoveryone.com

January 21, 2022

The following email was sent to agency benefits coordinators today.

OTC COVID Tests (all plans)

Some of this information was shared with ABCs last week. This week, an email with over-the-counter, or OTC, COVID-19 test information was also sent to members for whom we have email addresses in Edison. **Benefits Administration will update ABCs as more information about OTC COVID-19 test reimbursement becomes available.**

If you have members who are being asked for a prescription when trying to purchase a test through a pharmacy, despite what some pharmacies may say, a prescription is not needed.

ParTNers for Health does not have control or influence on supply or availability. Please let your employees know that they are not limited to CVS pharmacies to get at-home test kits. Any pharmacy in the Caremark national network who has test kits in stock can provide this benefit, which is a **federal** requirement and is not specific to the ParTNers for Health program. If a pharmacy does not have a test kit in stock or if pharmacy staff request a prescription, we recommend checking another pharmacy (Walmart, Kroger, Walgreens, Publix, Food City and other independent pharmacies). Members can also order them for free online from www.covidtests.gov. ParTNers for Health cannot require pharmacies to provide these test kits or stop asking for a prescription.

The [COVID-19 Benefits and Vaccine document](#) found on the ParTNers website has been updated with the information below. You can share the information below with members:

OTC COVID Tests

ParTNers for Health is providing information to members on how to get free COVID-19 tests to perform at home. ParTNers for Health members have multiple options to get access to these tests at no cost to them.

Order online from COVIDtests.gov

The federal government website launched Jan. 19, 2022, where Americans may order rapid COVID-19 tests. The free tests are available for every household.

- At this time, each household may order up to four free COVID-19 tests.
- The tests will be mailed to the homes of those who order them. The tests typically ship within 7-12 days of ordering.
- [Click here](#) to order, or visit covidtests.gov (Internet Explorer may not work)

Get COVID-19 at-home tests from your pharmacy

Starting Jan. 15, 2022, health plan members can get over the counter COVID-19 tests as part of their pharmacy benefit with CVS Caremark. Coverage for over-the-counter COVID-19 tests is not available through member medical benefits with BlueCross BlueShield or Cigna. Below is information on limits, exclusions and steps you must follow for coverage and reimbursement.

Limits:

- Covered plan members may get up to eight individual, at-home COVID-19 tests per month (every 30 days).
- Each test in a box counts toward the limit. *Example:* A package of two tests counts as two toward the limit of eight.

Coverage and Reimbursement:

- You can get a test from any of the more than 68,000 pharmacies in the CVS Caremark national network that choose to participate in this program and who have at-home test kits in stock. ParTNers for Health does not have control or influence on supply or availability.
 - To search for a network pharmacy, go to <https://info.caremark.com/oe/stateoftn> and scroll down to “Retail Pharmacy Locator” or call CVS Caremark customer service at 877.522.8679 to find a network pharmacy near you.
- You have two choices for coverage at a network pharmacy participating in this program:
 1. Show your CVS Caremark card at the pharmacy counter. The pharmacist can “fill” the test through your pharmacy benefit. There should be no cost to you. If this process does not work, see #2 below.
 2. Pay out of pocket to purchase a test and seek reimbursement through CVS Caremark. If you choose this option, follow these steps:
 - Save the receipt
 - Save the UPC label (bar code) from the test box
 - Wait for instructions from Benefits Administration on how to submit this information for reimbursement. We hope to have instructions soon.
 - Reimbursement is capped at \$12 per test (or the cost of the test, if less than \$12)
 - Taxes and shipping costs are not eligible for reimbursement
 - Reimbursement is not available through medical benefits with BlueCross BlueShield or Cigna

Important details for ParTNers for Health plan members who use their pharmacy benefit to get COVID-19 tests to use at home:

- You will not need a prescription or a note from your doctor to get the tests.
- Tests must be for personal use. They can’t be used for any return-to-work testing or work-related testing required by your employer.
- Any test you take at home that must be sent to a lab for results isn’t eligible for reimbursement. However, this type of test when ordered by a provider is covered under your medical benefits.

If you have questions about coverage for over-the-counter COVID-19 tests or your pharmacy benefits, call CVS Caremark at 877.522.8679.

4Mind4Body Webinar – Healthy Body, Healthy Mind (state only)

The next 4Mind4Body webinar, Healthy Mind, Healthy Body, will be held Thurs. Jan. 27 from 11:30 a.m. – 12:30 p.m. CT. This week, an email was sent to all state employees about this session. You are welcome to share the information below and **attached flyer** with your employees:

ActiveHealth Management and Optum will present the next 4Mind4Body webinar, **Healthy Mind, Healthy Body on Thurs., Jan. 27 from 11:30 a.m. to 12:30 p.m. CT.**

Imagine changing your thoughts and improving your overall wellbeing. In this session, you'll explore how your thoughts can affect your health. You'll also learn ways to develop a healthy mind and body, including mindfulness practices like meditation. This program uses lecture, guided meditation exercises, written exercises and group discussion to explain how you can build mindfulness practices into your routine and help improve your overall health.

You will:

- Discuss how stress affects our health and day-to-day lives
- Learn the meaning of being “present” and in the moment
- Learn the physical and mental health benefits of mindfulness practices

Click the link below or in the attached flyer to register:

<https://tn.webex.com/tn/onstage/g.php?MTID=ea5a3090c679ffb457aa5887fc8d41b41>

Registration is required for all webinar sessions. Sessions will **not** be recorded. If Internet Explorer doesn't work for you 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

Attachment: 4mind4body Webinars Flyer

End of message

4MIND4BODY LUNCH AND LEARN

HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

Imagine changing your thoughts and improving your overall wellbeing. In this session, Optum and ActiveHealth explore how your thoughts can affect your health. You'll also learn ways to develop a healthy mind and body, including mindfulness practices like meditation. This program uses lecture, guided meditation exercises, written exercises and group discussion to explain how you can build mindfulness practices into your routine and help improve your overall health.

- Discuss how stress affects our health and day-to-day lives
- Learn the meaning of being "present" and in the moment
- Learn the physical and mental health benefits of mindfulness practices

MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT

Heart disease is the leading cause of death among both men and women. Many of the risk factors are things you can change. Healthy lifestyle habits like eating healthy and being active can help lower your risk. Join this session with ActiveHealth to learn more.

MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT

Do you think staying healthy costs a lot of money? Think again! Keeping a healthy lifestyle doesn't need to be pricey. You'll learn the importance of setting up and maintaining a budget, while keeping your health goals in mind. Get helpful tips for meal planning and no-to-low-cost exercise ideas.

In this session, ActiveHealth and Optum will also explore ways to establish credit and the importance of maintaining a good credit rating. While some saving choices may be reviewed, this class does not address long-term financial planning.

- Redesign spending habits
- Evaluate your current financial situation
- Identify the steps of financial planning
- Write an action plan to manage finances
- Explore ways to better manage your money

INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT

Our mission at Benefits Administration is to deliver comprehensive, affordable, dependable and sustainable benefits to all of our plan members. In recent years, we've added new and innovative programs and benefit improvements to help our members live their best lives.

- Learn about the range of benefit programs available to you and your dependents
- Ensure you're taking full advantage of all that your health plans have to offer
- Understand how you can engage in your health care to receive quality care
- Hear about cost saving measures to help keep premium increases low

SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.

- Learn how social media use impacts our bodies and brains
- Build a framework for thinking about social media use
- Be equipped with tools to help manage social media use
- Gain understanding of how to talk with children and teens about these issues



HEALTHY MIND, HEALTHY BODY

Thursday, Jan. 27

11:30 a.m. – 12:30 p.m. CT

[CLICK IMAGES
TO REGISTER](#)



MAKE OVER MY HEART

Thursday, Feb. 24

11:30 a.m. – 12:30 p.m. CT



MANAGING YOUR FINANCES AND STAYING HEALTHY ON A BUDGET

Thursday, March 17

11:30 a.m. – 12:30 p.m. CT



INCREASE YOUR HEALTH CARE IQ

Wednesday, April 6

11:30 a.m. – 12:30 p.m. CT



SOCIAL MEDIA: USE AND MISUSE

Thursday, May 26

11:30 a.m. – 12:30 p.m. CT

Jan. 14, 2022

The following email was sent to agency benefits coordinators today.

January ABC Conference Call Notes (all plans)

Attached are the combined conference call notes from the Jan. 11 ABC conference calls.

Over-the-Counter COVID Tests (all plans)

Starting Jan. 15, 2022, health plan members may obtain at-home over the counter COVID-19 tests as part of their pharmacy benefit. See the details below for limits, exclusions, and steps you must follow for coverage and reimbursement.

Limits:

- Covered plan members may receive up to 8 individual at-home over the counter COVID-19 tests per month (every 30 days)
- Each test in a box will count toward the limit. Example: A package of 2 tests counts as 2 toward the limit of 8

Coverage and Reimbursement:

- You may obtain a test from any of the more than 68,000 pharmacies in the CVS Caremark national network
 - To search for a network pharmacy, go to https://www.caremark.com/wps/myportal/PHARMACY_LOCATOR_FAST or call CVS Caremark customer service at 877.522.8679 to find a network pharmacy near you
- You have two choices for coverage at a network pharmacy:
 1. Show your CVS Caremark card at the pharmacy counter. They can “fill” the test through your pharmacy benefit. There should be no cost to you.
 2. Pay out of pocket to purchase a test and seek reimbursement through CVS Caremark
 - Save the receipt
 - Save the UPC label (bar code) from the test box
 - Await further instructions from Benefits Administration on how to submit this information for reimbursement. We hope to have more information by next week.
 - Reimbursement is capped at \$12 per test (or the cost of the test, if less than \$12)
 - Taxes and shipping costs are ineligible for reimbursement

Additional Details:

- You will not need a prescription or a note from your doctor
- Tests must be for personal use. They can't be used for any return-to-work testing or work-related testing required by your employer.

- Any test you take at home that must be sent to a lab for results isn't eligible for reimbursement. However, this type of test when ordered by a provider is covered under your medical benefits.

Cigna Medical ID Cards (local gov only)

Benefits Administration has been notified by Cigna that there was an issue with the generation of some local government Limited PPO health insurance plan ID cards. Approximately 700 households were impacted and received ID cards with a Cigna generated ID number instead of the member Edison ID.

Next week, Cigna will mail out the **attached** sample letter followed by new ID cards to the impacted households. Access to care and processing of claims will not be impacted by this issue. Once members receive their new ID card they should destroy the ID card with the incorrect member ID number. If members have questions, they can call Cigna's customer service 24/7 at 1.800.997.1617.

Materials and Communications Updates (all plans)

Following the ABC conference call presentation on 2022 Enrollment Reminders, we have **attached** a one-page Word document you can share with your employees about these changes. If you like, you can add deadline information to the document as it pertains to your specific employees but please do not change the 2022 enrollment change information.

Cigna RecoveryOne Virtual Physical Therapy Information (all plans)

You can share the following information with your Cigna health plan members about the Cigna RecoveryOne™ Program:

Great news! State of Tennessee Cigna members and their covered dependents ages 18+ now have access to RecoveryOne™ for Cigna®, a virtual physical therapy program that is personalized to help people **treat back, joint, or muscle pain**. Members can start their recovery plan from anywhere, even the comfort of their own home. There's no additional cost*, no clinical referral needed to get started and it's easy to enroll.

How It Works

- Members meet with a physical therapist by video or phone to create their recovery plan.
- RecoveryOne sends the member a free equipment kit** to jumpstart the program.
- Members perform the exercises when it's convenient - anytime, anywhere.
- A certified health coach motivates and supports the member, so they stay on track.
- The recovery plan is modified as they go, based on their progress and feedback.

A flyer is **attached** with information about the program.

To get started members should visit myCigna.com.

*Cost and usage of this program is included in premium and administrative fee s; no additional out-of-pocket expense applies.

**Equipment kit is provided at no charge; one per member after successful physical therapy program assignment. No purchase necessary. Visit recoveryone.com/recoveryone-privacy-policy for full details.

State Offices and Benefits Administration Offices Closed Monday

State offices and the BA service center will be closed Monday, Jan. 17 for the Martin Luther King Jr. Day holiday. We hope you have a great weekend!

Attachments: Cigna ID Card Letter LG
2022 Enrollment Changes
Cigna Recovery One Flyer

End of message



January XX, 2022

Subject: 2022 Cigna Medical ID Card

Dear Cigna Customer,

We recently identified an issue that caused your new Cigna ID card to go out with an incorrect member ID number on it. Access to care and or claims will not be impacted by this error. The issue has been corrected and your new ID card is being generated and mailed. Once you receive your new ID card in the mail, please use this new card and destroy the card with the incorrect member ID number.

We sincerely apologize for any confusion this may have caused.

If you have any questions or you need help identifying the correct ID card to use, please call Cigna customer service 24/7/365 at 1-800-997-1617.

Sincerely,
Cigna HealthCare

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Enrollment Deadline Changes for 2022

Several plan document changes have been made to ensure compliance with federal guidelines. Some of these changes impact the amount of time you have to submit enrollment applications for life events such as marriage, birth, etc. Benefits Administration updated the Plan Documents before your annual enrollment period for 2022 benefits to provide advance notice of these changes. The documents can be found under the Publications tab on the ParTNeRS for Health website at <https://www.tn.gov/partnersforhealth.html>. All agencies participating in the state-sponsored plans received communications and training on the changes. A reminder of enrollment changes for life events follows.

Effective Jan. 1, 2022

1. No retroactive enrollments are permitted except for birth or adoption.

Retroactive coverage (a coverage effective date that begins before an enrollment is completed and submitted to BA) is not allowed except for birth, adoption and placement for adoption.

2. If you have a life event such as a birth or marriage, the **deadline to return your enrollment form and all required documentation is now 30 days. This is a change from the previous 60-day timeframe to submit your enrollment.**

If you are adding new dependent(s) for a reason other than birth or adoption, the coverage will be effective the first of the month after you submit the enrollment form and all required documentation.

Examples: If you get married on April 15 and submit all required documents to Benefits Administration on April 25, your coverage will begin May 1. If you submit all required documents May 10 then your coverage will begin June 1. If you do not submit your request by May 15 then you have missed your 30-day enrollment period and your coverage request will be denied.

3. If you are enrolling due to loss of eligibility, you still have 60 days to return your enrollment form and all paperwork, BUT the coverage will not be retroactive to the date you lost coverage if it is in the past. Your coverage will be effective the first of the month after you submit your enrollment form and all required documentation. **Please Note:** You must show you lost other coverage AND that you had other coverage when you previously declined coverage through the state plan, either through your initial enrollment period or the previous annual enrollment.

Examples: If you lose other coverage April 30 and submit all required documents to Benefits Administration on April 30, your coverage will begin May 1. If you submit your documentation May 10, your coverage will begin June 1. If you submit your documentation on June 5, your coverage will begin July 1. If you do not submit your request by June 29 then you have missed your 60-day enrollment period and your coverage request will be denied.

The Jan. 1, 2022, effective date applies to life events and loss of eligibility occurring on or after Jan. 1, 2022. If you experienced an event or loss in 2021, the 2021 rules apply. Your agency benefits coordinator, or ABC, can explain the difference.

Coming
**January 1,
2022!**

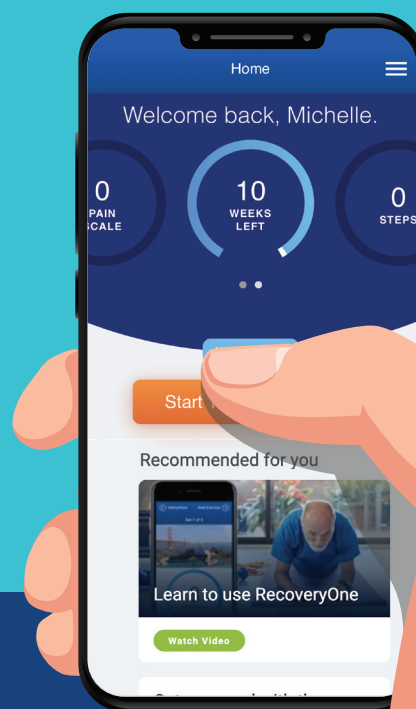
More than physical therapy.

This is getting back to a happier, healthier you.

If nagging injuries, muscle aches, or joint pain have you down, we have good news. You have access to RecoveryOne™ for Cigna®, an online physical therapy program that's included in your health plan benefits. There's no additional cost* to you or your covered dependents (ages 18+).

With RecoveryOne for Cigna, you get:

- ▶ Online Physical Therapy you can do when you want, from the comfort and safety of home
- ▶ Customized recovery plans to meet your needs
- ▶ A multimedia app that guides you through your exercises
- ▶ Unlimited in-app chats with a PT and your health coach



Online physical therapy with:

- ✓ No paperwork
- ✓ No travel
- ✓ No crowded gyms

Join at **myCigna.com****
starting January 1, 2022.



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*Cost and usage of this program is covered by your plan administrator; no additional out-of-pocket expense applies.

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Jan. 7, 2022

The following email was sent to agency benefits coordinators today.

January Monthly ABC Conference Calls

The January monthly ABC conference calls will be held Tuesday, January 11. Benefits Administration staff will join you remotely via WebEx.

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

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

Important Secure Email Information (all plans)

Last week, Microsoft made a change to the way secure/encrypted email works. Users outside tn.gov receiving secure emails must choose to receive a one-time passcode instead of signing in. This is to increase the security of encrypted emails. If you are having trouble opening encrypted emails, please contact the BA Service Center for assistance.

Materials and Communications Updates

Important Network Update – BlueCross Memphis Provider (all plans)

Attached are two sample letters recently sent to approximately 170 impacted BlueCross BlueShield Network S and Network P members letting them know that University Clinical Health, a Memphis provider group, will no longer be an in-network provider as of Feb. 1, 2022. Please share the following with your impacted members:

- **University Clinical Health, a Memphis provider group, will no longer be in-network for BlueCross BlueShield Network S and Network P members beginning Feb. 1, 2022.** Please see the **attached** sample letter from BlueCross with more information. A list of other nearby providers is included in the letter. For additional help, you can contact BlueCross directly at 800.558.6213, M-F, 7 a.m. – 5 p.m. CT, or go to [bcbst.com/members/TN_state](https://www.bcbst.com/members/TN_state) to find more network providers, hospitals and facilities.

Rights and Protections Against Surprise Medical Bills Notice on Website (all plans)

As a result of the Consolidated Appropriations Act, 2021, known as the CAA, Benefits Administration has posted a Rights and Protections Against Surprise Billing notice at the bottom of the [ParTNers website](#) for your reference and for all members. The law became effective Jan. 1, 2022. You can find the notice here:

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

ABC Vendor Contact List (state/higher ed only)

The **attached** Vendor Contact List ABCs can use for materials and benefits fairs has been updated with a new contact for Securian (Minnesota Life). You can contact Mary A. Docken with Securian at the phone number/email address listed in the updated version posted on the

ABC webpage under **Conference Call Notes** here:

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

BlueCross BlueShield Telehealth Information for Dec. 10-11 Storm Victims (all plans)

In our Dec. 22 ABC email, we included telehealth information for Cigna health insurance members affected by the Dec. 10-11 storms. **Below is information you can share with your impacted BlueCross members.**

- BlueCross BlueShield members impacted by the Dec. 10-11 storms are able to get one free telehealth consult through our carrier-sponsored PhysicianNow Powered by MDLIVE program. Please share the information below with your impacted members.

BlueCross PhysicianNow Telehealth

PhysicianNow Powered by MDLIVE has agreed to offer medical consults to employees and families impacted by the tornadoes that hit Tennessee and surrounding areas in mid-December. The following promo code has been generated and is active now. It is good for one free consult per person through the end of January 2022: *TNTornado21*

Attachments: UCH Letter State Network S
UCH Letter State Network P
2022 Vendor Contact List

End of message

<Date>

<First Name> <Last Name>
 <Address 1>
 <Address 2>
 <City>, <State> <Zip>

Dear <First Name>,

We work to provide you and your family access to high-quality, affordable care. We deliver on this promise by negotiating with health care providers to give you discounted rates that save you money. While we prefer not to make changes to our networks, sometimes it becomes necessary.

What’s Changing?

University Clinical Health (UCH) will no longer be in Blue Network SSM, beginning Feb. 1, 2022. We don’t want you to pay more for your care, so we’ve included a list of other nearby providers in Network S .

Provider	Location
Baptist Memorial Medical Group	Multiple Memphis area locations
Consolidated Medical Practices of Memphis	Multiple Memphis area locations
Methodist Medical Group – Primary Care	Multiple Memphis area locations
UT Regional One Physicians	Memphis, Tenn.

What’s Next?

If you get care at UCH through Jan. 31, 2022, we’ll pay for your care at in-network rates, and you’ll get in-network benefits.

On and after Feb. 1, 2022:

- If you get non-emergency care at UCH, you’ll have to pay more out of your own pocket. **This is the case even if you or your doctor got prior authorization for your care.** Your out-of-network copay, deductible, and coinsurance amounts will be more than the copay, deductible, and coinsurance you pay when you visit in-network providers. You’ll also pay for any charges above the allowed amount (the most the plan will pay for a covered service) if the provider sends you a bill for those charges.
- Before scheduling services, please confirm who will provide these services and make sure they’re in your network.

We're Here to Help

If you're getting ongoing care from UCH, you can ask us to keep covering this treatment. To do that, or for help finding a new provider in your network, just give us a call at 1-800-558-6213. We're available Monday through Friday, 7 a.m. to 5 p.m. (CT). You can also find more network providers, hospitals and facilities at bcbst.com/members/TN_state.

Thanks for allowing us to be your health care partner.

Best of Health,

Robin Young
Senior Vice President, Operations and Chief Marketing Officer

SAMPLE

Frequently Asked Questions

What if I am receiving ongoing treatment on Feb. 1, 2022?

You may be eligible for Continuity of Care. See the Continuity of Care page included in this mailing for more information.

I've been approved for services that start after Jan. 31, 2022. What should I do?

Please call BlueCross BlueShield at the toll-free number on your BlueCross BlueShield ID card, 1-800-558-6213. A Customer Service Representative will help you get approval for treatment by another provider in your network. They can also work with you to determine if you're eligible for Continuity of Care.

What if I receive emergency care at UCH?

Your emergency care services will be covered at the in-network level under your plan's emergency room coverage. If you're admitted to the hospital from the emergency room, and BlueCross BlueShield has approved your stay, medically necessary services for the approved days will be covered at the in-network level. If BlueCross BlueShield decides you're stable and can transfer to an in-network hospital, but you continue to stay at the out-of-network hospital, further covered services will be subject to out-of-network benefits. This means you must pay for any charges above the plan's out-of-network payment for the rest of your stay.

After Jan. 31, 2022, if I continue to go to my primary care provider or specialist who is now out-of-network, will I pay out-of-network rates?

You will pay your out-of-network copays, deductible, and coinsurance amounts which are more than the copays, deductible, and coinsurance you pay when you visit in-network providers. You will also pay for any charges above the allowed amount (the most the plan will pay for a covered service) if the provider sends you a bill for those charges. You may be eligible for Continuity of Care for a period of time. See the Continuity of Care page included in this mailing for more information.

Continuity of Care

What is the Continuity of Care program and what do I have to do to see if I qualify for Continuity of Care?

The Continuity of Care program lets you to continue to get in-network coverage for certain medical treatment from your provider or at a hospital for a specific period of time—even after the provider or hospital leaves your plan's BlueCross BlueShield network. This means that the plan will pay the provider or hospital as if they were still in-network, and you will pay your in-network deductible and coinsurance amounts. You will have to pay more than usual, however, if the provider decides to bill you for more than the maximum allowable charge. There are two ways to find out more:

1. Call the number on your BlueCross BlueShield ID card, 1-800-558-6213. Let the Customer Service Representative know you're in the middle of treatment. They'll work with you to determine your eligibility for Continuity of Care. They can also help you complete the request form.
2. Use bcbst.com/members/TN_state
 - a. Go to bcbst.com/members/tn_state/resources/
 - b. Scroll to the middle of the page and click on **Forms**.
 - c. Download **Medical Transition Care Form**.
 - d. Print it and fill it out, or request that your provider fill it out.

e. The form will have the mailing address you must send it to.

Once you submit the request form, BlueCross BlueShield will send you a letter with our decision. If you have any questions, we're happy to help. Please call us at the number on your BlueCross BlueShield ID card, 1-800-558-6213.

Is There a Deadline for Requesting Continuity of Care?

Yes. You must apply **within 30 days** of your health care provider's termination date of Feb. 1, 2022. This is the date that your provider is leaving your plan's network.

How long will Continuity of Care services be covered at the in-network rate?

If Continuity of Care is approved before Feb. 1, 2022, you may be able to receive in-network coverage for care from your provider for up to ninety (90) days. The Continuity of Care period begins when your provider leaves the network. If you're pregnant and in your second trimester on the date of your provider's network termination, you may be able to continue to receive care from your provider at the in-network rate for the remainder of your pregnancy, as well as during your post-partum care.

Will care from my provider be covered at in-network benefits under approved Continuity of Care?

If your provider agrees to provide Continuity of Care, he or she is agreeing to continue coverage of your care at the in-network rate. He or she must also:

- continue to accept reimbursement from BlueCross BlueShield at the rates we agreed to before the transitional period as payment in full;
- follow BlueCross BlueShield quality assurance requirements and provide BlueCross BlueShield with necessary medical information related to your care; and
- follow BlueCross BlueShield policies and procedures, including but not limited to, referrals, pre-authorizations and treatment plans approved by BlueCross BlueShield.

<Date>

<First Name> <Last Name>
 <Address 1>
 <Address 2>
 <City>, <State> <Zip>

Dear <First Name>,

We work to provide you and your family access to high-quality, affordable care. We deliver on this promise by negotiating with health care providers to give you discounted rates that save you money. While we prefer not to make changes to our networks, sometimes it becomes necessary.

What’s Changing?

University Clinical Health (UCH) will no longer be in your provider network, Blue Network PSM, beginning Feb. 1, 2022. We don’t want you to pay more for your care, so we’ve included a list of other nearby providers in Network P.

Provider	Location
Baptist Memorial Medical Group	Multiple Memphis area locations
Consolidated Medical Practices of Memphis	Multiple Memphis area locations
Methodist Medical Group – Primary Care	Multiple Memphis area locations
UT Regional One Physicians	Memphis, Tenn.

What’s Next?

If you get care at UCH through Jan. 31, 2022, we’ll pay for your care at in-network rates, and you’ll get in-network benefits. On and after Feb. 1, 2022:

- If you get non-emergency care at UCH, you’ll have to pay more out of your own pocket. **This is the case even if you or your doctor got prior authorization for your care.** Your out-of-network copay, deductible, and coinsurance amounts will be more than the copay, deductible, and coinsurance you pay when you visit in-network providers. You’ll also pay for any charges above the allowed amount (the most the plan will pay for a covered service) if the provider sends you a bill for those charges.
- Before scheduling services, please confirm who will provide these services and make sure they’re in your network.

We're Here to Help

If you're getting ongoing care from UCH, you can ask us to keep covering this treatment. To do that, or for help finding a new provider in your network, just give us a call at 1-800-558-6213. We're available Monday through Friday, 7 a.m. to 5 p.m. (CT). You can also find more network providers, hospitals and facilities at bcbst.com/members/TN_state.

Thanks for allowing us to be your health care partner.

Best of Health,

Robin Young

Senior Vice President, Operations and Chief Marketing Officer

SAMPLE

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2. Use bcbst.com/members/TN_state
 - a. Go to bcbst.com/members/tn_state/resources/
 - b. Scroll to the middle of the page and click on **Forms**.
 - c. Download **Medical Transition Care Form**.
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- follow BlueCross BlueShield quality assurance requirements and provide BlueCross BlueShield with necessary medical information related to your care; and
- follow BlueCross BlueShield policies and procedures, including but not limited to, referrals, pre-authorizations and treatment plans approved by BlueCross BlueShield.

BlueCross BlueShield of Tennessee (BlueCross) complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. BlueCross does not exclude people or treat them differently because of race, color, national origin, age, disability or sex.

BlueCross:

- Provides free aids and services to people with disabilities to communicate effectively with us, such as: (1) qualified interpreters and (2) written information in other formats, such as large print, audio and accessible electronic formats.
- Provides free language services to people whose primary language is not English, such as: (1) qualified interpreters and (2) written information in other languages.

If you need these services, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711).

If you believe that BlueCross has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability or sex, you can file a grievance ("Nondiscrimination Grievance"). For help with preparing and submitting your Nondiscrimination Grievance, contact a consumer advisor at the number on the back of your Member ID card or call 1-800-558-6213 (TTY: 1-800-848-0298 or 711). They can provide you with the appropriate form to use in submitting a Nondiscrimination Grievance. You can file a Nondiscrimination Grievance in person or by mail, fax or email. Address your Nondiscrimination Grievance to: Nondiscrimination Compliance Coordinator; c/o Manager, Operations, Member Benefits Administration; 1 Cameron Hill Circle, Suite 0019, Chattanooga, TN 37402-0019; (423) 591-9208 (fax); Nondiscrimination_OfficeGM@bcbst.com (email).

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Avenue SW., Room 509F, HHH Building, Washington, DC 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

BlueCross BlueShield of Tennessee, Inc., an Independent Licensee of the BlueCross BlueShield Association.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-800-558-6213 (TTY: 1-800-848-0298).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-558-6213-1 (رقم هاتف الصم والبكم: 1-800-848-0298).

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-800-558-6213 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-800-558-6213 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-800-558-6213 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-800-558-6213 (ATS : 1-800-848-0298).

ប្រសិនបើ: ភ្នំ ខ្មែរ ។ ព័ត៌មានសេវាជំនួយភាសាសម្រាប់ប្រជាជនដែលមានបញ្ហាភាសា ឬ ភាសាដទៃទៀត គឺ ឥតគិតថ្លៃ ។ ទូរស័ព្ទលេខ 1-800-558-6213 (TTY: 1-800-848-0298) ។

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም አገልግሎት ድርጅቶች፣ በነጻ ሊያገዝዎት ተዘጋጅተዋል። ወደ ሚክሰለው ቁጥር ይደውሉ 1-800-558-6213 (መስማት ለተሳናቸው: 1-800-848-0298)።

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-800-558-6213 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા હો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-800-558-6213 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-800-558-6213 (TTY:1-800-848-0298) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-800-558-6213 (TTY:1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-800-558-6213 (TTY:1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-800-558-6213 (телетайп: 1-800-848-0298).

توجه: اگر یہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. تماس بگیرید. 1-800-558-6213 (TTY:1-800-848-0298)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-800-558-6213 (TTY: 1-800-848-0298).

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-800-558-6213 (TTY: 1-800-848-0298).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 1-800-558-6213 (TTY: 1-800-848-0298).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-800-558-6213 (TTY: 1-800-848-0298).

Díí baa akó nínízin: Díí saad bee yáníłt'go Diné Bizaad, saad bee áká'ánída'áwo'déé', t'áá jiik'eh, éí ná hólo, kojí' hódíílnih 1-800-558-6213 (TTY: 1-800-848-0298).

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
Delta Dental		
David Pemberton	(615) 742-6902	stateoftn@deltadentaltn.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)		
Mary A. Docken (benefits fairs/materials)	(651) 665-1604 (office) (651) 323-3345 (mobile)	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