

Insurance Plans:

The [2016 Benefits Guide](#) is a helpful tool summarizing your options.

Please remember, the Insurance Enrollment Change Form -may only be completed and accepted in three instances.

1) When an employee is in their initial enrollment period at hire; 2) When there is a family status change that makes for a qualifying event as listed at this link: [Insurance Enrollment Change Form](#); or 3) during AETP for a January 1 effective date.

Participants may enroll or make changes to their health, dental, optional special accident, and the state vision plan during Annual Enrollment Transfer Period (AETP) by logging into the ESS Edison plan at www.edison.tn.gov. If you have trouble logging on, you must call 1-866-376-0104 for assistance. Please NOTE: Edison IDs and passwords were mailed to employees a few weeks ago. If you do not have your Edison ID and password, you must contact your Agency Benefits Coordinator, Lisa Lee, at 931-393-1542 or by email at llee@mscc.edu.

AETP Guidelines and Information: (Annual Enrollment-Transfer Period options can be found at this Partners-for-Health link)

Employees enrolling dependent children or spouse must supply required documentation as specified in this link: [Required Enrollment Documentation](#). Refer to the [Eligibility and Enrollment Guide](#) for plan details.

[State Plan Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

Dental:

[Dental Premiums](#) (also stated in handbooks)

[State Plan Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

Customer Service: 855.700.8001 between 7:00 AM and 10:00 PM CT, Mon – Fri for dental option questions

[Dental Plan Comparison](#)

Dental Options:

Prepaid Plan - Cigna Customer Service - 800.997.1617

[Cigna Prepaid Dental Plan Handbook](#)

[Cigna Dental Care Patient Charge Schedule](#)

[Online Account Registration and Log In](#)

[Find a Cigna Dental Provider](#)

The Cigna Prepaid Plan provides services at predetermined copay amounts from a limited network of participating dentists/specialists. To receive benefits, you must select a dentist from the plan list and notify Cigna of your selection. Search for participating dentists on [Cigna's website](#) (select the Cigna Dental Care HMO network). There are some areas in the state where network dentists are not available. Carefully review the provider directory. Some dental offices may be closed to new enrollment. You and any eligible family members must use a selected dentist to receive benefits. The plan provides services at predetermined member copay amounts (reduced fees) for dental treatments. There are no deductibles to meet, no claims to file, no referrals, no waiting period and no annual dollar maximum. Pre-existing conditions are covered. **NOTE:** There may be non-coverage of claims if provider is a non-network provider OR if timely in-network provider designation is not made for each covered family member. You may change dental providers at any time, but if eligible family members have a different dentist selection, it must be designated, and changes go into effect the following month.

Dental Preferred Provider Organization (DPPO) - MetLife DPPO Customer Service: 855.700.8001

[Online Account Registration and Log In](#)

[DPPO Provider Search \(PDP network\) Internet Support Line: 1-877-963-8932](#)

[MetLife DPPO Handbook](#)

The Dental Preferred Provider Organization (DPPO) provides services with member coinsurance rates. Any dentist may be used to receive benefits, but member cost will be less if an in-network provider is used. Use any dentist (receive maximum benefits when visiting an in-network MetLife DPPO provider). Member pays coinsurance for covered services. Deductible applies for basic and major dental care only. You or your dentist will file claims for covered services. Referrals are not required. Some services (e.g. crowns, dentures) require a 6-month waiting period before benefits begin. Other services (orthodontics, missing tooth replacement) require a 12-month waiting period before benefits begin. There are some limitations and exclusions, (e.g. no benefit for cosmetic reasons, congenital malformations, diagnosis or treatment of TMJ). You pay coinsurance for many covered services and your share is based on the "maximum allowable charge" (MAC) for a given service. You will pay less out-of-pocket when seeking care from a network provider because network dentists and specialists typically agree to the allowable charge up front. Out-of-network providers typically charge more than the allowable charge, resulting in higher costs for you.

Medical:

Summary of Benefits and Coverage by Plan:

[Partnership Plan](#)

[Standard PPO](#)

[Wellness HealthSavings CDHP](#)

[HealthSavings CDHP](#)

[Uniform Glossary of Health Coverage and Medical Terms](#)

[Partnership Promise](#)

[ALEX, the Benefits Counselor](#) to assist decisions for all state insurance plans except TBR VSP vision plan

Health Plan Premiums: http://www.tn.gov/assets/entities/finance/benefits/attachments/premium_st_active_2016.pdf

Health Plan Comparison Summary: http://www.state.tn.us/finance/ins/pdf/benefit_grid_2015.pdf

[State Plan Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

Health Plan Options:

BlueCross BlueShield of Tennessee — Partnership and Standard Plans - 1.800.558.6213

• [Member Home Page](#)

• [Provider Search](#) (Network S) [BCBS Network S Printable Directory](#):

• [BlueAccess](#) Account access of your benefit information in a secure environment - [register now](#).

• [BlueCard Out-of-State Provider Search](#)
Select the network entitled "PPO Network."

CIGNA HealthCare — Partnership and Standard Plans - 1.800.997.1617

- [Member Home Page](#)
- [My Cigna Account](#) Account registration where you can securely view your benefit information online.
- [Provider Search](#) (Local Plus Network) [Cigna Local Plus Network Printable Directory](#)
- [Provider Directory](#) NOTE: The information in the PDF directory is only 100% accurate on the day it is printed. It is not uncommon for information to change as providers and facilities join and leave the carrier's networks. You can find the most up to date information by calling member services or doing an online search.

Pharmacy:

All members are encouraged to create an online account for pharmacy needs.

Click here to register for an online CVS Caremark account: [Register for CVS Caremark Account](#).

The hotline is available to assist with all pharmacy questions.

Caremark (Effective July 1, 2010 for all plans) - 1.877.522.TNRX (8679)

- [Member Home Page](#)

Caremark Handbook: http://tn.gov/assets/entities/finance/benefits/attachments/caremark_hb.pdf

Maintenance Drug List: http://www.tn.gov/assets/entities/finance/benefits/attachments/pharmacy_maintenance_list.pdf

Preferred Drug List: http://www.tn.gov/assets/entities/finance/benefits/attachments/caremark_pdl.pdf

Pull-Out Guide, Partnership Plan: http://www.tn.gov/assets/entities/finance/benefits/attachments/caremark_partner_guide.pdf

Pull-Out Guide, Standard Plan: http://www.tn.gov/assets/entities/finance/benefits/attachments/caremark_standard_guide.pdf

Pharmacy Benefits as a Result of Health Reform: http://www.tn.gov/assets/entities/finance/benefits/attachments/pharmacy_reform.pdf

Life (Basic Term Life):

Participants enrolled in the medical plan automatically have basic term life and accidental death and dismemberment (AD&D) coverage through Minnesota Life Insurance Company (see the handbook from link below). If you opt to get additional optional special accident (OSA) coverage, it is available through the same company. If you are enrolling initially for health insurance coverage or making a beneficiary change, please complete the basic life beneficiary form below and return it to your ABC.

Overview: http://www.tn.gov/assets/entities/finance/benefits/attachments/life_overview.pdf

Basic Term and Basic AD&D and OSA handbook (Minnesota Life):

http://www.tn.gov/assets/entities/finance/benefits/attachments/life_handbook.pdf

Basic Term and AD&D Beneficiary Designation form (required):

<http://www.state.tn.us/finance/ins/pdf/1005.pdf>

Optional Plans:

Eligible faculty and staff may apply for optional plans during AETP, for a January 1 coverage effective date.

Accidental Death and Dismemberment:

Minnesota Life:

Handbook: http://www.state.tn.us/finance/ins/pdf/life_handbook.pdf

Overview: http://www.state.tn.us/finance/ins/pdf/life_overview.pdf

Enrollment Form: <http://www.state.tn.us/finance/ins/pdf/0831.pdf>

Cancer, Hospital Indemnity, Personal Sickness, Group Accident, Critical Illness:

AFLAC Insurance Company

Online enrollment is available at www.aflac.com/tbr during AETP.

[AFLAC Interest Form](#) Submit this for to your ABC and a representative will contact you regarding plans/enrollment.

[AFLAC Cancellation Form](#)

Flex Plan:

PayFlex, a Division of Aetna Visit www.HealthHub.com

1-800-284-4885. Hours: Mon - Fri, 7 a.m. - 7 p.m.; Sat, 9 a.m. - 2 p.m. CT

Handbook: [Flexible Spending Account Guide](#)

Enroll Online: <https://www.healthhub.com/EmployeeLogin.aspx>

FSA HOW TO Presentation: <http://watch.knowledgevision.com/5a2b73543bbd488fa07223ffc2986696>

YouTube videos:

[Benefits of a Healthcare FSA](#)

[Mobile App](#)

[Benefits of a Dependent Care FSA](#)

[Making the most of your PayFlex account](#)

[Using the PayFlex Card](#)

Life (Additional Optional Term Life)

Minnesota Life Insurance Company: www.lifebenefits.com/stateoftn

Overview: http://www.state.tn.us/finance/ins/pdf/life_overview.pdf

FAQ: http://www.tn.gov/assets/entities/finance/benefits/attachments/mn_life_term_faq.pdf

Handbook: http://www.state.tn.us/finance/ins/pdf/life_handbook.pdf

Enroll online: <https://web1.lifebenefits.com/lbwcm/pd/tennessee> Use your Edison ID and password for enrollment.

Service Request Form: http://www.state.tn.us/finance/ins/pdf/minn_life_service_request.pdf

Life (Additional Optional Term Life) continued

If you qualify, you can purchase optional term life insurance coverage from Minnesota Life for yourself and your dependent spouse and children. You can apply in \$5,000 increments, for up to seven times your annual base salary (to a maximum of \$500,000) for yourself and up to a maximum of \$30,000 for your spouse under 55 (\$15,000 for ages 55 and older). You can also apply for coverage for your children equal to \$5,000 or \$10,000. You and your dependent spouse and children may enroll in this coverage regardless of whether you enroll in health coverage. For employee guaranteed issue coverage, you must enroll during the first 31 calendar days of employment. If optional life coverage is not elected at that time, an employee may apply during the annual enrollment period by presenting evidence of insurability through a health questionnaire. Application for spouse coverage may be submitted; however, issuance of coverage will be contingent upon review of health questions by the vendor. A child term rider may be added to the employee or spouse certificate without any health questions. Use the [Minnesota Life website](#) to enroll.

Long-Term Care (Skilled Care and Nursing Facility Coverage):

MedAmerica Insurance Company - 1.866.615.5824

- [LTC-TN Home Page](#)

Long-Term Disability:

The Prudential Insurance Company

You may contact your ABC, Lisa Lee for info.

Handbooks: [LTD Exempt Guide](#) [LTD Non-Exempt Guide](#)

Enrollment Forms: [LTD Exempt Enrollment Form](#) [LTD Non-Exempt Enrollment Form](#)

Supplemental Application: [LTD Personal Health Application](#)

Vision:

Since January 2013, an additional Vision Insurance Plan has been available to all Tennessee Board of Regents (TBR) employees and dependents. *You do not have to be enrolled in health insurance to be eligible for vision insurance but the same eligibility rules apply.* Employees can choose to remain in or enroll in either or both the TBR's VSP Plan or the State's EyeMed Plan during the Annual Enrollment Period, September 15 – October 15.

Vision Plan Options:

TBR VSP Vision Plan:

For plan details and to enroll, visit www.tbrvision.com.

Employees Currently Enrolled in the TBR VSP Plan:

To remain in the current TBR vision plan requires no action on your part. In the event you are making changes to your health and dental plans, you will simply "decline or waive" the state's vision coverage when it appears on the screen.

[VSP Plan Cancellation Form](#)

State EyeMed Vision Plan:

Enroll by going to the Employee Self Service (ESS) System in [Edison](#). Even if you are not making changes to your health or dental plans, you must access ESS in Edison to complete your vision enrollment. If you have problems with log in, please call the Edison help desk at 866-376-0104. With the State plan you will be able to choose between two plans: the Basic Plan or the Expanded Plan, and the network is the Select Network.

See the [EyeMed Overview](#) to compare the premiums and benefit levels of both plans.

Vision Insurance is an employee pay-all option. Members are responsible for the full premium.

[State Plan Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

If you have questions about your benefits or any enrollment option, please talk with your Agency Benefits Coordinator,

Lisa Lee at 800.654.4877 Ext 1542 or directly at 931.393.1542 or by email at llee@mscc.edu.

You also may wish to visit www.partnersforhealthtn.gov for detailed information.

Deferred Compensation:

Empower Home Page: <http://www.empower-retirement.com/>

Customer Service or KeyTalk®: 800.922.7772

Not Enrolled? If you are eligible to enroll in the Program but have not done so, take advantage of this benefit! Within the first few weeks of employment, you receive an invitation to enroll, along with your Personal Identification Number (PIN), in the mail. To learn more about the Program, see [highlights](#).

How can I change my deferral?

Now, all changes can be made on the Empower Retirement Services website by visiting [Empower](#). Once you have logged in to your account, go to the Transactions menu and select "Change Paycheck Contribution."

You may also call KeyTalk® and speak with a representative to make the change for you.

What if I do not have a PIN?

If you do not have a PIN but would like to access the website, call KeyTalk® at (800) 922-7772 to speak to a customer service representative between 8:00 a.m. and 7:00 p.m. CST, Monday through Friday.

How do I defer my Longevity or Bonus payments?

To defer your longevity or bonus, please use the [Salary Reduction Form](#).