

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Dec. 12, 2023

Communications

- **Materials and Communications**

- **Employees Impacted by Recent Storm:** Here are some resources for employees impacted by the Dec. 9, 2023, storms.

Pharmacy: If any of your employees impacted by the tornadoes or storms have lost their medications, they may contact our pharmacy benefits manager, CVS Caremark, at 1.877.522.8679 to speak to Customer Care. Please have your employees explain that they were affected by the Dec. 9 storms and have lost their medication(s) and ask for an override to refill the medication early. Customer Care will approve one-time emergency refills of a 10-day supply of medication for affected members in these areas.

Here4TN: Here4TN is here for you. Through the employee assistance program, employees can receive five counseling sessions at no cost. We also offer many referral services, such as:

- Financial assistance
- Legal consultation
- Help applying for disaster relief
- Temporary housing assistance
- Recommendations for home repair contractors
- Transportation assistance
- Help understanding how to replace important documents
- And more

Please give us a call anytime, day or night, at 855-Here4TN (855-437-3486) or go to Here4TN.com

- **2024 Materials Update**

- **Retiree Insurance Eligibility Guides:** Links for all guides are live under [Publications](#). Please continue to use these versions.
- **2024 ID Cards:** Members new to coverage or who have made changes should start to receive new ID cards soon. Members can always contact the vendor for a new card and/or download a card by using the vendors' mobile apps.
- **Sharecare Annual Mailer:** The Sharecare annual mailer was sent last week to enrolled health plan members and members are receiving these. As a reminder, this new program will go live Jan. 1, 2024. Sharecare will join us during the January ABC conference calls to talk about the program.
- **Other materials:** Members can expect to receive additional information from our vendors, such as the Optum Health annual mailer, and information specific to BlueCross BlueShield and Cigna programs, by mail and by email beginning in 2024 and throughout the 2024 plan year.

- **Network Updates:** We shared this last week. Cigna and Vanderbilt University Medical Center did reach an agreement, and Vanderbilt will remain in the Cigna LocalPlus and Cigna Open Access Plus networks. We don't have an update regarding the negotiations between Cigna and Covenant Health System but will update ABCs with any additional

information. We continue to post updates on the Carrier Network Updates webpage. Here is a link to the current All Networks Hospital List:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/comb_hospital_list_12823.pdf

- **2024 ABC Conference Call Schedule:** The 2024 ABC conference call schedule has been posted on the [ABC webpage](#) under Conference Call Notes Archive and Resources. The next call will take place at your same scheduled time on Jan. 9, 2024.
- **ABC Weekly Updates:** Next week, we'll post the update on Thursday, Dec. 21 as state offices and the BA service center will be closed Friday, Dec. 22 for the holidays. We will **not** post a Friday ABC update on Friday, Dec. 29 due to the holidays and state offices will be closed. We'll include BA holiday hours and those for our vendors in this week's update.
- **Local Gov: New Agency Announcements:** Jessica Southern, BA's outreach director, announced two new local government agencies who have joined the plan.
 - **The City of Rutledge**
 - **Brownsville/Haywood IDB**

Presentations

- **Optum Health Emotional Wellbeing Solutions Presentation:** Chris Roe, Optum Health's senior client services manager, announced a new program name, Emotional Wellbeing Solutions, and how this will impact the current employee assistance program. Here is a link to the Here4TN Toolkit where you'll find helpful flyers and resources:
<https://cx.optum.com/content/cex-consumer/here4tn-etoolkit/en.html>
- **State/Higher Education/STOLA: Life and Disability Clarification on Existing Employees Changing to Different Employer:** Bob Smith, BA's director of voluntary products, relayed life and disability enrollment information when employees change to a different employer.

Employers in the state group insurance plan are identified by their Federal Employer Identification Number. The employers in the plan are:

- All agencies of Central State Government have the same FEIN
- All agencies of The University of Tennessee have the same FEIN
- Each college or university governed by the Tennessee Board of Regents has its own FEIN
- Each locally governed college or university has its own FEIN
- Each state offline agency has its own FEIN
- Each local education agency has its own FEIN
- Each local government agency has its own FEIN

A current employee who moves to an agency with a different FEIN will be considered a "new hire".

Life and accidental death and dismemberment provisions as of Jan. 1, 2024, for a "new hire".

- Previous coverage will be terminated.
 - Basic term life coverage may be converted to an individual policy.

- Voluntary term life coverage may be ported or converted.
- Voluntary AD&D coverage will end.
- A new hire employee must enroll in desired new coverage.
 - Central state government and state higher education employees will be defaulted into 1x salary plan for basic term life/basic AD&D insurance.
 - Voluntary term life guaranteed issue coverage will be available for employee and spouse.
- Waiting periods for coverage to be effective will apply.
 - Basic term life/basic AD&D - coverage will start on the first day of the month following hire date and completion of one full calendar month of employment with new employer.
 - Voluntary AD&D - coverage will start on the first day of the month following hire date and completion of one full calendar month of employment with new employer.
 - Voluntary term life – coverage not exceeding the guaranteed issue amount will become effective on the first day of the month next following completion of three full calendar months of eligible employment with new employer.
- Suicide exclusion in voluntary term life will apply as of new effective date of coverage.
- Any ported voluntary term life coverage must be surrendered if enrolling in new voluntary term life coverage.

Disability insurance provisions

- Previous coverage will be terminated.
- A new hire employee must enroll in desired new coverage within 30 calendar days.
 - Employees may enroll in short-term disability insurance with no statement of health required.
 - Central state government and state higher education employees will be defaulted into long term disability option 3 – employer paid with no statement of health required.
 - State offline agency employees may enroll in long-term disability insurance with no statement of health required.
- Waiting period for coverage to be effective
 - Coverage will start on the first day of the month following hire date and completion of one full calendar month of employment with new employer.
- Pre-existing exclusion will count previous time enrolled.
- Conversion opportunity will count previous time enrolled.

Operations

- **Annual Enrollment Appeals:** Renee Woodall, BA's customer service administrator, went over the Annual Enrollment appeals process.
 - Deadline to submit an Annual Enrollment revision was Dec. 1 at 4:30 p.m. CT.
 - If this deadline was missed, a detailed written appeal may be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or uploaded in Zendesk.
 - Appeal should include:
 - Member's name
 - Edison ID or SSN
 - An Enrollment Change Application and dependent verification (if applicable)
 - To verify if an appeal has been approved, check Edison notes.

- **2024 ABC Guides and 2024 Benefits Orientation Videos:** Ebony Davison, BA's education and outreach specialist, gave an update on the 2024 ABC Guides and the 2024 Benefits Orientation videos.
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HIGHER EDUCATION

Higher Ed: Do we have confirmation that imputed income will begin on the January payroll, not the December payroll?

Answer: Imputed income will show up on your query that we shared in the ABC Friday update on Nov. 17 (find the archived updates [here](#)), but that query (TN_BA162_PAYCHECK_IMPUTED_INC) will not show the results until the premiums are confirmed on Jan. 2.

Higher Ed: Will a new employee PowerPoint presentation be available?

Answer: We no longer create a new employee PowerPoint, but we will have the resources mentioned during today's presentation, the 2024 benefits orientation videos and 2024 ABC guides, available Dec. 20.

Higher Ed: Where did you say the imputed income report is on the website?

Answer: It's on the ABC website under the [Weekly Updates Archive](#). The information was shared on Nov. 17. When you open this document, scroll down to Nov. 17.

Higher Ed: Will the dates to pull the imputed income query be added to the calendars that show the collections applied/premiums due?

Answer: No. We aren't planning on adding that information. It's up to your agency as to when you plan on pulling imputed income: monthly, quarterly or yearly. The state will run it every time a payroll is confirmed. For state employees, we are including it on every paycheck. If you look at the calendar for the day you can run the Collections Applied report. You can also run the query the same day.

Higher Ed: Is there a recommendation for monthly versus quarterly or annually for the imputed income?

Answer: We don't have a recommendation. We recommend that you talk to your tax professional. The state plans on calculating it on a per-pay-period basis.

Higher Ed: Will higher education employees hired beginning 2024 need to complete any long-term disability paperwork at orientation?

Answer: They'll need to complete the LTD information found on the Enrollment Change Application or through ESS in Edison. If they don't make a selection, they will be defaulted into the state-paid option.

Higher Ed: Should employees use the IRS publication to estimate the imputed income tax impact? We have employees asking about a schedule they can view or reference.

Answer: Yes. IRS Publication 15B that we linked to in the Nov. 17 notes is what employees can use to estimate their imputed income tax.

Higher Ed: When new hires complete the Enrollment Change Application and are opting out of short-term disability but opting into long-term disability option 3, do they still need to select the "Disability" box?

Answer: Yes.

Higher Ed: On the Enrollment Change Application, there is a blurb that mentions you understand that you owe these premiums. Is there something similar in Employee Self Service and is there a way to print that statement if there is an audit issue?

Answer: There is a statement in ESS that the elections are for the calendar year.

Follow up question: If we have auditors that ask, once you click the submit, it's implied you read the statement?

Answer: Yes. You can also run the TN_BA133_AUD_ESS_AFTER_OCT_20 query to get the time stamp of when the employee clicked submit.

Higher Ed: Our higher education new hire employees sign up for their benefits in Edison. They don't complete the enrollment application. We were having them complete the long-term disability enrollment form. Do they now beginning in 2024 just make their LTD selection in Edison?

Answer: Correct. If your employees use ESS, they make that selection in Edison and they do not need a separate enrollment form.

Higher Ed: How soon can we pull a new hire enrolled in Edison if we key the enrollment?

Answer: It depends if new dependents are added, and if they are added, it can take several days. If no new dependents are added, then the next day you'll be able to view the enrollment in the system.

Higher Ed: While we are talking about the enrollment form, if everyone is defaulting into long-term disability option 3 and we are using the paper form, if employees don't make a disability selection, we default into LTD option 3?

Answer: Yes.

Higher Ed: If a spouse is already added from a former agency, will you still need an updated second proof of relationship document when they are joining a new agency?

Answer: It depends on how long it's been since they are covered if they are moving from one agency to another. If longer than six months, then we'll need an updated second proof of the relationship.

Higher Ed: On the enrollment form, the accept or refuse; if employees are refusing coverage, they are automatically defaulting into long-term disability option 3? Should the refuse be on there anymore?

Answer: The "refuse" doesn't apply to the disability plan. It's still important because the primary reason it is included is for medical, dental and vision. If we get audited by the federal government, we can show that the employee checked that box that they did not want the coverage.

Higher Ed: When do you anticipate the final payroll to run for imputed income, on the 19th? We deduct one month in advance.

Answer: The January premium will not be confirmed until Jan. 2, which is why you will have to look at what makes sense for when you include imputed income on their paychecks. There is not a confirmed payroll until Jan. 2 for January coverage.

Higher Ed: When does Benefits Administration anticipate completing all the Cigna changes that were submitted? Some employees choose to change due to the Covenant change.

Answer: We do still have quite a few changes received prior to the Annual Enrollment revision period Dec. 1 deadline, and we're working through those as quickly as possible.

Higher Ed: On Jan. 2, should we run the query with an 01/01/24-01/31/24 date?

Answer: For imputed income, instructions are in the Nov. 17 ABC weekly update. If you have questions, please submit a Zendesk ticket.

LOCAL EDUCATION

Local Ed: I've noticed the benefits special qualifying event enrollment link in Edison. Can we start using that for SQEs then or still use Zendesk?

Answer: We're still working on developing the training material, which is why we haven't rolled it out yet. You're welcome to use it. We'll continue to process SQE enrollments through Edison or through Zendesk, and we'll let you know when we are ready to roll this out in Edison and provide training materials.

Local Ed: I missed the beginning of the call; I am assuming there is no update to the Covenant Health/Cigna deal?

Answer: We don't have an update but will update you with any new information we receive.

Local Ed: I have an employee who signed up to add her children to her vision on Oct. 20. Due to her being off for maternity leave, she did not get me the birth certificates until after Oct. 27. So, I can upload this documentation in Zendesk for her now?

Answer: At this point, our time period is over for accepting documentation for coverage. We would need to look at this on an individual basis, so please submit a Zendesk ticket.

Local Ed: When is the PPACA report going to be ready to run?

Answer: You can run it at any time as the December information should be ready. Please run it again in January or February to pick up any retroactive transactions.

Local Ed: Clarification question on special qualifying events: when a child is born on the 30th of the month and SQE paperwork is submitted, will we be back billed for the entire month (even though only one day of coverage in that month)?

Answer: Yes. We do not bill partial premiums. They will be billed for the full premium for the month.

Local Ed: I have some employees who are not showing up on the BA_TN219 report, but they did have their enrollment sent over to BA. How do I need to have BA look into those?

Answer: If you could submit a Zendesk ticket with the names and employee IDs we will review. You will need an individual ticket for each person.

Local Ed: I'm assuming we should receive new cards from BlueCross BlueShield and other vendors by the middle of this month or toward the end? Not a lot of employees have received them yet.

Answer: Employees would not receive new cards unless they've made a change to their coverage. Otherwise, they will continue to use their 2023 cards. Those who do fall into the group for new cards should receive those soon. Members can look online for their information. For pharmacy, they are not sending new cards to everyone but only those who have made a change or are new to coverage will get a new card and welcome kit. Plan members can sign on to www.caremark.com anytime to view or print their pharmacy ID card. After logging in, go to Plan & Benefits > Print Member ID card.

Local Ed: Our school system was hit hard with having to make a change to BCBS so most of our school system changed over.

Answer: The timing of the ID cards is impacted by the timing of BA getting changes processed. BA is still working through additional changes from employees who met the deadline for requesting an Annual Enrollment revision. That may impact the timing of when they receive their cards, but everyone eligible for a new card should have those this month. Employees can look online to verify and see their coverage.

Local Ed: Is there a way to know what the new hires Member ID/Group Number would be? I have had several employees call and need the information prior to receiving the cards and/or not receiving them at all.

Answer: For pharmacy, the group ID will be the same for everyone except for the member ID. Here is the pharmacy card ID information:

PHARMACY ID CARDS: Below is the information that can be found on a member's pharmacy ID card. It's the same information for everyone except the ID number and name. Until they receive their card, they can use this at the pharmacy:

RxBIN: 004336

RxPCN: ADV

RxGRP: RX7529

ID: 00123456 (*this is the employee's Edison ID number*)

Name: John Smith (*this is the member's name – whether it's the employee, the spouse, or any child*)

Here is information for BCBS and Cigna:

- **BCBS** - The member ID is a prefix followed by the Edison ID (**see Q&A below for details**); The group number is **80860** for all BC members.
- **CIGNA** – The member ID is a prefix, either two zeros "00" followed by the Edison ID for most members, a "D0" for split dependents, or a "C0" for COBRA participants. The group numbers are **64866** for LE LocalPlus, **65264** for LE Open Access Plus, and **47535** for DHMO.

Local Ed: With BCBS, there are some additional letters in front of the member ID?

Answer: There are. Here are some example member IDs for BCBS local education:

BCBS Network S

STTS00123456

STLS00123456

BCBS Network P

PTTS00123456

PTLS00123456

LOCAL GOVERNMENT

Local Gov: I have an employee who needs a new card for Optum. How can that be obtained?

Answer: The member can go to Here4TN and sign into the member portal or call 855.Here4TN and tell them they need a replacement card. Here is information for Optum Health:

Optum

855.HERE4TN (855.437.3486)

24/7

Here4TN.com

Local Gov: What page in Edison do you see the notes on the employee in a benefit form?

Answer: Most notes in Edison are on the Employee Profile page under the Benefits Workcenter. If you want to see notes made on a Benefit eForm, then you go to the Non-Payroll Benefit eForm page and click the View a Benefit Link eForm and search for the employee or eForm number. Click through the form and you will see any associated notes with it on the last page.

STATE

State: No questions.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Nov. 14, 2023

Communications

- **Materials and Communications**
 - **2024 New Hire Guide Update:** The 2024 New Hire Guides are being finalized. They are scheduled to be posted on the Partners for Health website under Publications by the end of day, Nov. 17. We'll include information and links with the Friday, Nov. 17 ABC update.
 - **Carrier Network Updates:** We don't have any updates on the recent carrier network change announcements. We continue to monitor the situations and will inform ABCs and employees when we have any new information to share.
 - **2024 ABC Conference Call Schedule:** We're working to finalize the 2024 ABC conference call schedule and will post the call dates on the ABC webpage soon. As a reminder, unless there is a holiday or other change in scheduling, ABC conference calls will occur on the second Tuesday of each month at the same call times, and those times are listed below. The next ABC call will be Dec. 12 at the following times:
 - **Higher Ed: 8:30 a.m. CT**
 - **Local Ed: 9:30 a.m. CT**
 - **Local Gov: 10:30 a.m. CT**
 - **State: 11:30 a.m. CT**
- **Annual Enrollment Email Communications Results:** We want to share the Annual Enrollment email results from this year's efforts. We had a good response to our email communications, which promoted our music theme "Rock Enroll". Emails were sent out separately to the following groups: state, higher education, STOLA, local education, local government and retirees. Here are the open rate and click rate ranges for all plans:
 - **State:**
 - Open rate: 27.40% - 33.99%
 - Click rate: 2.52% - 11.14%
 - **Higher Ed:**
 - Open rate: 30.18% - 85.11%
 - Click rate: 2.00% - 74.25%
 - **STOLA:**
 - Open rate: 22.92% - 32.21%
 - Click rate: 4.32% - 7.31%
 - **Local Ed:**
 - Open rate: 34.02% - 52.54%
 - Click rate: .61% - 21.96% (first email LE/LG combined)
 - **Local Gov:**
 - Open rate: 32.82% - 42.86%
 - Click rate: .61% - 9.99% (first email LE/LG combined)
 - **Retiree:**
 - Open rate: 37.78% - 52.92%
 - Click rate: 1.50% - 22.90%

- Thank you to all ABCs who forward our communications and who encourage employees to make sure we have their accurate email address in Edison. This helps us reach employees with important insurance information and updates.

Operations

- **Annual Enrollment Revisions Deadline:** Employees still have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than Dec. 1 at 4:30 p.m. CT of the current plan year. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year.
 - Members wishing to change medical vendors due to recent developments related to contract negotiations will also need to submit revisions by the same Dec. 1 deadline.
 - If the Annual Enrollment and Annual Enrollment Revision periods are missed, then as of Dec. 2 an employee may submit an Annual Enrollment appeal. The written appeal should include the details of why the deadline was missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the SSN, date of birth and full address. An enrollment change form should also be included along with dependent verification (if adding dependents) or a cancel request form if canceling coverage.

HIGHER ED QUESTIONS

Higher Ed: Is there a deadline for employees to appeal?

Answer: No. There is no deadline to file an Annual Enrollment appeal once the revision period is over.

Higher Ed: When long-term disability goes into effect, is that guaranteed issue?

Answer: Yes. For 2024 coverage, LTD is guaranteed issue because it is state paid. There are some caveats though, such as if the employee is currently out on short-term disability. We suggest that you submit a Zendesk ticket if you have questions pertaining to specific employees.

Higher Ed: What do new hires do in the interim for long-term disability in November and December if they want this coverage?

Answer: If you have employees who want to enroll in LTD for 2023 coverage before the guaranteed issue coverage is in effect in 2024, you can enroll them with Reliant Standard. You'll go to the employee navigator and upload your file.

Higher Ed: Whether it's the Enrollment Change Application or the Insurance Cancel Request form, you just need last four digits of the Social Security number?

Answer: For either form, we'll need the Edison ID or complete SSN on the actual form.

Higher Ed: One colleague asked this morning if ABC information will be required for those submitting revisions due to the change of BlueCross BlueShield to Cigna due to the issues with Ballard?

Answer: The ABC information or the agency section is not required.

Higher Ed: When will the revision deadline data be available for December, as it is a short month for processing?

Answer: As soon as we key the Annual Enrollment revision, we will notify you.

Higher Ed: If employees submit enrollments by email, it is not protected data with the full Social Security number?

Answer: The body of the email is protected. HIPAA information should not be in the subject line. If employees only include the last four digits of their Social Security number, it will not be enough information to locate the record. Employees can also directly upload their applications in Zendesk by clicking the “Submit a request” link.

Higher Ed: I have an employee who missed the Annual Enrollment period due to medical. We submitted a revised application form where she made changes to her current benefits. For the benefits she did not change on the form, will they stay the same? Will she have to submit her dependent information again?

Answer: The benefits she did not change will stay the same, and we will not need new dependent verification if her currently enrolled dependents are on coverage now.

Higher Ed: When will the PPACA file be ready?

Answer: It can be run the first full week in December. We will provide you with a COBRA list around that same timeframe as well. We recommend that you run the PPACA report again in January to pick up retroactive changes.

Higher Ed: Will employees be able to make changes to medical carriers if Ballad negotiations are concluded after Dec. 1?

Answer: They will not. Network changes are not considered special qualifying events. The rules for special enrollment provisions come from the federal government. These rules allow additional enrollment opportunities if someone has certain life events that result in acquiring a new dependent or losing other coverage. Network changes don't fall under these special enrollment provisions. Our plans are also subject to other federal rules that impact what changes can be made within the plan year. An enrollment change due to network changes is not permitted because it would cause compliance issues.

Higher Ed: With new hires between Annual Enrollment and the end of the year, if they want life insurance for their dependents, they will need to enroll separately in voluntary term life, correct?

Answer: For November and December coverage, they would still be able to enroll in Edison in basic term dependent coverage, but they will lose this coverage at the end of the year. Employees can enroll in voluntary term life insurance with Securian now, and they can keep this coverage in 2024, but they will need to make sure they enroll during their 30-day new hire enrollment window.

Higher Ed: Have you sent out all the emails about unsubmitted dependent verification information if someone did not submit dependent information?

Answer: Yes. We have sent all this information out and have removed all those dependents for whom dependent information was not provided.

Higher Ed: Will long-term disability be added to the PPACA report or what report will we receive? I believe the PPACA only includes medical.

Answer: You can run the TN_BA219_DISABIL_COVERAGE for all disability enrollments. You can look at the query tool to see what each query can be used for. Here is a link to the query tool:

<https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Higher Ed: When would be the best date to run our 219 and other queries?

Answer: We're caught up but still processing some Annual Enrollment revisions. We'll send AE files this weekend to our vendors so you can run queries at any time. We'll notify you when we process any changes.

Higher Ed: Are there any planned trainings to set up some of these queries to autorun or can we get one? I try to follow the guidelines, but something messes up.

Answer: These are individual trainings available. If you submit a Zendesk ticket, we'll have someone reach out to walk you through it.

LOCAL EDUCATION QUESTIONS

Local Ed: What query can be run to see all health insurance changes during Annual Enrollment and the appeal process? I ran reports during AE, but I'm not sure about employees who have appealed.

Answer: You can use the query tool to look at the different queries. You will want to run the changes query, TN_BA219_AETP_INS_ELECTIONS, which will give you all changes through the AE period and shows what the employee was enrolled in for this year. You can run TN_BA219_MED_DEN_ELECTIONS to see all changes made during a particular date range. You can run TN_BA_MED_DEN_COVERAGE with a date of 1/1/24 to see all coverage for next year. Here is a link to the query tool: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Ed: If an employee didn't make a change but came to me after Annual Enrollment and wants to add their spouse to dental or vision, we can submit an Annual Enrollment revision?

Answer: Yes. That is correct.

Local Ed: If the Dec. 1 date comes and goes and then Covenant Health System and Cigna reach an agreement, will the state allow us to make an appeal to move back to Cigna?

Answer: No. Network changes do not constitute a special qualifying event to make enrollment changes. Network changes are not considered special qualifying events. The rules for special enrollment provisions come from the federal government. These rules allow additional enrollment opportunities if someone has certain life events that result in acquiring a new dependent or losing other coverage. Network changes don't fall under these special enrollment provisions. Our plans are also subject to other federal rules that impact what changes can be made within the plan year. An enrollment change due to network changes is not permitted because it would cause compliance issues.

Local Ed: Did I just understand that if I have an employee who came to me yesterday wanting to add vision (during the AE revision period), he can?

Answer: Yes.

Local Ed: Should we now be using the special qualifying event eForm? If we have used it, those will be accepted?

Answer: We have the link available for the SQE eForm for our staff to become familiar with using it. We are working on a training video and will share it when ready. If you are already using it, it will be accepted.

Local Ed: Is the change list completed, so we can forward it to payroll for deductions?

Answer: We're sending the Annual Enrollment files to the vendor this weekend. We're up to date with processing, so you can run your reports, but information will be changing with AE revisions we receive. You'll need to look for any changes, and we will notify you when AE revisions are processed.

Local Ed: Is there a different query to run for payroll to make the changes?

Answer: There is not a specific query to run. You can look at the query tool to determine which report you want. Some queries list all the changes, some queries list the benefits employees used to have and what benefits they will have going forward. There are a lot of different options.

Local Ed: Is it possible to change the date of birth for a dependent by sending through Zendesk?

Answer: Yes. You would need to submit a Corrections and Clarification form through Zendesk, and we will key the correction to the dependent's DOB.

Local Ed: Can an employee submit more than one revision or is it one and done? Would we mark correction on the form?

Answer: Employees have one opportunity to revise annual enrollment elections per the plan document.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Referencing the hospital and network changes in certain areas, during Annual Enrollment in Cumberland County, I had an employee ask how come she is not eligible for a special enrollment and I did not know how to answer. If there is a network change, why would employees not have a special enrollment?

Answer: Network changes do not constitute a special qualifying event to make enrollment changes. Network changes are not considered special qualifying events. The rules for special enrollment provisions come from the federal government. These rules allow additional enrollment opportunities if someone has certain life events that result in acquiring a new dependent or losing other coverage. Network changes don't fall under these special enrollment provisions. Our plans are also subject to other federal rules that impact what changes can be made within the plan year. An enrollment change due to network changes is not permitted because it would cause compliance issues.

Local Gov: Will the Annual Enrollment query include AE revisions after they are submitted/approved?

Answer: Yes. If you are looking at the TN_BA219 queries, they will include AE revisions. The only queries that won't include AE revisions are the audit queries, so we do not advise using those queries for this purpose. We have a query tool, and it will include all the queries and when you should use them. You can find the query tool here: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Gov: What's the best query to run to keep up with Annual Enrollment revisions?

Answer: It would be the TN_BA219_MED_DEN_ELECTIONS query and you can review the query tool as well to see the list of all recommended queries. You can find it here: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Gov: Is there one query that captures all benefit options as of Jan. 1, 2024?

Answer: The TN_BA219_MED_DEN_COVERAGE query captures all coverage, whether the employee made a change or not. Use a date of 1/1/24 to get a list of all employees and all coverage.

Local Gov: Any idea when the (network contract) negotiations will be finished?

Answer: We cannot predict when the carriers and health systems will conclude their negotiations. It's not uncommon for negotiations to go right until the contract deadline date.

Local Gov: Should we reach out to our Cigna participants about this, or do you feel your communications to our employees are sufficient?

Answer: It's always a good idea to pass along important information. At this time, we don't have any additional information to provide. We refer employees to the Carrier Network Updates webpage on the website and we keep this page updated as we learn any new information. You can find carrier network updates here: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

STATE QUESTIONS

State: Do ABCs need to sign the (Annual Enrollment revision) form?

Answer: For the Annual Enrollment revision form or for AE appeals, no, ABCs do not need to sign the forms, and employees can submit AE revisions and appeals directly to BA through Zendesk.

**Combined ABC Conference Call Notes
Local Education and Local Government
Oct. 31, 2023**

Communications

- **Materials and Communications**
 - **Annual Enrollment Updates:** Annual Enrollment has ended for employees and retirees. Employees will have an opportunity for an Annual Enrollment revision.
 - **ABC Conference Calls:** Regular ABC conference calls will resume Nov. 14. The ABC conference call schedule is found on the [ABC webpage](#) under Conference Call Notes Archive and Resources.
 - **Important Network Announcements:** Last week, Benefits Administration posted a Carrier Network Update notice about Covenant Health System and Ballad Health System in East Tennessee, and Maury Regional Health System in Middle Tennessee. Last week, BA also sent a network announcement email to those employees and retirees for whom we have accurate email addresses. We provided a brief message in last Friday's ABC update you can share with your employees. You can find all current information on the [Carrier Network Updates webpage](#), and we'll post any updates on this page as they become available.

Operations

- **Annual Enrollment Revisions:** Now that the plan's designated Annual Enrollment period has closed, employees have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than Dec. 1 at 4:30 p.m. CT of the current plan year. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year.
 - Members wishing to change medical vendors due to recent developments related to contract negotiations will need to submit revisions by the Dec. 1 deadline.
 - If the Annual Enrollment and Annual Enrollment Revision periods are missed, then as of Dec. 2 an employee may submit an Annual Enrollment appeal. The written appeal should include the details of why the deadline was missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the Social Security number, date of birth and full address. An Enrollment Change Application form should also be included along with dependent verification (if adding dependents) or an Insurance Cancel Request form if canceling coverage.
- **The Tennessee Plan Enrollment Clarification:** Reminder: There is no Annual Enrollment period for The Tennessee Plan.
 - When reviewing eligibility and determining the effective date, we look at the date the retiree became eligible for Medicare, the retiree's date of retirement or the effective date of loss of creditable group health coverage; whichever is later.
 - If the retiree is applying 60 days or more past their initial eligibility date, he/she must apply as a late applicant and enrollment will be subject to approval.

LOCAL EDUCATION QUESTIONS

Local Ed: If a drop is an Annual Enrollment revision, do they need to check it on the Cancel Request form? They are just wanting to drop a dependent. Does the Cancel Request form have a box to check like the Enrollment Change form does?

Answer: You would use the Insurance Cancel Request form in this instance, and no, it does not have a box to check on the Insurance Cancel Request form. The employee can mark the dependent box at the top of the form and enter the dependent's name. You will also need to choose the plans they want to cancel. Please have the employee write on the form that this is an AE Revision.

Local Ed: If someone didn't make changes during Annual Enrollment and they want to do so now, they have a one-time deal to do this?

Answer: That is correct. They have a one-time opportunity for revision before Dec. 1 at 4:30 p.m. CT.

Local Ed: Do you need us to have employees "write in" Annual Enrollment revision somewhere on the form?

Answer: On the Insurance Cancel Request form, yes. As of right now, this form does not have an Annual Enrollment Revision box. You'll need to write that in, so the service center knows how to process it.

Local Ed: To drop a dependent during Annual Enrollment, employees use the Cancel (Request) form and not the Enrollment form?

Answer: Yes. If an employee wants to cancel a dependent, then you can use the Insurance Cancel Request form.

Local Ed: Employees want to know when we will know if an agreement (between the carriers and networks) has been made.

Answer: We don't know when final decisions will be made, but we will let you know when we receive more information.

Local Ed: Is there any update on Covenant and Cigna this week?

Answer: No.

Local Ed: Can an employee who has never been on the state insurance add coverage when they retire?

Answer: Being on the state's health insurance as an active employee is a requirement to enroll in the state's retiree insurance plan.

Local Ed: When should all changes be implemented if we are allowing a Dec. 1 revision period?

Answer: Here is the process for revisions: when we receive the Annual Enrollment revision, we will process it. Then we notify the ABC we've made a change so you can adjust for the employee's payroll deduction at the end of December to pay for January's premiums.

Local Ed: So now that the Annual Enrollment is over, what enrollment form do we use going forward?

Answer: On the Partners for Health website, the Communications team has renamed the form. For the remainder of 2023, use the Enrollment Change form that says Plan Year 2023. For 2024, use Enrollment Change form – Plan Year 2024. You can find the forms here:

<https://www.tn.gov/partnersforhealth/publications/forms.html>

Local Ed: I work in a small district, so most likely I will know about someone needing to make an Annual Enrollment revision. However, if the employee goes directly through BA, I assume you will notify us as you have in the past, correct?

Answer: When we receive the Annual Enrollment revision, we will process it and then notify the ABC when we've made a change so you can adjust for the employee's payroll deduction at the end of December to pay for January's premiums.

Local Ed: How long does an employee need to have health insurance to keep it after they retire?

Answer: If the employee has 10 years of employment, then they must have coverage for three years. If they have 20 years of employment, then they must be on the coverage for one year prior to retiring. Information is found on page two of the Continuing Insurance at Retirement Guide here: https://www.tn.gov/content/dam/tn/partnersforhealth/documents/retirement_guide_le_2023.pdf

Local Ed: How long does an employee's dependent have to be on our plan to be covered under retiree insurance?

Answer: The dependent is not required to meet a length-of-time requirement on the plan but must be covered prior to the employee retiring.

Local Ed: Does the employee and/or spouse need to be on the active health insurance plan or retiree health insurance plan just before enrolling in The Tennessee Plan?

Answer: No. They do not need to be enrolled as an active employee in health insurance. If they meet the eligibility for The Tennessee Plan, they can enroll; the eligibility is completely different.

Local Ed: We have a new ABC. When will training resume?

Answer: We'll have a trainer reach out to you. MS Teams ABC training resumes Nov. 1. If we sent out a welcome packet, then your new ABC will receive an invite from a training specialist to schedule an MS Teams training.

Local Ed: We are supposed to use the Corrections and Clarifications form to drop dependents from employee's insurance now, after Annual Enrollment?

Answer: To drop dependents, use the Insurance Cancel Request form. For Annual Enrollment revision to drop a dependent you can use the Insurance Cancel Request form. If in general and the employee has a special qualifying event, you would also use the Insurance Cancel Request form, but you will need proof of the SQE for the event. The Insurance Cancel Request form is what is needed to remove a dependent from coverage as an AE revision. If request to drop is an AE revision, be sure to write "AE Revision" on the Insurance Cancel Request form.

Local Ed: When can we run the report to see who didn't submit their Annual Enrollment changes?

Answer: You can run that report at any time now. All the AE queries are on the ABC website. We have a query tool on the website, and it will tell you what is available and what each query will show you. You can find it here:

<https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Ed: Has anyone noticed any issues when they click on the Cigna link to search for a participating provider?

Answer: If you can send specifics to Tresa Jones at Tresa.Jones@tn.gov, she'll check it out. UPDATE: Cigna is in the process of making some updates to the microsite. We're working with them to ensure all links are working.

Local Ed: What if someone on the BA265 query says, "update before submitted". Does that mean it didn't go through? It is the only change. What do they do now?

Answer: It could mean the employee did not submit their selections. If it's the only change for the person on the query and you don't see a later time/dated row showing Submitted Enrollment, then the employee will need to submit an Annual Enrollment revision using the Enrollment Change Application.

Local Ed: What goes in the box for Class when pulling queries?

Answer: Generally, OE for open enrollment. You'll find information about this in the query manual and the query tool, both of which are found on the [ABC webpage](#) under Training.

Query tool: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Edison Query Manual: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_edison_query_manual.pdf

Local Ed: Should we wait until after Dec. 1 to run queries to get a list of final changes or is there a separate Annual Enrollment revision query?

Answer: There is not a separate AE revision query. We do have a query that you can run based on the date a change was processed, but we would recommend waiting until the middle of November to run a final report as we are still processing dependent verification received. By the middle of November, the report will pick up those changes with dependent verification that have not been processed yet.

Local Ed: When will the BA219 be available to run for Annual Enrollment changes?

Answer: The query is available now, but all changes won't be there until everything is processed. The query TN_BA219_MED_DEN_ELECTIONS shows you what was keyed during a specific date range and can be used to find the AE revisions.

Local Ed: I know there is a list of queries on the BA page, but I can't locate it. Can you help me?

Answer: On the [ABC webpage](#) under Training, you find the Query Tool and Edison Query Manual.

Query tool: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Edison Query Manual: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_edison_query_manual.pdf

Local Ed: What query do we use to check and see which employees still need to submit dependent verification? I just can't seem to find it.

Answer: You can use the TN_BA311_ESS_NEW_DEPENDENTS query.

<https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Ed: Will Zendesk show who is still waiting on dependent verification?

Answer: For dependent verification, it's best to run the TN_BA311_ESS_NEW_DEPENDENTS for new dependents added. Use OE and 1/1/24 for both Event Dates. This information can also be found in the query tool previously shared. **It will not show you anyone we have received and not processed.** To see those, you'll need to review Zendesk tickets for those received and not processed. We create a ticket for you for every person for whom we have received documentation so you will be notified when the documents are processed.

Local Ed: Also, just a note, I had several employees who had issues uploading their dependent verification docs in Edison and asked me to send them in on their behalf, so I did. With one employee,

I sat down with her on her Edison account and neither of us could find where she was to upload the docs.

Answer: When an employee submits his/her enrollment, it should take them to the location to upload their documents. If you have specific instances or employee IDs we can check, please submit those in Zendesk.

Follow up question: We waited for that, but it never showed up. I wondered if it was because her dependents had been on her coverage once before?

Answer: It's possible that the dependents have been on the coverage before. Employees do not need to reverify dependent children, but if you have someone we need to look at, you can submit a ticket and we are happy to look at it.

Local Ed: On the BA265 query, you would use OEH23 as the schedule ID? Nothing is showing up and I know I had some use ESS.

Answer: OEH23 is for higher education. Use OET23 for local education.

LOCAL GOVERNMENT QUESTIONS

Local Gov: The Annual Enrollment Revision is for employees who didn't meet the deadline for Annual Enrollment?

Answer: Yes.

Local Gov: Can you share the query to see new additions?

Answer: Here is the link to the query tool which lists all the queries you can run during Annual Enrollment.

<https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

Local Gov: Is The Tennessee Plan automatically available to any retirees? We elect not to pay for any part of the premium.

Answer: The Tennessee Plan is available to retirees who are eligible to receive a TCRS pension, who have a hire date before July 1, 2015, and who are enrolled in Medicare part A.

Local Gov: Are the Annual Enrollment revisions subject to approval?

Answer: AE revisions are automatically approved if they are submitted prior to the Dec. 1, 4:30 p.m. CT deadline.

Local Gov: Will there be any additional email updates to employees about the Covenant Health System network negotiations?

Answer: When we learn the outcome of those negotiations and the other negotiations, we will send out an email notification to employees and to ABCs. We will also keep our carrier network page updated as we learn about the negotiations and situations.

Local Gov: Can you remind us about what cards will be sent for the new plan year? Is it just revised coverage? Expired HSA cards? Or everyone gets a new card regardless?

Answer: No one will receive a new pharmacy card unless they change from one plan to another, or they are new to coverage starting Jan. 1, 2024. Those who did make a health plan change will receive a new pharmacy card and welcome kit. HSA cards are good for five years, but if the card is expired, the member will receive a new card, and members can always contact Optum Financial if they need a

new HSA card. For medical cards, members will use the current card unless they made health plan changes. New hires and new enrollees will receive new cards. For Optum behavioral health cards, only new enrollees, or those new to the plan, will get a new Optum behavioral health card.

Local Gov: What is the timeframe for new cards to be received?

Answer: For Annual Enrollment plan changes, new cards will not be received until December. For new hires throughout the year, it takes seven to 10 business days for members to get their new ID cards. Members can also go online and print out new cards.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Oct. 17, 2023

Communications

- **State/Higher Ed: Annual Enrollment Update:** Annual Enrollment has ended for employees. Employees will have an opportunity for an Annual Enrollment revision, and information is below. Retirees can continue to enroll through Oct. 27.
- **Local Ed/Local Gov: Annual Enrollment Update:**
 - Annual Enrollment continues for employees and retirees through Oct. 27.
 - **Local education/local government employees:** Now – Friday, Oct. 27
 - **Retirees:** Now – Friday, Oct. 27
- **ABC Conference Call Schedule:**
 - **Higher Ed/State:** Regular conference calls will resume Nov. 14. The ABC conference call schedule is found on the ABC webpage under Conference Call Notes Archive and Resources.
 - **Local Ed/Local Gov:** Our next Annual Enrollment call will occur Oct. 31. Regular ABC conference calls will then resume Nov. 14. The ABC conference call schedule is found on the ABC webpage under Conference Call Notes Archive and Resources.
- **Important Cigna and BlueCross BlueShield Network Updates:**
 - Benefits Administration has learned that some employees are receiving letters from the Covenant Health System in East Tennessee. Cigna and Covenant Health System are currently in negotiations. If Cigna and Covenant cannot reach an agreement, Covenant hospitals and their affiliated medical groups will be leaving the Cigna LocalPlus and Cigna OAP networks effective March 1, 2024.
 - BA has also learned that BCBST and Maury Regional Health System in Middle Tennessee are in negotiations. Maury Regional Health System will be leaving BCBS Network S and BCBS Network P effective Feb. 1, 2024, if they cannot reach an agreement.
 - We're sharing a chart below to illustrate network changes that may occur after the beginning of the 2024 plan year, assuming the medical carriers and health systems do not reach agreements. While we hope negotiations result in favorable outcomes, employees need to be aware of the possibility of terminations so they can make informed decisions about their medical elections effective Jan. 1, 2024. We will keep you updated as we learn of any new developments, but there is no guarantee that agreements will be reached before the end of this plan year.
 - **Remember, employees are not permitted to change their 2024 medical benefit elections due to changes in the medical carrier networks, so please remind employees to consider their choices carefully.**

Impacted Health Systems and Hospitals	Medical Networks			
Covenant Health System:	BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1. Claiborne Medical Center, Tazewell	In	In	Out Effective 3/1/24	Out Effective 3/1/24
2. Cumberland Medical Center, Crossville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
3. Fort Loudoun Medical Center, Lenoir City	In	In	Out Effective 3/1/24	Out Effective 3/1/24
4. Fort Sanders Regional Medical Center, Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
5. LeConte Medical Center, Sevierville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
6. Methodist Medical Center, Oak Ridge	In	In	Out Effective 3/1/24	Out Effective 3/1/24
7. Morristown-Hamblen Healthcare System, Morristown	In	In	Out Effective 3/1/24	Out Effective 3/1/24
8. Parkwest Medical Center, Knoxville	In	In	Out Effective 3/1/24	Out Effective 3/1/24
9. Roane Medical Center, Harriman	In	In	Out Effective 3/1/24	Out Effective 3/1/24
Maury Regional Health:	BCBS Network S	BCBS Network P	Cigna LocalPlus	Cigna Open Access Plus
1. Marshall Medical Center, Lewisburg	Out Effective 2/1/24	Out Effective 2/1/24	In	In
2. Maury Regional Medical Center, Columbia	Out Effective 2/1/24	Out Effective 2/1/24	In	In

- **Webinar has occurred: State: Oct. 18 - 4Mind4Body Webinar - How to Support Mental Health**, presented by Optum Health, was held Wed., Oct. 18, starting at 11:30 a.m. CT.

From time to time, we all have friends or family who suffer with low mood. When low mood persists, it's hard to know what to do, especially when you don't want to make things worse. This is not a program about your mental and emotional health; it's about the positive role you can play in other's wellness. Because you're probably not a doctor or health professional, there are limits to the support you can provide, so it's important to know those boundaries. Then, once you understand those limitations, there are many helpful and supportive conversations and actions you can take. Participants will:

- Understand the boundaries of being a supportive friend versus the role of professionals.
- Know how to overcome social stigma and start the conversation.
- Identify questions to ask and actions to take.
- Recognize the importance of being there.
- Learn that talking about suicide will not make things worse.
- Explore how to follow up without being intrusive.

Preregistration is required. Session will not be recorded. Link included in flyer:
<https://tn.webex.com/weblink/register/r10bb86a513ed05d2ed67b65fc858b809>

Operations

- **Higher Ed/State: Annual Enrollment Revisions:**

- Once the plan's designated Annual Enrollment period has closed, employees have one opportunity to revise Annual Enrollment elections provided the request is submitted to Benefits Administration no later than 4:30 CT on Dec. 1 of the current plan year. Timely submitted revisions will become effective on Jan. 1 of the upcoming plan year. See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>.
- Although a provider leaving a network does not qualify as a special enrollment, employees are given a one-time opportunity to revise elections after the close of the Annual Enrollment period. Members wishing to change medical carriers due to recent developments related to contract negotiations will need to do the following:
 - Deadline to submit an updated Enrollment Change Application is Dec. 1 at 4:30 p.m. CT.
 - Check the "Annual Enrollment Revision" box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
 - No formal written appeal is required.
 - Submit Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
 - Use "AE Revision" as the subject of email if choosing this method to submit.
- If the Annual Enrollment and Revision periods are missed, then as of Dec. 2 an employee may submit an Annual Enrollment appeal. The written appeal should include details of why the deadline was missed and can be submitted by email to benefits.administration@tn.gov, by fax to 615-741-8196, or may be uploaded in Zendesk. The appeal should include the employee's full name, Edison ID or last four of the Social Security number, date of birth and full address. An Enrollment Change Application should also be included along with dependent verification (if adding dependents) or a Cancel Request Application if canceling coverage.

HIGHER EDUCATION QUESTIONS

Higher Ed: These (Covenant Health System) letters were mailed to employees Oct. 10 and were not received until Saturday, Oct. 14. Employees had no chance to make changes for Annual Enrollment.

- **Answer:** Employees concerned about the impact of network changes that may occur can submit an AE revision request if they'd like to change carriers. Members wishing to change medical carriers and networks will need to do the following:
 - Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.

- Check the “Annual Enrollment Revision” box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
- Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
- Use "AE Revision" as the subject of the email if choosing this method to submit.
- No formal written appeal is required.

Higher Ed: If no written appeal is required, does this mean employees should have made some type of election during Annual Enrollment?

- **Answer:** No. If employees did not make changes or want to correct changes, they can submit the Enrollment Change Application and follow the instructions provided.

Higher Ed: So, in essence, Annual Enrollment is being extended? I thought they always had to submit a written letter or they should make selections during the two-week AE period. So, they can turn in the enrollment form with the changes?

- **Answer:** No. This is not a new opportunity. Employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period. See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>. Employees can submit an updated Enrollment Change Application with the instructions provided before the deadline of Dec. 1 at 4:30 p.m. CT.

Higher Ed: In the past, you have had a query for those who made changes but did not submit. Is that query still available?

- **Answer:** You can use TN_BA219_OE_NOT_SUBMITTED. With this query it is easier to see the saved and not submitted. It will say “SAVED” in the “Saved but not submitted” column.

Higher Ed: If I run TN_BA 219OE_Not Submitted query, what date do I use?

- **Answer:** Use 1/1/2024 as the date.

Higher Ed: What about life insurance? How can people change life insurance if they did not do it during Annual Enrollment?

- **Answer:** For voluntary term life insurance, the 2024 Annual Enrollment is closed. Employees cannot make changes for voluntary term life insurance. The one-time revision period will be available for basic term life/basic accidental death and dismemberment and voluntary AD&D.

Higher Ed: If someone did not participate during the last two weeks of Annual Enrollment, they can complete the Enrollment Change Application, check the box and submit their change?

- **Answer:** Yes, as long as the change is received by Dec. 1, 4:30 p.m. CT.

Higher Ed: Did any other schools find that life voluntary term life insurance was difficult for people to enroll? My employees got into Benefits Scout and had trouble getting out. Maybe directing them to enrollment would have been better?

- **Answer:** We did have a few issues at the beginning of Annual Enrollment with people trying to sign on and complete their enrollment, but it was isolated. If someone’s spouse was inactive because the spouse was previously declined or Evidence of Insurability was not previously submitted, the spouse became inactive in the Securian system, and then there was no way to add the spouse online. There were some issues with password resets and getting help online,

but these issues were resolved promptly. We have discussed with Securian ways to improve the online process next year.

Higher Ed: Any walk arounds for current new hires' auto enrollment into long-term disability Jan. 1, 2024? I have new hires for November and all will be effective 12/1. What is the cut off?

- **Answer:** We will continue to create Annual Enrollment events for all new hires so they will be enrolled in the LTD option 3 plan for Jan. 1, 2024. There is nothing that you need to do to make sure that happens.

Higher Ed: Going forward with long-term disability, if employees disregard enrollment and it defaults to waive coverage, will they be defaulted to basic term life 1X their salary and LTD option 3?

- **Answer:** Yes.

Higher Ed: For those who had saved changes, but not submitted, what action needs to be taken? Do employees complete the form you presented earlier?

- **Answer:** If employees did not intend to make changes, then no action is needed. If employees intended to make a change, then they will need to fill out the Enrollment Change Application and submit it by the Dec. 1 deadline.

Higher Ed: With the Enrollment Change Application and AE revision, if someone turns it in, do you all communicate anything to them or do we assume it is accepted?

- **Answer:** If the employee submits the form directly, we will respond back to the employee once it has been processed and will copy the ABC.

Higher Ed: My dentist was told that he could not participate under the Delta Dental DPPO and the Premier, but they did give us the Premier benefit. They did communicate that they were going to go out of network or go higher on costs. Is that how they are supposed to process the dental benefit? This is a large dental group in Memphis.

- Please send us the details in a Zendesk ticket so we can look at this provider. It is our understanding that a dentist may be in both the DPPO and Premier but is not required to be in both. However, the dentist is supposed to use the DPPO benefit if participating in both networks. If only in Premier, the dentist will treat with out-of-network benefits, and the negotiated fee for the Premier is higher than for the DPPO; therefore, there will be higher out of pocket costs for the member.

LOCAL EDUCATION QUESTIONS

Local Ed: So employees do need to change from Cigna by the end of Annual Enrollment whether they know if an agreement will be reached or not?

- **Answer:** We cannot answer that for you as every employee must make that decision for themselves. We hope the health systems and carriers will come to agreements, but we won't know until negotiations are finalized, and that may not happen before the end of the year. We encourage employees to look at their benefits and carefully consider their choices. If they don't make changes, they will be in the same products they are enrolled in now.
- The plan document for local education does allow employees to request to make a revision after AE has closed. Although a provider leaving a network is not a special qualifying event

that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period.

See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>.

Members wishing to change medical carriers and networks will need to do the following:

- Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.
- Check the “Annual Enrollment Revision” box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
- Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
- Use "AE Revision" as the subject of the email if choosing this method to submit.
- No formal written appeal is required.

Local Ed: Can we find the Covenant slide on the ABC website?

- **Answer:** The chart shown on the slides will be included in the call notes on the ABC website. Also, a special notice about potential network changes and a copy of the chart can be found in the [All Networks Hospital List](#). The carrier documents and search engines won't be updated because they are current as of today's date. Those carrier items won't be updated unless network changes are finalized.

Local Ed: I sent out an email to all employees telling them that they couldn't change after Annual Enrollment.

- **Answer:** Although a provider leaving a network is not a special qualifying event that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period. See Section 2.07 (E) of the Medical Plan Documents on the Partners For Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>. Members wishing to change medical carriers and networks will need to do the following:
 - Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.
 - Check the “Annual Enrollment Revision” box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
 - Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
 - Use "AE Revision" as the subject of the email if choosing this method to submit.
 - No formal written appeal is required.

Local Ed: Can you put a (network change) blurb together for us to send out to our employees? It would be nice if we could go ahead and send that out to employees now.

- **Answer:** We are working on information for you to share, and we are planning on emailing employees for whom we have accurate email addresses in Edison.

Local Ed: We have quite a few employees that are upset over the (network) letters. Can they do anything by calling Cigna?

- **Answer:** Employees are always welcome to call the carriers. Negotiations are between the carriers and the health systems, so the outcome is not just up to the carriers, but employees are always welcome to call.

Local Ed: I realize that network changes happen every day, but what is happening in East Tennessee with Covenant Health is catastrophic to our region. About 85-90% is covered under the Cigna network. Does this not cause a monopoly with BCBS and Covenant now being the only carrier that we have an option for? What is Cigna saying about this issue? We only have 10 days left to get all of these people moved over. Is no regard being given to extending out Annual Enrollment at all?

- **Answer:** We do understand news about the potential network changes is causing some stress, but we aren't able to predict what the final outcome will be. Contract negotiations between our carriers and providers happen all the time. Sometimes these negotiations get contentious between the hospital system and the carrier when the hospital system is asking for rate increases; it is part of the process and it happens over many months. It is unprecedented for a hospital group to send letters to members this early, but because this is during Annual Enrollment, employees can make a change if they want to do so. Employees are not required to make changes, but BA is trying to make sure employees are aware of the opportunity to request changes during AE if they would like to do so. Some negotiations are resolved, as with Cigna and HCA. The only thing we can do is allow individuals to make the best decision for themselves during Annual Enrollment.
- Although a provider leaving a network is not a special qualifying event that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period.
 - See Section 2.07 (E) of the Medical Plan Documents on the Partners For Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>
 - Members wishing to change medical carriers due to recent developments related to contract negotiations will need to do the following:
 - Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.
 - Check the "Annual Enrollment Revision" box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
 - Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
 - Use "AE Revision" as the subject of the email if choosing this method to submit.
 - No formal written appeal is required.

Local Ed: I know we are covering changes regarding the network changes; however, I have had multiple employees upset regarding changes on allergy serum cost. We were told on one call to BCBS to file a grievance. Is this the only thing to do, call carriers regarding their concerns and let that side handle it?

- **Answer:** The allergy serum cost was a benefit design change that went into effect Jan. 1, 2023, in all of our PPO plans. The change went from no cost, to applying to the deductible with coinsurance benefit, and the member is responsible for the allowed amount until they meet their deductible and then for their coinsurance. This is not a BCBS or a claims processing issue. Members can file a grievance. We are evaluating member complaints and feedback, and if at some point we determine that budget constraints and other factors allow us, we may change this back in the future, but at this time there are no changes to the allergy serum benefit for 2024.

Local Ed: Since our county's only hospital would now be out of network, would there be any exceptions for that?

- **Answer:** The hospitals that we are talking about, if they are not in one carrier's network, they are in the other carrier's network, and the premium is the same for BlueCross Network S and Cigna LocalPlus. Likewise, the premium is the same for BlueCross Network P and Cigna Open Access Plus. Employees have the option to stick with their current elections, understanding that if their preferred providers do leave their network, they will only have access to out-of-network benefits if they receive non-emergency care from those providers. The other option employees have is to move to the other carrier's network. There are no other exceptions. If someone has the need for emergency care, emergency benefits are available at the in-network level even if a hospital is out-of-network. Non-emergency services are the only services that will be considered out of network once a provider's status is out-of-network.

Local Ed: Why was the state not made aware of such a serious issue (network negotiations)?

- **Answer:** We do not work with provider groups. We do not get involved in contract negotiations between hospitals and providers and the medical carriers; that is what the medical carriers do.

Local Ed: Are retirees being notified about this issue? I know I have had a few emails and calls yesterday about this issue, and I do not know what to tell them.

- **Answer:** We will email those retirees for whom we can reach by email. We need your help to get the word out to your employees and retirees.

Local Ed: With the only other option being BCBS, then unfortunately employees have no other carrier to choose?

- **Answer:** The hospitals that we are talking about, if they don't make an agreement, are in the other carrier's network and the premium is the same for BlueCross Network S and Cigna LocalPlus. Likewise, the premium is the same for BlueCross Network P and Cigna Open Access Plus. An employee may choose to switch carriers. We are trying to let employees make thoughtful choices during Annual Enrollment.

Local Ed: Can an employee add a spouse to their insurance at retirement?

- **Answer:** To continue the insurance at retirement, the spouse must be enrolled on the active coverage. If the retiree enrolls and the spouse experiences a special qualifying event at a later time, they will be allowed to enroll their spouse as long as the retiree is still eligible.

Local Ed: An employee was hired as a full-time custodian but actually retired June 2021. I was not aware of this until after I had them sign all the paperwork and entered them into Edison. I am working on a temporary employment contract and getting his status changed. Do I need to take him back out of Edison or do I need to do a Correction and Clarification Form?

- **Answer:** Only benefits eligible employees should be hired into Edison. If he/she does not meet the definition of an employee as outlined in Plan Document you should not enter them into Edison.

Local Ed: So active employees will be notified about these network changes?

- **Answer:** We are working on an email notification to send to active employees for whom we have accurate email addresses.

Local Ed: Do you feel that it (network changes) will get resolved?

- **Answer:** We hope favorable resolutions can be achieved, but we don't have any more information than we've shared. Negotiations typically go until the contract deadline, so we do not anticipate resolution until 2024.

Local Ed: If an employee's spouse is awarded disability insurance after Annual Enrollment ends, is that an SQE to cancel the spouse?

- **Answer:** Yes. That would be an SQE to cancel the spouse's coverage as long as they are eligible for disability. Please use the Cancel Request Form.
- **Follow up question:** I didn't see that listed on the form. What kind of proof would she need to cancel him?
- **Answer:** It is on the form. It doesn't specify SSI disability insurance but you mark the reason for Medicare entitlement and provide proof provided from Social Security administration. That will suffice as long as the letter or card details the effective date.

Local Ed: An employee requests to remove a dependent from their policy. Which form do I provide for them? The 2022 or the 2023 Cancel Request form? I am not clear if the 2023 form is specifically for 2024 changes?

- **Answer:** You can submit the form that says Plan Year 2023. This has been changed on the ABC webpage.

Local Ed: If an employee's spouse is on the member's plan and he retires from his employer and picks up Medicare Part B (already has Part A), does Medicare Part B qualify as an SQE to drop him from the member's plan or do you only look at when he obtained Medicare Part A?

- **Answer:** New enrollment in Medicare Part B as an SQE to cancel.

Local Ed: What if I inform our employees of the (network) situation and they may want to move to BCBS? What happens if Cigna reaches an agreement next week, which is toward the end of Annual Enrollment? That only gives them a small amount of time to switch back if they want to and to get the word out. Would there be any extra time to allow them to do that or file some sort of appeal to switch back to Cigna? I just need to know how to inform them and I am sure that question would come up.

- **Answer:** Negotiations typically go until the contract deadline, so we do not anticipate resolution until 2024. The plan document for local education does allow employees to request to make a revision after AE has closed. Although a provider leaving a network is not a special qualifying event that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period. See Section 2.07 (E) of the Medical Plan Documents on the Partners For Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>. Members wishing to change medical carriers and networks will need to do the following:
 - Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.
 - Check the "Annual Enrollment Revision" box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
 - Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
 - Use "AE Revision" as the subject of the email if choosing this method to submit.
 - No formal written appeal is required.

Local Ed: I have an Edison clarification question. I have an employee who said his ex-wife is showing as a dependent. His current coverage shows single coverage, but Edison will show all prior dependents to choose during Annual Enrollment. Just because the name is showing on the dependent page, it does not mean they are enrolled unless the employee selects that name, correct?

- **Answer:** Correct. If you do not select the dependent to be enrolled, even though they show in Edison, they will not be enrolled. We can update the relationship for any dependent so that the dependent is not visible. You will need to reach out to the service center.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can you tell us the difference in the costs/benefits and differences in BCBS Network S and Network P?

- **Answer:** Here is information about the networks, found on the Carrier Information webpage:

BlueCross BlueShield Network S

Cigna LocalPlus

These networks include many providers, hospitals and facilities throughout Tennessee and across the country. Not all providers and hospitals are in BlueCross Network S and Cigna Local Plus networks, which helps keep premiums and claims costs low. There is no additional monthly cost added to the premium for the BlueCross Network S or Cigna LP networks.

BlueCross BlueShield Network P

Cigna Open Access Plus

These networks include more hospitals and facilities. There is an additional cost added to the monthly premium for the BlueCross Network P and Cigna OAP networks. You may also pay more per claim because the costs for services in these networks are generally higher than the other two networks.

- Employee-only tier - Additional \$75 per month
- Employee + child(ren) tier - Additional \$85 per month
- Employee + spouse and Employee + spouse + child(ren) tiers - Additional \$150 per month

Here is where you can find premium information:

<https://www.tn.gov/partnersforhealth/insurance-premiums.html>

Here is the link to search the carrier networks:

<https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

Here is a link to the health plan comparison chart:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_comparison_charts/benefit_grid_2024_le_lg.pdf

Local Gov: Is it recommended that employees with Cigna in East Tennessee change to BCBS for hospital coverage?

- **Answer:** We cannot answer that for you as every employee must make that decision for themselves. We hope the health systems and carriers will come to agreements, but we won't know until negotiations are finalized, and that may not happen before the end of the year. We encourage employees to look at their benefits and carefully consider their choices. If they don't make changes, they will be in the same products they are enrolled in now.
- The plan document for local government does allow employees to request to make a revision after AE has closed. Although a provider leaving a network is not a special qualifying event

that would permit enrollment changes, employees are given a one-time opportunity to revise their benefit elections after the close of the Annual Enrollment period.

See Section 2.07 (E) of the Medical Plan Documents on the Partners for Health publications page at <https://www.tn.gov/partnersforhealth/publications/publications.html>.

Members wishing to change medical carriers and networks will need to do the following:

- Submit an updated Enrollment Change Application before the deadline of Dec. 1 at 4:30 p.m. CT.
- Check the “Annual Enrollment Revision” box in right upper corner of the Enrollment Change Application and complete Parts 1, 2, 3 and 8.
- Submit the Enrollment Change Application by email to benefits.administration@tn.gov, by fax to 615-741-8196, or upload in Zendesk.
- Use "AE Revision" as the subject of the email if choosing this method to submit.
- No formal written appeal is required.

Local Gov: Are we able to run a report to show what employees have elected for 2024?

- **Answer:** We have several queries available depending on what you are looking for. You can run TN_BA219_AETP_INS_ELECTIONS to see what the employee has currently and what they are changing to. You can run TN_BA265_OE_ELTONS_ESS_AF_OCT20 to get a list of all changes made by employees in ESS. Here is a query tool that you can use to see all the queries that are available and what each query is for: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>.

Local Gov: Will members be notified of this (network change) during Annual Enrollment?

- **Answer:** Yes. We’re working on an email for employees and retirees for whom we have accurate email addresses.

Local Gov: Are the Limited PPO and Local CDHP available in South Carolina?

- **Answer:** The Limited PPO and Local CDHP are plan options available to all local government employees eligible for the group insurance program. All medical plans are available in all states - the only thing that is different are the carrier networks. Employees will want to review the carrier networks carefully in that area. You can go to the [Carrier Information webpage](#) to find information about the different BlueCross and Cigna network options.

Local Gov: Is there a possibility for another open enrollment?

- **Answer:** No. We will not have a special enrollment, which is why we are being transparent about these possible network changes so employees can make informed decisions now.

Local Gov: Does this slide show that neither BCBS network allow participants to go to Marshall or Maury regional?

- **Answer:** Effective Feb. 1, 2024, if BCBS and the Maury Regional health system do not come to an agreement, the facilities will be out of BlueCross Network S and BlueCross Network P. You can find the updated All Networks Hospital List with a special notice and a chart showing how the networks will be impacted if agreements are not reached here:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/comb_hospital_list_102023.pdf

Local Gov: If an employee stays with Cigna and does not change during Annual Enrollment, will members have an opportunity to change prior to March 1 if an agreement is not reached?

- **Answer:** No. Once the plan year begins, employees will not have an opportunity to make a change unless they have a Special Qualifying Event. Network changes are not SQEs.

Local Gov: I still could not find the chart where it lays out the differences in BCBS Network S and Network P.

- **Answer:** You may be asking about the All Networks Hospital List, found on the Carrier Information webpage here:
- https://www.tn.gov/content/dam/tn/partnersforhealth/documents/comb_hospital_list_102023.pdf

Local Gov: Can someone provide a link that explains the Local CDHP/HSA Plan? Thank you for the comparison chart. Can I find out more information for this plan on Cigna's website? Is there a link you can provide?

- **Answer:** The Local CDHP/HSA is a health plan offered by Partners for Health, not Cigna. Cigna is one of the carriers. Here is information about the Local CDHP/HSA:
<https://www.tn.gov/partnersforhealth/health-options/cdhp.html>
- https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2024_comparison_charts/benefit_grid_2024_le_lg.pdf
- If you need the carrier's websites, you can find links to BCBS and Cigna here:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

Local Gov: Is there anything we can do to offer flex spending?

- **Answer:** Not at this time. Flex benefits are not offered to local education or local government employees through the state, so flex benefits need to be offered by your own agency if that is a benefit offering your agency is interested in for your employees. Neither state law nor the Local Government Insurance Committee have directed Benefits Administration to offer flexible benefits for agencies other than our own state employees. You may wish to discuss this with your LG IC member.

Local Gov: We have staff who are having issues with scheduling for mental health services through Optum. Who can we contact with any issues or concerns?

- **Answer:** The best place for the member is to call Optum at 855.HERE4TN. Optum can do a provider search and they will call providers to get an appointment scheduled for them. But if you have specific member issues we can take a closer look at that. Please send an email to benefits.administration@tn.gov.

Local Gov: Do you feel as though an agreement will be reached with these facilities?

- **Answer:** Negotiations can go either way, and Benefits Administration cannot predict the outcome. Negotiations typically go until the contract deadline, so we do not anticipate resolution until 2024.

STATE QUESTIONS

No questions.

Employees will have a one-time opportunity for Annual Enrollment revisions. See the State Medical PD at https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/state_pd_2023.pdf. See section 2.07 (E).

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Oct. 3, 2023

Communications

- **Materials and Communications**
 - **Annual Enrollment Updates**
 - **Annual Enrollment Dates:** Annual Enrollment has started! Here are the enrollment dates:
 - **State/higher education employees:** Now – Friday, Oct. 13
 - **Local education/local government employees:** Now – Friday, Oct. 27
 - **Retirees:** Now – Friday, Oct. 27
- **Cigna HCA Update:** Benefits Administration is pleased to share an update from Cigna. Cigna and HCA have reached an agreement, and HCA facilities expected to leave the Cigna Open Access Plus network Oct. 1, 2023, will now remain in that network.

The Carrier Information page on the PartNers for Health website has been updated so that links to network updates and the [All Networks Hospital List](#) will take employees to updated information. An updated Carrier Network announcement has also been posted and is where employees will find all current information: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Members who received a letter from Cigna about the expected termination will receive another letter confirming that the HCA facilities will stay in the OAP network. BA will also send an email to benefits-eligible employees for whom we have accurate email addresses in Edison with clear and simple language about the decision.

Some ABCs previously asked if BCBS Network P would be the only network with the HCA facilities. With the new agreement between Cigna and HCA, the HCA facilities will be in the Cigna OAP network and BCBS network P.

- **State: Webinar Announcement:** The next 4Mind4Body webinar, **How to Support Mental Health**, presented by Optum Health, will be held Wed., Oct. 18, starting at 11:30 a.m. CT. From time to time, we all have friends or family who suffer with low mood. When low mood persists, it's hard to know what to do, especially when you don't want to make things worse. This is not a program about your mental and emotional health; it's about the positive role you can play in other's wellness. Because you're probably not a doctor or health professional, there are limits to the support you can provide, so it's important to know those boundaries. Then, once you understand those limitations, there are many helpful and supportive conversations and actions you can take. Participants will:
 - Understand the boundaries of being a supportive friend versus the role of professionals.
 - Know how to overcome social stigma and start the conversation.
 - Identify questions to ask and actions to take.
 - Recognize the importance of being there.
 - Learn that talking about suicide will not make things worse.

- Explore how to follow up without being intrusive.

Preregistration is required. Session will not be recorded. Link included in flyer:

<https://tn.webex.com/weblink/register/r10bb86a513ed05d2ed67b65fc858b809>

HIPAA

- **State: HIPAA Training Deadline has Passed:** All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

Training is online in Edison.

- State will take **State_HE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqj4WjPZw> (this video is NOT the training).

Operations

- **This has been corrected and you can now submit Benefit eForms. Higher Ed/State/STOLA:** The Benefit eForm in Edison is not correctly displaying the new life insurance and long-term disability plans. Please do not submit any Jan. 1, 2024, Benefit eForms until you receive word from Benefits Administration that this has been corrected. In the meantime, we encourage you to ask employees to enroll through employee self service in Edison. The plan options are displaying correctly in ESS.

HIGHER EDUCATION QUESTIONS

Higher Ed: Can someone address the email employees are getting about flexible benefits from Common Benefits? Is this from Optum Financial? Our IT team has blocked it as none of the links identified the employer.

- **Answer:** We realize that a communication has gone out in error from notifications@commonbenefits.com about Optum's FSA Enrollment and Election tool for FSAs. We apologize that this was sent to higher education employees. We understand that the email does not clearly indicate what the invitation is for, and it caused some confusion amongst the higher education population.
 - Please note that this email is **not** spam or phishing. It is a valid communication inviting employees to enroll in their medical FSA, limited purpose FSA, or dependent care FSA benefits for 2024. It should not have been sent, as the purpose of the invitation is not clear. We sincerely apologize for any confusion this has caused, and we are working to ensure it does not occur again.
 - Higher education employees should go to optumbank.com/Tennessee and click the "Enroll Now" button to register and enroll in their 2024 FSA benefits.

Higher Ed: You can't go to the (Optum Financial) website and enroll (in FSAs)?

- **Answer:** Higher education employees can still go to optumbank.com/Tennessee to enroll in FSAs.

Higher Ed: My employees are trying to log into Securian to make changes for spouses and it is not working for anyone.

- **Answer:** The sign-on and password reset issues with Securian’s website lifebenefits.com/stateoftn have been resolved. Information on voluntary term life insurance enrollment for 2024 may be found here [Life Insurance - State Plan Only \(tn.gov\)](https://lifeinsurance-stateplanonly.tn.gov) or here securian.com/tn-insurance. Actual enrollment should be made on Securian’s website lifebenefits.com/stateoftn. Note: A paper enrollment form must be completed for spouse coverage if the spouse status is shown as “inactive” on the Life Benefits website. The form may be found on Securian’s Life Benefits website or on the ParTners for Health website here [life_term_form.pdf \(tn.gov\)](https://life_term_form.pdf(tn.gov)). The completed paper form should be emailed to lifebenefits@securian.com. Call Securian Customer Service with any questions or issues at 866.881.0631, Monday - Friday, 7 a.m. - 6 p.m. CT.

Higher Ed: If an employee has employee plus spouse coverage and the spouse is 65 or older, can the employee drop him or her at the time of retirement?

- **Answer:** If over age 65, the spouse cannot continue to be enrolled in the retiree plan, but the employee could add the spouse to The Tennessee Plan if the employee is also enrolled. If this is regarding active coverage, the spouse could only be removed if they prove that they became newly eligible elsewhere.

LOCAL EDUCATION QUESTIONS

Local Ed: If someone changed to BCBS Network P yesterday before the news came out, can we go back in to the Benefit eForm and change it back to Cigna OAP or will that have to be a Zendesk ticket? Will I need to complete a new Benefit eForm?

- **Answer:** The employee can make as many changes as they need to before the end of Annual Enrollment. If you do have problems changing back to Cigna OAP by submitting a new Benefit eForm, you can call the BA Service Center and we’ll be able to open the event so that you can resubmit an eForm. You will need to complete a new Benefit eForm.

Local Ed: Do BCBS and Cigna offer international coverage?

- **Answer:** Our plans have out-of-country benefits for emergency care. For services that are non-emergency and non-urgent, out-of-network benefits will apply. There is no coverage if someone travels to another country seeking medical services. If you travel to another country for business or pleasure and need services, then benefits are available.

Local Ed: What is the best query to run if an employee asks you to confirm that they've made their Annual Enrollment change in Edison?

- **Answer:** You can run the TN_BA133_AUD_ESS_AFTER_OCT_20 query. Put in the employee ID and it will return all of their elections they made in ESS.

Local Ed: Can you remind me which query will include the member access ID numbers?

- **Answer:** Use this query, TN_BA302_PERSON_AND_JOB.

Local Ed: For employees still being hired in 2023, can we still do a Benefit eForm for their 2023 benefits? We had one yesterday that would not allow us to enroll them in their 2023 benefits.

- **Answer:** Yes. You can complete a Benefit eForm for a new hire. We were in job data lockout and that may be why you could not complete a new hire eForm yesterday.

Local Ed: I had an employee who is adding a spouse for Annual Enrollment but it did not give her a place to upload supporting documents. What does she need to do to upload those?

- **Answer:** After she submits the enrollment, if she added a spouse it should take her to a page to upload those documents. She can log back in and submit her enrollment again to get to the page. If she still does not see this page to upload the documents, you can submit them through Zendesk.

LOCAL GOVERNMENT QUESTIONS

Local Gov: I have new hires who will be effective November or December 1. I want to confirm there will be no complications with Annual Enrollment effective Jan. 1 with their new coverage.

- **Answer:** There should not be complications. You will enter their coverage selections as normal when entering a Benefit eForm through 2023. If they to make changes for 2024, you can submit a paper enrollment form as long as you do it during the first 30 days during the new hire period.

Local Gov: I had an employee change his insurance to BCBS yesterday morning because we thought Cigna OAP was a no go. When we got the notice that Cigna OAP was a go, we went back in and changed it back. Can I see that the update was taken successfully?

- **Answer:** Yes, you can. You can run this query to see if it changed it back to Cigna OAP: TN_BA133_AUD_ESS_AFTER_OCT_20.

Local Gov: If I have someone who wants to change their level of coverage, what do I need to submit and how do I need to submit it?

- **Answer:** To submit a change, submit a Benefit eForm for the employee the same way you do a new hire eForm and that will process for Annual Enrollment.

Local Gov: When will the BCBS and Cigna health member handbooks be ready and uploaded?

- **Answer:** BCBS and Cigna handbooks for 2024 are in production and expected to be available by Nov. 1.

Local Gov: I have an employee who is just aging out of his mom's health insurance. She is on BCBS and he is having trouble enrolling. It says he owes over \$800. How can we get around that?

- **Answer:** If you are referring to enrolling via employee self service, the amount in Edison is the full premium amount. The amount cannot be changed since we don't know how much coverage each employer pays, but you can educate the employee based on what you will cover. If the employee has questions, he can call the service center.

Local Gov: We have an employee who will be located in North Carolina. Where can we direct them to find a list of local providers in the Cigna and BCBS networks?

- **Answer:** The employee should contact BCBS or Cigna customer service for help locating out-of-state providers.

Local Gov: Is that (Benefit eForm) the same for retirees wishing to change coverage also?

- **Answer:** Retirees can make changes via ESS or the paper application. ABCs should not enter eForms for retirees. Retiree enrollments should be handled by the BA service center or ESS and the retiree.

Local Gov: October 20 is referenced in the query earlier. We have until Oct. 27 for Annual Enrollment, right?

- **Answer:** That query means Oct 2020 because we changed the audit table back in 2020. You do have until Oct. 27 to submit enrollments for AE.

Local Gov: I have a dependent coming off at age 26 in Aug 2024 for private dental insurance. Will this dependent be able to enroll as she also works for a county government or can she enroll in dental or vision now?

- **Answer:** If the employee can provide proof about why they are losing coverage and as long as the agency provides dental coverage, then this person should be able to enroll in dental coverage when the other coverage is lost at age 26. If you can send specific information to the BA service center, we'll take a look.

Local Gov: This is my first year having retirees on the plan. Just to confirm, retirees get mailed all the information they need? I'm not reaching out to them regarding medical coverage. I am not 100% certain who has retiree coverage because they pay the full premium. I just want to confirm all is taken care of and I am out of the picture.

- **Answer:** We do mail newsletters to retirees and the newsletters and enrollment forms are available on the website if anyone asks about where they can get the information. We also have a webpage specifically for retirees:
<https://www.tn.gov/partnersforhealth/ae/for-retirement.html>

STATE QUESTIONS

Securian Life Insurance Announcement: All sign-on and password reset issues with Securian's website lifebenefits.com/stateoftn have been resolved. Information on voluntary term life insurance enrollment for 2024 may be found here [Life Insurance - State Plan Only \(tn.gov\)](https://www.tn.gov/partnersforhealth/ae/for-retirement.html) or here [securian.com/tn-insurance](https://www.securian.com/tn-insurance). Actual enrollment should be made on Securian's website lifebenefits.com/stateoftn. Note: A paper enrollment form must be completed for spouse coverage if the spouse status is shown as "inactive" on the Life Benefits website. The form may be found on Securian's Life Benefits website or on the ParTNers for Health [life term form.pdf \(tn.gov\)](https://www.securian.com/tn-insurance). The completed paper form should be emailed to lifebenefits@securian.com. Call Securian Customer Service with any questions or issues at 866.881.0631, Monday - Friday, 7 a.m. - 6 p.m. CT.

State: Can you address the email about action required for disability insurance for those who did not enroll in STD but received the email about statement of health? The majority did not make any change at all.

- **Answer:** Some employees were incorrectly sent an email that they would get the SOH medical underwriting. We sent a follow up email to those enrolled in LTD letting them know that LTD

does not have a statement of health, and that they can disregard the email. Employees initially received the email because all eligible state employees are being defaulted into LTD option 3. If they received the email in error, they don't need to do anything and we have fixed this problem.

State: For new hires who are hired during Annual Enrollment, when is it best for new hires to complete their enrollment? Should they complete an Enrollment Change Application and submit a Benefit eForm when it is fixed?

- **Answer:** Yes, that process has not changed. If you have a new hire during Annual Enrollment and they enroll now during their new hire period, if they want to make changes for 2024, they can either wait a day or two until their new hire event has closed, and they can go back and make changes for 2024 or they can make their changes with a paper form. Both the new hire enrollment and any changes for 2024 must be made within 30 days. To submit a Benefit eForm for 2024, you'll need to wait until the ESS problem is fixed.

State: I have a question about HSA deductions: if you don't want to make any changes from last year, your 2024 contribution will stay the same? We don't have to go in and say how much we want deducted?

- **Answer:** Yes, that is correct. You don't have to go in and update the HSA contribution amount every year unless you want to change the amount. You do need to update FSA amounts every year.
- **Follow up question:** What if it says \$0?
- **Answer:** It should carry over your amount. You can call the service center and we'll look at this for you.

State: Regarding the basic emp term life and accidental death and dismemberment insurance, when I went into ESS and got to that tile and opened it up, it defaulted me into the higher options. I switched to the \$50,000, so technically everyone needs to go in and check out the life insurance options?

- **Answer:** Everyone will default into the 1X the employee's base salary and that is employer paid - there is no charge for this coverage. The \$50,000 is offered if you want to avoid imputed income. The imputed coverage on that amount above the \$50,000 will have income taxes on employees' paychecks throughout the year and on W2s. More information about imputed income is found in IRS publication 15B www.irs.gov/publications.

ABC Combined Conference Call Notes
Higher Education, Local Education, Local Government and State
Sept. 26, 2023

Communications

• **Annual Enrollment Updates**

- **Annual Enrollment Dates:** Annual Enrollment starts this Sunday! Here are the Annual Enrollment dates for 2024 benefits:
 - **State/higher education employees:** Sunday, Oct. 1 – Friday, Oct. 13
 - **Local education/local government employees:** Sunday, Oct. 1 – Friday, Oct. 27
 - **Retirees:** Sunday, Oct. 1 – Friday, Oct. 27

○ **Reminder - Annual Enrollment Information**

Here is where you can find key Annual Enrollment information:

- **Annual Enrollment landing page:** <https://www.tn.gov/partnersforhealth/ae/2023-annual-enrollment.html>
- **About Enrollment webpage** – dates, benefits updates and enrollment information: <https://www.tn.gov/partnersforhealth/ae/about-enrollment.html>
- **Enrollment Materials webpage** – newsletters, insurance comparison charts, premiums and Edison information: <https://www.tn.gov/partnersforhealth/ae/materials.html>
- **For Retirement webpage** – specific information for retirees: <https://www.tn.gov/partnersforhealth/ae/for-retirement.html>
- **NEW! Annual Enrollment Videos webpage** – videos about benefits updates and recorded benefits webinars: <https://www.tn.gov/content/tn/partnersforhealth/ae/materials/enrollment-videos.html>
- **NEW! Annual Enrollment posters** - downloadable PDF, png and jpeg files you can post and share with employees. Thanks for sharing the poster - we're seeing it in communications you are using!
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/ae_poster.pdf
https://www.tn.gov/content/dam/tn/partnersforhealth/images/ae_poster.jpg
https://www.tn.gov/content/dam/tn/partnersforhealth/images/ae_poster.png

• **State: Webinar Announcement:** The next 4Mind4Body webinar, **How to Support Mental Health**, presented by Optum Health, will be held Wed., Oct. 18, starting at 11:30 a.m. CT.

From time to time, we all have friends or family who suffer with low mood. When low mood persists, it's hard to know what to do, especially when you don't want to make things worse. This is not a program about your mental and emotional health; it's about the positive role you can play in other's wellness. Because you're probably not a doctor or health professional, there are limits to the support you can provide, so it's important to know those boundaries. Then, once you understand those limitations, there are many helpful and supportive conversations and actions you can take.

Participants will:

- Understand the boundaries of being a supportive friend versus the role of professionals.
- Know how to overcome social stigma and start the conversation.
- Identify questions to ask and actions to take.
- Recognize the importance of being there.

- Learn that talking about suicide will not make things worse.
- Explore how to follow up without being intrusive.

Preregistration is required. Session will not be recorded. Link included in flyer:

<https://tn.webex.com/weblink/register/r10bb86a513ed05d2ed67b65fc858b809>

HIPAA

- **State:** HIPAA Training Deadline: **You must complete the training by the last day of September.**

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

Training is online in Edison.

- **State will take State_HE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

Vendor Presentations (PDFs of vendor presentations are posted on the ABC webpage)

- **Optum Health Employee Assistance Program/Behavioral Health:** Matt Cramer, client executive with Optum Health, gave an overview of the behavioral health benefits available for employees. You can find manager resources here: <https://www.here4tn.com/content/cex-consumer/state-of-tn/en/manager-resources.html>
- **EyeMed Vision Options:** Ashlee Winner, strategic account executive with EyeMed, went over the two vision plan options available for your employees.
- **State/Higher Ed: MetLife Disability Options:** Joe Carroll, a senior client services consultant with MetLife, went over the disability options. Find more information about 2024 disability benefits here: www.metlife.com/stateoftn

Operations

- **Local Ed/Local Gov: Hire eForm Update:** The dental and vision options will now be defaulting on the Hire eForm based on the position number selected. If ABCs see any issues with their agency, have them enter a ticket and we will look into it.
- **Annual Enrollment ABC Training Reminder:** The *NEW* 2023 Annual Enrollment ABC Training is still available. The training is open for all ABCs to take prior to this year's Annual Enrollment. It's designed to provide you with all the resources you need to have a stress-free and successful enrollment period. For easy access, use the link below to go to the Partners for Health website, ABC webpage: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html> > located right under the "Weekly ABC Update" box.

HIGHER EDUCATION QUESTIONS

Higher Ed: Where can we get the (Optum managers) handbook you described on the last slide?

- **Answer:** At [Here4TN.com](https://www.here4tn.com), go to Managers Resources at the top, then scroll down and click Supervisor Manual and you can download the Here4TN supervisor manual.

Higher Ed: When would statement of health be needed if everyone automatically enrolled?

- **Answer:** For this year, an SOH will be needed for those who apply for short-term disability coverage or, if already enrolled in STD, are switching from option B to option A. For long-term disability, state higher education employees will be automatically enrolled in option 3 (unless currently out on claim).

Higher Ed: For new hires coming in after January 2024, will there be an option to sign up for LTD in Edison or will there be a separate application as there is now?

- **Answer:** New hires will automatically be defaulted in employee self service into LTD option 3. All four long-term disability options will remain on the enrollment change application.

Higher Ed: How will the billing work for the LTD? Billed on the premiums due and then reimbursed?

- **Answer:** Yes, it will be billed on the monthly ACH, and the process will be the same as it is for medical. The state will provide the funds, and you will send them back to us.

Higher Ed: Facilities and affiliated provider groups may no longer participate in Cigna's OAP network starting Oct. 1, 2023. They will leave the network unless a contract agreement is reached. Will employees have any opportunity to move to a different network other than during Annual Enrollment or qualifying events?

- **Answer:** No. We are expecting a decision by Oct. 1 as to whether the facilities will leave the Cigna OAP network. Employees can choose a network during AE. As a reminder, a network change is not a qualifying event and does not allow a member to choose another network outside of an SQE. Cigna has sent letters to impacted members and information is, and will be updated, on the Carrier Information Network Updates page found here:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

LOCAL EDUCATION QUESTIONS

Local Ed: Do we have any updates on the Cigna/(HCA)TriStar negotiations?

- **Answer:** We do not have any new information. Cigna has sent letters to impacted members. Should they fail to come to an agreement, Oct. 1 is the deadline. We do have information on the Carrier Information Network Updates webpage. If you have impacted employees, they can make a change during Annual Enrollment. You can find information posted here:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Ed: When will we get the new Enrollment Change Applications?

- **Answer:** The new application has been posted on the Forms webpage. Both the current form, dated 2022, and the new form, dated 2023, are now posted on the Forms webpage.

Local Ed: If adding a dependent who is adopted during Annual Enrollment and the birth certificate has both adopted parents' names on it, do you still need the court documents as well as the birth certificate?

- **Answer:** No. As long as the employee is listed on the birth certificate, we will not need the court documents.

Local Ed: Where is the network update page located?

- **Answer:** You can find the link on the Carrier Information webpage here:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Ed: Do the Tristar facilities currently take Cigna LocalPlus?

- **Answer:** No. Tristar facilities are not in the Cigna LocalPlus network.

Local Ed: Are there any flyers for the behavioral health services?

- **Answer:** Yes. You can find them in the Here4TN Marketing eToolkit found here:
<https://cx.optum.com/content/cex-consumer/here4tn-etoolkit/en.html>

Local Ed: If an employee has a new baby, can they change their plan at that time without adding the new baby?

- **Answer: CORRECTION.** After additional internal discussion, BA staff agree that enrollment of the baby is not required. The employee can change their plan due to the newborn without enrolling the newborn in coverage.

Local Ed: If an employee is in the Cigna OAP and is currently seeing a specialty doctor at Centennial, I would assume as long as the doctor is still in-network with OAP as of Oct. 1, 2023, this is okay, even though they are located at Centennial? What about labs, X-rays at Centennial, etc?

- **Answer:** If a specific provider is still in network, in-network benefits will apply. If the hospital is out of network and related charges are billed through the hospital, out-of-network benefits will apply. Members may qualify for Continuity of Care, and information is included in the letters sent to members. For labs, X-rays, etc., we would assume those are billed by the facility, and if the facility has not reached an agreement, then those would be considered out of network. **UPDATE:** According to Cigna, all services provided within HCA facilities terminating Oct. 1, except for emergency care and services covered by a Cigna-approved Continuity of Care, will be subject to out-of-network benefits. This includes office visits with doctors and other providers seen within HCA facilities. In-network benefits will not apply unless a doctor or other provider is seen at another hospital or other location participating in the Cigna OAP network.

Local Ed: If an employee is currently pregnant and the baby is due in March, if they enroll in coverage during Annual Enrollment, will the pregnancy be covered after Jan. 1, 2024?

- **Answer:** Yes.

Local Ed: Where did you say the 2024 enrollment change application is found?

- **Answer:** Go to the [Publications dropdown](#), under Forms, Active Employees and COBRA. It is also on the ABC webpage under Forms.

Local Ed: There are two enrollment forms on the website. One has a date of 7/22 and one has a date of 7/23. We use the 7/23 for Annual Enrollment. Do we use that one from then on, or do we go back to the one that says 7/22? The enrollment form under publications is 7/23 and the form on the ABC webpage is 7/22.

- **Answer:** We have corrected this and now both forms are listed. Enrollment Change Application 2023, which you'll use for Annual Enrollment and then 2024 enrollments; and Enrollment Change Application 2022, which you'll use for current 2023 benefits.

Local Ed: Do we go back to the 7/22 form after Annual Enrollment?

- **Answer:** For 2024 benefits, use the 2023 form for AE and for 2024 enrollments. After we get past the enrollment year, we will take down the old form. Use 2022 form for current year benefits.

Local Ed: Is there any difference in the two enrollment forms?

- **Answer:** Yes.

Local Ed: So we will continue to use the old form, outside of Annual Enrollment, for the rest of 2023?

- **Answer:** For any coverage effective date for 2023, you will use the July 2022 dated form. For anything with an effective date of Jan. 1, 2024, you will use the July 2023 form.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can you add the link to the enrollment poster here?

- **Answer:** Here are the links to the poster:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/ae_poster.pdf
https://www.tn.gov/content/dam/tn/partnersforhealth/images/ae_poster.jpg
https://www.tn.gov/content/dam/tn/partnersforhealth/images/ae_poster.png

Local Gov: Can we send the (Optum Health) manager resources to all our managers or should it be HR directed?

- **Answer:** These resources are available to anyone who is in a manager or leader position.

Local Gov: Is this the Roadshow training (AE ABC training)?

- **Answer:** No. This training is a new Annual Enrollment training to get you prepared for the Annual Enrollment period. Please check it out! The link is on the ABC webpage, under the Weekly ABC Update button.

Local Gov: What is the status with Cigna contract?

- **Answer:** As of this morning, we don't have any new information. Cigna and HCA do have a deadline of Oct. 1 to come to an agreement. If they cannot, HCA facilities will be out of network for Cigna OAP. Information is posted on the Carrier Information Network Updates webpage found here: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>. The opportunity to change networks will be during Annual Enrollment. Changes made during Annual Enrollment won't be effective until Jan. 1, 2024. A network change is not an opportunity for employees change networks outside of AE or unless the employee has an SQE.

Local Gov: When will they receive the (Cigna/HCA) letters?

- **Answer:** Letters have already mailed, and many members are receiving their letters. Sample letters are posted on the Carrier Information Network Updates webpage:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Gov: What happens to coverage between October and January if the (Cigna/HCA) contract isn't signed?

- **Answer:** If there is no agreement by Oct.1, HCA facilities will be out of network for Cigna OAP. Other than emergency care, services will be considered out of network. Employee letters do address Continuity of Care. If an employee believes they have a COC issue they can request consideration. See links to sample letters explaining what happens if TriStar and Parkridge facilities leave the Cigna OAP network as expected effective Oct. 1, 2023:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Gov: If you retire as of Jan. 1, 2024, do you change through Annual Enrollment? This would be a change to The Tennessee Plan.

- **Answer:** That change will be handled outside of Annual Enrollment when you submit the Application to Continue Insurance at Retirement. We recommended that any employee retiring call the BA Service Center to discuss their retirement options.

Local Gov: Is retirement a qualifying event to change?

- **Answer:** If you retire from our plan and are not already enrolled, then you can only enroll if certain requirements are met. It's best to contact the BA service center as every situation is different and we can answer specific questions for those who are retiring.

Local Gov: What area of Tennessee are those (Cigna/HCA) facilities located? I'm guessing outside of East Tenn.?

- **Answer:** Tristar facilities are in the Nashville area, and the Parkridge facilities are in the Chattanooga area. Here is a list of the impacted HCA facilities:
Parkridge Medical Center, Inc. – Chattanooga
Parkridge East Hospital – Chattanooga
Parkridge West Hospital – Jasper
TriStar Ashland City Medical Center – Ashland City
Tristar Horizon Medical Center – Dickson
TriStar Hendersonville Medical Center – Hendersonville
TriStar Summit Medical Center – Hermitage
TriStar Centennial Medical Center – Nashville
TriStar Skyline Medical Center – Nashville
TriStar Southern Hills Medical Center – Nashville
Tristar Stonecrest Medical Center – Smyrna
TriStar NorthCrest Medical Center – Springfield

Local Gov: I want to make sure this (HCA facilities leaving TriStar and Parkridge facilities) is not an SQE?

- **Answer:** No. A network change is not a qualifying event. However, the deadline on their agreement is Oct. 1, so members can make the change during Annual Enrollment for the 2024 plan year.

Local Gov: Other than mailing the affected employees, will we be notified?

- **Answer:** Yes. If available, we'll include information in the Friday update, and if necessary, BA will send a separate email to ABCs about this potential change. We'll include the information on the Carrier Information Network Update page here:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>
-

STATE QUESTIONS

State: Under the new changes, would THDA be considered a central state government or state offline agency?

- **Answer:** THDA is a central state government agency. Here is the list of state offline agencies: Beech River Watershed Development Agency, Governor's Early Literacy Foundation, Greater Nashville Regional Council and South Central Human Resources Agency.

State: Any update on if HCA TriStar hospitals will be out of network with Cigna OAP on Oct. 1, 2023? Also, this only pertains to hospitals, correct?

- **Answer:** It pertains to facilities and provider groups. We do not have an update at this time. The deadline is Oct. 1 for an agreement to be made. If an agreement is not made, then TriStar facilities and provider groups will be out of network beginning on Oct. 1. Updates will be posted on the Carrier Information Network Updates webpage:
<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

State: For long-term disability paid option 3, will the employee need to enroll or not enroll?

- **Answer:** For the employer paid LTD option 3, eligible central state government employees will be automatically defaulted into option 3 unless they are currently out on disability claim. When employees sign into Edison, they will see the other long-term disability options, but they do not have to take any action to end up enrolled in the employer paid LTD option 3.

State: If I look at the Cigna provider (doctor) list that is online, has it been updated for the change with Cigna OAP? I have checked with my doctor and he is not aware of any change and I need to make sure.

- **Answer:** We don't have information on individual providers and whether they are terming. If a primary care doctor or specialist operates exclusively or only admits at a terming facility, the employee will need to select a provider that has admitting rights to an in-network facility. Employees should check with Cigna to verify network status. Changes made during the AE period will not be effective until Jan. 1. The letters give specific information on what to expect if these facilities leave the network on Oct. 1, what happens between Oct. 1 and Jan. 1, and what steps employees can take if they would like to request a continuity of care exception. **UPDATE:** According to Cigna, all services provided within HCA facilities terminating Oct. 1, except for emergency care and services covered by a Cigna-approved Continuity of Care, will be subject to out-of-network benefits. This includes office visits with doctors and other providers seen within HCA facilities. In-network benefits will not apply unless a doctor or other provider is seen at another hospital or other location participating in the Cigna OAP network.

ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Sept. 19, 2023

Communications

- **Materials and Communications**
 - **Annual Enrollment Updates**
 - **Reminder** - Annual Enrollment Dates: Less than two weeks until Annual Enrollment starts! Here are the Annual Enrollment dates for 2024 benefits:
 - State/higher education employees: Sunday, Oct. 1 – Friday, Oct. 13
 - Local education/local government employees: Sunday, Oct. 1 – Friday, Oct. 27
 - Retirees: Sunday, Oct. 1 – Friday, Oct. 27
 - **Reminder - Annual Enrollment Webpage Information**

Here is where you can find key Annual Enrollment information:

 - **Annual Enrollment landing page:** <https://www.tn.gov/partnersforhealth/ae/2023-annual-enrollment.html>
 - **About Enrollment webpage** – dates, benefits updates and enrollment information: <https://www.tn.gov/partnersforhealth/ae/about-enrollment.html>
 - **Enrollment Materials webpage** – newsletters, insurance comparison charts, premiums and Edison information: <https://www.tn.gov/partnersforhealth/ae/materials.html>
 - **For Retirement webpage** – specific information for retirees: <https://www.tn.gov/partnersforhealth/ae/for-retirement.html>
 - **NEW! Annual Enrollment Videos webpage** – videos about benefits updates and recorded benefits webinars: <https://www.tn.gov/content/tn/partnersforhealth/ae/materials/enrollment-videos.html>
 - **ABC AE Employee Message:** With the Friday update, we've included information you can share starting on Oct. 1 with your employees. It includes specific Edison login information (if applicable). We've sent this message a little early this year so you'll have time to include in your emails and communications by Oct. 1.

Vendor Presentations

- **BlueCross BlueShield Medical Network Options Presentation:** Amy Jordan, major account coordinator with BlueCross BlueShield, gave an overview of the BlueCross BlueShield medical network options.
- **Delta Dental DPPO Provider Option Presentation:** Christy Davis, customer service and account relations representative with Delta Dental, went over the Delta Dental DPPO plan option.
- **Higher Ed/State: Securian Financial Life Insurance Options Presentation:** Lynn Gordan, account executive with Securian Financial, went over the life insurance options and where you can go for more information. Here are links to more life insurance information:
 - Life insurance webpage/includes Voluntary term life enhanced enrollment opportunity: <https://www.tn.gov/partnersforhealth/other-benefits/life.html>

- Securian website - Another helpful resource:
https://assetlibrary.securian.com/content/dam/doc/grp/whats-changing-state-tennessee_77989-40.pdf

Operations

- **Next Level of Support:** Paula Vetter, BA's insurance benefits manager for the active service center, went over the current make-up of the active team and steps you should take to obtain a next level of support.
- **Annual Enrollment ABC Training:** Don't forget - the 2023 Annual Enrollment ABC training is live! The training is open for all ABCs to take prior to this year's Annual Enrollment. It's designed to provide you with all the resources you need to have a stress-free and successful enrollment period. For easy access, use the link below to go to the Partners for Health website, ABC webpage: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html> > located right under the "Weekly ABC Update" box.
Please complete the training by Sept. 30.

HIGHER EDUCATION QUESTIONS

Higher Ed: Are you saying that employees can elect or increase voluntary term life insurance by \$5,000 and as much as \$50,000?

- **Answer:** Yes. They can increase in increments of \$5,000, up to an additional \$50,000 without having to answer health questions as long as they don't go over the maximum allowed amount. Employees don't have to take the full \$50,000; they can increase in \$5,000 increments to the amount they want up to \$50,000 for this 2024 enhanced enrollment opportunity. If an employee has never been enrolled in voluntary term life insurance, they can enroll in coverage by as much as \$50,000 with no health questions. Here is where you can find more information:
 - Life insurance webpage/includes the voluntary term life enhanced enrollment opportunity information: <https://www.tn.gov/partnersforhealth/other-benefits/life.html>
 - Securian website: https://assetlibrary.securian.com/content/dam/doc/grp/whats-changing-state-tennessee_77989-40.pdf

Higher Ed: When someone loses (health) coverage and the employee coverage letter doesn't give the start date for all coverage and when the coverage ended, is it required to have the start date? Does it matter how long they had the coverage as this seems to slow the process down? Why is this required and employers don't know that's required?

- Employees must be able to show that they had and lost eligibility for other coverage the last time they declined or waived an opportunity to enroll in the State Group Insurance Program. The "last time" will be the latter of the initial eligibility period for new-hire coverage or the last Annual Enrollment period. So, with each special enrollment request, when was the last time this employee could have enrolled in our plan? If the answer is during eligibility as a new hire, then documentation will need to address that time frame. If the answer is during the last Annual Enrollment period, then documentation will need to address that time frame. Having both start and end dates for the other coverage is required to establish special enrollment eligibility under HIPAA. The dates work together to tell us if the other coverage was in force during the timeframe we're considering and

when eligibility for the other coverage was lost. If we have only an end date, we only know when someone lost eligibility. The start date is important to satisfy the HIPPA requirement that someone had other coverage the last time they declined/waived enrollment in our coverage.

Higher Ed: I have a question about HIPAA coverage rules. During the ABC roadshow, it was relayed that the employee basically has to provide proof of coverage up to his/her hire date, not back to the annual enrollment date.

- **Answer:** Yes. If the employee is a new hire, we would go back to the new-hire date. If the employee started in February, you would go back to that date and not last October.

LOCAL EDUCATION QUESTIONS

Local Ed: With the recent information about Cigna OAP regarding the TriStar facilities not being in network as of Oct. 1, 2023, will BlueCross BlueShield still be in network with the TriStar facilities? Also, if no agreement is made with Cigna OAP and these facilities, will employees be able to change to the Cigna LocalPlus network or the BCBS networks?

- **Answer:** TriStar facilities are in BlueCross BlueShield Network P. Employees will be able to make a network change during our Annual Enrollment period for the 2024 plan year. As a reminder, a network change is not a qualifying event and does not allow employees to make coverage changes outside of Annual Enrollment unless they have a SQE.

Local Ed: Will we get notification when Cigna Open Access Plus/Tristar has made an agreement or not? I have many employees enrolled in Cigna OAP.

- **Answer:** Yes. We will send an announcement out, and the carrier will also send a notice. We post all updates on the Carrier Information webpage under Carrier Network Updates:

<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Ed: I was told by a representative that you all were working on something where the ABCs would be able to handle the SQE in the future. Is this still in process?

- **Answer:** We are still in process with the SQE eForm. We'll send information out about this soon.

Local Ed: Since this is our first actual Annual Enrollment since joining the state, if someone wants to change their plan, would we do this through Benefit eForm as we do a new hire?

- **Answer:** Yes. You can process enrollments through a Benefit eForm, and every employee will have an eForm available. If employees don't want to make changes, then no action is needed on their part.

LOCAL GOVERNMENT QUESTIONS

Local Gov: How do we request Delta Dental toothbrushes from you?

- **Answer:** Christy Davis can be reached at StateofTN@DeltaDentalTN.com. Here is the link to the vendor contact list:

https://www.tn.gov/content/dam/tn/partnersforhealth/documents/vendor_list_081023.pdf

Local Gov: Can you give an update on the hospitals dropping Cigna Open Access Plus. Can those on OAP make changes to insurance?

- **Answer:** Employees can make network changes during Annual Enrollment for the 2024 calendar year. As a reminder, once a plan year begins, a change in network is not a qualifying event and does not allow employees to make plan changes. We expect a decision from Cigna about HCA facilities and the OAP network by Oct. 1. You can find a link to the Network Updates page on the Carrier Information webpage under Carrier Network Updates:

<https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>

Local Gov: If a county wants to go back to offering dental and vision is it too late to sign up? Is it too late to ask for those benefits to be added back?

- **Answer:** Unfortunately, the deadline has passed to add dental and vision for 2024. You can add them for 2025 by submitting a request to Nakeisha Myles at nakeisha.n.myles@tn.gov by Aug. 1, 2024.

Local Gov: When is the Sharecare wellness program available for employees?

- **Answer:** The new Sharecare wellness program will be effective Jan. 1, 2024, and that is when we will transition to the new program. Information will be mailed to all members in mid-December, and we'll have representatives on the December ABC calls.

Local Gov: Can more than one person do the enrollment training together?

- **Answer:** Yes. You could do it together, but there is a survey at the end. We prefer that you take it individually.

Local Gov: Do we have to show we did the course (new ABC AE training)?

- **Answer:** We recommend that you complete the training and complete the survey as this lets us know you completed the training and provides us with important feedback.

STATE QUESTIONS

State: Can life insurance be rolled when an employee retires?

- **Answer:** For basic term and voluntary term life, there are conversion opportunities where an employee can convert their basic term life coverage into an individual, whole life policy. Additionally, for voluntary term life, there are portability opportunities if under age 70. Those who port their coverage will be given the opportunity to convert their coverage when they reach age 70, as well. We recommend that employees review the respective certificates of coverage available on the [Publications webpage](#). There are no continuation options for basic or voluntary AD&D insurance. Please refer to the [ParTNeRS for Health website](#) > Other Benefits > Life for additional information.

State: I have a question about new hire enrollment for employees hired Oct. 1 - Nov. 2. Will the basic life enrollment for dependents be available in their new hire event, or should we advise them to enroll dependents in voluntary term life during their new hire event since basic life for dependents is going away?

- **Answer:** The basic term life and basic accidental death and dismemberment insurance is available through the end of 2023, and employees are responsible for the premium. They

can enroll in this coverage during their new hire event. An employee can also elect voluntary term life coverage for themselves or their dependents during their new hire event, which becomes effective after the completion of three full calendar months of employment. Employees should note that when selecting voluntary term life insurance during Annual Enrollment, coverage becomes effective Jan. 1, 2024.

State: If the employee enrolls in voluntary term life insurance for dependents during the new hire event, will it continue with no action needed into 2024?

- **Answer:** Yes. That is correct. Whatever decision they make as a new hire will continue into 2024. Employees should note that the offers for Annual Enrollment will still be available to them if they make an enrollment selection for voluntary term life during their new-hire event. Securian's website, lifebenefits.com/stateoftn, is the place where employees make voluntary term life enrollment selections. They will have both a new hire and Annual Enrollment event if an employee decides they want to increase their coverage, or add spouse coverage, after their initial new hire enrollment selection.

State: Can retirees also increase their life insurance?

- **Answer:** No. Once an active employee ports, or converts, their life insurance as an active employee, that is the amount they have as a retiree. They cannot increase it.

ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
Sept. 12, 2023

Communications

- **Materials and Communications**

- **Annual Enrollment Updates**

- **Annual Enrollment Dates:** Here are the Annual Enrollment dates for 2024 benefits:
 - State/higher education employees: Sunday, Oct. 1 – Friday, Oct. 13
 - Local education/local government employees: Sunday, Oct. 1 – Friday, Oct. 27
 - Retirees: Sunday, Oct. 1 – Friday, Oct. 27

- **Annual Enrollment Webpage Information**

Here is where you can find key Annual Enrollment information:

- **Annual Enrollment landing page:** <https://www.tn.gov/partnersforhealth/ae/2023-annual-enrollment.html>
- **About Enrollment webpage** – dates, benefits updates and enrollment information: <https://www.tn.gov/partnersforhealth/ae/about-enrollment.html>
- **Enrollment Materials webpage** – newsletters, insurance comparison charts, premiums and Edison information: <https://www.tn.gov/partnersforhealth/ae/materials.html>
- **For Retirement webpage** – specific information for retirees: <https://www.tn.gov/partnersforhealth/ae/for-retirement.html>
- **NEW! Annual Enrollment Videos webpage** – videos about benefits updates and recorded benefits webinars: <https://www.tn.gov/content/tn/partnersforhealth/ae/materials/enrollment-videos.html>
- **NEW! 2024 AE Posters:** With this week’s Friday ABC update, we posted PDF, jpeg and png files of a poster you’ll be able to display and/or share with your employees that includes the Annual Enrollment dates.

- **2024 Summary of Benefits and Plan Documents:** You can find the 2024 Summary of Benefits and Coverage by plan (Premier, Standard, Limited, CDHP and Local CDHP) by going to the bottom of the homepage and [clicking on Summary of Benefits](#) under the **Important** header. As required by law, the State of Tennessee Group Health Plan creates SBCs to describe the health coverage options. Employees can view or print the summary that applies.

The 2024 Plan Documents are posted on the [Publications webpage](#) > Medical Plan Documents by plan (state, local education, local government). You can also find them on the [ABC webpage](#) under each plan (State Plan, Local Education Plan, Local Government Plan).

- **Has already occurred - State: Sept. 13 – 4Mind4Body Simplify Work, Life and You Webinar:** Presented by ActiveHealth Management and Optum Health, employees joined ParTNers for Health for the Simplify Work, Life and You webinar, Wednesday, Sept. 13 at 11:30 a.m. CT.

Are you feeling overwhelmed by everything life throws your way? We will take a closer look at how you can organize your time and manage commitments. Learn how to prioritize tasks and procrastinate less. You'll leave with strategies to help create a more balanced life.

- **Local Gov: New Agency Announcements:** Jessica Southern, local agency outreach director, announced two new agencies joining the local government plan.
 - Cedar Grove Utility District
 - Town of Bethel Springs
- **2024 Newsletter Demonstration:** Keith Wood, BA's print and digital publications manager, gave a demonstration of the digital newsletter and how to share it. Find the digital newsletters on the Enrollment Materials webpage:
<https://www.tn.gov/partnersforhealth/ae/materials.html>

HIPAA

- **Higher Ed: HIPAA Training Reminder: The deadline for all higher education ABCs and directors to complete required HIPAA training was Aug. 31. If you have not completed this training, please do so immediately.**

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- Higher education will take **State_HE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

- **State: HIPAA Training Reminder:** You can take the 2023 HIPAA annual training classes now! **You must complete the training by the last day of September.**

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

Our training is online in Edison.

- State will take **State_HE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqJ4WjP2w> (this video is NOT the training).

Vendor Presentations (PowerPoints are posted on the ABC webpage under Conference Call Notes Archive and Resources)

- **Cigna DHMO Dental Provider and Cigna Medical Networks Presentation:** Jessica Rozell, Cigna's engagement consultant for national accounts, went over two benefits products; the Cigna Medical Network options and the Cigna DHMO Dental Prepaid Provider plan.
- **State/Higher Ed: Optum Financial HSA and FSA Presentation:** Linnie Stelk, relationship executive with Optum Financial, went over the HSA option for those who enroll in a CDHP plan, and FSA options for employees.
- **Local Ed/Local Gov: Optum Financial HSA Presentation:** Linnie Stelk, relationship executive with Optum Financial, went over the HSA option for those who enroll in a Local CDHP plan.
 - As a reminder, BA's MOU with your agency requires that you offer all the health care options to your employees (Premier PPO, Standard PPO, Limited PPO and the Local CDHP/HSA). We also encourage you, as an employer, to offer pretax payroll contributions to your employees for them to provide payroll deductions. This makes things easier on your employees and offers your agency savings on the payroll taxes. That is a win-win for you and your employees!

Operations

- **Annual Enrollment ABC Training: The *NEW* 2023 Annual Enrollment ABC Training is live.** Last week, ABCs should have received an email from the training team about this training. The training is open for all ABCs to take prior to this year's Annual Enrollment. It's designed to provide you with all the resources you need to have a stress-free and successful enrollment period. For easy access, use the link below to go to the Partners for Health website, ABC webpage: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html> > located right under the "Weekly ABC Update" box. Please complete the training by Sept. 30.
- **Local Gov: Memorandum of Understanding Update:** Melissa Wiseman, BA's director of operations, went over some changes being made to the Memorandum of Understanding.
 - This week, local government MOUs will be sent to agency directors, fiscal officers and ABCs.

It's important to review and understand the requirements of the MOU.

Please also notify us when you return the MOU if your agency leadership has changed and we did not send the MOU to the correct individuals. We will need their name, phone number and email address so we can update our records.

The signing of MOUs is a good time for us to mention a few of the things of importance in the MOU (although the whole thing is important!).

One of the items that we get questions about is offering other dental and/or vision coverage. You can offer non-state sponsored coverage, but if you do, you cannot also offer the state's dental and/or vision. If you are currently offering coverage under both our plan and another, please let us know so that we can work with you to get you into compliance. This is not a new policy, although we tried to make it clearer in the new version of the MOU.

One change made in the MOU was for the notification requirements to leave the state's dental and vision plans. This process has now been aligned with the process for joining the dental and vision plans. You will need to notify us by Aug. 1 of the year prior to making the change. All dental and vision changes will be effective on Jan. 1. This allows us to align the enrollment and disenrollment with our Annual Enrollment period, which simplifies the process for both our staff and your members.

Also, please remember the requirement for your agency to offer all options of the medical plan to your eligible employees. That includes all carriers, networks and products available. You have discretion on the subsidy amounts provided for each product and coverage tier option, but you should be providing the same subsidy amount for both medical carriers within the same product. We also encourage you to pass along the premium surcharge amount to your employees for BCBS Network P and Cigna OAP, as those networks are priced higher because they cost the plan more to cover participants.

During the year, BA will request information from your agency in order to comply with federal and OPEB reporting requirements. As a reminder, the MOU requires your agency to respond to information requests within 15 business days from the date the request is made. The primary annual requests are the OPEB survey sent out in August and the CAA reporting survey sent out in late January or early February. If you received the OPEB survey last month and have not responded yet, please do so as soon as possible.

HIGHER EDUCATION QUESTIONS

Higher Ed: Who do we contact if we still have not heard from the CignaTNEvents email regarding benefits fair requests?

- **Answer:** Jessica Rozell with Cigna will reach out to you. You can also call her at 615.626.7961 or send her an email at Jessica.Rozell@CignaHealthcare.com.

Higher Ed: How long does it take for an employee to access the HSA invested funds if needed for medical purposes?

- **Answer:** If investments are sold back to the HSA cash account, it takes two trading days for funds to be available for use on qualified medical expenses.

Higher Ed: Are you saying employees at age 65 cannot enroll in the HSA because they cannot be enrolled in Part A Medicare?

- **Answer:** Employees are not eligible to contribute to an HSA if they are on any part of Medicare (this includes both seed and employee contributions). Funds that are already contributed into the HSA prior to them enrolling in Medicare can still be used.

LOCAL EDUCATION QUESTIONS

Local Ed: Is there a new Enrollment Change Form for 2024 or can we continue to use last year's form? I key Annual Enrollment changes for all our employees.

- **Answer:** New 2024 forms will be available by Oct. 1. Here are the forms that are being updated:

- 1043 – Enrollment Change Application
- 1032 – Dental Insurance Application
- 0831 – Voluntary Accidental Death Enrollment Application
- 1047 – Insurance Cancel Request Application
- 1005 – Basic Life Insurance Beneficiary Designation Application
- Dependent Eligibility Verification Documents
- 1041 – Annual Transfer Application for Retiree Participants
- 1044 – Retiree Insurance Change Application
- 1045 – Application to Continue Insurance at Retirement
- 1048 – Insurance Cancel Request Application
- 1009 – Flexible Benefits Plan Enrollment
- 1020 – Transportation and Parking

Local Ed: I have an employee under Cigna Open Access Plus who was receiving physical therapy and upon her second visit, she was told that ASH bought Cigna and her copay went from \$12 to \$100 and her deductible would start over. Is this right?

- **Answer:** Jessica Rozell with Cigna will reach out to you directly to assist. You can also call her at 615.626.7961 or send her an email at Jessica.Rozell@CignaHealthcare.com.

Local Ed: Can an employee have a CDHP with HSA through our agency and have an HSA through their spouse's plan?

- **Answer:** Yes, it is perfectly fine to have more than one HSA.

Local Ed: This is not an HSA question necessarily, but do you know if a member has an **FSA** and spouse (on his/her own plan) has an **HRA**, is that ok?

- **Answer:** It is okay if the spouse has both an FSA and HRA at the same time.

Local Ed: I have an employee that has prescriptions in the same family and one started requiring a prior authorization on one and not on both?

- **Answer:** Without more details and the medications, it is difficult to answer. The employee or head of contract will need to send an email to benefits.info@tn.gov and give us the medication name, the name of the member (which may not necessarily be the head of contract – for example, in the case of a dependent child) and his/her Edison ID, and we can get back to them.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Will newsletters be mailed to each member?

- **Answer:** No, newsletters are only available digitally for active employees. Retirees will still receive a newsletter in the mail.

Local Gov: For the OPEB survey information, I've moved to primary ABC. Could someone give us the contact information?

- **Answer:** You can email opeb.localgov@tn.gov.

STATE QUESTIONS

State: There is a dental office on the website that says they are in-network, but they are actually not. We just learned that this week. How can we get that office taken off the in-network list?

- **Answer:** Please email Jessica Rozell at Jessica.Rozell@CignaHealthcare.com with the name of the facility and/or the specific provider that is claiming to no longer be in network. Jessica will work with the Cigna network team to confirm as well as the directory team to make any necessary updates.

State: Are you getting more Cigna dentists in your plan? There are only two listed in Jackson (both in same office).

- **Answer:** Cigna's network specialists are regularly recruiting new providers. Jackson is an area that they specifically are currently working to grow.

State: Will you all be offering (AE) benefit webinars for employees this year?

- **Answer:** We have those presentations available as on-demand learning this year! Members can watch them at their convenience. You can find them on our AE Videos and Recorded Webinars page: <https://www.tn.gov/partnersforhealth/ae/materials/enrollment-videos.html>.

State: Did I hear you correctly, the rollover amounts changed for the FSA?

- **Answer:** Yes, for medical and limited purpose FSAs, the 2024 rollover amount is going up to \$610. Members will be able to carry over up to \$610 from plan year 2024 into their plan year 2025 medical FSA or limited purpose FSA. There is no carryover amount offered for the dependent care FSA.

State: If an employee has an HSA account and they pass away what happens to the money in the account. Would the money go to the named beneficiary?

- **Answer:** The amount in the HSA would pass to the beneficiary on file as these are personal banking accounts. Employees are encouraged, when their HSA is set up, to go online to their HSA account and enter a beneficiary and details for them. Members can do this by logging onto optumbank.com/Tennessee, click on the dropdown box labeled "Settings" and then click on "Beneficiaries" to make changes.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
July 11, 2023

Communications

- **Materials and Communications**
 - **Annual Enrollment Dates:** Here are the Annual Enrollment dates for 2024 benefits:
 - **State/higher education employees:** Sunday, Oct. 1 – Friday, Oct. 13
 - **Local education/local government employees:** Sunday, Oct. 1 – Friday, Oct. 27
 - **Retirees:** Sunday, Oct. 1 – Friday, Oct. 27
 - **Annual Enrollment Materials:**
 - AE “Save the Date” emails went out this week to those for whom we have accurate email addresses in Edison.
 - “Save the Date” postcard will mail to active employees early August. We’ll post copies on the ABC webpage with a Friday ABC update prior to mailing these to employees.
 - AE digital newsletters will be available on the ParTNers for Health website by Sept. 1.
 - Premiums, insurance comparison charts and ParTNers for Health website will be updated by Sept. 1.
 - Retirees will be mailed an AE newsletter mid-Sept.
 - Annual Enrollment posters with AE dates will be sent to ABCs mid-Sept. You will be able to post at your location or email to your employees.
 - **State: August 9 – 4Mind4Body RetireReadyTN Webinar:** The next 4Mind4Body webinar, State Retirement Plans & Resources will be presented by RetireReadyTN on Wednesday, Aug. 9, starting at 11:30 a.m. CT. Here is information about the webinar:
 - The session will provide an overview of the retirement benefits and resources available to you through RetireReadyTN, the state’s retirement program. Specific topics will include the Tennessee Consolidated Retirement System defined benefit plan, the State of Tennessee 401(k) and 457 Plans, and how the benefits of each come together in the Hybrid and Legacy Plans. RetireReadyTN will also provide detailed information about how to maximize the benefits of each plan and take full advantage of the many financial education resources available to you through RetireReadyTN.
 - Employees will have to register. BA will send an email out to state employees prior to the webinar.
 - Registration link:
<https://tn.webex.com/weblink/register/r828cfbbcc52b3f69c2dd70e1749e5c71>
- **Local Ed: New Agency Announcement:** We’d like to welcome our new agency, Tennessee Nature Academy.
- **Local Gov: New Agency Announcement:** We’d like to welcome our new agency, Newbern Housing Authority.

HIPAA

- **Higher Ed: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.
 - You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**
Here is a YouTube HIPAA instruction video to walk you through the process: <https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now and not have to worry about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- Higher education will take **State_HE_HIPAA_2023**

Here is the navigation after you log in to Edison at www.edison.tn.gov:
NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Training completion schedule:

HE – Aug. 31

- **Local Gov: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.
 - You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by July 31.** Here is a YouTube HIPAA instruction video to walk you through the process: <https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

This year, we have updated the local education and local government training to include a review of the Memorandum of Understanding.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with

mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **Local government will take LG_LE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2023.

Training completion schedule:

LG – July 31

- **State: HIPAA Training Reminder: Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.**

- You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now and not have to worry about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **State will take State_HE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Training completion schedule:

STATE – Sept. 30

Benefits and Vendor Presentations

- **Higher Ed/State: Wellness Program Onsite Screenings:** Matt Berte, ActiveHealth's senior account manager, went over onsite screening requests.
 - Your health and wellness program provided by ActiveHealth Management, in collaboration with Quest Diagnostics, is still taking requests to schedule a biometric screening at your worksite. There is still time to schedule events for the fall, but slots are filling up quick. Please note all screening requests require *a lead time of 6-8 weeks* from the date submitted to the requested date.
 - If you are interested in hosting a screening this fall, please reach out to Matt Berte at mberte@activehealth.com to get started.

Operations

- **Local Ed/Local Gov: Adding or Dropping Dental and Vision Plans:** Nakeisha Myles, BA's education and outreach administrator, went over how agencies can add or drop dental and vision coverage.
 - As a reminder, the deadline for agencies wishing to add dental and/or vision coverage (if not already enrolled in the plan) is Aug. 1.
 - You must notify us in writing that you wish to add dental and/or vision coverage. Your notification letter must:
 - Be on your agency's letterhead.
 - State your agency's intent to join the dental and/or vision plan.
 - Be approved by your governing body, if appropriate, and signed by your agency director.
 - Please submit your letter via Zendesk or email directly to nakeisha.n.myles@tn.gov.
 - Your employees will be eligible to enroll during the annual enrollment period in October for coverage that will begin on Jan. 1, 2024.
- **Dropping Dental or Vision:** If your agency would like to drop dental and/or vision coverage for the 2024 calendar year, will also need a written notice. That notice will need to be on your agency's letterhead and signed off by the agency's director. You can upload the notice via Zendesk or send it directly to nakeisha.n.myles@tn.gov by Aug. 1 to remove the option during annual enrollment.
- **All plans: Annual Enrollment ABC Training** Rachel Craft, BA's education and outreach specialist, went over an upcoming ABC Annual Enrollment online training opportunity that will occur in September. This will be a training or refresher for ABCs on all you'll need to know for a successful Annual Enrollment period. More details will be coming soon!
- **All plans: Riveting Roadshow Registration Reminder:** Rachel Craft, BA's education and outreach specialist, gave a riveting roadshow registration reminder!
 - The 2023 ABC Summer Training is less than a month away! Per ABC survey results, we're going to Jackson! In-person seating is limited, and even if you plan to attend virtually, please register soon using this link, [2023 ABC Summer Training](#), or go to the ABC Page> 2023 Summer Training> Virtual/In-person Registration. In-person registration saves your seat, and virtual registration is how you will receive links to the training. Also, the 2023 Summer Training Overview is available – it's interactive and includes the topic agenda, presenter bios, maps and hotel/restaurant ideas.

- **Local Ed/Local Gov: Updates to the Hire eForm:** Paula Vetter, BA's active service center insurance benefits manager, went over updates to the Hire eForm.

HIGHER EDUCATION QUESTIONS

Higher Ed: Is the life insurance going to be paid completely by the state in 2024?

- **Answer:** Yes, employee basic term life and basic accidental death and dismemberment will be paid by the state at 100%.

Higher Ed: We gave employees the option to opt out of basic term life and basic AD&D last year. Will they be automatically enrolled in life insurance?

- **Answer:** Yes. Employees were allowed last year to opt out of the employee-paid portion of the basic term life and basic AD&D insurance. There will no longer be an employee-paid portion. Employees will be enrolled in the full basic term life and basic AD&D program, paid 100% by the state. Employees will be enrolled into 1x their base annual salary, rounded to the next highest \$1K, for both basic term life and basic AD&D coverage. The minimum amount of coverage is \$50K and the maximum is \$250K. Coverage will reduce at ages 65 and above. Employees can opt down to \$50K of coverage to avoid imputed income, as outlined in IRS publication 15B.

Higher Ed: If you do not want to make changes to your selections, do you still have to mark no selections?

- **Answer:** No. If you don't have changes to your elections, you don't have to do anything. However, all state and higher education employees must re-enroll in their medical flexible spending account, limited purpose FSA, and dependent care FSA each year and choose how much money they will put in their accounts. State employees will re-enroll in Edison, and higher education employees will re-enroll on the Optum website at optumbank.com/Tennessee.

Higher Ed: About the long-term disability changes, the state will be paying for tier 3 LTD, does this include higher education, and for those already enrolled, will they automatically be converted to level 3?

- **Answer:** Yes, it does include all higher education institutions. All eligible employees will be enrolled in LTD 3, paid for by the state. Those currently out on an LTD claim will remain under that coverage. Should they return to work, they will be enrolled in LTD 3. This does not include short-term disability. STD is completely separate and not employer paid.
- **Follow up question:** Employees not enrolled will be automatically enrolled? Will this be through MetLife?
- **Answer:** Yes. And yes, this is through MetLife.
- **Follow up question:** Everything in one place?
- **Answer:** All life insurance will not be in the same place, and FSAs will be a separate enrollment. Enrollment in LTD 3 is automatic. However, like previous years, enrollment options for disability insurance will appear in Edison's Employee Self Service. ESS will also contain enrollment for basic term life/basic AD&D and voluntary AD&D. Enrollment in voluntary term life is not in Edison ESS; it's in Securian's LifeBenefits at www.lifebenefits.com/stateoftn

Higher Ed: For the LTD, if employees do not enroll will they automatically be enrolled?

- **Answer:** All eligible employees will be enrolled in LTD 3, paid for by the state. Those currently out on an LTD claim will remain under that coverage. Should they return to work, they will be enrolled in LTD 3. This does not include short-term disability. STD is completely separate and not employer paid.

Higher Ed: Do we know if the coverage amounts remain the same for the fully paid basic life and basic AD&D, and is the fully paid coverage for all agencies?

- **Answer:** Employees will receive 1x their base annual salary (rounded to next highest multiple of \$1K) of basic term life. Basic AD&D equals 1x basic term life amount. There is a minimum coverage of \$50K and a maximum coverage of \$250K. Coverage will reduce at ages 65 and above. Employees can opt down to \$50K of coverage to avoid imputed income, as outlined in IRS publication 15B. Details will be provided in the Annual Enrollment newsletter. Note: There will be a session dedicated to life insurance and disability during the ABC Roadshow training.

Higher Ed: Is it possible to have the vendor contact information included in the newsletter?

- **Answer:** There is contact information with each section of information. For example, behavioral health has information for Optum Health. We'll take this into consideration.

LOCAL EDUCATION QUESTIONS

Local Ed: Will you get a confirmation email after you register? What email is the confirmation coming from?

- **Answer:** We did discover an issue with our Formstack email response, but every person who asked if they were registered is registered. We have emailed you directly. You can email Rachel Craft at rachel.d.craft@tn.gov to check on the status of your registration. We will send another confirmation email closer to the training.

Local Ed: I have entered two new employees this morning. Only one was taking insurance. I did enter their hire date versus the start of coverage begin date. This was before this conference call.

- **Answer:** The new functionality of the eHire form allows you to enter either the hire date or the coverage begin date. Either will work, it was designed as a checks-and-balances tool for all agencies.

Local Ed: Are the health insurance premium rate sheets available for 2024?

- **Answer:** Yes. You can find premium charts archived on the [ABC webpage](#) at the top of the page under Weekly Updates Archive. 2024 premium charts were posted with the June 23 ABC update.

Local Ed: I registered for the Roadshow on Aug. 3 but did not receive a confirmation email. How do I know I registered correctly?

- **Answer:** We will send another confirmation email closer to the training. If you did not receive a confirmation email after your registered, you can email Rachel Craft directly at rachel.d.craft@tn.gov to check on the status. We will send another confirmation email closer to the training.

Local Ed: Did I read correct that dental insurance will have an increase?

- **Answer:** Yes. Cigna DHMO - Prepaid provider rates will increase by 2.5% for active employees; retiree rates will increase by 3.5%. Delta Dental DPPO provider rates will increase by 1% for all plan members.

Local Ed: When I reviewed the notes from that call, I didn't notice any changes for health plans/coverages, other than rates for 2024. Is that correct or is there more to come about this?

- **Answer:** That is correct. There are no changes to copays, coinsurance or deductibles, but there are premium changes.

Local Ed: Could you put a link for the premiums especially dental and vision?

- **Answer:** We posted the premium charts for dental and vision with the Friday, July 14 ABC weekly update.

Local Ed: Just making sure there are no changes to deductibles/copays, etc.?

- **Answer:** Correct. There are no changes to employee cost sharing in 2024.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Does the autofill for effective date account for probationary period if our agency has one?

- **Answer:** That is what the coverage date field is going to help to address. Edison does not have a way to track the probationary period for each agency, so before you were advised to use the eligibility date in the effective date box. Now you will be able to enter the coverage begin date for the employee, and the effective date box will autofill with an acceptable date based on the information entered in the coverage begin date box.

Local Gov: I registered yesterday but haven't received an email yet. When should we get that?

- **Answer:** We did discover an issue with our Formstack email response, but every person who asked if they were registered is registered. We have emailed you directly. You can email Rachel Craft at rachel.d.@tn.gov to check the status of your registration. We will send another confirmation email closer to the training.

STATE QUESTIONS

State: No state questions.

Combined ABC Conference Call Notes
Higher Education, Local Education, Local Government and State
June 13, 2023

Communications

- **Materials and Communications**
 - **Higher Ed/State: 2024 Health Premiums:** On June 2, the 2024 premium information and PowerPoint slides from the May Insurance Committee meeting which showed premium changes were emailed to all ABCs. We'll send the 2024 health and voluntary products premium charts you'll be able to share with your employees soon.
 - **Local Ed/Local Gov: 2024 Health Premiums:** On June 1, the 2024 premium memos and PowerPoint slides from the May Insurance Committee meeting, which showed premium changes, were emailed to all ABCs, directors and finance officers. Note: the PowerPoint slides showed the percentage change for each plan and tier for the narrow networks, so to see the changes for your employees, please refer to those charts. We'll send the 2024 health and voluntary products premium charts you'll be able to share with your employees soon.
 - **Optum Financial Mobile App Update and Emails:** The Optum Financial mobile app has been updated. Starting this week, emails are going out to all HSA and FSA account holders about the updated mobile app.
 - **Juneteenth Holiday:** Monday, June 19, state offices and the BA service center will be closed for the Juneteenth holiday.
- **This webinar has occurred. State: June 14 – 4Mind4Body Webinar – Take the Pressure Off:** The next 4Mind4Body webinar, Take the Pressure Off, was held June 14, starting at 11:30 a.m. CT. BA sent an email to all state employees about this webinar last week. Information about the webinar is on the screen.
 - Join ParTNers for Health and ActiveHealth Management for the Take the Pressure Off webinar, Wednesday, June 14, starting at 11:30 a.m. CT.
 - Did you know that nearly half of all adults in the United States have hypertension? Most people don't know they have high blood pressure until it has damaged their body or led to other health problems. That's why it's sometimes called "The Silent Killer." In this session with ActiveHealth, we'll talk about what affects blood pressure levels. You'll learn what lifestyle factors can manage or prevent high blood pressure.
 - Employees must register for this webinar. Session will not be recorded.
 - Click the link below to register:
<https://tn.webex.com/weblink/register/rbc7bb7e9689df2b297d9e941d4f6391e>
 - Find webinar information at [tn.gov/ParTNersForHealth](https://www.tn.gov/partnersforhealth/videos/webinars.html) under the Webinar button:
<https://www.tn.gov/partnersforhealth/videos/webinars.html>
- **Updated ParTNers for Health Website:** Keith Wood, our print and digital publications manager, went over updates to the ParTNers for Health website, including changes to the ABC webpage and where you can find the Friday ABC email information, which will be posted each week.

- **Local Gov: New Agency Announcements:** Jessica Southern, BA's local agency outreach director, announced two new agencies that have joined the State Group Insurance Program.
 - Town of Bell Buckle
 - Millington Industrial Board

HIPAA

- **Higher Ed: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.
 - You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:
<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now and not have to worry about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- Higher education will take **State_HE_HIPAA_2023**

Here is the navigation after you log in to Edison at www.edison.tn.gov:
NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > State_HE_HIPAA_2023.

Training completion schedule:

HE – Aug. 31

- **Local Ed: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, gave a HIPAA training reminder.
 - We relayed this information last month, but a reminder that all ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training

by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **Local education will take LG_LE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2023.

Training completion schedule:

LE – June 30

- **Local Gov: HIPAA Training Reminder:** Chanda Rainey, BA's director of HIPAA Compliance, went over HIPAA Training information.

- You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:

<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

This year, we have updated the local education and local government training to include a review of the Memorandum of Understanding.

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now and not have to worry about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- **Local government will take LG_LE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG_LE HIPAA_2023.

Training completion schedule:

Benefits and Vendor Presentations

- **State/Higher Ed: : Wellness Program Update:** Paige Turner, BA’s population health director, gave an update about the wellness program.
 - We’ll have a new wellness vendor, starting Jan. 1, 2024. More information on the new vendor and all the programs and resources will be provided at our August Roadshow.
 - ActiveHealth will remain our vendor through the end of 2023. Some deadlines in the incentive table have been modified to allow for a smooth and seamless transition between our vendors. It is important to call out the changes because members who do not begin participation by the stated deadlines in the table may not earn the full incentive for certain activities.
 - There are plenty of options so there should be no issue with earning the full amount. The exception would be for those who start employment in the last few months of the year.
 - ActiveHealth will continue tracking and reporting on incentives earned in 2023 through June 2024.

Operations

- **ABC Roadshow Training Announcement:** Ebony Davidson, BA’s education & outreach specialist, gave an update about the upcoming August ABC Roadshow training.
 - You can find information about the ABC Roadshow on the [ABC webpage](#) under **2023 Summer Training – New**, including an interactive Summer Training Overview and a link to register.
- **Local Ed/Local Gov: Adding or Dropping Dental and Vision Plans:**
 - As a reminder, the deadline for agencies wishing to add dental and/or vision coverage (if not already enrolled in the plan) is Aug. 1.
 - You must notify us in writing that you wish to add dental and/or vision coverage. Your notification letter must:
 - Be on your agency’s letterhead.
 - State your agency’s intent to join the dental and/or vision plan.
 - Be approved by your governing body, if appropriate, and signed by your agency director.
 - Please submit your letter via Zendesk or email directly to nakeisha.n.myles@tn.gov.
 - Your employees will be eligible to enroll during the Annual Enrollment period in October for coverage that will begin on Jan. 1, 2024.
- **Dropping Dental or Vision:** If your agency would like to drop dental and/or vision coverage for the 2023 calendar year, will also need a written notice. That notice will need to be on your agency’s letterhead and signed off by the agency’s director. You can upload the notice via Zendesk or send it directly to nakeisha.n.myles@tn.gov by Aug. 1 to remove the option during Annual Enrollment.

HIGHER EDUCATION QUESTIONS

Higher Ed: Is there an (ABC call) agenda? I did not see one on the website, or is it no longer offered?

- **Answer:** Going forward, the agenda will be posted on the [ABC webpage](#). When you click the red button at the top of the page, it will be posted with the weekly Friday update. For June, it was titled ALL PLANS June ABC Conference Call Agenda. Here is the June agenda link:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/all_plans_june_abc_c_c_agenda.pdf

Higher Ed: Will the agenda no longer be sent out prior to the meeting?

- **Answer:** It will be posted with the weekly Friday ABC update information on the ABC webpage. You'll find it by clicking the red button at the top of the page.
<https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html>

Higher Ed: Regarding the wellness Program, is there a reason ActiveHealth is being discontinued? What will be better about the new vendor?

- **Answer:** State law mandates that BA's contracts are competitively bid. We have no issue with ActiveHealth; they've been a great partner. A different vendor, Sharecare, won the contract for the next five years, and we've started implementation with them. During the contracting process, we research the market, and we've designed the new wellness program with additional services and some new programs. We have loved working with ActiveHealth; it's just part of the procurement process.

Higher Ed: Is there a fee to do the virtual roadshow?

- **Answer:** No, the ABC Roadshow training is free for everyone.

Higher Ed: Could you share more information on the premiums increases?

- **Answer:** Information and PowerPoint slides that showed percent increases by plan were shared in the Friday, June 2 ABC email. The aggregate average increase will be 5% for active employees and retirees for the Blue Network S and Cigna LocalPlus networks. The percent increase will vary by plan and tier.
- For BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will increase. For all health plan options, the employee-only tier will increase by \$10 (\$75 per month), employee+child(ren) tier will increase by \$20 (\$85 per month), and employee+spouse and employee+spouse+child(ren) coverage tiers will increase by \$20 (\$150 per month).
- The information sent June 2 is archived on the ABC webpage under Weekly Updates Archive.

Higher Ed: Who can I contact regarding some training?

- **Answer:** We will reach out to you about training.

Higher Ed: What are the dates for Annual Enrollment?

- **Answer:** For higher education employees, Annual Enrollment will be Sunday, Oct. 1 through Friday, Oct. 13, 2023.

LOCAL EDUCATION QUESTIONS

Local Ed: I got on the call late. When is the Road Show?

- **Answer:** ABC Roadshow training will take place on Aug. 3 for local education. You can find information about the ABC Roadshow on the [ABC webpage](#) under **2023 Summer Training – New**, including an interactive Summer Training Overview and a link to register.

Local Ed: Is Delta Dental making any changes for 2024? We have received several calls from employees stating some dentists are only accepting Delta Dental Premier and not our current PPO.

- **Answer:** There are not any plans to make any changes based on the plan year for the network. The network does change throughout the year. There are certain dentists that only accept Premier and not the PPO, and it is not a requirement for the dentist to accept the PPO. If you and your employees are experiencing many dentists in your geographic area who used to be a PPO in-network provider and are now an out-of-network Premier provider, please submit a Zendesk ticket with some examples of this occurring, and we'll look at it in more detail.

Local Ed: Our local Board of Education is asking if the plan documents will be revised with information regarding the new paid parental leave law that was enacted on May 11, 2023, for educators and administrators to receive six weeks of paid parental leave?

- **Answer:** We don't have language drafted for parental leave for the plan document at this time. As we get closer to preparing to update the plan documents for 2024, which usually occurs around Sept. 1, we'll note this for consideration. We're not sure if this belongs in the plan document, and it might be better suited for employee handbooks.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Will we receive the (ABC) email reminder each Friday?

- **Answer:** Yes, we'll send out an ABC email reminder each Friday with the link to the ABC webpage where you'll find the weekly update and any additional documents posted with the red button.

Local Gov: Is that 8 a.m. CT? (for the ABC Roadshow training)?

- **Answer:** Yes, it is 8 a.m. CT.

Local Gov: Is the (ABC Roadshow) training required?

- **Answer:** The ABC Roadshow training is not required but recommended. We will have two options: in-person or virtual. Plus, you get all the fun and fresh updates!

Local Gov: My question is about premium increases. It says 3.5% aggregate increase. Our local government is Level 1, and it says 5.3%. Can you please clarify?

- **Answer:** The 3.5% aggregate average is across all three levels. We are changing to one level for all agencies in 2024, and the **average for Level 1, Level 2 and Level 3 is 3.5%**. For Level 1, the average premium increase is going up by more than 3.5%; the average for Level 1 increases is 5.3%. The other two levels are lower than the 3.5%. If you refer to the PowerPoint slides sent to all ABCs on June 1, the chart for Level 1 shows the percent increases by plan and tier for members enrolled in BlueCross Network S and Cigna LocalPlus.
- **Follow up question:** I'm sorry; it is still very confusing. When I get ready to send out information to our employees, do I need to use the 3.5% increase or the 5.3%? My finance director said it should be 3.5%.

- **Answer:** It would actually be neither as the employee+spouse level is higher than 5.3% and the other tiers are lower. We recommend you refer to the memo and charts sent on June 1. If you need additional clarification, please contact the BA Service Center. To review premium level information, go to the [ABC webpage](#) under Weekly ABC Update, Weekly Updates Archive and then 2023 January - June Archive. Scroll to June 1. Direct link is https://www.tn.gov/content/dam/tn/partnersforhealth/documents/abc_email_2023_jan_jun.pdf

Local Gov: Did you say we are going to one level for premiums?

- **Answer:** Yes. For 2024 health premiums, all local government agencies will have the same level for premiums.

Local Gov: Can you tell me what the local government increase is for dental?

- **Answer:** The 2024 Cigna DHMO Prepaid dental premiums will have an average increase of 2.5% for active employees; for retirees, the average increase is 3.5%. The Delta Dental DPPO premiums will increase on average, by 1.0% for active employees and retirees. We'll send voluntary products premium charts you can share with your employees soon.

Local Gov: I've requested to get an employee his ABC access, and I was told this would occur when the audit was completed. Who do I contact about this?

- **Answer:** We'll have someone reach out and give you a status on the security form.

STATE QUESTIONS

State: No questions.

Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
May 9, 2023

Communications

• **Materials and Communications**

- **ABC Conference Call and Email Process Change Update:** Here is a reminder about the change in the ABC conference call schedule beginning with the June calls, and Friday ABC email process, which will start in early June.
 - The **ABC conference call schedule** will change to the following half-hour calls, the second Tuesday of every month, starting June 13:
 - **Higher education:** 8:30 a.m. – 9 a.m. CT
 - **Local education:** 9:30 a.m. – 10 a.m. CT
 - **Local government:** 10:30 a.m. – 11 a.m. CT
 - **State:** 11:30 a.m. – 12 p.m. CT
 - **Friday ABC Emails:** We are creating a general email that will be sent to all ABCs midday on Fridays. This email will include a link to the ABC webpage, where you will find the specific information you would regularly receive in a Friday ABC email.
 - We are still working on the ABC webpage details, but this new location will be at the top of the webpage and easy for you to find, with information clearly marked that you can download for yourself and your employees. We'll have more details to share in emails as we get closer to rolling out this new process in early June. Until then you'll continue to receive the Friday ABC emails as you do now.
- **Importance of Accurate Emails in Edison:** The recent unsubscribe email that went out directly to some employees highlighted the importance of having accurate email addresses in Edison. It is also important that employees understand that Benefits Administration/ParTNers for Health is going to **use** email addresses from Edison to send them information about their benefits.
- Sometimes when people unsubscribe from the ParTNers for Health service provider list (MailChimp), they say they did not sign up for the list. This is why it is important that ABCs go over the employee checklist with new hires. Under box number three of the employee checklist, information to be provided, it indicates ABCs will explain that BA/ParTNers for Health will communicate to employees using contact information provided, including email addresses.
 - It is very important during the new hire process to not only go over this item with employees but to also relay that information will be emailed to employees at the email addresses they provide. The email addresses we capture in Edison should be accurate and not addresses that our service provider could consider spam (fake, used before, misspelled, etc.).
 - Our service provider flags emails in the system when it thinks too many addresses are bad or "spam". This has happened recently, and we had to send a reconfirmation email out to many members asking them to confirm their address. Many employees did not respond, which is one reason why some were sent the resubscribe email.

State/Higher Ed: Securian Emails: Securian will be changing the way it sends member satisfaction surveys from paper surveys to email. Surveys will be randomly sent to

members who have called Securian's service center or used Securian's LifeBenefits website. These changes will occur starting in June.

- **Note: The email address that the surveys will be coming from is:**
SecurianCustomerInsightsandExperience@securian.com

- **State:** *This webinar has already occurred.* **May 10 - 4Mind4Body Webinar – Be Proactive and Age Healthfully**
 - **Be Proactive and Age Healthfully**
Presented by ActiveHealth Management and Optum Health
Wednesday, May 10, 11:30 a.m. CT
 - Preventive care is one of the key factors that influence long-term health. You can be an active member of your health-care team. Learn the importance of routine care and what different preventive screenings are available to you. Find out how to make the most of your appointments.
 - Session will not be recorded.
 - Click the link in the attached flyer or below to register:
<https://tn.webex.com/weblink/register/r2e933bebfee28ab69bb586463916357e>
- **May 25 – Optum Financial Webinar – How to Invest Your HSA**
 - **What:** Learn how to invest HSA funds over \$1,000
 - **When:** Thursday, May 25, 2023, from 11 a.m. to noon CT
 - **Where:** When it's time, click this link to join:
<https://tn.webex.com/meet/crystal.mallery>.
 - Did you know you can invest with your health savings account? Just like your contributions and earned interest, investment growth is tax free, and investing with your HSA is a great way to grow your health care savings.
 - Join Partners for Health for this webinar and learn from Optum Financial experts how to invest your HSA funds. After the presentation, there will be time for your questions. Additionally, the webinar will be recorded and made available online at <https://www.tn.gov/partnersforhealth/videos/webinars.html> within approximately two weeks.
 - No registration is required for this webinar. Be sure to put a reminder on your calendar.
 - Questions? Email us at benefits.info@tn.gov.
- **Local Gov only: New Agency Announcements:** Jessica Southern, BA's local agency outreach director, announced two new agencies that have joined the State Group Insurance Program, Town of Louisville and Van Buren County Highway Department.

HIPAA

- **Local Ed only:** Chanda Rainey, BA's director of HIPAA compliance, gave an important reminder about HIPAA training.
 - **HIPAA Training Reminder**
You can take the 2023 HIPAA annual training classes now! There is no need to wait; however, **you must complete the training by the last day of your plan's assigned training month.**

Here is a YouTube HIPAA instruction video to walk you through the process:
<https://youtu.be/54eqJ4WjPZw> (this video is NOT the training).

This year, we have updated the local education training to include a review of the Memorandum of Understanding.

The Health Insurance Portability and Accountability Act of 1996, known as HIPAA, is a federal law that protects the privacy and confidentiality of protected health information. Protected health information, known as PHI, is individually identifiable health information held or maintained by Benefits Administration or our business associates who act on our behalf that is transmitted or maintained in any form or medium. As an ABC, you and your agency are our business associates. The law requires all covered entities and business associates to be trained in HIPAA policies and procedures. All primary and backup ABCs and directors who have access to Edison are required to complete the annual HIPAA training. The HIPAA training is an example of BA's commitment to educate and promote a culture that encourages ethical conduct and compliance with state and federal laws.

Our training is online in Edison. Each agency is assigned a month to have training completed. You can take the training now and not have to worry about the completion date.

All ABCs and directors must complete the annual HIPAA training every calendar year. You must complete the training by the last day of your assigned month. Failure to comply with mandatory training requirements may result in the suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.

- Local education will take **LG_LE_HIPAA_2023**

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

NAV BAR > Navigator > ELM > Learning Home > Search for Learning type "HIPAA" > Annual HIPAA Training (HIPAA 2000) > LG_LE_HIPAA_2023 or State_HE_HIPAA_2023.

Training completion schedule:
LE – June 30

Benefits and Vendor Presentations

- **Here4TN: Optum Community Resource Connector Presentation:** Chris Roe, Optum Health's senior client service manager, gave a presentation about a new resource for you and your employees, Community Connector. If you have questions about Community Connector, you can contact Chris Roe at christpher.roe@optum.com.

Operations

- **ABC Guide and How to Video Updates:** Ian Skotte, BA education and outreach communications officer, went over ABC Guide and "How to" video updates.

HIGHER EDUCATION QUESTIONS

Higher Ed: Can you go back to the Optum Community Connector slide? Is this outside of the concierge services? I have had six employees who will have to move because rent is too high, and they need assistance with food and stuff, so this is very timely.

- **Answer:** To find the Community Connector information, go to <https://www.here4tn.com/>, click on Member Benefits, scroll down and click on Explore benefits now and then scroll down the page to Get help with food, bills and more. This is separate from concierge services. Community Connector is a national database, and anyone can access and utilize this service outside of EAP. You can contact Chris Roe with any additional questions at christopher.roe@optum.com.

Higher Ed: Are the Community Connector services free or at a reduced cost? Will employees need their Edison ID or be eligible for EAP benefits?

- **Answer:** Services are free or at a reduced cost. Employees do not need to speak with an Optum representative, and the service is available to anyone. This is a self-service site, and employees can look up the resources on their own.

LOCAL EDUCATION QUESTIONS

Local Ed: When will details about this year's ABC Roadshow come out? I've already made reservations at a hotel since I will be traveling from east Tennessee.

- **Answer:** We'll post information on the ABC webpage soon, and we'll let you know as soon as that information is available. We'll also have an update during the June ABC conference calls.

Local Ed: When do anticipate sharing 2024 premiums?

- **Answer:** We are expecting to have premium information following the May Insurance Committee meeting.

Local Ed: Any idea on percent of increase on premiums?

- **Answer:** We won't have a definitive answer until after the May Insurance Committee meeting, but we don't anticipate they will be greater than they were last year.

Local Ed: What is the Roadshow? I'm a new ABC member and I haven't heard of this meeting.

- **Answer:** It's our regular "in-person" annual ABC training and our opportunity to get together to share benefits updates for the upcoming year, go through any new training processes and updates and answer any questions you may have. It's an interactive day of training sessions with presentations and games. This year, we'll hold one in-person session that will simultaneously be held virtually and additional virtual trainings for those who cannot attend in-person.

Local Ed: I will be training a new ABC this summer. How do I get access/training for this person?

- **Answer:** You can fill out a security form found on the ABC webpage to give your new ABC access to the Edison system and training materials.

Local Ed: We are planning to do our own roadshow this summer in our district. Does BA, Cigna or BlueCross have any goodies they can send us to hand out to our employees?

- **Answer:** You can reach out to BCBS, Cigna and Optum directly. The contacts are listed on the Vendor Contact List found on the ABC webpage:

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

For Optum items, you can contact Chris Roe at christopher.roe@optum.com

STATE QUESTIONS

State: Have you heard any updates about Juneteenth and if we will be receiving this holiday this year? We have been receiving a lot of questions about this topic.

- **Answer:** The bill about Juneteenth was signed last Friday. We are waiting on final communication regarding this question and expect that information from DOHR will be sent out soon.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Is this (Optum Community Connector) only for the HSA participants?

- **Answer:** Community Connector is available for everyone, including employees who don't have EAP. The free or reduced cost services are available to everyone.

Local Gov: Can you go back to first Optum Health screen so I can jot that down? With the month of May being Mental Health Awareness month, I have tried to be sure to send information to all of our employees and help those that do not sit in front of a computer much.

- **Answer:** To find the Community Connector information, go to <https://www.here4tn.com/>, click on Member Benefits, scroll down and click on Explore benefits now and then scroll down the page to Get help with food, bills and more. If you need more information, please contact Chris Roe at christopher.roe@optum.com.

Local Gov: Do you have any information regarding 2024 premiums and possible changes yet?

- **Answer:** We do not have specific information about premiums yet. We expect to have this information following the May Insurance Committee meeting.

Local Gov: I have a member who had a baby on April 19 and the hospital placed the baby on TennCare for 30 days. When would the coverage begin date be for our insurance?

- **Answer:** In this scenario, you would need to submit the Enrollment Change Application along with the birth certification so we can get the baby enrolled on our plan as soon as possible. If enrolled due to birth, we have to make it retroactive to the date of birth, and there is a 30-day deadline.

Local Gov: Any more information on the summer ABC Roadshow training?

- **Answer:** We don't have specific details yet, but soon we'll post information on the ABC webpage. We'll let you know when we do. We'll also have an update on the June ABC conference calls.

**Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
April 11, 2023**

Communications

• **Materials and Communications**

- **COVID Benefits Update:** The federal public health emergency for COVID-19 expires at the end of the day on May 11, 2023. During the COVID-19 pandemic, temporary modifications to health plan benefits were made to help promote easier access to COVID-19 treatments and care. Beginning May 12, 2023, these temporary benefits are ending.
- On Monday, April 3, 2023, emails were sent to enrolled health plan members for whom we have accurate email addresses in Edison, and other enrolled members were sent a letter on Monday, April 10, 2023, about COVID benefits that will start May 12, 2023. Sample letters are posted on this webpage: <https://www.tn.gov/partnersforhealth/covid-19-resources.html>. Included in these letters is the chart below (active members and retirees). Members of The Tennessee Plan received a similar letter specific to their plan.

For members of the State Group Insurance Program (Premier, Standard, Limited, CDHP, Local CDHP)	
Current Temporary COVID-19 Benefit	Benefit going forward as of May 12, 2023
1. Waiver of member cost-sharing on in-network COVID-19 testing and in-network outpatient visits (provider’s office, urgent care, telehealth, emergency room) when the visit leads to a COVID-19 test, plus any services performed at the visit during which the COVID-19 test is performed.	Normal member cost share will apply to all tests and visits.* Cost share will depend on the member’s plan (Premier, Standard, Limited, CDHP).
2. Up to eight free over the counter at-home COVID-19 tests every 30 days.	No longer covered by the plan. Members will pay 100% of the cost of over the counter COVID-19 tests.
<p>What is NOT changing at this time:</p> <ul style="list-style-type: none"> • COVID-19 vaccinations will continue to be covered at no cost when in-network. • Telehealth benefits will continue to be available through Teledoc and MDLive and through community providers at standard benefit cost share. • COVID-19 anti-viral medications (Paxlovid and Lagevrio) will continue to be covered at no cost until there is an FDA approved non-emergency use authorization product, and then the member’s normal cost share will apply. 	
<p><small>*Per plan document section 13.04 (46) the following are excluded services: Examinations and services provided for employment, licensing, insurance, school, camp, sports, adoption or other non-medically necessary and/or clinically necessary purposes; related expenses for reports, including report presentation and preparation; vocational therapy, vocational rehabilitation, education therapy and recreational therapy.</small></p>	

- **Updated All-Networks Hospitals List:** BA has updated the all-networks hospital list that is posted on the ParTNers for Health website under Health Options and Carrier Information at <https://www.tn.gov/partnersforhealth/health-options/carrier->

[network.html](#). We did not make any changes to the hospital listings, but we have added a section for Free-Standing Emergency Departments. As a reminder, the list is based on information provided by BlueCross BlueShield and Cigna and should only be used as a resource to compare participation across networks. Employees should contact their insurance carrier or search for hospitals and free-standing emergency departments through the carrier's website in real time to verify participation in the network they have chosen.

- **Notice of Updates to Medical Plan Documents:** We want to remind you that the Insurance Committees approved changes to language in Section 8 of the State, Local Education and Local Government Plan Documents at their meeting held March 23. We shared details in an email on March 24. In summary, the new language does not change the plan's approach to contributions, funding medium or premium refunds, but we recommend you review the updated text on the ParTNers for Health website under publications. Tresa Jones, director of health plan policy, is available to answer plan document questions. You can email her at tresa.jones@tn.gov.
Updated PDs are posted on the Partners for Health website under publications at <https://www.tn.gov/partnersforhealth/publications/publications.html>. Look for "updated March 24, 2023" in the footer of the documents to ensure you are viewing the most recent versions.
- **All Plans: April 12 - Optum Health Webinar – Your Debt-free Game Plan:** The Optum Health webinar, Your Debt-free Game Plan, open to all employees eligible for EAP benefits was held this week.
 - **What:** Optum Health Webinar – Your Debt-free Game Plan
 - **When:** Wednesday, April 12, starting at 11:30 a.m. CT
 - Presented by ParTNers for Health and Optum Health
Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt-reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.
 - *If employees were unable to attend, they can receive a link to the recorded webinar. An email was automatically sent to them.*
- **All Plans: April 13 Optum Financial Webinar – IRS-approved Expenses: How to Find What You Need Online and Interpret It** webinar was held this Thursday, April 13, starting at 11 a.m. CT. This webinar was open to all members with HSAs, and state/higher education employees with FSAs or L-FSAs.
 - ParTNers for Health wants to make it easy for you to manage your accounts, whether that's a health savings account, medical flexible spending account and/or limited purpose flexible spending account. It's important to know what expenses are approved by the IRS.
 - Join this webinar and learn about qualified medical expenses, where to find the information online and how to interpret it. Hear directly from the experts at Optum Financial and the state's ParTNers for Health team.
 - The webinar was recorded and will be posted on the ParTNers for Health Flexible Benefits webpage within two weeks of the event, along with the PowerPoint

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

- QUESTIONS? Send us an email at benefits.info@tn.gov
- **State: May 10 – 4Mind4Body Webinar – Be Proactive and Age Healthfully:** Here is information about the May 10 4Mind4Body webinar. Employees will have to register for this webinar. Soon we'll send you a flyer to share with your employees.
 - Be Proactive and Age Healthfully**
 - Presented by ActiveHealth Management and Optum Health**
 - Wednesday, May 10 starting at 11:30 a.m. CT**
 - Preventive care is one of the key factors that influence long-term health. You can be an active member of your health care team. Learn the importance of routine care and what different preventive screenings are available to you. Find out how to make the most of your appointments.
Registration link:
<https://tn.webex.com/weblink/register/r2e933bebf28ab69bb586463916357e>
- **ABC Conference Call/Email Poll Update:** We had a good response to our recent poll about ABC conference calls and email processes. Thank you for completing this poll.
 - Following your responses, we are going to make the following changes to ABC conference calls and the ABC email process. We don't anticipate putting these new processes into place right away but by the month of June.
 - **First question** – BA asked if ABCs agreed or disagreed with combining the conference calls (state/higher ed and local ed/local gov). The majority polled disagreed so we will not combine calls.
 - **Second question** – BA asked if ABCs agreed or disagreed about shortening conference call times to ½ hour. The majority agreed. For the June ABC conference calls, conference call times will change to:
 - **Higher education conference call: 8:30 a.m. – 9 a.m. CT**
 - **Local education conference call: 9:30 a.m. – 10 a.m. CT**
 - **Local government conference call: 10:30 a.m. – 11 a.m. CT**
 - **State conference call: 11:30 a.m. – noon CT**
 - **Third question** - BA asked if ABCs agreed or disagreed to having questions entered in chat and then later you would get the answers the following Friday in the call notes. The majority agreed. Going forward, we may not have as many staff present during the calls. We'll still try to answer as many questions as possible during calls and then we'll provide any follow up answers in the call notes as necessary.
 - **Fourth question** – BA asked if you would visit the ABC webpage for the regular Friday email information and monthly ABC conference call notes. The majority agreed. In the future, we'll transition to a general ABC email sent to you reminding you to go to the ABC webpage where you'll find the regular Friday ABC email information, flyers and any information to share with employees. We are still working out the details, but this will simplify processes and provide a consistent location for you to find the information you need. We'll provide more information as we implement this process.

Benefits and Vendor Presentations

- **Here4TN Benefits and Utilization Presentation:** Chris Roe, Optum Health's senior client service manager, joined us to give an overview of Here4TN's benefits and utilization.
 - Information about the ParTNers for Health EAP program and a link to the Here4TN Toolkit with helpful flyers you can share with your employees is on the ParTNers EAP webpage here: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>
 - General information about the Employee Assistance Program (Here4TN) is found here: <https://www.here4tn.com/>
 - Here is a link to where you can find Here4TN manager resources: <https://www.here4tn.com/content/cex-consumer/state-of-tn/en/manager-resources.html>
 - If you would like to request an EAP webinar for your department, institution or agency, you can contact Chris Roe with Optum Health at christopher.roe@optum.com

- **ConsumerMedical Service Overview:** Dawna Newman, the director of client success executives and strategic partnerships with ConsumerMedical, joined us to talk about this service that is available for our BlueCross and Cigna members.
 - We had a few questions about scheduling a webinar with Dawna Newman about ConsumerMedical. You can reach her directly at dawna.newman@alight.com.

Operations

- **Query Tool Update:** Ian Skotte, BA's education and outreach communication officer, and Rachel Craft, BA's education and outreach specialist, joined us and went over where to find the new query tool on the [ABC webpage](#), under Training, a new video resource and generally how the new tool works. Here is link to the new query tool and a video on how it works: <https://www.tn.gov/partnersforhealth/abc-query-tool/query-tool.html>

- **ABC Roadshow Update:** Ebony Davidson and Rachel Craft, BA's education and outreach specialists, gave Save the Date information for the upcoming ABC Roadshow Training (see image below). ABC training will be held in Jackson, Tenn., this year on Aug. 2 for state and higher education ABCs, and Aug. 3 for local education and local government ABCs.
 - Additional information about this training will be coming soon. A virtual option will also be offered if you are not able to join us in person.



HIGHER EDUCATION QUESTIONS

Higher Ed: With the five visits per person per issue, if someone does couples counseling, can the employee request five visits and then the spouse request five visits with the same counselor?

- **Answer:** With the five free EAP visits, technically an employee and spouse could do this; however, one person cannot request the five visits twice for the same issue. The spouse would have to get the authorization separately, and then how they use these sessions is up to the member.

Higher Ed: We have had several employees complain that they do not get timely responses when requesting a meeting (with EAP). Several of the employees are actually in our HR department, and one of the calls was an emergency domestic abuse call.

- **Answer:** We suggest taking this question offline. We'd like to find out what the employee requested when they asked to find a provider. In situations like this, we do recommend our first call provider search, but this has to be accepted by the member. We will follow up with you directly, and here is contact information for Matt Cramer: matthew.cramer@optum.com.

Higher Ed: Did you say you would be able to do a live webinar to go over the EAP benefits if we request it?

- **Answer:** Yes, we would be happy to do a live presentation and go into more depth about Optum Health's services. You can contact Chris Roe, and here is the email to contact: christopher.roe@optum.com. Also, here is a list of all the Optum trainings available: <https://www.here4tn.com/content/cex-consumer/state-of-tn/en/manager-resources.html>

Higher Ed: Is the (Optum Health) provider list frequently updated? We have had a couple of employees use the search and found out a provider is no longer available.

- **Answer:** We do require our network providers attest to being available to provide services for 90-120 days, and if they do not update this availability, we suppress them from the list. Employees can call Here4TN at 855.437.3486 and ask for a first call provider search where Optum will call providers on the employee/member's behalf to schedule an appointment. This reduces employee and member dissatisfaction with finding an available provider.

Higher Ed: Are there any benefits (EAP/Optum Health) to help with funeral planning?

- **Answer:** We do offer assistance through WorkLife Services. You can give our team a call and let us know what you are looking for to help with this. Contact information for Optum Health is found on the Vendor Contact List for ABCs under Conference Call Notes on the ABC webpage here: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf

Higher Ed: Do they (Here4TN/Optum Health providers) share information from the spouse or dependents with the employee when separate meetings?

- **Answer:** No, EAP is 100% confidential, and no information is shared outside of the meeting a member has with their clinician.

Higher Ed: How does ConsumerMedical work with insurance? Will the second opinion physician be in-network? Is there a cost associated with using the service? Would you also be willing to do a webinar?

- **Answer:** There are two options in terms of second opinion. Primarily, we are giving remote second opinions, and there is no cost. Occasionally, members might get a second opinion, and they may want to change to a different provider. We will help them find a specialist and recommend two in-network providers, and regular cost sharing applies for care through those in-network providers.
- Yes, we would be happy to do a webinar for you, and we also just provided a new video to learn more about a second opinion. Please reach out to Dawna Newman directly at dawna.newman@alight.com.

LOCAL EDUCATION QUESTIONS

Local Ed: I have an employee who will retire in May and draw 70% of her retirement. She will also return for full-time employment in August. She is over 65 and wants to know if she can continue her insurance since she will actually come back to us full-time. The 70% retirement collection is based on the new law in 2022. I wasn't sure if she could continue her insurance.

- **Answer:** Since this is a very specific retirement question for this specific employee, it would be best if we have someone contact you after this call.

Local Ed: We've had an employee who worked a prior job until Nov. 2022, and came to work with us from Nov. 2022 until now. We went to add the dependent to the spouse who is our employee and have been told we have to show the dependent had coverage on the prior job not the last job. Is this a new rule?

- **Answer:** This pertains to the fact that we have to show that the employee had coverage at the time the employee last declined coverage when he/she was last offered coverage by your agency. This requirement is listed on the [Enrollment Change Application](#) that the employee has to show he/she had coverage the last time they were offered coverage back in Nov. 2022.

- **Follow up question:** The prior job would not send a letter but we have the 1095 form and it shows him as having individual coverage. Will this work?
- **Answer:** We would need to look at the documentation in order to advise. Often we can use a certification of prior coverage from the prior vendor. We will follow up with you.

Local Ed: Due to budgets, is there any word on premiums? I know it's still early.

- **Answer:** We have not yet received information on what premiums will be. We expect that premiums will be determined during the May Insurance Committee meetings, and as soon as we have more information, we will share it with all ABCs.
-

STATE QUESTIONS

State: For the ABC Summer training, looking at the slide, does this mean it will take place in Jackson?

- **Answer:** Yes, in Jackson, Tenn., and for state ABCs, on Aug. 2.

State: Is this the only in-person ABC training?

- **Answer:** Yes, this is correct. There will be a virtual option as well, and we'll provide more information on the virtual option as it is available.
-

LOCAL GOVERNMENT QUESTIONS

Local Gov: We've had a lot of staff members ask what the different benefits are besides medical and dental. What other benefits come with their insurance? With insurance and mental health, is there any place they can go for more information?

- **Answer:** Yes, we do have an employee assistance program, wellness and other included extra benefits available for members. We are going to have a trainer reach out to you to provide additional information and here are some links to where you can find more information and flyers:
- **Main ParTNers for Health website URL:** <https://www.tn.gov/partnersforhealth.html>
- **Here is the EAP webpage:** <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>
- **Here is the Included Extra Benefits webpage:** <https://www.tn.gov/partnersforhealth/health-options/included-benefits-extras.html>
- **Here is the wellness program webpage:** <https://www.tn.gov/partnersforhealth/other-benefits/wellness-program.html>

Local Gov: Did I miss the section for will planning?

- **Answer:** Under the legal benefits section, there are certain things that can be created free of charge. Go to Here4TN.com, EAP benefits, under Financial and Legal services and there is a Will Kit. Here is a link: <https://www.liveandworkwell.com?pin=Here4TN&redirectURL=/en/member/benefits/all-benefits.html>

Local Gov: Is this service (Here4TN/EAP) available to covered retirees in addition to our active employees?

- **Answer:** Enrolled members covered under the retiree plan, which is for eligible pre-65 retirees, are eligible for EAP services. Members covered under UMR (formerly called POMCO) are not eligible.

Local Gov: I'm looking for the flyer from the EAP about legal documents. Can you remind me where it is?

- **Answer:** We are finalizing a new flyer about legal services and will share it shortly. Information about legal services available for enrolled health plan members under EAP is found on [Here4TN.com](https://www.liveandworkwell.com) and then under the Financial and Legal section:
- <https://www.liveandworkwell.com?pin=Here4TN&redirectURL=/en/member/benefits/all-benefits.html>

Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
March 14, 2023

Communications

- **Materials and Communications**
 - **National Public Health Emergency Update:** The National Public Health Emergency related to COVID benefits will expire May 11, 2023. We anticipate there will be some benefit/cost-sharing changes we will share with you following the March Insurance Committee meeting. If there are changes to cost-sharing for COVID-related benefits, we will communicate this information directly to members.
 - **ABC Conference Call/Email Poll Update:** Thank you for completing the recent ABC poll on conference calls and emails. We are compiling the data and will share results with you during the April ABC conference calls.
 - **Cigna Marketing Resource Link for ABCs:** There is a new Cigna marketing resource for agency benefits coordinators. We shared a link in a recent Friday ABC email to where you can find an on-demand collection of benefit education materials that promote valuable programs available to members. These materials include all Cigna medical and dental communications that are approved to share with members.
 - <https://stateoftn.cigna.com/agency-benefits-coordinators.html>
- **April 12 - Optum Health Webinar – Your Debt-free Game Plan:** We shared a flyer with you last Friday about the upcoming Optum Health webinar, Your Debt-free Game Plan, open to all employees eligible for EAP benefits. Please share the information and attached flyer with employees.
 - **What:** Optum Health Webinar – Your Debt-free Game Plan
 - **When:** Wednesday, April 12, starting at 11:30 a.m. CT
 - **How:** Click link in message or in flyer to register
 - Presented by ParTNers for Health and Optum Health, **Your Debt-free Game Plan webinar** will be held Wednesday, April 12 from 11:30 a.m. – 12:30 p.m. CT.
 - Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt-reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.
 - Registration link:
https://mysecureadvantage.webex.com/weblink/register/r3cd74e3061b297d137d9bc_a250f3cfa6
 - *If you are unable to attend, you will receive a link to the recorded webinar.*
- **State/Higher Ed: Optum Financial Webinar: How to Substantiate Debit Card Transactions:** **This webinar has already occurred.** BA reminded ABCs to share with your employees who have a Medical FSA or Limited Purpose FSA that we are hosting a webinar with Optum Financial on substantiating claims this Thursday, March 16 at 11 a.m. CT. Those enrolled in a Medical or Limited Purpose FSA were emailed the details two weeks ago. The WebEx link is <https://tn.webex.com/meet/crystal.mallery>

Operations

- **Local Gov: New Agency Announcement:** Rachel Craft, BA's education and outreach specialist, announced that a new local government agency, Bean Station Utility District has joined the plan.
- **Introducing a New Query Tool:** Ian Skotte, BA's education and outreach communication officer, joined us and introduced information about a new query tool, coming soon. Here is information about the new tool:
 - A filtering system to replace the 'Query List'
 - Improve user experience
 - Reduce workload for ABCs

ABCs are invited to join one of the two following focus group sessions to provide feedback about this new tool:

- Tuesday, March 21 | 10 a.m. – 11 a.m. CT
- Wednesday, March 22 | 1 p.m. – 2 p.m. CT
- Here is the link to join the new query tool focus group:

https://stateoftennessee.formstack.com/forms/abc_query_tool_focus_group

- **ABC Roadshow Poll:** NaKeisha Myles, BA's education and outreach administrator, conducted a live poll about ABC summer training topics.

HIGHER EDUCATION QUESTIONS

Higher Ed: What's different about it (new query tool)?

- **Answer:** You'll see at the sessions next week when we show you the new tool. At the query focus group sessions, you'll learn about what we are testing. You'll be able to provide input and let us know what you like and don't like about the new query tool.

Higher Ed: How can we access previous years' trainings? I'm referring to 2021 and 2020 that were not covered in 2022 that I would like to review, specifically the medical support calculation. In the first year's version, this calculation was covered.

- **Answer:** Please send NaKeisha Myles an email at nakeisha.n.myles@tn.gov, and she'll provide that information.

Higher Ed: Will the new query training be recorded? I have conflicts both times.

- **Answer:** We will not record these query focus group sessions but will have additional trainings after next week's sessions.

Higher Ed: Are new hires still given 30 days to enroll during February? If so, will coverage begin on 4/1 versus 5/1? I ask because the 30 days would run into March.

- **Answer:** New hires will still be given 30 days to enroll. Nothing will change regarding their coverage begin date. If they were hired Feb. 1, their coverage would begin March 1. If they were hired any other day in February, their coverage would begin April 1.

Higher Ed: I have a comment on the new benefit orientation guides – they are awesome. I appreciate the hard work, and we are going to use these instead of the new hire guide. It's called the 2023 Benefits Orientation booklet! It has QR codes and everything!

- We're glad to know you find this resource helpful! Here is a link to where you can find the 2023 Benefits Orientation Guide for higher education:
https://www.tn.gov/content/dam/tn/partnersforhealth/documents/be_he_2023.pdf

Higher Ed: I was notified that TriStar NorthCrest Medical Center in Robertson County no longer accepts BlueCross BlueShield as of Dec. 31, and they are still showing as in network on the networks hospital list. Was Benefits Administration aware of this network change? Are there any actions to add this hospital back in network?

- **Answer:** Consistent with carrier network updates shared previously on the Partners for Health website at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>, NorthCrest Medical Center in Springfield, Tenn., left BCBS Network S on Dec. 31, 2022 and is out of network for non-emergency services for Network S in 2023. The networks hospital list typo indicating NorthCrest as "In" for Network S has been corrected, and an updated version of the hospital list was published to the Partners website on March 15. You can find the updated list at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>. BA has not received any news about NorthCrest rejoining BCBS Network S or Cigna LocalPlus, but the facility remains in BCBS Network P and Cigna Open Access Plus. REMEMBER: Network-level benefits are available for medically necessary emergency care. In case of a medical emergency, members should seek care at the nearest hospital.

Higher Ed: Is there an easier way to calculate life insurance?

- **Answer:** Premium rates for basic term life/basic AD&D, voluntary AD&D and voluntary term life coverage can be calculated using the premium tables below. Consulting the member handbook, also linked below, provides guidance on the coverage levels available to an employee for the different coverage options available to them. Employees can also use the Benefit Scout from Securian tool to be given an estimated cost for term life and AD&D insurance. Visit <http://www.lifebenefits.com/stateoftn> to sign in and use Benefit Scout.
- Employee Basic Term Life/Basic AD&D Premium Rates:
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life basic emp 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20basic%20emp%2023.pdf)
- Dependent Basic Term Life/Basic AD&D Premium Rates:
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life basic dep 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20basic%20dep%2023.pdf)
- Voluntary Term Life Premium Rates: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life opt term 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20opt%20term%2023.pdf)
- Voluntary AD&D Premium Rates: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023 annual enrollment/premium st life opt add 23.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023%20annual%20enrollment/premium%20st%20life%20opt%20add%2023.pdf)
- Member Handbook: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life handbook 2023.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life%20handbook%202023.pdf)

LOCAL EDUCATION QUESTIONS

Local Ed: I've been asked by my director if we know if there will be an increase this year. I'm sure you don't know yet?

- **Answer:** No, we have not finalized any of the 2024 premiums yet, but we will share them with you when we do.

Local Ed: Will this presentation be emailed out to us?

- **Answer:** No, we don't email the ABC call presentation because as a PowerPoint the file is too large, and saved as a PDF, some of the graphics won't translate correctly. The information provided in the slides is included in these ABC call notes.

STATE QUESTIONS

State: So this query class, will it show how it works and what that means?

- **Answer:** During next week's new query focus sessions, we'll test out the new query tool, and if there is anything you don't like about it and want us to change, you'll have the opportunity to discuss this with us. We will provide training material when the tool goes live. During the August ABC Roadshow training, we'll give additional training on the new tool.

State: What time and dates on the information regarding query tools?

- **Answer:** Tuesday, March 21, starting at 10 a.m. and Wed. March 22 starting at 1 p.m. CT.

LOCAL GOVERNMENT QUESTIONS

Local Gov: When/where will this year's ABC Roadshow take place?

- **Answer:** We're still working on those details, and we'll have more information coming soon. It will take place in August of this year.

Local Gov: The new orientation presentation for 2023 seemed to condense the details and the 2022 presentations are no longer available. Could those be made available to adjust for the 2023 data?

- **Answer:** The 2023 version provides the updated information, and the 2022 video is no longer available as some of the benefit information has changed. If you need specific information, please submit a Zendesk ticket.

Combined ABC Conference Call Notes
Higher Education, Local Education, State and Local Government
Feb. 14, 2023

Materials and Communications

- **State/Higher Ed: Special Enrollment for Some Members:** On Friday, Feb. 10, BA mailed a letter to approximately 2,500 state and higher education employees. These employees did not receive an Annual Enrollment postcard we mailed last fall to those for whom we did not have email addresses, and the letter addresses this oversight.
 - We are required to send this letter notification to all these select employees. Some of these employees have termed or are now post-65 retirees.
 - Of these 2,500 employees who will receive the letter, more than 950 took some kind of action in Edison during AE.

If employees received this letter, they have an opportunity through Feb. 28, 2023, to make selections or changes to some of their 2023 benefits*.

- These select employees are directed to a specific ParTners for Health webpage/URL, which includes more information about this special enrollment opportunity. It is found here: <https://www.tn.gov/partnersforhealth/specialenrollment.html>

**Please note, if employees participate in flexible spending accounts, most flexible spending accounts require employees to enroll each year. Life insurance and accidental death and dismemberment insurance benefits did change for 2023 and employees may wish to take action including enrolling or removing their dependents. Employees may apply for enrollment or an increase in the voluntary term life insurance program, which will begin the medical underwriting process with Securian Financial to determine the employee's and/or their spouse's insurability.*

If eligible employees wish to change their benefits selections for 2023, they must complete the 2023 enrollment forms for the type of coverage they would like to add, change or cancel. Flexible benefits are addressed later in this presentation.

- Employees can find these **forms** at <https://www.tn.gov/partnersforhealth/publications/forms.html>
- On the **Enrollment Change Application** - please mark **“other “** for the reason in **Part 1. In the box labeled “Notes to BA” please add “special enrollment - AE”.**
- Use the Voluntary Term Life Service Request form if applying for voluntary term life insurance or an increase in voluntary term life insurance. Additional forms may be required by Securian Financial to start the medical insurability process.

Special Enrollment Forms must be submitted by:

- Emailing the form(s) to benefits.administration@tn.gov
OR
- Uploading the form(s) by clicking the “Submit a Request” link on this website: <https://benefitssupport.tn.gov/hc/en-us>.
- If applying for voluntary term life insurance or an increase in voluntary term life insurance, employees must use the Voluntary Term Life Service Request form and email their completed form to Securian Financial at StateofTennessee@Securian.com or fax the completed form to 651.665.4827.
- **We must receive employees' enrollment requests by Feb. 28, 2023.**

Flexible Benefits Special Enrollment Information

- **State employees** who wish to enroll in flexible benefits should complete the Medical, Dependent Care and Limited Purpose form and return it to Benefits Administration at benefits.administration@tn.gov. State employees may change their HSA contribution at any time during the year by using Edison Employee Self Service: Navigator > HCM > Self Service > Benefits > HSA Contribution Change.
- **Higher education** employees who wish to enroll in flexible benefits should contact their agency benefits coordinator to complete an enrollment form specific to their institution. Higher education employees who wish to make changes to their 2023 HSA contribution should also contact their ABC.
- **As with other benefits, if employees wish to enroll in flexible benefits, requests must be received by Feb. 28, 2023.**
- The pledge amount employees select will be spread over the remaining pay periods for the year.

Other Important Information

Employees who did not receive the special enrollment letter and/or are not on the February 2023 special enrollment list are not eligible to enroll or make changes during this special enrollment.

- This enrollment opportunity does **not** apply to disability insurance or the annual offer to increase guaranteed voluntary term life insurance by \$5,000.
- Approved changes for **medical, dental and vision** coverage will be retroactive to Jan. 1, 2023.
- The effective date for **basic term life and AD&D and voluntary AD&D** will be March 1, 2023. The effective date for **voluntary term life** will be the first of a month after medical insurability approval is received from Securian.
- Employees will be responsible for paying differences in premiums for January and February, in addition to the remainder of the year.
- If employees are canceling coverage, they will be responsible for any claims paid for 2023.
- Employees will get ID cards approximately 10-14 business days after their enrollment is received/processed by the vendor.

Employees can find the Annual Enrollment digital newsletter with 2023 benefit updates and other enrollment materials at <https://www.tn.gov/partnersforhealth/ae/materials.html>. This page also includes insurance comparison charts and webinar presentations from our vendors.

Employees can find information on all 2023 benefits premiums at <https://www.tn.gov/partnersforhealth/insurance-premiums.html>

If employees have additional questions about their benefits options or this enrollment opportunity, they can call our Benefits Administration Service Center at 800.253.9981 or 615.741.3590, M-F, 8 a.m.– 4:30 p.m. CT or email us at benefits.administration@tn.gov. Contact Securian Financial at 866.881.0631, M-F, 7 a.m. – 6 p.m. CT for any questions on voluntary term life insurance.

- **All Plans: ABC Conference Call Poll:** We are planning on sending to all ABCs, a very brief poll with some questions about the ABC conference call schedule so we can gauge your feedback about these calls and when they are held. Please watch your email as we plan on sending this brief poll to you March 1 with a deadline of March 10 to receive your feedback.
- **All Plans: Updated ESS Instructions:** The employee self service instructions found on the [For New Employees webpage](#) under Resources have been updated.
- **All Plans: Feb. 16 – Optum Financial Webinar – Learn How to Manage Your HSA and/or FSA Online:** We shared this information in last Friday’s ABC email. Optum Financial hosted the webinar, Learn How to Manage your HSA and/or FSA this Thursday, Feb. 16. The webinar is for all members who have an HSA as part of their CDHP health plan, and for state/higher education employees who have FSAs. We did send an email to members with these accounts for whom we have email addresses in Edison. Information about the webinar and how to join is on the screen.
 - **WHAT:** Optum Financial Online Account Overview Webinar
 - **WHEN:** Thursday, Feb. 16, 2023, 11 a.m. to noon CT
 - **HOW TO JOIN:** When it’s time, click the link: <https://tn.webex.com/meet/crystal.mallery>

ParTNers for Health wants to make it easy for you to manage your health savings account, or HSA and/or flexible spending account, or FSA. All the online tools and resources you need are right at your fingertips.

Join our webinar and learn how to use these tools on the OptumBank.com/Tennessee website. Hear directly from the experts at Optum Financial and the state’s ParTNers for Health team. In less than an hour, you’ll have all the information you need to stay in charge of your HSA and FSA. (FSAs are available to state and higher education employees only.)

There will be a presentation followed by time for your questions. The webinar will show you how to*:

- Create a HealthSafe ID, register your account, sign in and more
- Pay bills, make deposits and manage investments – all online
- Determine what counts as a qualified medical expense
- Designate a beneficiary
- Get replacement or additional debit cards, and more

The webinar is intended for those who are enrolled in a Consumer-driven Health Plan, or CDHP with an HSA or an FSA (medical, limited purpose and/or dependent care). 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 above when it’s time to join the webinar.

* Some of the information presented only applies to those with an HSA.

- **State: March 8 - 4Mind4Body Webinar – Practice Relaxation and Sleep Well:** The next 4Mind4Body webinar will take place Wednesday, March 8 starting at 11:30 a.m., presented by ActiveHealth Management and Optum. We’ve included the flyer about the webinar in prior Friday ABC emails, and will send it again prior to March 8. Employees will need to register for this webinar. Information about the webinar is on the screen:

- Did you know more than 3 out of 10 adults in the United States don't get the right amount of sleep? Good sleep is not a luxury, it's a necessity. Getting poor sleep or not enough sleep can harm your physical, mental and emotional health. Learn healthy habits to have better sleep patterns.
- 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>
- **All Plans: April 12 - Optum 4Mind4Body Webinar – Your Debt-Free Game Plan:** We are sharing this Optum Health webinar information with you because this webinar will take place the day after ABC calls in April. **Your Debt-Free Game Plan** webinar will be held Wednesday, April 12 from 11:30 a.m. – 12:30 p.m. Employees will be able to register for this event and if they are unable to attend, will receive a link to the recorded webinar. We'll share the flyer with you as we get closer to this date. Here is information about this webinar:
 - Debt is one of the biggest obstacles keeping Americans from reaching their financial goals. This class will encourage you to prioritize debt management, but it doesn't stop there! We'll also go over specific debt reduction strategies and review how to write and follow SMART goals. We hope you leave this class motivated and more confident about reducing your debt.
- **Local Ed: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, shared information about a new local education agency that has joined the State Group Insurance Program. Apologies for our audio issues with our video. Here is the link if anyone would like to view it! <https://youtu.be/ZFJIR44QZAO>
- **Local Gov: New Agency Announcement:** Jessica Southern, BA's local agency outreach director, shared information about a new local government agency that has joined the State Group Insurance Program. Here is a link if anyone would like to watch the video about Hendersonville Utility District: <https://www.youtube.com/watch?v=YX-86uu36wI>

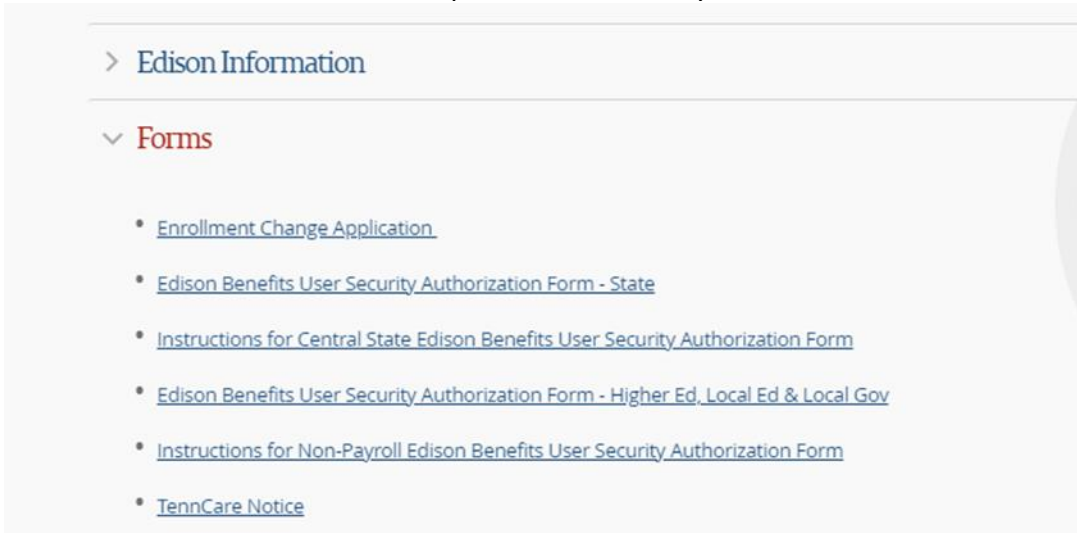
Benefits Presentations

- **All Plans: Cigna DHMO Orthodontics in Progress Presentation:** Sharon Tansil with Cigna went over some important information about orthodontics in progress. Members who have questions can contact Cigna directly: cigna.com/stateoftn
- **All Plans: ActiveHealth - Wellness Program Overview:** Matt Berte with ActiveHealth gave an overview of the wellness program.
 - **State/Higher Education: 2023 Wellness Program Incentive Table:** https://go.activehealth.com/rs/661-IGJ-073/images/Incentive_Table_2023.pdf
 - **For questions about the wellness program, you can contact Devyn Hanly:** devyn.hanly@activehealth.com

Operations

- **All Plans: ABC Guides:** Judy Carmen, BA's Education and Outreach Specialist, shared information about the updated ABC Guides you can find on the ABC webpage.
- **All Plans: Edison Security Form Instructions:** Ian Harris, BA's systems administration manager, presented information about a new resource for ABCs to use when filling out security forms.

- We would like to make you aware of a new resource for ABCs to use when filling out Security Forms. Step-by-step instructions are now located on the ABC webpage to help you with completing and submitting security forms. Once on the [ABC webpage](#), you can find the instructions under Forms. Once in forms click the arrow for the drop-down menu of links to show. The instructions are posted immediately below the links to the actual security forms.



- Select the instructions specific to the population that you serve similar to how you select the specific security form for your population. Please do refer to the step-by-step instructions since there are also helpful tips included. For example, there is a new query mentioned you can run before submitting any form to help you determine if you even need to submit a form or not. We encourage you to review the instructions and use them when filling out the forms to save time on processing.
- **State/Higher Ed: New Query for Life Insurance:** We would like to make you aware of a new resource for ABCs to use regarding life insurance coverage. The new query is called (query name correction) **TN_BA246B_HOC_LIFE_REDUCTION**. The query reports employees receiving a reduction in life insurance coverage based on reaching a certain age milestone in a certain time period. The age milestones are 65, 70 and 75 years old. The age milestone that was reached by the employee is mentioned on the query. Also included on the query are the new life insurance coverage amounts and what date the new life insurance coverage amounts will take effect. We suggest running this query as needed.
 - Securian is receiving this query once a month and will be sending the employees a letter about the coverage amount reduction and a chance to convert the lost coverage directly with them without having to answer medical questions within 31 days of the date of the letter.
 - As always a list of all queries available to you as an ABC is posted on the [ABC webpage](#). Once on the ABC webpage, you can find the list of queries under Training. Once in training, click the arrow for the drop-down menu of links to show. The Edison Query List is immediately below the group of links to videos.

Training

- [How to enroll in ABC training](#)
- [eForms](#)
- [Benefit eForm Process for Central State ABCs](#)
- Video Guide: [How to Enroll Using ESS](#) (state employees)
- Video Guide: [How to Enroll Using ESS](#) (higher education, local education, local government employees)
- Video Guide: [Edison Password Reset](#) (active employees)
- Video Guide: [Retrieving Edison Access ID](#) (active employees)
- Video Guide: [Logging in to Edison the First Time](#) (active employees)
- Video Guide: [How to Enroll Using ESS](#) (retirees)
- Video Guide: [Edison Password Reset](#) (retirees)
- Video Guide: [Retrieving Edison Access ID](#) (retirees)
- Video Guide: [Logging in to Edison for the First Time](#) (retirees)
- [Edison Query List](#)
- [Edison Query Manual](#)
- [Instructions for Running Past Collection Applied Reports](#)
- [Instructions for Running Your PPA Report](#)
- [Uploading Documents through Zendesk](#)
- [Step by Step Instructions on Data Entry](#)

HIGHER EDUCATION QUESTIONS

Higher Ed: Will we get a list of employees who receive the special enrollment letter?

- **Answer:** On Tuesday, Feb. 14, we sent the list of specific employees eligible for the special enrollment to impacted ABCs/agencies, along with talking points for your reference.

Higher Ed: For Cigna DHMO, are you saying members can stay with that orthodontist even the provider is not in the Cigna DHMO prepaid plan?

- **Answer:** Employees in this situation should contact Cigna to discuss their options for orthodontics in progress. Depending on the situation, a member could continue to receive services related to their orthodontics in progress from a provider that is not in network for the Cigna DHMO. If approved, a contribution schedule can be used to determine what amounts could be paid by Cigna.

Follow up comment: The orthodontists are limited in the Knoxville area, and it's difficult for employees to find orthodontists.

Per Cigna: Cigna is constantly recruiting. We'll share this feedback about orthodontists specifically in the UT area with our provider network team. Employees can call customer service about treatment and options. Here is the contact information:

Cigna

800.997.1617

24/7

cigna.com/stateoftn

Higher Ed: For the special enrollment and the forms, if employees send them directly to the state, how will we get this information at UT? How will we know what they will need to be paid in our systems and some will be arrears?

- **Answer:** When we process an enrollment for an employee, we notify the employee and the ABC at that point.

Follow up question: So the enrollment will be sent to our general box?

Answer: Yes.

Higher Ed: I have a question about the long-term disability. Are we waiting for a spring enrollment period for all agencies, or are we supposed to have our own enrollment period?

- **Answer:** Anyone currently enrolled in LTD with Lincoln Financial was automatically enrolled into the Reliance Standard plan at whichever level they were enrolled. New hires can enroll in LTD as they are hired, using the paper enrollment form. Any other changes will need to be made during the open enrollment period. We don't have a date yet for this open enrollment period but will let you know as soon as the date is set.

LOCAL EDUCATION QUESTIONS

Local Ed: Did you say that spouses have to be on the health plan to be eligible for the ActiveHealth wellness program?

- **Answer:** Yes, spouses have to be enrolled in the health plan. Dependents 18+ are eligible as well if they are enrolled.

Local Ed: Will we get an email template (for the wellness program) to send out to employees on how to sign up?

- **Answer:** ActiveHealth reaches out to members directly about the chronic condition programs. We do have an easy steps flyer we've included with today's Friday ABC email. Here is a link to more information along with steps on how to sign up:
<https://www.tn.gov/partnersforhealth/other-benefits/wellness-program.html>

Local Ed: What is the security form used for?

- **Answer:** The security form is used for adding or removing new ABCs in Edison. It is used to give new ABCs access or to remove someone who is no longer employed at your agency.

STATE QUESTIONS

State: No questions during the ABC conference call this month.

LOCAL GOVERNMENT QUESTIONS

Local Gov: Can you explain the integrated deductible related to RX? Employees in the CDHP are experiencing higher costs. These are just regular meds. EPI pen was \$30, now \$109.

- **Answer:** When members are enrolled in the Local CDHP plan, they must pay the full insurance-negotiated cost of all prescriptions until they meet their deductible. The only

exception to this rule is if they fill a 90-day supply of a maintenance drug. Members pay 20% of the insurance-negotiated cost of maintenance drugs without first having to meet their deductible. Members enrolled in the CDHP or Local CDHP are exposed to the ups and downs of daily drug price fluctuations, which is why they might see a difference in cost from year to year.

Local Gov: Will the premium rates be ready earlier this year than last year?

- **Answer:** We will probably have some information about premium rates in June. The availability of premium-rate information will depend on when the Insurance Committee votes on rates for 2024. We will keep you updated as we know more.

Local Gov: Where can I locate the 2023 Eligibility and Enrollment guides as well as the new hire orientation presentation/information?

- **Answer:** The 2023 New Hire Guide, formerly called the Eligibility and Enrollment Guide, is on the ParTNers for Health website under For New Employees. Under each plan you will see the guide.
<https://www.tn.gov/partnersforhealth/for-new-employees.html>

Local Gov: Are all chiropractic visits covered or only certain treatment codes?

- **Answer:** Coverage for chiropractic depends on what codes the provider submits for payment. If the provider bills for something that is in the scope of their license, then generally that would be covered. If you have a question about the specific code, you can reach out to the insurance carrier to see if that is a covered treatment code.

Local Gov: What labs are considered preventive besides CBC, CMP and lipids? It sounds like labs are considered to provider discretion. For example, TSH. Preventive or treatment?

- **Answer:** If the provider performs lab services and they are billed as preventive, then generally they are covered as preventive. We don't have an exhaustive list of all labs, but if the labs are completed as a part of an annual wellness exam, for example, then generally those will be covered as preventive. It does very much depend on how services are coded/billed. Here are tests and screenings listed in the Insurance Comparison Chart as covered preventive care:
 - Well-baby, well-child visits as recommended
 - Adult annual physical exam
 - Annual well-woman exam
 - Immunizations as recommended
 - Annual hearing and non-refractive vision screening
 - Screenings including Pap smears, labs, nutritional guidance, tobacco cessation counseling and other services as recommended

UPDATE: We followed up with our medical vendors after the ABC call concluded to ask if TSH is considered a preventive lab. They confirmed that if the service is filed as preventive, then it should pay 100% for in-network providers.

**Combined ABC Conference Call Notes
Higher Ed, Local Ed, State and Local Gov
Jan. 10, 2023**

Communications

○ **Materials and Communications**

- **2023 ID Card Reminder:** As a reminder, all health plan members should have received their new medical ID cards in December for 2023 benefits. All health plan members will receive new behavioral health ID cards this month (January).
 - All 2023 vision plan members should have received their new cards from EyeMed, and those who made changes to their dental plan options should have received their new dental ID cards.
 - If members did not receive their ID cards, members can contact the vendor directly. **Please remember to double check the members' mailing addresses in Edison.** Contact information for vendors is on the ParTNeers Customer Service webpage:
<https://www.tn.gov/partnersforhealth/customer-service.html>

- **All Networks Hospital List Update:** Since last fall, we've been announcing that Le Bonheur Children's Hospitals and Methodist facilities in Shelby County would be leaving the BCBST networks in January 2023 if negotiations between the two parties failed. Unfortunately, the negotiations did not yield a favorable outcome, and we have updated the list to reflect that the facilities in Shelby County are out of the BCBST networks as of Jan 1, 2023. More information is available at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>
 - We've also updated the [All Networks Hospital List](#). Find the new version posted on the Carrier Information page at <https://www.tn.gov/partnersforhealth/health-options/carrier-network.html>

- **Updated Employee Checklist:** BA has updated the state/higher ed, local ed and local gov Employee Checklists you can use to onboard new hires. Find the new versions on the ABC page at <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html> under the State Plan, Local Education Plan and Local Government Plan menu items.
 - The only change is an addition to the Eligibility and Enrollment section instructing that ABCs explain the new hire coverage start date. This update is based on an ABC suggestion. We appreciate the suggestion and hope the update will be helpful to you as you continue working to ensure employees understand their benefits.

- **Updated Vendor Contact List:** The Vendor Contact list has been updated with a different contact for EyeMed. This list will be sent with this week's email and you can find it on the [ABC webpage](#) under **Conference Call Notes**.

- **State Offices and Benefits Administration Service Center Closed Monday:** State offices and the BA service center will be closed Monday, Jan. 16 for the Martin Luther King Jr. Day holiday.

- **State:** **January 4Mind4Body Webinar:** The first 2023 4Mind4Body webinar, **Give Your Immune System a Boost**, was held Wednesday, Jan. 11 starting at 11:30 a.m.

We sent an email message and flyer to all state ABCs about the first three webinar sessions.

Benefits Presentations

- **BlueCross BlueShield Teladoc Presentation:** Jake Thal, BCBST's product manager, shared information about Teladoc, their new Telehealth vendor.
- **State/Higher Ed: AbleTo Replacing Sanvello Update and Wellness Program Onsite Screenings:** Paige Turner, BA's population health director gave updates about AbleTo replacing Sanvello and shared information about 2023 onsite screenings.

AbleTo

- Self Care by AbleTo is the new self-care app available through Optum. AbleTo is replacing the Sanvello app.
- The app features daily mood tracking and self-guided journeys. You can access tools to strengthen resilience and learn relaxation methods.
- Members can register for AbleTo through Here4TN.com by clicking the Self Care by AbleTo tile at the bottom of the Member Benefits Page.
- For members currently using Sanvello, Sanvello will continue to be available until their annual subscription ends. Then they will receive information to transition to Self Care by AbleTo.
- Optum is doing this phased transition so members can access and sign up for Self Care and continue using Sanvello until the transition is complete.

Wellness

- ActiveHealth and Quest are ready to schedule 2023 screening sites. Spring sessions will start on April 1. If you are interested in scheduling a screening, please email Matt Berte at mberte@activehealth.com. He will work with Quest to get your site scheduled.
- **Local Ed/Local Gov: AbleTo Replacing Sanvello Update:** Paige Turner, BA's population health director gave an update on AbleTo replacing Sanvello.
 - Self Care by AbleTo is the new self-care app available through Optum. AbleTo is replacing the Sanvello app.
 - The app features daily mood tracking and self-guided journeys. You can access tools to strengthen resilience and learn relaxation methods.
 - Members can register for AbleTo through Here4TN.com by clicking the Self Care by AbleTo tile at the bottom of the Member Benefits Page.
 - For members currently using Sanvello, Sanvello will continue to be available until their annual subscription ends. Then they will receive information to transition to Self Care by AbleTo.
 - Optum is doing this phased transition so members can access and sign up for Self Care and continue using Sanvello until the transition is complete.

Operations

- **Local Ed/Local Gov/Higher Ed: PPACA Reporting Information: Following this week's calls, we are including information about PPACA reporting for your reference.**
 - Benefits Administration provides the PPACA report so you can generate the 1095. You'll have to complete the required form and it is dependent on your agency size. Here is some additional information:
 - All agencies on the State plan are self-insured and must do their own reporting. The vendors do not report for self-insured plans.

- Employees do not have to have their 1095 forms to file their taxes, but you are required to send it to them.
- The IRS has approved a permanent 30-day extension for providing employee forms effective immediately.
- Employers with less than 50 employees need to complete the 1094-B (IRS) form and 1095-B (employee) forms.
 - Provide 1095-B to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-B and 1095-B forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
- Employers with more than 50 employees need to complete the 1094-C (IRS) form and 1095-C (employee) forms.
 - Provide 1095-C forms to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-C and 1095-C forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
- If you file 250 or more forms, you must electronically file with the IRS.
- More information is available on the [ABC webpage](#) under the PPACA documents section, or you can submit a ticket to our service center for help.
- Retirees:
 - You are responsible for preparing 1095 forms for any retirees or family members of retirees of your agency that are enrolled in Medical coverage.
 - The retirees should automatically show on the PPACA report for the ABC(s) in your agency that have security access to your retiree department ID.
 - Please remember that retirees can have dependent-only coverage. This is noted in the coverage code field. If the coverage code is E, F, I or K then the retiree is not enrolled in coverage.
- COBRA:
 - COBRA enrollees were emailed out in December.
 - You must also include them with your 1094/1095 reporting.
 - We will also email you with the information for anyone else that signs up for COBRA after the date the report was generated.

HIGHER EDUCATION QUESTIONS

- **Higher Ed:** When will the ParTners for Health website be updated to reflect the change from PhysicianNow to Teladoc?
 - **Answer:** We are working on updating our website with 2023 information.
- **Higher Ed:** Will the personal information about an employee's history and drug list be moved to the new Teladoc vendor or will an employee need to load their entire history again into this vendor site?
 - **Answer:** Personal information will not be moved to the new vendor. Members will need to provide medical history and any medications.
- **Higher Ed:** Is there any information on utilization on Sanvello?
 - **Answer:** We do receive this information, but it is not broken down by higher education utilization. We will have Optum provide some utilization statistics the next time Optum presents.

- **Higher Ed:** I have been getting a lot of cancellation requests for one reason or another such as the spouse is moving to a new employer's coverage. The Insurance Cancel Request application does not mention basic life. If an employee takes a spouse off of their medical coverage nothing will happen to the basic life, the employee will keep the basic term life coverage and the employee must submit the change application if they no longer want this coverage, correct?
 - **Answer:** Yes, that is correct. Basic term life insurance is no longer tied to the medical coverage so cancelling medical coverage will not cancel basic term life/basic AD&D coverage for the employee or dependent spouse. However, if adding a baby and there are three other kids on the coverage, the member has to add the new baby to the basic term life coverage. Any time there is a special qualifying event, a form would have to be filled out to add the child to basic term life.

- **Higher Ed:** If I have a recent suspension of coverage and the coverage was approved to be suspended but the basic life was not touched, the only thing that stays open for that employee is state paid basic term life, correct?
 - **Answer:** Regarding basic term life/basic AD&D coverage, an employee who has an approved suspension of benefits will only have the state paid portion of coverage.

- **Higher Ed:** In addition to the cards mentioned, were CVS Caremark cards mailed out?
 - **Answer:** Members would not have received new CVS Caremark pharmacy cards unless they had a change made to their network or plan.

- **Higher Ed:** With the life insurance forms that are filled out during an enrollment, do we need to send over the life insurance forms?
 - **Answer:** If a new enrollment for basic term life/basic AD&D or voluntary AD&D is being submitted via paper form, those should be submitted to Benefits Administration by emailing benefits.administration@tn.gov or entering a ticket via Zendesk. A paper enrollment form for voluntary term life coverage can be submitted via the address on the form or at www.lifebenefits.com/filetransfer.

LOCAL ED QUESTIONS

- **Local Ed:** Do we have end-of-the-year roll over for deductibles?
 - **Answer:** The deductibles and out-of-pocket maximum accumulators do not roll over from one year to the next. All accumulators start over each Jan. 1.

- **Local Ed:** Are the (Teladoc) visit notes with diagnosis available to the member or will it be sent to the member's primary care doctor?
 - **Answer:** Both. The member does have access to the visit notes, and, if they want to, the member can provide permission for Teladoc to share the note with the primary care doctor. Due to HIPAA, the notes are not shared automatically. When the member calls Teladoc to sign up, the member can provide that information.

- **Local Ed:** Is a primary care doctor required for the Teladoc services?
 - **Answer:** No, that is not required for Teladoc services.

- **Local Ed:** For BlueCross, I need more information about who has this insurance. If members' doctors are not going to these hospitals now, can members go to other networks? What happens with this?

- **Answer:** Prior to Annual Enrollment last year, we started communicating the possibility of Methodist facilities in Shelby County leaving the BlueCross networks in 2023. A network change is not considered a qualifying event and does not allow plan members to change plans or networks.
- **Local Ed:** Can the TN_BA_AETP_INS_ELECTIONS query include members who don't make a change to their plan/network/tier during Annual Enrollment, but they have dropped a dependent or had one age off? I noticed that when I ran that report and ran the MED_DEN cover query that shows all coverage effective Jan. 1, 2023, these members were not on both reports
 - **Answer:** Our system support team is researching both queries to determine what updates can be done.
- **Local Ed:** I might have missed this but are new ID cards going out to members regarding the changeover to Teladoc?
 - **Answer:** No, medical ID cards were sent to all enrolled health plan members in December. New ID cards will not be sent due to the Teladoc change.
- **Local Ed:** I sent an email through Zendesk to ask what we do for employees who do not have any joint anything, but are adding a new baby and want to add the spouse at the same time. How do we do this, what does the employee need to provide other than a marriage certificate?
 - **Answer:** If the member does not have any of the additional documents that we require, we will not be able to add the spouse at the time of the birth. They may be able to open up a joint bank account quick enough to send that information in with the birth application. They have 30 days from the date-of-birth event to submit documentation.
- **Local Ed:** I am unable to log in to Edison. Is there a new URL since the update to the cloud?
 - **Answer:** You will use the same URL, but you may need to clear the cache for your browser to get the URL to work.
- **Local Ed:** Were we supposed to get new insurance cards from all vendors? I know I did not receive a Caremark card at all, but did get the others. Some employees did not get their EyeMed cards and were told they would not be sending anymore out.
 - **Answer:** Members can contact EyeMed to receive new ID cards, but if members are being told they can't be sent new cards, please submit a Zendesk ticket to let us know so that we may research further. If a member is visiting an in-network provider, they can simply provide their name and let them know they have EyeMed and an ID card won't be necessary.
 - Members will not receive a new pharmacy/CVS Caremark ID card unless they made a change or are joining the plan for the first time.
- **Local Ed:** I have an employee who has been trying to change her password in Edison. She said she goes so far then gets an error 504, I believe is what she said is showing up. She's trying to log in on Chrome, not sure if that matters.
 - **Answer:** Please have the employee try to use Microsoft Edge. If this doesn't work, have them put in a Zendesk ticket.

- **Local Ed:** I had a member with employee + spouse coverage ask me why BlueCross BlueShield only puts the member's name on the card and Cigna has the spouse's name on their cards?
 - **Answer:** That's just a difference between the two carriers. For BlueCross, all ID cards will have the head of contract on them, and the piece of paper that arrives with the ID cards will list every covered dependent. For Cigna, the cards have the individual's name.

STATE QUESTIONS

- **State:** What is the CDHP's member cost for the dermatologist?
 - **Answer:** If the member has not met the deductible, general medical is \$55 and dermatology is \$85 based on the allowed amounts for those services.

LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** Is the (Teladoc) nutrition counseling only no cost as long as the member meets one of the items for help, i.e., diabetes?
 - **Answer:** Members do have to qualify for nutrition counseling. BlueCross won't charge for this service, but it is possible the employee may not qualify for these services. Learn more at <https://www.bcbst.com/get-care/teladoc> or call BCBS at 1.800.558.6213.
- **Local Gov:** Does our insurance cover any gym membership?
 - **Answer:** Gym memberships are not covered by insurance, but both BlueCross and Cigna have discount programs. BlueCross members can find more information online at <https://www.bcbst.com/get-care/member-discounts>. Cigna members can visit <https://stateoftn.cigna.com/tools-and-resources/healthy-rewards.html> for details.
- **Local Gov:** When will the PPACA report for 2022 be available?
 - **Answer:** The PPACA report is ready now. Issues running the report have been resolved. If you can't run it please submit a Zendesk ticket, and Darlene Bailey will reach out to you.
- **Local Ed:** What is the report name for PPACA?
 - **Answer:** TN PPACA Tax Report. You can find it under the Benefits Administration section of the Benefits WorkCenter in Edison. You can also follow these directions found on the ABC website under the Training section: https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_run_ppaca.pdf.
- **Local Gov:** Is anyone having trouble running their monthly premiums due report? I am able to generate the file, but it will not open once generated. I've called BA and checked Zendesk, but haven't gotten anywhere yet.
 - **Answer:** The Collection Applied Report has also been impacted by the Edison upgrade but has been reported as fixed now. You can submit a Zendesk ticket for further assistance, and we'll have Darlene Bailey reach out to you.
- **Local Gov:** Could we get a one pager for the AbleTo?

- **Answer:** We do have an AbleTo flyer, and we've included it with the regular Friday ABC email.
- **Local Gov:** What are our action items, as an ABC, with the annual PPACA report?
 - **Answer:** You will use the report to help generate the annual notices of proof that everyone is enrolled in their plan. Darlene Bailey will reach out to you about any additional items we may not have covered.
- **Local Gov:** How do we get the PPACA report?
 - **Answer:** Instructions are on the [ABC webpage](#) under Training, Instructions for Running Your PPACA report.
- **Local Gov:** So, the PPACA report is for the 1095c?
 - **Answer:** Yes. You will need to run this report to help complete the required IRS notices.
- **Local Gov:** Do we generate the 1095 or does the state?
 - **Answer:** We provide the report so you can generate the 1095. You'll have to complete the required form and it is dependent on your agency size. Here is some additional information:
 - All agencies on the State plan are self-insured and must do their own reporting. The vendors do not report for self-insured plans.
 - Employees do not have to have their 1095 forms to file their taxes, but you are required to send it to them.
 - The IRS has approved a permanent 30-day extension for providing employee forms effective immediately.
 - Employers with less than 50 employees need to complete the 1094-B (IRS) form and 1095-B (employee) forms.
 - Provide 1095-B to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-B and 1095-B forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
 - Employers with more than 50 employees need to complete the 1094-C (IRS) form and 1095-C (employee) forms.
 - Provide 1095-C forms to employees/retirees/COBRA participants by March 2, 2023.
 - File 1094-C and 1095-C forms with the IRS by February 28 (if filing by paper) or March 31 (if filing electronically).
 - If you file 250 or more forms, you must electronically file with the IRS.
 - More information is available on the [ABC webpage](#) under the PPACA documents section, or you can submit a ticket to our service center for help.
 - Retirees:
 - You are responsible for preparing 1095 forms for any retirees or family members of retirees of your agency that are enrolled in Medical coverage.
 - The retirees should automatically show on the PPACA report for the ABC(s) in your agency that have security access to your retiree department ID.
 - Please remember that retirees can have dependent-only coverage. This is noted in the coverage code field. If the coverage code is E, F, I or K then the retiree is not enrolled in coverage.
 - COBRA:
 - COBRA enrollees were emailed out in December.
 - You must also include them with your 1094/1095 reporting.

- We will also email you with the information for anyone else that signs up for COBRA after the date the report was generated.