

**Sept. 30-  
Oct. 25, 2019,  
at 4:30 p.m.  
Central time**

**Local Education  
Employees  
& COBRA  
Participants**

**Join a Webinar ...**

to learn more about 2020 benefits:

Monday, Sept. 30: 10-11 a.m.

Thursday, Oct. 10: 1-2 p.m.

Thursday, Oct. 17: 3:30-4:30 p.m.

Monday, Oct. 21: 3:30-4:30 p.m.

Thursday, Oct. 24: 10-11 a.m.

All Central time.

See page 2 for instructions.

**Share Your Email ...**

Please log in to Edison and make sure your email address is correct. It's easy! Just go to "self service", "my system profile" and "change or set up email address". Benefits Administration uses email addresses in Edison to send you important insurance-related information. We do not share your information, ever. You can unsubscribe at any time.



**It's Annual Enrollment Time!**

Here is your annual enrollment newsletter from Benefits Administration (BA) which highlights important information about your choices. You will find full details, including comparison charts for your health, dental and vision plans, and premiums on our website at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth).

**Your annual chance to ...**

- Choose or update your benefits for 2020. Changes will be effective Jan. 1, 2020.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local Consumer-driven Health Plan (CDHP). If your agency offers payroll deduction, let them know how much you want to contribute to your HSA in 2020.
  - » HSA details are on page 2. CDHP/HSA and flexible spending account (FSA) restrictions are on page 2.

**Important 2020 updates**

- **Good news! Health insurance premiums will stay the same.** See page 3 for details.
- **Same health plans** as last year—Premier PPO, Standard PPO, Limited PPO and Local CDHP/HSA.
- **Same network options**—BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP). See page 3 for details.
- **Copays, coinsurance and deductibles are staying the same.**
- **Other benefits premiums: No premium increases for dental and vision insurance plans. The premiums for these benefits will stay the same.**
- **To see all premiums, go to [tn.gov/PartnersForHealth/insurance-premiums](http://tn.gov/PartnersForHealth/insurance-premiums).**

Networks and benefits may change and impact you. So it's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, dental and vision insurance choices will stay the same.

**Medical benefit improvements**

- **Acupuncture will be an added benefit.** It will be the same as the chiropractic benefit. Find a plan comparison chart at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth), under **Health**.
- **Costs are waived for members who use certain preferred substance use treatment facilities.** PPO members who use these high-quality facilities won't pay a deductible or coinsurance for facility-based substance use treatment; Local CDHP/HSA members' coinsurance is waived after they meet their deductible. Copays for PPO members and deductible/coinsurance for Local CDHP/HSA members will still apply for standard outpatient treatment services. Find preferred Optum providers at [HERE4TN.com](http://HERE4TN.com) or by calling 855-HERE4TN.

## To do:

- **Enroll or make changes online in Edison:** [www.edison.tn.gov](http://www.edison.tn.gov)
- **We are working to make Edison more user-friendly!**
  - » Enrollment webpages have a new look! Bigger buttons and better access will make it easier to enroll! On the Edison homepage, look for the green “Benefits Annual Enrollment” button.
  - » Enrolling on your smart phone or mobile device is now possible. This is our first year; we will make improvements based on your experience.
  - » Find step-by-step login instructions at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) on the **Annual Enrollment** webpage.
- **Watch videos on how to enroll and more.**
  - » On the [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) homepage – click the **Video** link at the top.
- **Enrolling new dependents?** We need documents to prove their relationship to you.
  - » A list of required documents is found at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Publications** then **Forms**.
  - » Upload documents in Edison or fax to 615.741.8196.
  - » Deadline to submit dependent documents is Oct. 25.

## Here's Help!

Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth). You'll find:

- » **Videos** about your benefits.
- » A blue **questions button** to our help desk: <https://benefitssupport.tn.gov/hc/en-us>
- » A green **help button** to **CHAT** with a customer service representative during business hours.
- **Join an employee webinar:**
  - » Dates and times are on page 1.
  - » Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and click on the **Annual Enrollment** page. Scroll down for instructions.
- **Call Benefits Administration** at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. Central time.

## Benefits

### Health benefits



**You have a choice of four different health plans (costs are on page 3).** Preventive care is free with all plans, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium - lower out-of-pocket costs (deductible, copays and coinsurance).
- **Standard PPO:** Lower monthly premium than the Premier PPO - higher out-of-pocket costs than the Premier PPO.
- **Limited PPO:** Lower monthly premiums than the other PPOs - higher out-of-pocket costs compared to the other PPOs.
- **Local CDHP/HSA:** Lowest monthly premium - but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays.
  - » The **HSA** can help you **save** for healthcare costs. You get tax benefits, the money rolls over each year, and you can keep the money if you leave or retire. Premium savings can go into your HSA to pay your deductible! Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **CDHP/HSA Insurance Options** to learn more.
  - » **HSA IRS maximum contributions** - There is an annual limit on how much money can be put into a HSA. The 2020 amounts are: \$3,550 for employee only coverage and \$7,100 for all other tiers. Members 55 or older can contribute \$1,000 more each year.

**Important! Your full HSA contribution is **not** available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck each pay period. You may only spend the money that is available in your HSA at the time of service or care.**

Local education employees who enroll in the Local CDHP will need to check with your employer to see if they allow you to contribute to your HSA through payroll deduction. You may need to update this amount each year. You would provide this amount to your employer.

Enrolling in Social Security at age 65 automatically triggers Medicare Part A enrollment. If enrolled in a CDHP, this may have tax consequences and affect your HSA contribution. Consult with your tax advisor for advice.

**CDHP/HSA restrictions:** You cannot enroll in the Local CDHP if you are enrolled in another plan, including a PPO, your spouse's plan or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE, Social Security benefits), or if you have received care from any Veterans Affairs (VA) facility or the Indian Health Services (IHS) within the past three months. Generally, members eligible to receive free care at any VA facility cannot enroll in the Local CDHP because a HSA is automatically opened for them. Individuals are not eligible to make HSA contributions for any month if they receive medical benefits from the VA at any time during the previous three months. Members may be eligible if the following applies: Member did not receive any care from a VA facility for three months, or Member only receives care from a VA facility for a service-connected disability (it must be a disability). Go to [https://www.irs.gov/irb/2004-33\\_IRB/ar08.html](https://www.irs.gov/irb/2004-33_IRB/ar08.html) for HSA eligibility information.

**HSA and FSA restrictions:** You cannot enroll in the Local CDHP/HSA if you or your spouse has a medical flexible spending account (FSA) or HRA at either employer. You can have a limited purpose FSA (L-FSA) for vision or dental expenses if your employer offers one.

## Carrier networks

You have a choice of three provider networks (doctors and hospitals) for your medical care. But the providers in each network can change. Are your providers in the network for 2020? Once you make a choice, you are in this network for the year. If you do not make a choice, you will remain in the same network as 2019.

- **BlueCross BlueShield (BCBST) Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** includes more hospitals in Tennessee. You pay a monthly surcharge of \$40/\$80, which is included in the premium.
  - » \$40 for Employee only and Employee + child(ren) tiers
  - » \$80 for Employee + spouse and Employee + spouse + child(ren) tiers

Find out if your doctor and hospital are in a network at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Carrier Information**. Or, contact the carrier.

**BCBST**, 800.558.6213, M-F, 7 a.m. to 5 p.m., [bcbst.com/members/tn\\_state](http://bcbst.com/members/tn_state)

**Cigna**, 800.997.1617, 24/7, [cigna.com/stateoftn](http://cigna.com/stateoftn)

## Pharmacy

All health plans include comprehensive prescription drug benefits.

- Your health plan determines your out-of-pocket copay or coinsurance prescription costs.
- How much you pay depends on if you choose a generic, preferred brand, non-preferred brand or specialty drug and whether you get a 1-30 day or a 31-90 day supply.

Information about benefits, vaccines and how to save money is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Pharmacy**.

Contact: **CVS/caremark**, 877.522.8679, 24/7, [info.caremark.com/stateoftn](http://info.caremark.com/stateoftn)

## Telehealth

You can talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere. The cost is less than a typical office visit. Schedule appointments for minor illnesses (cold, flu, allergies, etc.) for you or your family.

**Save time - sign up in advance or register when you schedule your appointment through your carrier sponsored programs offered by BCBST (PhysicianNow) or Cigna (MDLive or AmWell).**

Information is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Health Options** and **Telehealth**.

2020 MONTHLY HEALTH PREMIUMS		
	BCBST & CIGNA LOCAL PLUS	CIGNA OPEN ACCESS
<b>PREMIER PPO</b>		
Employee Only	\$627	\$667
Employee + Child(ren)	\$1,034	\$1,074
Employee + Spouse	\$1,223	\$1,303
Employee + Spouse + Child(ren)	\$1,630	\$1,710
<b>STANDARD PPO</b>		
Employee Only	\$587	\$627
Employee + Child(ren)	\$969	\$1,009
Employee + Spouse	\$1,146	\$1,226
Employee + Spouse + Child(ren)	\$1,526	\$1,606
<b>LIMITED PPO</b>		
Employee Only	\$537	\$577
Employee + Child(ren)	\$885	\$925
Employee + Spouse	\$1,047	\$1,127
Employee + Spouse + Child(ren)	\$1,395	\$1,475
<b>LOCAL CDHP/HSA</b>		
Employee Only	\$456	\$496
Employee + Child(ren)	\$751	\$791
Employee + Spouse	\$889	\$969
Employee + Spouse + Child(ren)	\$1,184	\$1,264

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

Premium charts, including COBRA, are found at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth). Click on **Premiums** in the top navigation.



## Need help with Edison?

Visit [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and click on **Videos**. You'll find Edison "how-to" videos: Retrieve your Access ID, Log in to Edison for the first time, Reset your Edison password and Select/enroll in benefits in Edison.

## Behavioral health—managed by Optum

All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services.

**New in 2020 – members will get an ID card.**

**NEW! Costs are waived for members who use select preferred substance use treatment facilities.** Go to the

Medical benefit improvements section on page 1.

Optum can:

- Find a provider (in person or virtual visits); explain benefits; identify best treatment options; schedule appointments; and answer questions.

For all programs and services, **and help finding a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](http://HERE4TN.com)

### Employee Assistance Program (EAP)—managed by Optum

EAP services are available to all enrolled health plan members and eligible dependents – even if your dependents are not enrolled in a health plan. COBRA participants are also eligible.

- Get five EAP counseling visits, per problem, per year at no cost to you. Available in person or by virtual visit.
- A telephonic coaching program called **Take Charge at Work** helps people dealing with stress or depression. Available at no additional cost if you qualify.

Information is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **EAP**.

For all EAP programs and services, **and help finding a provider**, contact: **Optum** at 855-HERE4TN (855.437.3486), 24/7, or [HERE4TN.com](http://HERE4TN.com)

IN-NETWORK 2020 HEALTH PLAN COMPARISON				
Your Costs for Covered Services	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
<b>Annual Deductible</b>				
Emp only	\$500	\$1,000	\$1,800	\$2,000
Emp + Child(ren)	\$750	\$1,500	\$2,500	\$4,000
Emp + Spouse	\$1,000	\$2,000	\$2,800	\$4,000
Emp + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$4,000
<b>Maximum Out-of-Pocket</b>				
Emp only	\$3,600	\$4,000	\$6,800	\$5,000
Emp + Child(ren)	\$5,400	\$6,000	\$13,600	\$10,000
Emp + Spouse	\$7,200	\$8,000	\$13,600	\$10,000
Emp + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$10,000
<b>Preventive Care</b>	No charge	No charge	No charge	No charge
<b>Primary Care/Convenience Care</b>	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
<b>Specialist/Urgent Care</b>	\$45 copay	\$50 copay	\$55 copay	30% coinsurance after deductible
<b>Telehealth (approved carrier program only)</b>	\$15 copay	\$15 copay	\$15 copay	30% coinsurance after deductible
<b>Behavioral Health and Substance Use (and virtual visits)</b>	\$25 copay	\$30 copay	\$35 copay	30% coinsurance after deductible
<b>Routine X-Rays, Labs and Diagnostics</b>	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
<b>Pharmacy (30-day supply)</b>				
generic	\$7 copay	\$14 copay	\$14 copay	30% coinsurance after deductible
preferred brand	\$40 copay	\$50 copay	\$60 copay	
non preferred brand	\$90 copay	\$100 copay	\$110 copay	
specialty	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	10% coinsurance min \$50; max \$150	
<b>Hospital/Facility Services</b>	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
<b>Maternity</b>	10% coinsurance after deductible	20% coinsurance after deductible	30% coinsurance after deductible	30% coinsurance after deductible
<b>Outpatient Physical, Speech and Occupational Therapy</b>	10% coinsurance	20% coinsurance	30% coinsurance	30% coinsurance after deductible
<b>Emergency Room Visit</b>	\$150 copay	\$175 copay	\$200 copay	30% coinsurance after deductible

**Find complete health, dental and vision comparisons, at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth). Click on Publications in the top navigation and go to Insurance Comparison Charts.**

### Wellness program—managed by ActiveHealth

In 2020, two programs will again be offered to enrolled health plan members and spouses. Members must qualify for these programs.

- **Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic conditions.
- **Diabetes Prevention Program (DPP):** Will again be offered and free to you in 2020. For details go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Wellness** on the **DPP** webpage.

Members also have access to the online health assessment with ActiveHealth. After members complete the health assessment, they may use the online educational resources, including health education and digital coaching, on their website.

Information about programs and activities are at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Wellness**.

## Other Benefits



### Dental coverage—contact your agency to see if they participate

Two different Dental plans are offered. You pay the full premium. **Premiums will stay the same for both plans in 2020.** There are no changes in benefits, deductibles, copays or allowances.

- **MetLife DPPO:** Use any Dentist, but save money staying in-network. Members pay co-insurance.
- **Cigna DHMO prepaid plan:** Required to use a Network Dentist. You select your Network General Dentist and notify Cigna. See the list of Dentists on the Cigna website. Members pay copays.

Information, including a comparison of the two plan options, is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Dental**.

Contact: **MetLife**, 855.700.8001, M-F, 7 a.m. - 10 p.m.; [metlife.com/StateofTN](http://metlife.com/StateofTN)

Contact: **Cigna**, 800.997.1617, 24/7; [cigna.com/stateofTN](http://cigna.com/stateofTN)



### Vision insurance—contact your agency to see if they participate

Vision benefits are offered through **Davis Vision**. You pay the full premium. Choose from two

options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials.
- **Expanded Plan:** Includes greater “allowances” (dollar amounts) and additional materials versus the Basic Plan.
- In both plans you pay copays and coinsurance on materials or other services when the cost exceeds the allowance.

**Premiums will stay the same in 2020.** Additional benefits will be available for both plans in 2020. You’ll save money when using in-network providers.

**All members in both vision plans get:** routine eye exams every calendar year; frames once every two calendar years and a choice of eyeglass lenses or contact lenses once every calendar year.

Information is at [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) under **Other Benefits** and **Vision**.

Contact: **Davis Vision**, 800.208.6404, M-F, 7 a.m. - 10 p.m., Sat, 8 a.m. - 3 p.m., Sun, 11 a.m. - 3 p.m.; [davisvision.com/stateofTN](http://davisvision.com/stateofTN)

2020 MONTHLY VISION PREMIUMS	BASIC PLAN	EXPANDED PLAN
<b>ACTIVE MEMBERS</b>		
Employee Only	\$3.07	\$5.56
Employee + Child(ren)	\$6.13	\$11.12
Employee + Spouse	\$5.82	\$10.57
Employee + Spouse + Child(ren)	\$9.01	\$16.35

2020 MONTHLY DENTAL PREMIUMS	CIGNA PREPAID PLAN	METLIFE DPPO PLAN
<b>ACTIVE MEMBERS</b>		
Employee Only	\$13.44	\$23.64
Employee + Child(ren)	\$27.91	\$54.36
Employee + Spouse	\$23.83	\$44.72
Employee + Spouse + Child(ren)	\$32.76	\$87.50

## Legal Notices

### Anti-Discrimination and Civil Rights Compliance

Benefits Administration does not support any practice that excludes participation in programs or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability in its health programs and activities. If you have a complaint regarding discrimination, please call 1-866-576-0029.

If you think you have been treated in a different way for these reasons, please mail this information to Benefits Administration:

- Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)
- The name and address of the program you think treated you in a different way.
- How, why and when you think you were treated in a different way.
- Any other key details.

Mail to: State of Tennessee, Benefits Administration, Civil Rights Compliance, Department of Finance and Administration, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243-1102.

Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please call 1-866-576-0029.

You may also contact the: U.S. Department of Health & Human Services – Region IV Office for Civil Rights, Sam Nunn Atlanta Federal Center, Suite 16T70, 61 Forsyth Street, SW, Atlanta, Georgia 30303-8909 or 1-800-368-1019 or TTY/TDD at 1-800-537-7697.

If you speak a language other than English, help in your language is available for free.

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-576-0029 (TTY: 1-800-848-0298).

866 (مقرر) -576-0029-ةظوحلم :ةظوحلم-576-0029 (مقرر) 1. (800-848-0298) مقرر لصتا. ناجم لاب كل رفاوتت ةي وغلللا

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 1-866-576-0029 (TTY:1-800-848-0298)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 1-866-576-0029 (TTY:1-800-848-0298).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-866-576-0029 (TTY: 1-800-848-0298) 번으로 전화해 주십시오.

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1-800-848-0298).

Ni songen mwohmw ohte, komw pahn sohte anahne kawehwe mesen nting me koatoantoal kan ahpw wasa me ntingie [Lokaiahn Pohnpei] komw kalan-gan oh ntingidieng ni lokaiahn Pohnpei. Call 1-866-576-0029 (TTY: 1-800-848-0298).

ማስታወሻ: የግንባታው ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች: በነጻ ሊያግዝዎት ተዘጋጅተዋል: ወደ ሚከተለው ቁጥር ይደውሉ 1-866-576-0029 (መስማት ለተሳናቸው: 1-800-848-0298).

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 1-866-576-0029 (TTY: 1-800-848-0298).

સુચના: જો તમે ગુજરાતી બોલતા છો, તો નિ:શુલ્ક ભાષા સહાય સેવાઓ તમારા માટે ઉપલબ્ધ છે. ફોન કરો 1-866-576-0029 (TTY:1-800-848-0298)

注意事項：日本語を話される場合、無料の言語支援をご利用いただけます。1-866-576-0029 ( TTY:1-800-848-0298 ) まで、お電話にてご連絡ください。

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-866-576-0029 (TTY: 1-800-848-0298).

ध्यान दें: यदि आप हिंदी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1-800-848-0298) पर कॉल करें।

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-576-0029 (телетайп: 1-800-848-0298).

یہاں ناگیار تروصب ی ناپز تالی هست، دی نکی م وگت فگ ی س راف ناپز ہب رگا: ہجوت دی ری گب سامت اب. دش اب ی م ہار ف (TTY: 1-800-848-0298) 866-576-0029 امش

### The Notice of Privacy Practice

Your health record contains personal information about you and your health. This information that may identify you and relates to your past, present or future physical or mental health or condition and related health care services is referred to as Protected Health Information (PHI). The Notice of Privacy Practices describes how we may use and disclose your PHI in accordance with applicable law, including the Health Insurance Portability and Accountability Act (HIPAA), including Privacy and Security Rules. The notice also describes your rights regarding how you may gain access to and control your PHI.

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The Notice of Privacy Practice is located on the Benefits Administration website at <https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/hipaa.pdf>. You may also request the notice in writing by emailing [benefits.privacy@tn.gov](mailto:benefits.privacy@tn.gov).

### Prescription Drug Coverage and Medicare

Medicare prescription drug coverage became available in 2006 to everyone with Medicare. By law, we are required to inform plan members of this coverage yearly. You can find a copy of the required notice regarding your options on the Benefits Administration website.

If you are actively employed or a pre-65 retiree enrolled in health coverage, you have pharmacy benefits. You do not need to enroll in Medicare prescription drug coverage regardless of your age. Once your retiree group health coverage terminates due to becoming Medicare eligible you may want to enroll in Medicare prescription drug coverage if you need pharmacy benefits.

### Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan creates a Summary of Benefits and Coverage (SBC). The SBC describes your 2020 health coverage options. You can view it online on or after September 30 at <https://www.tn.gov/PartnersForHealth/summary-of-benefits-and-coverage.html> or request that we send you a paper copy free of charge. To ask for a paper copy, call Benefits Administration at 855.809.0071.

### Plan Document

The information contained in this newsletter provides a detailed overview of the benefits available to you through the State of Tennessee. More information is contained within the formal plan documents. If there is any discrepancy between the information in this newsletter and the formal plan documents, the plan documents will govern in all cases. You can find a copy on the Benefits Administration website at <https://www.tn.gov/PartnersForHealth/publications/publications.html>.

### Other Publications

In addition to the documents mentioned above, the Benefits Administration website contains many other important publications, including, but not limited to, brochures and handbooks for medical, pharmacy, dental and vision and the brochure and handbook for the Supplemental Medical Insurance to Retirees with Medicare.

### Notice Regarding Wellness Program

The ParTNers for Health Wellness Program is a voluntary wellness program. Local education, local government and retirees enrolled in health coverage have access to certain programs like disease management and the web portal. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008 and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes or heart disease). You are not required to complete the assessment or other medical examinations.

The information from your health questionnaire will be used to provide you with information to help you understand your current health and potential risks. It may also be used to offer you services through the wellness program such as Diabetes Prevention Program and other programs. You also are encouraged to share your results or concerns with your own doctor.

### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the ParTNers for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches and other healthcare professionals) and their vendor partners (case managers with the medical and behavioral health vendors) in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, you will be notified promptly.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact ParTNers for Health at [partners.wellness@tn.gov](mailto:partners.wellness@tn.gov).



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 BENEFITS ADMINISTRATION  
 DEPARTMENT OF FINANCE AND ADMINISTRATION

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Tennessee Department of Finance and Administration. Authorization Number 317594, 72,500 copies, August 2019. This public document was promulgated at a cost of \$0.08 per copy.

**Questions? Go to [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth)**

**WHAT YOU'LL FIND INSIDE**

- Details on available benefits
- Premiums
- Helpful resources, including websites, webinars and videos
- How to enroll

**Local Education Employees**

**IT'S ANNUAL ENROLLMENT TIME!**

