

**Higher Education, Local Education, State and Local Government**  
**ABC Conference Call**  
**Dec. 13, 2022**

**Communications**

• **Materials and Communications**

- **2023 Change in Emergency Room Costs:** On Dec. 9, we sent information about the change in the 2023 ParTNers for Health emergency room costs. Also on Dec. 8, we sent an email to enrolled health plan members as of Jan. 1, 2023, about this change. In case you get or have received any questions about this change, information, including the 2023 benefits charts were included in Annual Enrollment materials, and the updated cost change is included in the 2023 Insurance Comparison Charts.
- **2023 ID Cards:** A reminder that all health plan members will receive new medical ID cards for 2023 benefits in **December**. All health plan members will receive new behavioral health ID cards in **January**. Members can use their 2022 behavioral health ID cards for services until the new cards arrive.
  - All 2023 vision plan members will get updated cards from EyeMed, and those who made changes to their dental plan options will receive new cards.
- **2023 Member Handbooks:** The 2023 BlueCross BlueShield and Cigna Member Handbooks are now posted on the ParTNers for Health website under [Publications](#) and Member Handbooks – Health.
- **PPACA Marketplace Notices:** This information was included in a recent ABC Friday email. The required federal Marketplace Notices have been revised for 2023 and are posted on the ABC webpage under PPACA Documents by plan type (state, higher education, local education and local government). The previous versions included 2022 and 2023 premium information. The new versions now only include the premium information for 2023. As noted on the Employee Insurance Checklist, you will need to provide the web address or a printed copy of the appropriate Marketplace Notice to your new hires if requested, so please use these updated versions going forward.
- **2023 ABC Conference Call Schedule:** The 2023 ABC Conference Call Schedule is posted on the [ABC webpage](#) under Conference Call Notes.
- **Benefits Administration Holiday Schedule:** State offices and the Benefits Administration Service Center will be closed the following dates for the holidays:
  - Friday, Dec. 23
  - Monday, Dec, 26
  - Friday, Dec. 30
  - Monday Jan. 2, 2023
  - We'll include the vendor holiday hours in this week's Friday ABC email.
  - Due to the holidays, we are planning on sending an ABC email on Dec. 22, and this will be the last ABC email until Jan. 6, 2023.
- **State: January 4Mind4Body Webinar:** The first 2023 4Mind4Body webinar, **Give Your Immune System a Boost**, will be held Wednesday, Jan. 11 starting at 11:30 a.m. Soon, we'll send a flyer to all state ABCs about the first three webinar sessions. Here is information about the Jan. 11 webinar:
  - Your immune system helps protect you from outside invaders, like bacteria and disease. Join ActiveHealth to learn the risks you face when your immune system

isn't working at its best and how to give it a boost. Keep your immune system strong and ready to fight for your health.

- **Click here to register:**  
<https://tn.webex.com/tn/onstage/g.php?MTID=ef41be087b1d1332304ee3892e8697256>

## Operations

- **New Hire Orientation Video Update:** Ebony Davidson, BA's education and outreach specialist, joined us and gave an update the 2023 New Hire Orientation videos.
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### HIGHER EDUCATION QUESTIONS

- **Higher Ed:** With the emergency room change, the communication said that other options were urgent care and convenience care locations. However, in the Knoxville area, there is only one option for an urgent care in the directory. Is this correct? If there is not an urgent care in the area, can employees receive in-network costs for out-of-network urgent care?
  - **Answer:** The BlueCross BlueShield network PDF provider directory and online directories are incomplete and not comprehensive. We are working with BlueCross to make sure they are correct with full listings for urgent care facilities. There are several new open locations that were not alerting BlueCross of their locations. Blue is working to get that information updated so that members will be able to find the information. There is no in-network cost share for an out-of-network urgent care or convenience clinic – the out-of-network copays will apply if members use a facility out of network.
- **Higher Ed:** Who do we reach out to concerning errors on the Collections Applied Report? I've reached out to Edison and I'm told someone from billing will contact me, but past experiences have shown they will not call me back.
  - **Answer:** Darlene Bailey will reach out to you directly to assist. We are still working through our error reports for life insurance plans. Our hope is to get these cleaned up before the next Collections Applied Report.
- **Higher Ed:** Since the emergency room changes were announced after Annual Enrollment, an employee has asked if he can change plans?
  - **Answer:** The changes were announced prior to Annual Enrollment in the Annual Enrollment newsletters. This is not a qualifying event to make a change in benefits. We did communicate this change in all of our ABC webinars, our employee benefit webinars, on the website and in the newsletters.

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### LOCAL EDUCATION QUESTIONS

- **Local Ed:** If we have an employee who completed the appeal for insurance, do you know the turn-around time for that decision?
  - **Answer:** We are still in the process of going through the appeals received by Dec. 1 and the turnaround is taking a little bit longer. You can check the Edison notes to see if approved or waiting to be processed. We will notify you of the approval or denial of the appeal.
- **Local Ed:** When can we run the PPACA report in Edison?

- **Answer:** You can run your PPACA report now.
  - **Follow up question:** Will that include December coverage in the PPACA report if we run now?
  - **Answer:** Yes, December coverage will show; however, we do recommend that you also run it in January or February to pick up any retroactive enrollments that will be processed later.
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## STATE QUESTIONS

- **State:** I have noticed that now when an employee enrolls in the Voluntary AD&D, it is asking for the beneficiary on that page. It asks for the percentage or dollar amount, I believe to be left to the beneficiary. Is that something that has to be done on that page or can that just be done like normal on the beneficiary page at the end?
    - **Answer:** We'd like to take a look at what you are seeing and exactly where this is in Edison. Please submit a Zendesk ticket with the employee information.
  - **State:** Where can I find the new hire orientation videos?
    - **Answer:** The 2023 versions will be live on the website Dec. 19 under the [For New Employees tile](#). Click on the video symbol on the right-hand side of the page, select your plan and agency name and then click "Let's Get Started."
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## LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** What is the phone number to call to check on an application that is still pending after two weeks? I been emailing back and forth, but need to talk with someone.
  - **Answer:** You can call the Benefits Administration Service Center at 800-253-9981, M-F, 8 a.m. – 4:30 p.m. CT.

**Higher Education, Local Education, State and Local Government**  
**ABC Conference Call**  
**Nov. 8, 2022**

**Communications**

• **Materials and Communications**

- **2023 New Hire Materials:** In order to give ABCs and employees the most accurate information about our plan, and ensure it coincides with the plan document, we are creating 2023 new hire guides this year to include plan, enrollment and other important information. **We plan to have these ready by Nov. 15.** We will ask that ABCs use these guides with new hires. We are not planning to update the new hire PowerPoint presentations for 2023.
  - Our recommendation is that you use the **2023 Annual Enrollment newsletters** (found on the ParTNers for Health website under Enrollment Materials) to onboard new employees until we have the 2023 new hire guides updated.
- **2023 ABC Call Schedule:** We have posted the 2023 ABC conference call schedule on the [ABC webpage](#) under Conference Call Notes titled **2023 ABC Call Schedule**.
- **Closed for Veterans Day:** This Friday, state offices and the BA Service Center will be closed for the Veterans Day holiday.
  - We'll send the ABC email and conference call notes on **Thursday, Nov. 10.**
- **Local Ed/Local Gov:** Please watch your weekly Friday emails from BA in early December for instructions on how to send end-of-year 2022 contributions or early 2023 contributions to Optum Financial for your employees' HSAs (for Local CDHP enrollees).
- **State: 4Mind4Body Webinar:** We have our last 2022 4Mind4Body webinar, Using Mindfulness to Make the Holidays Happier, coming up Wednesday, Nov. 16.  
**Reduce holiday stress with mindfulness**  
Learn how to practice mindfulness and self-care during this busy time. The "Make the Holidays Happier" webinar helps identify factors that contribute to holiday stress. It also explores ways to create the kind of holiday celebration that meets your needs. You'll be able to make better choices for the holidays while lowering stress levels, improve family relationships and have more fun.

Participants will:

- Practice techniques for keeping expectations realistic
- Plan for approaching the holidays differently this year
- Determine coping strategies that promote well-being throughout the season.

**Click the link below to register:**

<https://tn.webex.com/tn/onstage/g.php?MTID=e5e75a97da2423173b2f7191d9439ea4f>

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>

**Agency Information**

- **Local Ed/Local Gov:** CAA Reporting Survey

- The Consolidated Appropriations Act, 2021, known as CAA, requires insurance companies and employer-based health plans to submit information about prescription drug and health care spending to the federal Departments of Health and Human Services, Labor and Treasury.
- In order to complete our federal reporting requirements, BA needs you to provide two numbers for calendar year 2022. These are:
  - **1. the total amount of premiums your agency paid in 2022 for active employees (including dependents), and**
  - **2. the total amount of premiums your agency paid in 2022 for pre-65 retirees (including dependents).**
  - **Please do not include employee/retiree paid portions in these amounts.**
- We are asking about the premium for **state sponsored medical plan insurance only**. This request does not include dental, vision, or the Tennessee Plan (supplemental insurance for those on Medicare) or other approved additional benefits you offer outside of the state sponsored plans.
- BA will send a survey to your agency in January requesting what your agency contributed toward premiums in calendar year 2022. There will be a two-week deadline to respond. BA will compile all agency survey responses to submit to the federal government.
- For example, in calendar year 2022, XYZ agency paid \$100,000 toward the total active employees' premiums and the active employees paid \$50,000 for a total of \$150,000. XYZ agency would report \$100,000 for its contribution toward the active employees' premiums. In addition, XYZ agency paid \$20,000 toward pre-65 retiree premiums and the pre-65 retirees paid \$90,000 for a total of \$110,000. XYZ agency would report \$20,000 for its contribution toward the pre-65 retirees' premiums.

## Operations

- **Annual Enrollment Appeals**

- Deadline to appeal is Dec. 1 at 4:30 p.m. CT
  - Submit written appeal with details on why the deadline was missed by email to [benefits.administration@tn.gov](mailto:benefits.administration@tn.gov), by fax to 615-741-8196, or upload in Zendesk.
  - Appeal should include:
    - Member's name
    - Edison ID or SSN
  - Also submit revised enrollment change form and dependent verification (if applicable).
- To verify if an appeal has been approved, check Edison notes.

Please caution employees to think carefully before they appeal to switch networks just to access a particular hospital. In a true emergency, in-network coverage will continue, and hospitals are prohibited from balance billing for emergency care, even when a hospital goes out of network. The most a hospital can bill for is the plan's in-network cost sharing amount (such as copayments and coinsurance).

- BCBS Network P and Cigna Open Access Plus cost an additional \$65 per month for the employee only and employee + child(ren) tiers and an additional \$130 per month for the employee + spouse and employee + spouse + child(ren) tiers. Covered persons may also pay more per claim because the costs for services in these networks are generally higher than the narrow networks.

See the "emergency services" section of the federal billing notice at <https://www.tn.gov/content/dam/tn/finance/fa->

[benefits/documents/surprise\\_billing\\_model\\_notice.pdf](#) for the prohibition on balance billing.

- **Parental Leave:** When employees reach out to discuss parental leave, they should use this opportunity to advise of the Special Qualifying Event enrollment information and deadlines.
- **Local Ed/Local Gov: Queries to Run After Annual Enrollment**
  - **TN\_BA133\_AUD\_ESS\_AFTER\_OCT\_20:** Run this query if you need to see what an individual employee enrolled in through ESS.
  - **TN\_BA265\_OE\_ELTNS\_ESS\_AF\_OCT20**
    - Schedule ID:
      - Local Ed: OET22
      - Local Gov: OEG22
    - This query is an audit of all elections made by your employees in ESS on the annual enrollment event. Please remember that even though the enrollment action is showing on the query as of today, the enrollment may still be changed by benefits administration if something with the enrollment is not compliant. For example, the dependents enrolled may differ if the required documentation was not submitted. Also, if the enrollment is submitted multiple times, each enrollment will show with a date and a time stamp and it will be all plans again, even if they only changed one plan's enrollment.
  - **TN\_BA219\_AETP\_INS\_ELECTIONS:** This query shows medical, dental and vision changes made through both ESS and eForms. It will show you what the employee was enrolled in this year, and what they will be enrolled in next year. You will use 1/1/2023 for the date. This is the best query to use to get a snapshot of all the changes.

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### HIGHER EDUCATION QUESTIONS

- **Higher Ed:** If the communications department can give us feedback on what the guides will look like compared to new hire slides. The (new hire) slides are a great resource. Employees don't have as many questions and we don't have to give as much feedback. I'm hoping to get some information on what the new guides will look like – will they be similar or better than the slides?
  - **Answer:** We are working to make sure we have standardized our materials and make sure they are in complete agreement with the Plan Document so that the information is accurate and comprehensive. The new hire guides will have a similar format to the newsletters and will be available on the website. You will be able to walk employees through them online or on your own platforms and you can print them. The more places we have various versions of documents, the more opportunity for the information to be inaccurate.
  - We also have a video new employee orientation if you are looking for a presentation to share. It is on the For New Employees webpage and there is a link for a video icon. You can select higher education and the video you can share with your new hires will display. Here is the link to the 2022 new employee orientation I was referencing: <https://www.youtube.com/watch?v=cXgU2jRnVFQ>

- Until the new hire guide is available, you can use the Annual Enrollment newsletters. The digital newsletter can be used in place of the PowerPoint presentation: <https://indd.adobe.com/view/3913b8e8-5dc8-4993-ac15-7c0268c80184>
  - **Higher Ed:** Will the slides have all the benefits that the state has to offer for new hires including wellness, telehealth, AD&D and life insurance.
    - **Answer:** Yes.
  - **Higher Ed:** Several of our local hospitals are not giving the mother's copy of the birth certificate any longer. Is there another document they can get?
    - **Answer:** In lieu of the mother's copy we have had members that have been able to provide a certificate from the hospital until they get the actual birth certificate. It must have the parent's name and a signature from the hospital. The one that is commonly used has the child's footprints and it does provide the information we need.
  - **Higher Ed:** Is there going to be a new life insurance video other than the Annual Enrollment video?
    - **Answer:** The current video at [www.securian.com/tn-insurance](http://www.securian.com/tn-insurance) in the green banner is the year-round presentation for the life insurance options.
  - **Higher Ed:** If an employee quits within two days of hire, are they still eligible for benefits?
    - **Answer:** If you have someone who was just hired and onboarded for only two days they are not eligible for benefits because they have not worked the full calendar month
    - **Follow up question:** Do they have to pass their 30-day new hire period then?
    - **Answer:** Yes.
  - **Higher Ed:** I think I read this on Active Health's website but just want to confirm, Is the deadline for 2022 Wellness incentives Nov 30?
    - **Answer:** There are many wellness program deadlines that are Nov 30. The incentive table has different deadlines – many of the deadlines are Nov 30. [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/wellness\\_incentive\\_table\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/wellness_incentive_table_2022.pdf)
  - **Higher Ed:** Is the L-FSA front-loaded?
    - **Answer:** The LFSA is a front-loaded account and the entire election amount is available at the beginning of the year.
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### LOCAL EDUCATION QUESTIONS

- **Local Ed:** How long can we run the queries? Is there a date they will not run?
  - **Answer:** The query, TN\_BA219\_AETP\_INS\_ELECTIONS, can now be run anytime. In previous years, it had to be run before we closed the Annual Enrollment events. The TN\_BA219 query will change as we remove dependents who didn't return their verification and as we process appeals.

- **Local Ed:** Do we know if BlueCross BlueShield has contracted with the Memphis Methodist-Le Bonheur Hospitals yet?
  - **Answer:** We do not have final confirmation on the negotiation status with Methodist-Le Bonheur and BlueCross. Impacted members will be mailed letters later this week about this network change. At this time, they are still in contract negotiations so we are moving forward as if they will be out of network Jan. 1, 2023, and are preparing accordingly. We will notify you as we learn more about this pending network change.
- **Local Ed:** Will employees be able to switch to Cigna if BlueCross doesn't reach an agreement with the Methodist-Le Bonheur Hospitals?
  - **Answer:** Generally, network changes are not a reason employees can appeal or make enrollment changes. If an employee wants to appeal Annual Enrollment elections, they have a limited opportunity and that expires 4:30 p.m. on Dec. 1. After that, they will not be able to make changes for the 2023 plan year should network changes occur.
- **Local Ed:** What is the final for Annual Enrollment changes; or when should we run the TN\_BA219?
  - **Answer:** We will have all of the changes made during AE processed by Nov. 19. You can run the TN\_BA219 query starting on Nov. 20. Some of the enrollments may change after this date but we will notify you if appeals are approved.
- **Local Ed:** Where can we find a list of insurance codes like PPOV1N? The payroll department asked for this to be used when they are adding the new insurance to employees' deductions.
  - **Answer:** The Plan Code and Coverage Level Descriptions document it is on the ABC webpage under Edison information:  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_codes\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_codes_2022.pdf)
- **Local Ed:** I have an employee who has TennCare for herself and her child. The employee thought TennCare would drop her when she enrolled in insurance through the school system. They didn't. Can she cancel now?
  - **Answer:** They need to submit the proof of the TennCare coverage with the cancel request form as long as they just received the TennCare within 60 days. If she has the coverage longer than 60 days, the employee can still cancel. The employee can submit an Annual Enrollment appeal to remove the dependent or the dependent and herself by the Dec. 1 deadline, but the change is not effective until Jan. 1, 2023.

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### STATE QUESTIONS

- **State:** Did I understand that there will not be a 2023 PowerPoint for new hires?
  - **Answer:** Yes, that is correct. We want to make sure we have standardized our materials and make sure they are in complete agreement with the Plan Document so that the information is accurate and comprehensive. The new hire guides will have a similar format to the annual enrollment newsletters and will be available on the website. You will be able to walk employees through them online or on your own platforms and you can print them. The more places we have various versions of documents, the more opportunity for the information to be inaccurate.
  - We also have a video new employee orientation if you are looking for a presentation to share. It is on the For New Employees webpage and there is a link for a video

icon. You can select state and the video you can share with your new hires. Here is the link to the new employee orientation video for 2022:

- <https://www.youtube.com/watch?v=7WaUtONabgs>
  - Until the new hire guide is available, you can use the Annual Enrollment newsletters. The digital newsletter can be used in place of the PowerPoint presentation: <https://indd.adobe.com/view/3913b8e8-5dc8-4993-ac15-7c0268c80184>
- **State:** Is there any chance that HCA facilities will be back as in network on the Cigna LocalPlus plan?
- **Answer:** The information we have shared about the networks is all that we know at this point. Members should make their decisions based on the information available today. If there are any changes between now and the end of year, we will inform you right away. After the Annual Enrollment appeals opportunity expires on Dec. 1, a provider network change is not an eligible reason to make an enrollment change. Employees can only make changes during the appeals process or if they have an SQE
- **State:** Is there a contact for Optum that we can give to an employee who is having billing problems
- **Answer:** We are not sure if this an EAP/behavioral health question or Optum Financial question. Please submit a Zendesk ticket and we will follow up with you directly.

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## LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** Is this (CAA Reporting Survey) like the PPACA report?
- **Answer:** The PPACA report you can run in Edison will give you your enrollments. It includes the total premium and not what your agency pays for employees. The CAA Reporting Survey will request what your agency contributed.
- **Local Gov:** If I have an employee who participated during Annual Enrollment but have had a qualifying life event between Annual Enrollment time and 1/1 that you process to drop or add a dependent; on 1/1 will the open enrollment elections trump the SQE elections?
- **Answer:** When we process qualifying events during this time of the year, we carry over the SQE elections (either dropping or adding a dependent) into the next plan year unless we are asked not to do so. If the employee is adding a new dependent to coverage they will be added to the OE coverage as well.
  - **Follow up question:** So divorce....it will drop?
  - **Answer:** Yes, if we remove the spouse, he/she would be removed for the following Annual Enrollment, the spouse is no longer an eligible dependent.
- **Local Gov:** When running the TN\_219 and all I see is what they selected or changed going forward for 2023?
- **Answer:** There are several 219 queries. Make sure you are running the TN\_BA219\_AETP\_INS\_ELECTIONS query, not the TN\_BA219\_MED\_DEN\_COVERAGE query. If you are running the TN\_BA219\_AETP\_INS\_ELECTIONS query, you can submit a ticket and we will have someone look at that with you.

- **Local Gov:** Those who changed coverage will receive a new (health insurance ID) card correct? I know that those who changed tiers last year did not and just wanted to verify.
  - **Answer:** Everyone will receive a new medical ID card this year for 2023. If you added a new dependent to your plan, you will receive a new pharmacy card from CVS Caremark. Those who enroll in the CDHP will have an HSA automatically opened for them with Optum Financial and Optum will send them an HSA debit card for their use.
  
- **Local Gov:** Could you review again what the enrollment process is for new hires between now and Jan. 1? We have a new hire starting 11/21. Will her elections for coverage during December simply roll over to 2023?
  - **Answer:** The enrollment will roll over unless they want to make changes for 2023. If they have changes for 2023, they will need to submit a paper enrollment form within their new hire 30-day enrollment period. If we don't receive a paper form then they enrollment selections will roll over.
  
- **Local Gov:** I had an employee who elected to pick up dental insurance but her record was closed in Edison. I rehired her and put in the wrong start date. Do I need to complete an administrative error form or corrections form? Do I put in the actual hire date when she was rehired as fulltime in 3/1/2018? They did submit a selection for insurance by the close of Annual Enrollment.
  - **Answer:** If this is just a keying error you can submit a Corrections and Clarifications form and we will fix that for you. If the employee was never added to Edison when they became benefit eligible and this caused them to miss the enrollment deadline for Annual Enrollment, then you will need to submit an Administrative Error form.

**Local Education and Local Government  
ABC Conference Call  
Nov. 1, 2022**

**Communications**

- **Materials and Communications**
  - **Annual Enrollment Updates:** Annual Enrollment ended Friday, Oct. 28.
  
  - **ABC Conference Call Schedule:**
    - Regular calls resume: Next week, Nov. 8
    - Schedule posted on ABC webpage under Conference Call Notes
  
  - **Communications Updates**
    - **BlueCross BlueShield Network News – Northcrest Medical Center:** As a reminder, **beginning Jan. 1, 2023**, Northcrest Medical Center, located in Springfield, Tenn., will be out of BlueCross Network S but will remain in Network P. We shared sample letters that are being mailed to impacted members with last Friday’s ABC email.
      - For members who need information on available providers, the combined hospital list has been updated and can be found on the Carrier Information webpage: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023\\_annual\\_enrollment/Comb\\_Hospital\\_List\\_9622.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/Comb_Hospital_List_9622.pdf)
      - The carrier network updates page has also been updated and can be found here: <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html>
  
    - **ParTNers Twitter Account No Longer Active Oct. 31:** As of Oct. 31, the ParTNers for Health Twitter account is no longer be active. You can still find us on [Facebook](#), [LinkedIn](#) and [YouTube](#).

**Operations**

- **Local Ed/Local Gov: Annual Enrollment Appeals:**
  - Deadline to appeal is Dec. 1 at 4:30 p.m. CT
  - Submit written appeal with details on why the deadline was missed by email to [benefits.administration@tn.gov](mailto:benefits.administration@tn.gov), by fax to 615-741-8196, or upload in Zendesk
  - Appeal should include:
    - Member’s name
    - Edison ID or SSN
    - Submit enrollment change form and dependent verification (if applicable)
  - To verify if an appeal has been approved, check Edison notes

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**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** How are we supposed to handle employees who do not have access to a computer during Annual Enrollment? Also, are ABCs supposed to assist retirees with changes and with AE too?
  - **Answer:** As an ABC, you can always enter a Benefit eForm for employees who don’t have access to a computer. Retirees are sent a retiree newsletter that includes an Annual Enrollment application for retiree participants, so retirees do have the option of filling out the application and returning to BA. As a reminder, an agency

should not alter a retiree record. If retirees aren't able to make a change in ESS then they need to submit the Annual Enrollment form for retirees.

- **Local Ed:** Can you share the report to run to show enrollment elections from Annual Enrollment?
  - **Answer:** Use the TN\_BA219\_AETP\_INS\_ELECTIONS query. There is a list of queries on the ABC website and it includes information about this query. This query shows all changes made through both ESS and Benefits eForm. It will show you what the employee was enrolled in this year, and what he/she will enroll in next year. You will use 1/1/2023 for the date.
  
- **Local Ed:** I sent in a change through Zendesk for a retiree. Was that okay?
  - **Answer:** Yes, you can absolutely assist retirees by uploading retirement insurance applications, including the Annual Enrollment Application for Retiree Participant into Zendesk. That is helpful for the retiree and the staff here.
  
- **Local Ed:** Where can I find a list of benefit plan codes?
  - **Answer:** There is a link on the [ABC webpage](#) under Edison information. The fourth bullet is plan code and coverage level descriptions. Here is the direct link: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_codes\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_codes_2022.pdf)
  
- **Local Ed:** Will the plan codes for 2022 stay the same for 2023?
  - **Answer:** Yes.
  
- **Local Ed:** Do we still have a query that shows all employees who still need to submit supporting documentation?
  - **Answer:** You will use the new dependent query, TN\_BA311\_ESS\_NEW\_DEPENDENTS: The event class should be "OE" and the Beginning and Ending Event Date should be 1/1/2023. This query will show you all new dependents that have been added through ESS during Annual Enrollment. The last column on the query results, "Proof Recvd?" will say Y or N for Yes or No. If it has a "Y" then we have received the necessary dependent verification. If it has an "N" then we either haven't received the verification or we have received it but not yet processed it. We recommend reviewing the people with an "N".
  
- **Local Ed:** I got an error every time I tried that query.
  - **Answer:** For the new dependent query you will need to schedule the query. We will reach out to you to assist and we will include the step-by-step instructions in the call notes.
  
- **Local Ed:** How far behind is BA on checking the documentation on employees who made changes and needed to send something in? I have an employee who states that she sent in one document, then I uploaded her marriage certificate through Zendesk. I got an email yesterday that she needed to send in another doc for her spouse.
  - **Answer:** We still have quite a few dependent verification documents we are working through, so those still marked as "No" we will respond via Zendesk that they have been verified and enrolled.
  
- **Local Ed:** If we received an email that an Annual Enrollment change was accepted and they show on the elections query, we are good to go?

- **Answer:** Yes, they should be. Members that made benefits changes for 2023 will get a confirmation statement in the mail and that will confirm their enrollment selections.
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### LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** If an employee just wants to change their insurance, do they just submit a new change form?
  - **Answer:** At this point after Annual Enrollment it will be an appeal. The employee would need to submit an appeal that they missed the Annual Enrollment period and they want to change. They will also need to submit an Enrollment Change Form and if adding dependents, will need to submit dependent verification.
- **Local Gov:** The changes for Northcrest will impact several people in our group. Will they be given opportunity to enroll in Network P as an appeal?
  - **Answer: CORRECTION:** While it's true that network changes don't typically allow members to make coverage changes, there is a limited opportunity following annual enrollment. Once the plan's designated annual enrollment period has closed, **employees have one opportunity to revise annual enrollment elections provided requests are submitted to BA 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.
- **Local Gov:** I enrolled an employee in Annual Enrollment for Basic Plan vision coverage instead of the Expanded Plan. I sent in a Zendesk ticket to correct this. Is there anything else I need to do?
  - **Answer:** That should be all you'll need to do. When we get to your ticket we'll let you know if we need anything else.
- **Local Gov:** Would employees with BlueCross BlueShield have been notified by mail at home (about the network change)?
  - **Answer:** Yes, BlueCross first mailed letters to impacted members before Oct. 1 about Northcrest leaving the BlueCross networks. Following that communication, BlueCross mailed letters to update impacted members on Northcrest's status. We included copies of the updated letters with last Friday's ABC email. Updated information was also posted on the Partners For Health website at <https://www.tn.gov/partnersforhealth/health-options/carrier-network/network-updates.html> prior to the beginning of the annual enrollment period. As a reminder, if your members have an urgent situation, they can go to the nearest hospital and if an emergency, it will be treated as an emergency and covered at in-network rates.

**Higher Education, Local Education, State and Local Government  
ABC Conference Call  
Oct. 18, 2022**

- **Materials and Communications**

- **Annual Enrollment Updates**

- **State/Higher Ed:** Annual Enrollment for retirees continues through Oct. 28.
    - **Local Ed/Local Gov:** Annual Enrollment continues through Oct. 28 for all employees and retirees.

- **Local Ed/Local Gov: Annual Enrollment Materials Update:** We've shared this information previously. Here is where you can go to find Annual Enrollment information.

- 2023 Annual Enrollment benefits information and materials are available at [tn.gov/ParTNersForHealth](https://tn.gov/ParTNersForHealth) under the [Annual Enrollment tab](#). Here are links to specific information:
      - Find [10 Things You Need to Know video](#), dates and webpage links under [Annual Enrollment](#).
      - Find enrollment details and webinar information under [About Enrollment](#).
      - Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
      - Find all premium charts under [Premiums](#) (and Enrollment Materials).
      - Find updated forms under **Publications**, then [Forms](#).
      - Retirees have their own page under [For Retirement](#).
      - The Employee Self Service instructions are posted on the About Enrollment webpage > [How to Enroll](#).

Find **Insurance Comparison Charts** under [Publications](#) (also under Enrollment Materials).  
Direct link is here:

- [Local education and local government Insurance Comparison Chart](#)
      - [2023 Dental Plan Comparison Chart](#)
      - [2023 Vision Plan Comparison Chart](#)

- **Local Ed/Local Gov: Annual Enrollment Webinars:**

- **Insurance Carrier Webinars:** We've completed all of the vendor/insurance carrier webinars. You can find recordings of these sessions on the ParTNers YouTube channel under **2022 Employee Webinars**.
    - **One employee benefits webinar left!** Benefits Administration staff members will discuss Annual Enrollment changes and answer your questions. Employees can get a calendar invite by clicking on the flyer found on the [About Enrollment webpage](#).
      - **Local education and local government employees**
        - Wednesday, Oct. 19, 3-4 p.m. CT (*has occurred*)
        - [Click here](#) for webinar information.

- **ABC Conference Call Schedule:**

- **Local Ed/Local Gov:** Nov. 1
    - Regular calls resume: Nov. 8
    - Schedule posted on ABC webpage under Conference Call Notes

- **Communications Updates**

- **Marketplace Notices:** Marketplace notices on the [ABC webpage](#) under **PPACA Documents and then by plan, Required Federal Marketplace Notice** have been updated for fall 2022. Please use these versions going forward. As stated in the notice, you must provide the information to all new hires within 14 days of an employee's start date.
  - **State:** Notice is a PDF that you can download or share directly with your new hires.
  - **Higher education, local education and local government:** Notice is a Word document that your agency can edit as instructed.

**Note:** In November, we will post revised marketplace notices for you to use in 2023 and will provide another update at that time.

## Operations

- **Higher Ed/State: Annual Enrollment Appeals:** Deadline to appeal is Dec. 1 at 4:30 p.m. CT
  - Submit written appeal with details on why the deadline was missed by email to [benefits.administration@tn.gov](mailto:benefits.administration@tn.gov), by fax to 615-741-8196, or upload in Zendesk.
  - Appeal should include:
    - Member's name
    - Edison ID or SSN
  - Also submit revised enrollment change form and dependent verification (if applicable).
  - To verify if an appeal has been approved, check Edison notes.

- **Higher Ed/State:** Melissa Wiseman our director of operations went over queries to run after Annual Enrollment.

### **Queries to Run after Annual Enrollment:**

**TN\_BA133\_AUD\_ESS\_AFTER\_OCT\_20:** Run this query if you need to see what an individual employee enrolled in through ESS.

### **TN\_BA265\_OE\_ELTNS\_ESS\_AF\_OCT20**

- Schedule ID:
  - State: OES22
  - Higher Ed: OEH22
- This query is an audit of all elections made by your employees and the system defaults on the annual enrollment event. Usually, we recommend that you run this query to get a snapshot of all the changes made by all employees, but that is not recommended this year. This will be a large query due to all the life insurance changes. Each plan will have an action taken by the employee or by the system recorded on this query if the employee accessed Edison self-service and clicked on the various tiles. Please remember too, that even though the enrollment action is showing on the query as of today, the enrollment may still be changed by Benefits Administration if something with the enrollment is not compliant. For example, an employee enrolls in short-term disability, but the enrollment is not approved by MetLife. The query will still show the employee enrolled in short-term disability but ultimately, they will not be. The dependents enrolled may also differ if the required documentation was not submitted. Also, if the enrollment is submitted multiple times, each enrollment will show with a date and a time stamp and it will be all plans again, even if they only changed one plan's enrollment. We will also be doing cleanup on some of the life insurance plans. For example, if the person selected a one child plan but enrolled two children, we will be correcting their enrollment to the two children plan.

**TN\_BA219\_AETP\_INS\_ELECTIONS:** This query shows medical, dental and vision changes made through both ESS and eForms. It will show you what the employee was enrolled in this year, and what they will be enrolled in next year. You will use 1/1/2023 for the date.

**TN\_BA219\_AETP\_LIFE\_ELECTIONS:** This is a new query that will show you the life insurance changes made for your employees through ESS and eForms. Please note that this query will not show if someone was defaulted into one of the new plans. It will only show if they made a change. This query will be beneficial in future years, but we do not recommend that you use it for updating your systems this year. As previously mentioned, we still have cleanup to do on the life insurance plans to make sure all employees are enrolled in the correct plans and the correct combinations of plans. This query will be available in Edison next Monday.

**TN\_BA219\_BASIC\_VOL\_ADD\_ELECT:** This query will show you all the new enrollments in the new life insurance plans. However, annual enrollment needs to be closed before this query will pull any results. This is the recommended query to run if you want a list of all employees' enrollments in the new life insurance plans. You will be able to run this query around mid-November.

**Higher Ed - Premiums Due/Collections Applied Report:** This report will be available to run on Dec. 3 for January coverage. In December, we request an early payroll calculation so that you can get the changes for the next year sooner. Please note this is not the final bill. Additional changes will be made after this calculation for appeals that were submitted. Disability changes may come in after this is run as well. Also, this calculation will not include Term Life changes for 2023. Those changes will be available on the second payroll calc in December.

- **Local Ed/Local Gov:** Melissa Wiseman our director of operations went over queries to run during Annual Enrollment. **Queries to Run during Annual Enrollment:** We want to remind you of a few queries you should be running each week during Annual Enrollment in order to assist your employees with making their elections.

**TN\_BA219\_OE\_NOT\_SUBMITTED:** This query should be run with an event date of 1/1/2023. This query will show all employees who have not submitted an election. Anyone with a value of "SAVED" in the "Saved but Not Submitted" column of the query has made changes in Edison but has not submitted their elections. Please reach out to them and let them know that the changes will not be made unless they go back into Edison and submit. We will also be sending emails to this group of people if they have an email address in Edison. Since not all employees have an email address, we rely on you to reach out to them as well.

**TN\_BA311\_ESS\_NEW\_DEPENDENTS:** The event class should be "OE" and the Beginning and Ending Event Date should be 1/1/2023. This query will show you all new dependents that have been added through ESS during Annual Enrollment. The last column on the query results, "Proof Recvd?" will say Y or N for Yes or No. If it has a "Y" then we have received the necessary dependent verification. If it has an "N" then we either haven't received the verification or we have received it but not yet processed it. We recommend reviewing the people with an "N". Please reach out to these employees and let them know that they must submit dependent verification by 4:30 p.m. on Friday, Oct. 28 in order to add the dependents to coverage. They can either go back in Edison and upload it, they can fax it, or you can upload the documents via Zendesk for them.

**TN\_BA265\_OE\_ELTNS\_ESS\_AF\_OCT20:** This query is an audit of all elections made by your employee during AE. If they submit an enrollment multiple times, each enrollment they submit will show with a date and a time stamp.

Schedule ID:

Local Education: OET22

Local Government: OEG22

**TN\_BA219\_AETP\_INS\_ELECTIONS:** This query shows all changes made through both ESS and eForms. It will show you what the employee was enrolled in this year, and what he or she will enroll in next year. You will use 1/1/2023 for the date.

o Note: Retirees may show up in the queries with the active employees. There should not be any changes made at the agency level to a retiree record. Retirees have different eligibility rules and premium collection methods and their records should NOT be altered by the agency. Any retiree changes need to be made through the service center by submitting the Retiree Annual Enrollment application or the retiree may use ESS. Please do not alter these records. If you inadvertently changed a retiree record that showed up on a query, contact Angie Gargaro at [angela.gargaro@tn.gov](mailto:angela.gargaro@tn.gov)

o There is detailed query information on the [www.tn.gov/partnersforhealth](http://www.tn.gov/partnersforhealth) website. Select Agency Benefits Coordinator, Training, and there you will find the Edison Query List and Edison Query Manual.

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## HIGHER EDUCATION QUESTIONS

- o **Higher Ed:** If someone files an appeal and they say they were sick or in the hospital, does Benefits Administration require proof?
  - **Answer:** No, we do not require proof.
- o **Higher Ed:** When are Statement of Health forms due to MetLife?
  - **Answer:** Statement of Health forms are due Nov. 15.
- o **Higher Ed:** What about for voluntary term life? I was wondering when the statement of health was due for that.
  - **Answer:** Normally the responses to health questions are due at the time of enrollment. On the actual form, there is a due date.
- o **Higher Ed:** I am a new ABC at Nashville State. When are the Premiums Due/Collections Applied Reports due?
  - **Answer:** These reports are used to determine the amounts to bill employees for coverage and don't have a specific due date. We'll have a trainer reach out to you.
- o **Higher Ed:** When will final billing be available for the new term life premiums?
  - **Answer:** Generally, we get the term life premium information from the vendor the first week in December, and it is generally available the second week in December, usually around Dec. 10 or 11, with the second payroll calculation.
- o **Higher Ed:** Can employees appeal because they didn't select the additional \$5,000 for voluntary term life?
  - **Answer:** Employees can submit an appeal for the \$5,000 increase to voluntary term life coverage by following the appeal instructions shared above.

- **Higher Ed:** For employees who enroll in FSA through Optum Financial, does a new 2023 FSA deduction form need to be sent to payroll as well?
  - **Answer:** As long as they enrolled on the Optum platform, we don't need a paper form. Anyone who uses the enrollment tool will be included in a file we send back at the end of enrollment, so you have the elections by the end of the year.
  
- **Higher Ed** I had a newer employee enroll for 2023 via a paper form. Do I need to send that to Optum for the Annual Enrollment file? Should I also add the enrollment in the employer portal?
  - **Answer:** There is no need to add that enrollment into the portal as long as you are entering into Banner it will be included in the files. However, you can add it into the portal but make sure you are entering it into the 2023 plan year. There is no need to send the form to Optum directly.
  
- Higher Ed:** I had an employee come by this morning asking if he enrolled in FSA if he could use that money for his spouse also. He also said the website said he would receive two cards. Will we still use the cards we have already been using?
  - **Answer:** Yes, if you have enrolled in the FSA you can use these funds for your spouse as well. If you enrolled in the FSA for the 2022 plan year and those debit cards aren't set to expire, you will continue to use those same cards. If you are a new enrollee, you will get new cards.
  
- **Higher Ed:** Are the HSA enrollments compared to the FSA enrollment for duplication now?
  - **Answer:** For compliance, if an employee is enrolled in an HSA, he/she cannot enroll in a medical FSA. If a member is enrolled in a 2022 FSA and they elect an HSA for 2023, if they had a balance in the medical FSA they will be enrolled in an LFSA for 2023 instead of the medical FSA. We have a pre req question where employees have to answer whether they are enrolled in the CDHP/HSA and the website will dictate whether they can enroll in the FSA based on that question. Optum Financial is trying to monitor and resolve those issues.
  
- **Higher Ed:** Is there an appeal process for Optum Bank (FSAs)?
  - **Answer:** The appeal process is to send to Holly Girgies at [Holly.Girgies@tbr.edu](mailto:Holly.Girgies@tbr.edu) and include a reason why they did not enroll during the month of October.
  
- **Higher Ed:** I just sent my new employee's 2023 paper form to our TBR Payroll associate. Is there more that I need to do?
  - **Answer:** Per Holly Girgies, you are good. That is all you need to do.
  
- **Higher Ed:** What about the PPACA report, when will it be ready?
  - **Answer:** You can run that at any time throughout the year, but you will not see the December information until the first week of December. We recommend that you wait until then and run it again in Jan. and Feb. to pick up changes from retroactive events.

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## LOCAL EDUCATION QUESTIONS

- **Local Ed:** For vision insurance, we have just been told that Walmart does not take EyeMed. Additional comment: Sam's Club also doesn't accept EyeMed.

- **Answer:** Walmart and Sam’s Club are in-network for the EyeMed vision program with the state of Tennessee. Please keep in mind that our contract with EyeMed begins on Jan. 1, 2023, with providers, and providers were just sent notices regarding participation. Starting Jan. 1, 2023, members will be able to go into a participating provider for in-network benefits. Employees can do a provider search at the link below by putting in their zip code, and Walmart and Sam’s Club locations that take EyeMed with our plan will pull up. Here is the EyeMed splash page provider search. Avoid the apostrophe in Sams to get the Sam’s Club locations: <https://eyedoclocator.eyemedvisioncare.com/stateoftn/en>
- **Local Ed:** Visionworks also told me they do not take EyeMed?
  - **Answer:** That is correct. For 2023, Visionworks will not be an in-network provider. However, there are many locations with this vendor. We encourage members to check the provider listing here: <https://eyedoclocator.eyemedvisioncare.com/stateoftn/en>
- **Local Ed:** I have first-time Edison participants who are having errors when they try to submit.
  - **Answer:** We would need to see those errors, so please submit a Zendesk ticket with an employee ID and a screenshot of the error, and we will take a look at it.

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## STATE QUESTIONS

- **State:** Will the AD&D insurance default back to the previous amount if the election is not accepted?
  - **Answer:** For voluntary AD&D, employees do not have medical underwriting with this insurance option, so whatever the employee selected will be their benefit. 2022 coverage below or equal to \$50,000 will default to \$50,000 for 2023, and 2022 coverage of \$60,000 will default to \$60,000 for 2023. For voluntary term life insurance, it does have medical underwriting if selecting an increase larger than the guaranteed issue amount of \$5,000. Employees are defaulted back to the previous amount of voluntary term life coverage if the selection or increase in coverage is not accepted, if applicable.

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## LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** Please share about how qualifying events during the last two months of the year should be handled.
  - **Answer:** They should be the same way. If employees are trying to enroll new dependents through marriage or birth, they have 30 days to submit the paper form along with the documentation so we can key the enrollment. It’s the same for SQE due to loss of eligibility on another plan and submitted within 60 days, and we need proof of loss and dependent verification.
- **Local Gov:** Are retirees receiving information on Annual Enrollment from the state or are we to send out information to them?
  - **Answer:** An Annual Enrollment newsletter was sent to all retirees. However, it’s not a bad idea to send a reminder to enrollees.

- **Local Gov:** A current employee requested to cancel insurance during Annual Enrollment. Employee's spouse has insurance coverage for her. She missed the 60-day qualifying event. Do I use the Insurance Cancel Request Application form? Use the company letterhead from spouse employer?
  - **Answer:** If she is beyond the 60 days to cancel insurance due to an SQE, her opportunity to cancel now is during Annual Enrollment. During AE, we don't need any forms because she can cancel for Jan. 1, 2023.
  
- **Local Gov:** When is the earliest we can run the queries mentioned during the presentation?
  - **Answer:** You can run them now, and run them regularly as needed through Annual Enrollment.
  
- **Local Gov:** I have an employee who currently has Tricare and his spouse may get other coverage. Can he drop coverage (like an annual enrollment change) altogether if the spouse gets coverage? They think the coverage will be effective in November but are not certain. He's just going to keep Tricare.
  - **Answer:** So he can do this now during Annual Enrollment for coverage effective Jan. 1, 2023, and we would not need any documentation. If he waits until the spouse gets other coverage, then that is when they will need to send the Insurance Cancel Request Application with proof of coverage, and we can cancel that way. They have 60 days to take action on our plan, so if they get new coverage in November, they have 60 days to cancel our plan. We will follow up with you directly about this.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Oct. 4, 2022**

**Communications**

- **Materials and Communications**

- **Annual Enrollment Dates:** Annual Enrollment has started! Here are the dates:
  - **State/Higher Ed:** Now – Friday, Oct. 14
  - **Local Ed/Local Gov:** Now – Friday, Oct. 28
  - **Retirees:** Now – Friday, Oct. 28
  
- **Annual Enrollment Materials Update:** We've shared this information previously. Here is where you can go to find Annual Enrollment information.
- 2023 Annual Enrollment benefits information and materials are available at [tn.gov/ParTNersForHealth](https://tn.gov/ParTNersForHealth) under the [Annual Enrollment tab](#). Here are links to specific information:
  - Find [10 Things You Need to Know video](#), dates and webpage links under [Annual Enrollment](#).
  - Find enrollment details and webinar information under [About Enrollment](#).
  - Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
  - Find all premium charts under [Premiums](#) (and Enrollment Materials).
  - Find updated forms under **Publications**, then [Forms](#).
  - Retirees have their own page under [For Retirement](#).
  - The Employee Self Service instructions are posted on the About Enrollment webpage > [How to Enroll](#).

Find **Insurance Comparison Charts** under [Publications](#) (also under Enrollment Materials).  
Direct link is here:

- [State and higher education Insurance Comparison Chart](#)
- [Local education and local government Insurance Comparison Chart](#)
- [2023 Dental Plan Comparison Chart](#)
- [2023 Vision Plan Comparison Chart](#)

- **Annual Enrollment Webinars:**

- **Insurance Carrier Webinars:** We've completed all of the employee insurance carrier webinars. You can find recordings of these sessions on the [ParTNers YouTube channel](#) under **2022 Employee Webinars**.
  
- **Schedule for the upcoming employee benefits webinars are on the screen.** Benefits Administration staff members will discuss Annual Enrollment changes and answer your questions. Employees can get a calendar invite by clicking on the flyer found on the [About Enrollment webpage](#).
  - **State and higher education employees**
    - Wednesday, Oct. 5, 2-3 p.m. CT (has occurred)
    - Thursday, Oct. 13, 10-11 a.m. CT
  
  - **Local education and local government employees**
    - Wednesday, Oct. 5, 10-11 a.m. CT (has occurred)
    - Thursday, Oct. 13, 2-3 p.m. CT

- Wednesday, Oct. 19, 3-4 p.m. CT
  - [Click here](#) for webinar information.
- **Employee Benefits Webinar Issue:** Due to technical issues, Benefits Administration could not admit everyone who wanted in to the Sept. 28 Annual Enrollment employee webinar for state and higher education. We believe we may have reached a capacity limit, or had too many people trying to enter at once. We are researching this with IT experts.

Please share with your employees that there are alternatives for those who do not get to take part in a webinar:

- The PowerPoint presentations for both state/higher education and local education/local government are posted here on the Enrollment Materials webpage: <https://www.tn.gov/partnersforhealth/ae/materials.html>
- The video from the state/higher education presentation has been uploaded to our YouTube channel here: <https://www.youtube.com/user/partnersforhealthtn>
- The video from the first local education/local government webinar has also been posted on our YouTube channel here: <https://www.youtube.com/user/partnersforhealthtn>

As a reminder, Annual Enrollment materials and resources for your employees are available online at <https://www.tn.gov/partnersforhealth/ae/materials.html>.

- **ABC Conference Call Schedule:**
  - Bi-weekly: Oct. 18 (no call Oct. 11)
  - **Local Ed/Local Gov:** Nov. 1
  - Regular calls resume: Nov. 8
  - Schedule posted on ABC webpage under Conference Call Notes

### Presentations

- **State/Higher Ed: Life Insurance Enrollment Process:** Zac Colona, our assistant director of voluntary benefits, walked through the 2023 life and AD&D insurance tiles in Edison and the enrollment process.

### Operations

- Operations team was available for questions.

### **HIGHER EDUCATION QUESTIONS**

- **Higher Ed:** When will the 2023 Eligibility & Enrollment Guide be available?
  - **Answer:** By Nov. 15.
- **Higher Ed:** Am I correct the system is automatically calculating the premium based on the employee's salary in Edison?
  - **Answer:** Yes. The system is automatically calculating the premium based on the employee's salary as of Sept. 1, 2022, in Edison.
- **Higher Ed:** I had two employees yesterday that had "error" messages on their basic life employee funded amounts.
  - **Answer:** That error will show if they have conflicting enrollments. For example, the employee-paid basic term life should be reviewed before selecting spouse basic term life.

- **Higher Ed:** So the default is 'Waive' if they don't choose 'Select', or will the system not advance if they don't choose one or the other. I'm referring to if someone added dependents. If they get to the basic life tile and choose nothing, what happens? Is there something that says you did not make a choice for life insurance or will he default into waived?
  - **Answer:** For basic term life insurance and basic AD&D, everyone defaults into employee-paid coverage. If they don't want it, that's when they waive. If the employee newly enrolls in medical family coverage, the employee will have to add "new" dependents in basic life coverage if they want to cover their dependents. The only dependents we are automatically enrolling are those dependents currently enrolled.
  
- **Higher Ed:** If the (life insurance) boxes are grayed out, that means the employee is already at the maximum and waive is the only other choice right?
  - **Answer:** No. Employees will not be defaulted to the maximum. They will only be defaulted to the 50K or 60K level depending on what they have currently. They should be able to select any of the options.
  
- **Higher Ed:** Are there any new queries to run now that there are more (life insurance) options?
  - **Answer:** We don't have the new queries ready yet, but, yes, we are working on new queries and will share information about those when they are ready.
  
- **Higher Ed:** Is there a written document (about life insurance) somewhere with the rules on it?
  - **Answer:** We've posted today's life insurance process presentation on the life insurance webpage: <https://www.tn.gov/partnersforhealth/other-benefits/life.html>
  
- **Higher Ed:** Some options are grayed out. I cannot add my spouse. He is not on my health insurance. I tried to add him to life insurance. Sometimes the tile is not even there. Spouse basic term life is where the grayed out is. Is it because no spouse documents added yet?
  - **Answer:** You and employees will need to go into the employee basic life and employee basic AD&D and select done before you can add a spouse to life insurance coverage. Once the employee life insurance coverage is done, it will open up the spouse tiles.
  
- **Higher Ed:** For new hires, will they need to complete the 2022 and 2023 forms?
  - **Answer:** If the new hire makes elections for 2022 and would like to make changes for 2023, you can submit a 2023 paper enrollment form within their 30-day new hire enrollment period.
  
- **Higher Ed:** Is there no way to leave a dependent off? Do you select everyone's name?
  - **Answer:** You have to select the check box next to each dependent's name. We recommend employees review the confirmation statement at the end of the enrollment period. We allow Annual Enrollment appeals until Dec. 1 in case someone did not make a choice they intended to.
  
- **Higher Ed:** Is the state going to send employees an (Annual Enrollment) statement?
  - **Answer:** Employees can view the enrollment preview as soon as they submit. Around mid-November employees will get a mailed confirmation statement. They

will also get an email after they submit letting them know they have submitted and where to find their enrollment preview statement.

- **Higher Ed:** Someone goes into Edison, makes selections and everything is done. When I go back into Edison and go to the work center and click benefits enrollment, message says if you are new hire call this number. I can't go back to what I did with enrollment?
  - **Answer:** We discovered a problem yesterday. One of the options was not available. It was Cigna OAP for the CDHP/HSA plan. To fix it, we had to correct the system and reprocess events. We temporarily closed those events out. We are reopening them now, and they should be available.
  
- **Higher Ed:** I need clarification on voluntary term life. We've had issues with enrollment through Securian. This year it is confusing. What is the proper way to enroll? We put in a ticket about this. We've tried the process and it isn't working.
  - **Answer:** Enrollment for voluntary term life is done at Securian's enrollment page: [www.lifebenefits.com/stateoftn](http://www.lifebenefits.com/stateoftn). If a user hasn't logged in before, their user ID is "TN + Edison ID" The password is eight-digit date of birth: MMDDYYYY + the last four digits of their social security number. If you are having trouble signing in, please contact Securian at 866.881.0631 or employees can fill out the Voluntary Term Life Enrollment Form on the ParTNers website and submit it and the Fax Cover Page to Securian at 651.665.4827.
  
- **Higher Ed:** If someone accidentally waived the voluntary AD&D when they started in Aug. 1, 2022, and didn't realize it but see it now, can they sign up on it now?
  - **Answer:** Yes. They can enroll in employee voluntary AD&D during annual enrollment.
  
- **Higher Ed:** We had an existing employee enroll in the employee paid basic life and basic AD&D in Edison, and the effective date was showing as 2010 on her printable statement. Any concerns there? The employee who had the 2010 effective date on the employee paid basic life and AD&D. 2010 was the employee's termination date at UT. She left state service and then returned to ETSU in 2018.
  - **Answer:** Please submit a Zendesk ticket with the employee number, so we can research this.
  
- **Higher Ed:** If an employee is still getting an error after they attempt to enroll online, do you recommend I refer them to Securian?
  - **Answer:** Users having trouble enrolling in voluntary term life should be directed to Securian at 866.881.0631.
  
- **Higher Ed:** Are you having employees with trouble getting into Lincoln Financial for long-term disability?
  - **Answer:** I received an email that higher education LTD is not a part of Annual Enrollment this year.
  
- **Higher Ed:** Can you include in notes the group number and all of that for vendors?
  - **Answer:** We've attached a spreadsheet with the Cigna group numbers for 2022. The group number is labeled as Client/Account number on the spreadsheet.
  - BCBS's group number is 80860 for all plans.
  - Cigna Prepaid Dental's group number is 10195384.
  - Caremark group number is RX7529
  - Davis Vision's Group number is for Basic 8155 and Expanded 8156.

- Delta Dental group number is 8060

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### LOCAL EDUCATION QUESTIONS

- **Local Ed:** I am still having trouble when I hire a new employee. I can hire them then the page hangs up and I have to get out and get back in to do the benefits enrollment.
  - **Answer:** It is an ongoing issue. We are working with the Edison team. It is enterprise wide. They are having trouble replicating the problem. We hope it is resolved soon.
- **Local Ed:** We did have employees receive emails directly from the carrier (e.g., BlueCross) about Annual Enrollment and they were not sure if it was spam, but I emailed BA and they clarified it was legit.
  - **Answer:** Yes. BlueCross is sending emails about Annual Enrollment directly to current BlueCross members.
- **Local Ed:** Can you talk a little about what queries we need to be running for annual enrollment, please?
  - **Answer:** We will include this in the call notes on Friday. Please visit the ABC webpage for information on queries. There is a list and manual. Here's the query list: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_query\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_query_list.pdf). We recommend you utilize the following queries:
    - TN\_BA302\_PERSON\_AND\_JOB – shows the Access ID for all active employees
    - TN\_BA219\_AETP\_INS\_ELECTIONS – shows changes made through ESS and eForms
    - TN\_BA265\_OE\_ELTPNS\_ESS\_AF\_OCT20 – shows changes made through ESS
    - TN\_BA311\_ESS\_NEW\_DEPENDENTS – shows new dependents with their verification status
- **Local Ed:** I'm a new ABC. How do I help an employee who has locked themselves out of Edison?
  - **Answer:** They need to call the Service Center at 800.253.9981 and select the password reset option.
- **Local Ed:** When will the Summary of Benefits and Coverage and Eligibility & Enrollment Guide for 2023 be ready?
  - **Answer:** The SBCs are on our [ParTNers website](#), and you can find them at the bottom of the homepage. The Eligibility and Enrollment Guide will be ready Nov. 15.
- **Local Ed:** I have an employee who was never given an Edison ID when they were hired. We are now offering support staff employee only paid by our Board. She will come and fill out a paper application to be effective Jan. 1, 2023. Will I upload her in Zendesk or how do I handle this?
  - **Answer:** You need to make sure the employee is hired into Edison so they have an ID number. From there, the employee can call the Service Center to reset the password. They can self-enroll, or you can collect a paper form and create an Benefit eForm. If the person has been hired into Edison, the employee can call the service center, and we will help them reset their password.

- **Local Ed:** Nurses are considered teachers as far as benefits are concerned. Is there a number of hours they are required to work to be benefit eligible, or does the fact they have a license qualify them for benefits regardless of hours? The Tennessee Code in the eligibility guide doesn't specify hours, so I'm unsure, and getting varying answers.
  - **Answer:** They must work 30 weeks on average to be eligible for benefits, regardless of whether teacher or support staff.
- **Local Ed:** Are OT employees considered teachers as well? Or is that up to the Board?
  - **Answer:** I'm not sure of TCA requirements. That piece is handled with TCRS. Their benefits are handled as to how you report them to TCRS. For assistance regarding how employee service should be reported, you can reach out to [TCRS.Member-Services@tn.gov](mailto:TCRS.Member-Services@tn.gov)

### STATE QUESTIONS

- **State:** If a spouse is employed with the state, can each spouse cover the other spouse with additional insurance?
  - **Answer:** Both employees may only enroll as an employee and may not cover the other employee as a "spouse".
- **State:** Just verifying that for children to be enrolled in basic life and basic AD&D the child must be under age 26?
  - **Answer:** Yes. That's correct. They must be under 26.

### LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** When will we be receiving toothbrushes from Delta Dental?
  - **Answer:** You can reach out to Christy Davis at Delta Dental to ask about this. The contact information is found on the Vendor Contact list: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf)
- **Local Gov:** Do we have to have a meeting to receive the free toothbrushes for employees?
  - **Answer:** Please reach out to Christy Davis at Delta Dental to ask about this. [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf)
- **Local Gov:** Will all of the (employee benefits) webinars cover the same thing?
  - **Answer:** Yes. They will.
- **Local Gov:** Does the form say open enrollment or annual enrollment. The one I see under forms is the Enrollment Change Application?
  - **Answer:** The Enrollment Change Application – 2023 is the correct form.

**Combined ABC Conference Call Notes  
Higher Education, Local Education, State and Local Government  
Sept. 27, 2022**

**Communications**

- **Materials and Communications**

- **Annual Enrollment Dates:** As a reminder, Annual Enrollment starts tomorrow! Here are the dates:
  - **State/Higher Ed:** Saturday, Oct. 1 – Friday, Oct. 14
  - **Local Ed/Local Gov:** Saturday, Oct. 1 – Friday, Oct. 28
  - **Retirees:** Saturday, Oct. 1 – Friday, Oct. 28
  
- **Annual Enrollment Materials Update:** We've shared this information previously. Here is where you can go to find Annual Enrollment information. 2023 Annual Enrollment benefits information and materials are available at [tn.gov/ParTNersForHealth](https://tn.gov/ParTNersForHealth) under the [Annual Enrollment tab](#). Here are links to specific information:
  - Find [10 Things You Need to Know video](#), dates and webpage links under [Annual Enrollment](#).
  - Find enrollment details and webinar information under [About Enrollment](#).
  - Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
  - Find all premium charts under [Premiums](#) (and Enrollment Materials).
  - Find updated forms under **Publications**, then [Forms](#).
  - Retirees have their own page under [For Retirement](#).
  - The Employee Self Service instructions and videos will be complete by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#) (also under Enrollment Materials). Direct link is here:

- [State and higher education Insurance Comparison Chart](#)
  - [Local education and local government Insurance Comparison Chart](#)
- **Annual Enrollment Webinars:**
    - The final **insurance carrier webinars** for employees about health savings accounts and dental insurance were held this week..

**Within five days, recorded sessions will be posted on the ParTNers for Health YouTube page found here: <https://www.youtube.com/user/partnersforhealthtn>**

- **Employee benefits webinars:** The schedule for the upcoming employee benefits webinars is below. Benefits Administration staff members will discuss Annual Enrollment changes and answer your questions. Employees can get a calendar invite by clicking on the flyer found on the [About Enrollment webpage](#).
  - **State and higher education employees**
    - Wednesday, Oct. 5, 2-3 p.m. CT
    - Thursday, Oct. 13, 10-11 a.m. CT
  
  - **Local education and local government employees**
    - Wednesday, Oct. 5, 10-11 a.m. CT
    - Thursday, Oct. 13, 2-3 p.m. CT
    - Wednesday, Oct. 19, 3-4 p.m. CT

- [Click here](#) for webinar information.
- **ABC Conference Call Schedule:**
  - Bi-weekly: Oct. 4 and Oct. 18 (no call Oct. 11)
  - **Local Ed/Local Gov:** Nov. 1
  - Regular calls resume: Nov. 8
  - Schedule posted on ABC webpage under Conference Call Notes

### Vendor Presentations

- **State/Higher Ed: Optum Financial HSA/FSA Presentation:** Linnie Stelk with Optum Financial went over the health savings account and flexible spending account options.
- **Local Ed/Local Gov: Optum Financial HSA Presentation:** Linnie Stelk with Optum Financial went over the health savings account option for all employees.
- **CVS Caremark Presentation:** Lindsay Neves with CVS Caremark joined us and went over pharmacy benefits and services and where members can go for more information.
- **Delta Dental DPPO Presentation:** Christy Davis with Delta Dental went over the Delta Dental DPPO plan.
- **State/Higher Ed: Securian Financial Life Insurance Presentation:** Paul Romuald went over the 2023 life insurance options for employees and where you can go for more information.

### Operations

- **Operations was available for questions.**

### HIGHER EDUCATION QUESTIONS

- **Higher Ed:** Where is the link to the vendor webinars?
  - **Answer:** Information and flyers are found on the [About Enrollment webpage](#).
- **Higher Ed:** Is that still a \$1,000 balance in order to invest in the health savings account?
  - **Answer:** You need to have \$1,100 needed to invest, and all investments are in \$100 increments.
- **Higher Ed:** How can employees consolidate HSAs?
  - **Answer:** They can contact Optum customer care at 866-600-4984 to request a form to consolidate other HSAs into the HSA that is with Optum. Or they can reach out to BA at [benefits.info@tn.gov](mailto:benefits.info@tn.gov), and we can forward a PDF of the form. You will need one form for each HSA that the employee wants to consolidate. You will then forward that form to the custodian of the other HSA, and they will send the other HSA funds to Optum.
- **Higher Ed:** Will the IRS pick up if the employee is enrolled in Medicare/Tricare and the HSA? Or is it the employee's responsibility to not enroll in the HSA?
  - **Answer:** It is the employee's responsibility to know the rules and to not contribute to an HSA if not eligible. There is an acknowledgment in Edison that the employee must agree to when they enroll in the CDHP/HSA.
- **Higher Ed:** What is elder care age for dependent care?



- **Answer:** ID cards are in the head of contract's name for both Cigna DHMO and Delta Dental DPPO.
- **Higher Ed:** If in this PPO (dental) plan, are providers able to charge a new patient evaluation/assessment without a cleaning or treatment service?
  - **Answer:** The dental office can file a new patient/comprehensive examination without doing any other services. Exams and cleanings are separate charges already so if the office's practice is to have the new patient come in for a new patient/comprehensive exam, they can do that. This exam would be a part of their normal frequency for exams and count towards their annual maximum as well.
- **Higher Ed:** Will current employees have to fill out a new voluntary term life form to increase their insurance to the annual enrollment of \$5,000?
  - **Answer:** To increase voluntary term life in the amount of \$5,000 during Annual Enrollment, an employee can do this on Securian's website: [www.lifebenefits.com/stateoftn](http://www.lifebenefits.com/stateoftn)
- **Higher Ed:** Can employees drop voluntary term life at any time? Will they be able to drop basic life at any time?
  - **Answer:** An employee can drop voluntary term life with a 30-day notice by filling out the Voluntary Term Life Service Request form -- [life\\_service\\_request.pdf \(tn.gov\)](#) and submitting it to Securian. Employees can drop the employee-paid basic term life and AD&D during the Annual Enrollment period. Once the employee-paid coverage is dropped or waived, employees cannot enroll in the employee-paid portion unless they have a qualifying event.
- **Higher Ed:** Can they re-enroll in (employee paid) basic term life during Annual Enrollment?
  - **Answer:** No. They could only re-enroll in the employee-paid portion of basic term life insurance if they have a qualifying event, and then they must enroll within the required 30 or 60 days.
- **Higher Ed:** If you have a special qualifying event, such as having a baby, can you enroll the baby (in dependent life insurance) and anyone else enrolled previously?
  - **Answer:** Although special enrollment is not a requirement for life insurance, it is allowed by the State Group Insurance Program. The special enrollment provisions we allow for life insurance mirror the special enrollment we are required to follow for medical. Therefore, the birth of a child will be viewed as a special enrollment opportunity, and an employee can use the birth to enroll themselves, the new dependent and any other eligible dependents in life insurance.
- **Higher Ed:** I'm checking on transfers and if you are going to be able to enroll state to higher ed or higher ed to state (for life insurance)?
  - **Answer:** The changing of jobs by an employee and its effect on life insurance options is currently under review by BA. More information will be provided on a later date.
- **Higher Ed:** How will the new employer know that it had been previously waived?
  - **Answer:** We are still evaluating the transfer process and will communicate more information at a later date.
- **Higher Ed:** Is there any resolution to the spinning wheel in Edison issue?

- **Answer:** The Edison team is working to correct this issue.
  - **Higher Ed:** When will the PowerPoint presentation be available for ABCs for Annual Enrollment?
    - **Answer:** We are not creating a PowerPoint this year. There is the digital newsletter that you can use to walk your employees through 2023 benefits. If you need assistance with the digital newsletter, you can email us at [benefits.info@tn.gov](mailto:benefits.info@tn.gov).
  - **Higher Ed:** Will an Annual Enrollment confirmation email be sent to employees after their elections are made?
    - **Answer:** If employees have an email in Edison, they will get email after submission saying they submitted and can view their confirmation preview in the Edison system.
  - **Higher Ed:** If employees are using the life forms rather than Edison for beneficiaries, do you all update the system?
    - **Answer:** No, we do not update Edison to reflect beneficiary information on the paper forms. If the agency has paper beneficiary designations on file, we will use the most recent form when filing for death benefits.
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#### LOCAL EDUCATION QUESTIONS

- **Local Ed:** If an employee was originally hired as interim full-time employee on Aug. 1, 2022, and for a short period of time and was offered health only and waived the coverage, but now they are becoming a regular full-time employee as of Oct. 3, 2022, can they now elect health coverage effective Nov. 1, 2022? Or do they wait until open enrollment to enroll effective Jan. 1, 2023?
  - **Answer:** The employee would be eligible to enroll now that he/she is a full-time regular teacher and they waived coverage previously as an interim. Coverage would start effective Nov. 1, 2022, based on the date of the status change you provided.
- **Local Ed:** I have an employee hired Aug. 1, 2022, as a full-time teacher and is under teacher position number. They are now being moved to an interim paraprofessional position for a couple of months. Is it necessary to change the position number for that period of time?
  - **Answer:** Yes, you would need to change the position number to correspond with the date of the status change to paraprofessional position if that position is considered support staff.
- **Local Ed:** If a new employee comes to us and previously had an HSA with a balance, can they take one of our other plans and continue using the previous HSA account?
  - **Answer:** -They could enroll in the plan of their choice, including a PPO, but they could no longer make contributions to their HSA. They could continue to use the funds in their HSA for eligible expenses.
- **Local Ed:** If the spouse has an HRA, and he's only one on the plan, can I contribute to an HSA if me and my children on the CDHP with my LEA?
  - **Answer:** It depends on whether you can reimburse your medical expenses through their HRA. If you can, you may not contribute to an HSA at the same time. An exception would be if your spouse has a limited purpose HRA that covers vision and dental care expenses only.

- **Answer:** Health reimbursement accounts are a little different than a flex account. If the spouse is enrolled with a HRA, they can only use it for their expenses. It does not impact your ability to be eligible for a HSA. The employee would not be able to spend the funds on anyone enrolled in another plan or with another account such as a HRA.
- **Local Ed:** I have an FSA until Feb. 28, 2023. I want to start an HSA with my CDHP health plan on 1/1/2023. Can I do that?
  - **Answer:** No, you may not contribute to an HSA in any month that you also have an FSA. You should wait until your FSA ceases, then you may contribute to your new HSA.
- **Local Ed:** Does Delta Dental have extended benefits for enrollees who have certain health issue, such as Lupus? I know some plans have additional treatment options for such things.
  - **Answer:** Delta Dental does provide extra coverage for certain services. Per the Delta Dental certificate of coverage: Members with high-risk health conditions may receive a total of four cleanings and exams, to include periodontal maintenance procedures, in any calendar year. Eligible members include: ♣ Diabetics with periodontal disease ♣ Pregnant women with periodontal disease ♣ Individuals with renal failure/dialysis ♣ Individuals with suppressed immune systems (undergoing chemotherapy or radiation treatment, HIV positive, organ transplant patients, stem cell/bone marrow transplant patients) ♣ Individuals at high risk for infective endocarditis (such as those with a history of infective endocarditis, certain congenital heart defects, artificial heart valves, heart valve defects, hypertrophic cardiomyopathy, or mitral valve prolapse).The member should ask his or her dentist to contact Delta Dental for review of the member’s condition and approval of the extra services.

### STATE QUESTIONS

- **State:** Can someone enroll in an HSA but not enroll in a medical plan? The employee who asked goes to the VA for a service-connected disability.
  - **Answer:** The employee would need to be enrolled in a CDHP plan in order to contribute to an HSA. If the employee is not enrolled in a state plan, then they cannot contribute by payroll deduction.
- **State:** Where would the paper applications for life insurance be sent?
  - **Answer:** You can use forms if you plan on using Benefit eForm in Edison, otherwise the employees should be using Employee Self Service to enroll in life insurance coverage.
- **State:** Could we have someone come to our agency to do a presentation on the life insurance changes?
  - **Answer:** You can reach out to Mary Docken with Securian Financial about this request. You can reach Mary at [mary.docken@securian.com](mailto:mary.docken@securian.com) if you are interested in having Securian present to your agency.
- **State:** Do you have to do anything if not making changes?

- **Answer:** If you are enrolled in a medical, limited purpose or dependent care FSA, then you have to make those elections during Annual Enrollment. We encourage everyone to review life insurance benefits this year, and to review current selections in Edison.
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### LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** I'm reading in the newsletter that ALL plan members will be new medical cards for 2023. Will behavioral health cards be sent also?
  - **Answer:** Yes, all members will receive new medical ID cards in December and they'll also receive new behavioral health cards, which will be sent in January 2023.
- **Local Gov:** Is there an increase in copays for CVS Caremark?
  - **Answer:** There is not an increase in the flat dollar amount for the copays for generic, preferred brands or non-preferred brands; but for specialty drugs on all of the PPO options, we are moving to a tier model. There are two tiers and Tier 1 for generic medications will have a 20% coinsurance with a minimum of \$100 and a maximum of \$200. Tier 2 for specialty drugs and this is for all brand specialty medications will have a 30% coinsurance and a minimum of \$200 and a maximum of \$400. If the cost is less than the minimum the member will pay the full cost of the specialty medication.
- **Local Gov:** Is CVS Caremark the only pharmacy we can use?
  - **Answer:** No. CVS Caremark is the pharmacy benefits manager. Plan members can fill a 30-day supply at many pharmacies across the country at just about any pharmacy in America, at most of the large pharmacies and many independent pharmacies. For a 90-day supply, members can also fill these at many other locations and independent chains as well. You can go to [www.info.caremark.com/stateoftn](http://www.info.caremark.com/stateoftn) for a retail pharmacy locator.
- **Local Gov:** To request (Delta Dental) toothbrushes for our employees, where do we go?
  - **Answer:** Send an email to Delta Dental at [stateoftn@deltadentaltn.com](mailto:stateoftn@deltadentaltn.com)

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Sept. 20, 2022**

**Communications**

- **Annual Enrollment Updates**

- **Annual Enrollment Dates:** As a reminder, Annual Enrollment starts soon. Here are the dates:

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

- **Annual Enrollment Materials Update:** Here is where you can go to find Annual Enrollment information. 2023 Annual Enrollment benefits information and materials are available at [tn.gov/ParTNersForHealth](https://www.tn.gov/ParTNersForHealth) under the [Annual Enrollment tab](#). Here are links to specific information:

- Find [10 Things You Need to Know video](#), dates and webpage links under [Annual Enrollment](#).
- Find enrollment details and webinar information under [About Enrollment](#).
- Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
- Find all premium charts under [Premiums](#) (and Enrollment Materials).
- Find updated forms under **Publications**, then [Forms](#).
  - **The Enrollment Change Application has been updated for 2023** and is posted under Forms and Health, Dental, Vision, Disability here:
    - [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022\\_forms/1043\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022_forms/1043_2022.pdf)
    - This form was not initially posted and this has been corrected. Please use this form as needed for your 2023 enrollments.
  - **State/Higher Ed:** We've had two life insurance forms with minor edits. Please note these forms and use the versions found on the website under Forms:
    - [Basic Term Life/AD&D Insurance Enrollment/Change Application 2023 – 1005\\_2022](#)
    - [Voluntary Accidental Death and Dismemberment Enrollment 2023 – 0831\\_2022](#)
- Retirees have their own page under [For Retirement](#).
- The Employee Self Service instructions and videos will be complete by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#) (also under Enrollment Materials). Direct links are here:

- [State and higher education Insurance Comparison Chart](#)
- [Local education and local government Insurance Comparison Chart](#)

- **Annual Enrollment Webinars:**

- **Insurance carrier webinars** continue. Insurance carriers will discuss their products and employees can ask questions about your insurance choices. Employees can get a calendar invite by clicking on the flyer found on the [About Enrollment webpage](#). The remaining webinars will provide details on specific insurance products including dental, vision and life insurance (**state/higher ed only**), and health savings account/flexible spending account options.

### Each webinar is at 3:30 p.m. CT

- Thursday, Sept. 22 – Life Insurance (state/higher education only)/**has occurred**
- Friday, Sept. 23 – Vision/**has occurred**
- Thursday, Sept. 29 – Health Savings Account/Flexible Spending Account Options (FSA – state/higher education only)
- Friday, Sept. 30 – Dental

[Click here](#) for webinar information.

Within five days, recorded sessions will be posted on the ParTNers for Health YouTube page found here: <https://www.youtube.com/user/partnersforhealthtn>

- **Schedule for the upcoming employee benefits webinars is below.** Benefits Administration staff members will discuss Annual Enrollment changes and answer your questions. Employees can get a calendar invite by clicking on the flyer found on the [About Enrollment webpage](#).
  - **State and higher education employees**
    - Wednesday, Sept. 28, 1-2 p.m. CT
    - Wednesday, Oct. 5, 2-3 p.m. CT
    - Thursday, Oct. 13, 10-11 a.m. CT
  - **Local education and local government employees**
    - Wednesday, Oct. 5, 10-11 a.m. CT
    - Thursday, Oct. 13, 2-3 p.m. CT
    - Wednesday, Oct. 19, 3-4 p.m. CT
  - [Click here](#) for webinar information.
- **ABC Conference Call Schedule:**
  - Weekly: Sept. 27
  - Bi-weekly: Oct. 4 and Oct. 18 (no call Oct. 11)
  - **Local Ed/Local Gov:** Nov. 1
  - Regular calls resume: Nov. 8
  - Schedule posted on the ABC webpage under Conference Call Notes

### Vendor Presentations

- **Cigna Medical Networks/Cigna DHMO Prepaid Provider:** Sharon Tansil with Cigna joined us and went over the Cigna medical networks and benefits as well as the Cigna DHMO Prepaid Provider dental option for employees.
- **EyeMed Vision Insurance:** Dawn Richards with EyeMed joined us and went over EyeMed vision insurance for 2023. Below are links to helpful information.
  - **Here is the vision plan comparison chart:**  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023\\_annual\\_enrollment/benefit\\_grid\\_2023\\_vision\\_final.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/benefit_grid_2023_vision_final.pdf)
  - **EyeMed splash page:** <https://member.eyemedvisioncare.com/stateoftn/en>
  - **Find the Virtual Benefit Fair by going to the splash page and clicking on Benefits:**  
<https://member.eyemedvisioncare.com/stateoftn/en/benefits>
  - **Provider Search:** <https://eyedoclocator.eyemedvisioncare.com/stateoftn/en>

### Operations

- **Higher Ed/State: Life Insurance Announcement:** BA can officially confirm that dependents will default into the life insurance plans.

- **IMPORTANT!** Currently enrolled dependents in basic term life/basic accidental death and dismemberment and voluntary accidental death and dismemberment will still be enrolled for Jan. 1, 2023. **However, it is very important that all employees visit the enrollment screens in Edison ESS during Annual Enrollment to verify and/or change dependents enrolled for the respective life insurance programs.**

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## HIGHER EDUCATION

- **Higher Ed:** I have an employee who is enrolled in LocalPlus and they live in Tennessee but their child goes to college on another campus. What is the mileage range for a LocalPlus doctor? If the child is at a campus and the LocalPlus doctor is 15 miles away, how far away does the LocalPlus doctor have to be before they are eligible for access an OAP doctor? How big is the area?
  - **Answer:** We've included a flyer with today's ABC email that shows the LocalPlus service areas. The LP network has participating providers statewide within Tennessee. If a member is in Tennessee, they must use LP providers. Outside Tennessee, only LP service areas have providers participating in the LP network. Members living outside Tennessee and seeking care outside the state can use the online provider search tool and check for LocalPlus providers by city and state. If there is no LocalPlus provider in the area, the member has access to the OAP network providers in that area and can receive in-network benefits for eligible expenses. Mileage range is not a factor. For example, if a child is in Atlanta, which is a LocalPlus service area, and going to Georgia Tech, there are a lot of doctors in Atlanta and the child will be required to use a LocalPlus provider for in-network benefits. If the child is in Starkville, Mississippi going to school, there are no LocalPlus providers, so the child would use OAP providers.
    - **Local Plus Service Areas:** Arizona - Phoenix, Tucson; California - Northern, Southern; Colorado - Front Range, Mountain & West; Florida - Orlando, South FL & Tampa; Georgia - Athens, Atlanta, Augusta, Columbus, Macon, NW & NE GA, Savannah; Illinois - Chicago/NW; Indiana; Kansas - Wichita; Massachusetts - Statewide (Excl. Dukes and Nantucket counties); Nevada - Las Vegas; New Jersey - Northern, Southern; Oregon - Statewide (Excl. Malheur county); Rhode Island - Statewide; South Carolina - Greenville/Spartanburg; Tennessee - Statewide; Texas - Austin, Dallas/Ft. Worth, Houston, San Antonio; Utah - Salt Lake City; Washington - Seattle/Tacoma.
- **Higher Ed:** Is there a wait for orthodontics?
  - **Answer:** There is no wait for orthodontics under this plan. Your selected primary dentist will refer you to an orthodontist; however, a referral is not required. Please note, orthodontic treatment in progress prior to a member's effective date of coverage will not be covered.
- **Higher Ed:** When you get the Cigna DHMO dental plan, I have a lot of employees who call in and register their dentist of record. I had a specific call from an employee who has been in the plan for quite a few years. She registered her dentist, but she herself has not been to this dentist in a couple of years. She was dropped because she was no longer a patient and that is her dentist of record. Is that true if they don't go even if still in plan, the dentist will drop them? Are employees notified if they don't utilize the services and are dropped?
  - **Answer:** This situation would be the policy of a provider, and different providers have different policies. Because of this, Cigna and Benefits Administration would not be aware if a provider removed a member from services at their office. Members

can log in to mycigna.com or call 800.887.1617 to select and/or change their dentist of record, should this occur.

- **Higher Ed:** Did I miss the contact information for each insurance provider?
  - **Answer:** You can find contact information for our carriers on the Vendor Contact List that is on the ABC webpage under Conference Call Notes here: <https://www.tn.gov/partnersforhealth/agency-benefits-coordinators.html>
- **Higher Ed:** Is See Eyewear in the network?
  - **Answer:** See Inc. is located in-network. When using the provider search at the link below, See Eyewear will be listed as “See Inc.” You can use this direct link to the provider search: <https://eyedoclocator.eyemedvisioncare.com/stateoftn/en>
- **Higher Ed:** Please go over the benefits for progressive lenses.
  - **Answer:** Benefit amounts for progressive lenses can be found in the member handbook, which is found here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023\\_annual\\_enrollment/EyeMed\\_Handbook\\_2023.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2023_annual_enrollment/EyeMed_Handbook_2023.pdf). Further detail on progressive tier classifications can be found on the EyeMed Splash Page, under Benefits. There is a fixed cost for members for progressive lenses, and it is broken into tiers and based on technology.
- **Higher Ed:** Automatically defaulting for basic life/AD&D only?
  - **Answer:** We can confirm that dependents will be defaulted in basic life/basic AD&D and voluntary AD&D. This means that currently enrolled dependents in basic term life/basic accidental death and dismemberment and voluntary accidental death and dismemberment will still be enrolled for Jan. 1, 2023. However, it is very important that all employees visit the enrollment screens in Edison ESS during Annual Enrollment to verify and/or change dependents enrolled for the respective life insurance programs.
- **Higher Ed:** Do dependents still get the \$3,000 basic term life coverage or is it another amount?
  - **Answer:** For Basic Term Life, the amount of coverage is not changing. Dependents will receive \$3,000 in coverage.
- **Higher Ed:** Everyone did not get the percentage previously for voluntary accidental death and dismemberment?
  - **Answer:** Dependents continue to receive a percentage of the employee’s voluntary AD&D amount of coverage. If an employee enrolls a spouse and no children, the spouse receives 60% of the employee’s coverage amount. If a spouse and dependent children are enrolled, the spouse receives 40% of the employee’s coverage amount and each child enrolled receives 10% of the employee’s coverage amount. Children enrolled without a spouse also receive 10% of the employee’s coverage amount.
- **Higher Ed:** If employees choose not to do anything for Annual Enrollment, they will be moved to EyeMed and defaulted into the new life insurance at the new rates?
  - **Answer:** For vision, yes, they will automatically be moved to the same plan if they don’t make any changes. For life insurance, they will be defaulted into the plans they currently have at the new rates. However, we strongly encourage that they review life insurance coverage to make sure they have what they want, because there are many more choices for an employee to make.

- **Higher Ed:** And (basic term) life is still not tied to medical?
    - **Answer:** Correct. Basic Term Life/Basic AD&D is no longer tied to participation in the ParTNers for Health group health insurance plan.
- 

### LOCAL ED QUESTIONS

- **Local Ed:** I have an employee who goes to a cancer center in Georgia. She has LocalPlus. She is being told by Cigna they will not cover her, but would cover if she had Open Access Plus. Shouldn't this be covered under LP so she doesn't have to pay for OAP?
    - **Answer:** Employees who are in the LocalPlus network and who seek care outside of Tennessee must use LP providers if they are receiving care in a LocalPlus service area. The member can still receive covered services, but claims will be processed at the out-of-network benefit level. If the employee is not in an LP service area when receiving services, they have access to OAP providers at the in-network benefit level. Refer to the LP flyer included with today's ABC email for more information on LP service areas and the LP network. Following the ABC call, BA received additional employee-specific information and will respond directly to the ABC.
- 

### STATE QUESTIONS

- **State:** Can you go back to the dates for the (employee benefits) webinar?
    - **Answer:** Here is the webinar information: Join an employee benefits webinar. Benefits Administration staff members will discuss Annual Enrollment changes and answer your questions.  
**State and higher education employees**
      - **Wednesday, Sept. 28, 1-2 p.m. CT**
      - **Wednesday, Oct. 5, 2-3 p.m. CT**
      - **Thursday, Oct. 13, 10-11 a.m. CT**Employees can find webinar info here:  
<https://www.tn.gov/partnersforhealth/ae/about-enrollment.html>
  - **State:** I have an employee who has inquired regarding the hearing portion of the coverage. Where do we go to locate more information for them?
    - **Answer:** Information can be found on the Partners for Health website, in the EyeMed handbook under [Publications](#). There is a page in the handbook specifically on the hearing benefit. There is also a hearing benefit available with Cigna's Healthy Rewards program. You can find it at <https://stateoftn.cigna.com/tools-and-resources/healthy-rewards.html>
- 

### LOCAL GOV QUESTIONS

- **Local Gov:** Can we purchase glasses at Costco with EyeMed?
  - **Answer:** Costco is not an in-network provider, but you can get glasses at Costco, submit the receipt for out-of-network benefits and your claim will be mailed to you.

**ABC Conference Call Internal Agenda  
Higher Education, Local Education, State and Local Government  
Sept. 13, 2022**

**Communications**

- **Annual Enrollment Dates:** We have relayed the dates to you, but here are they are again:
  - **State/Higher Ed: Saturday, Oct. 1 – Friday, Oct. 14**
  - **Local Ed/Local Gov: Saturday, Oct. 1 – Friday, Oct. 28**
  - **Retirees: Saturday, Oct. 1 – Friday, Oct. 28**
  
- **Annual Enrollment Materials Update:** 2023 Annual Enrollment benefits information and materials are available under the [Annual Enrollment tab](#). Here are links to specific information:
  - Find [10 Things You Need to Know video](#), dates and webpage links under [Annual Enrollment](#).
  - Find enrollment details and webinar information under [About Enrollment](#).
  - Find the **2023 digital and PDF Annual Enrollment newsletters** under [Enrollment Materials](#).
  - Find all premium charts under [Premiums](#) (and Enrollment Materials).
  - Find updated forms under Publications, then [Forms](#).
  - Retirees have their own page under [For Retirement](#).
  - The Employee Self Service instructions and videos will be complete by Oct. 1.

Find **Insurance Comparison Charts** under [Publications](#) (also under Enrollment Materials).  
Direct link is here:

- [State and higher education Insurance Comparison Chart](#)
- [Local education and local government Insurance Comparison Chart](#)
  
- **Annual Enrollment Employee Emails:** We've started sending Annual Enrollment emails to those for whom we have accurate email addresses in Edison with the enrollment dates, links to the newsletters, webinar information and where employees can go for details. We'll continue to send emails toward the end of September and through Annual Enrollment.
  
- **Forms Update:** The Insurance Cancel Request form, Application to Continue Insurance at Retirement, Retiree Insurance Change Application, Dental only application for retirees and COBRA members, and several life insurance forms have all been updated for 2023. You can find links to these forms on the [Forms webpage](#).
- **The Enrollment Change Application has been updated for 2023 and is posted under Forms and Health, Dental, Vision, Disability here:**  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022\\_forms/1043\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022_forms/1043_2022.pdf)
  
- **The Tennessee Plan Premium and Letter:** In 2023, for those who are enrolled in The Tennessee Plan, which is the supplemental medical insurance for retirees with Medicare, the base premium will increase to \$146.59 (up from \$140.55). Letters have been mailed to enrolled members that show the premium amounts for members depending on their years of service.
  
- **Medical Directories Notice:** This information was shared during the recent ABC Roadshow and virtual trainings. We want to share a brief update on 2023 Member

Handbooks and Provider Directories from the BA Vendor Services team. BlueCross and Cigna Provider Directories posted Sept. 1. Member Handbooks will be posted by Nov. 1.

- Due to the ongoing nationwide paper shortage and costs for printing and postage, paper copies will not be provided to agencies or ABCs, and advance orders for printed copies will not be filled. Plan members can still request paper copies by returning postage paid cards included in the welcome packets sent out by BlueCross and Cigna following annual enrollment. We're encouraging everyone to use digital content whenever possible. Those resources will allow users to search for and focus on specific content without being overwhelmed by a volume of paper.
- **Voluntary Products Statement:** Due to increased printing costs and the paper shortage, the voluntary benefits vendors are not required to print and send bulk orders of handbooks to the agencies. The agencies should utilize digital versions of the handbooks found on ParTNers for Health and each vendor's microsite.
- **ABC AE Conference Call Schedule:** Just a reminder that weekly calls will continue through September. We'll have bi-weekly calls on Oct. 4 and Oct. 18, (**local ed/local gov** will have another call Nov. 1). Regular monthly ABC conference calls resume Nov. 8.
- **State: 4Mind4Body Webinar:** We sent information last week about this upcoming 4Mind4Body webinar.
  - Join Optum as they present the next 4Mind4Body webinar, **How to Slow Down, Thursday, Sept. 15 starting at 11:30 a.m. CT.**

#### **Slow down and gain control of stress**

Learn the benefits of slowing down and pacing strategies associated with stress. This program takes a serious look at the factors contributing to the frenetic pace of today's world and identifies why we feel so rushed. You'll get practical suggestions for gaining control of the stress created by our environment. Participants will:

- Examine belief systems
- Create an action plan to identify ways to slow down and strategies to enjoy life more
- Learn how slowing down will help us work more productively

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

<https://tn.webex.com/tn/onstage/g.php?MTID=e9305a41c01ab8b0fe4a5f82e6856c954>

Registration is required. Session will not be recorded.

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

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

- **Digital Newsletter Demonstration:** Keith Wood, our new print and publications manager, is with us today and will give a brief demonstration of how to use the Annual Enrollment digital newsletter.

#### **Vendor Presentations**

- **BlueCross BlueShield Medical Networks:** Amy Jordan with BlueCross BlueShield joined us and went over their networks and information for BCBST members.
- **Optum Health – Employee Assistance Program and Behavioral Health:** Chris Roe with Optum Health joined us and went over the Employee Assistance Program and Behavioral Health services.

- **ActiveHealth Wellness Program:** Matt Berte with ActiveHealth joined us and went over the wellness program.
- **State/Higher Ed: MetLife Disability:** Joe Carroll with MetLife joined us and went over disability coverage and enrollment information.

## Operations

- **BA Staff Announcement:** Paula Vetter will now serve as our Operations Active Manager. She has been working at Benefits Administration for 2.5 years. Paula will be assisting Tameka Allen, director, with the Active Service Center team to improve our customer service for you and our members.
- **Annual Enrollment Reminders:** Tameka Allen, our insurance benefits program director, went over important Annual Enrollment reminders.

## HIGHER EDUCATION

- **Higher Ed: Please tell us where the digital newsletters are located on the ABC Website.**
  - They are on the Enrollment Materials page here:  
<https://www.tn.gov/partnersforhealth/ae/materials.html>
- **Higher Ed: So that digital newsletter can be used for internal training?**
  - Yes, you can use the digital version for training, and also share the link with your employees.
- **Higher Ed: Will Network P cover cruise ship illness?**
  - Members do have coverage for either Network S or P for services received while on a cruise ship or services received in one of the following territories:
    - Guam
    - Puerto Rico
    - US Virgin Islands
    - Northern Mariana Islands
    - American Samoa
  - Members will pay the charges up front and then submit to BCBST for reimbursement.
  - Members should **NOT** file cruise ship charges to Global Core. These charges should be filed directly to BCBST by submitting the member claim form located at [bcbst.com/tn\\_state/resources/forms](http://bcbst.com/tn_state/resources/forms).

Members can also call their BCBST member service team for further assistance.
- **Higher Ed: Will the financial counselors do group sessions?**
  - We do not have counselors that provide group sessions. But we do have training you can order for your employees. You can find training information at the bottom of the [EAP webpage](#).
- **Higher Ed: So you only get an Optum insurance card if you're enrolled in medical, but if you are an eligible member, will you still have access to the services?**
  - You get an Optum insurance card if you are enrolled in medical. If you are an eligible member but not enrolled in medical, you have access to EAP-only, and you will not get a card.

- **Higher Ed: Employees can earn \$150 for the behavioral health? How will that be paid out to employees? So that is part of the \$250?**
  - That is for completion of the first Take Charge at Work engagement activity, and the incentive is tracked through ActiveHealth Management. It is part of the \$250.
- **Higher Ed: Is EAP available to part time employees?**
  - EAP is not available to part-time employees.
- **Higher Ed: Is the weight loss program available to overweight dependent children?**
  - Adult dependent children over age 18 who meet the eligibility criteria for the weight management program are eligible.
- **Higher Ed: Could the lunch and learns be relevant for non-employees (i.e., our students)?**
  - They are geared toward plan members. They are not relative for students.
- **Higher Ed: I want to make sure I understand that example that you skipped over. Our employees have to exhaust their paid leave before STD will pay any disability pay, correct?**
  - That is correct. All accrued leave, including sick, annual and any compensatory leave, must be used before disability payments begin. The STD handbook contains two examples to demonstrate how this works.
- **Higher Ed: So for Annual Enrollment, to enroll in STD it is on a separate link outside of the BA AE link?**
  - The enrollment process for STD and LTD is not changing. Employees will still select their disability enrollment in Edison ESS. To finalize their enrollment, a Statement of Health must be submitted to MetLife for review. Members will receive the SOH in the mail at their address on file. Members will also be able to access the SOH on the MetLife splash page, which can then be printed and mailed in or submitted via email.
- **Higher Ed: I have a question regarding basic term life. For new employees hired around the last two weeks of September and during Annual Enrollment, how will the life insurance be handled? Will they automatically get enrolled in the 2023 life insurance for them and their dependents for 2023?**
  - It would be handled as people hired at this time of year have been handled in the past. They would enroll for this year. Their enrollment will carry over for 2023, and we will make the necessary life insurance changes. If they want different coverage in 2023, they will have to fill out a paper form if they enroll too late to complete their AE enrollment during the enrollment period. In that situation, they must return the 2023 enrollment form within their 30-day new hire enrollment period.
- **Higher Ed: Is dependent verification required for all dependents for open enrollment?**
  - If they are currently enrolled, we do not need the verification. It is required for new dependents only, or spouses who haven't been on coverage in the last six months.
- **Higher Ed: Can you go over the basic life insurance enrollment process for Annual Enrollment.**
  - It will be handled through Edison. We will default all employees into plans that are 1 ½ x salary. We believe we will be able to default dependents too into the plans they have now but will confirm that when we know for sure. They will need to log in to make changes if they don't want the employee-paid coverage or to add or remove dependents. This is not finalized. We will communicate when it is.

- **Higher Ed: If they do nothing, they will default?**
  - Everybody will default into the 1 1/2 x salary plans. If they don't want the employee-paid portion, they will have to go into Edison and waive coverage. Waiving employee-paid coverage will be a permanent decision unless the employee has a special qualifying event, and dependents will not be eligible for coverage.
- **Higher Ed: Will dependents default as well?**
  - Tentatively, we'll say yes. We'll put the final confirmation in an ABC email and let you know during an upcoming call.
- **Higher Ed: With eHire, is it necessary to upload the enrollment form when enrolling dependents?**
  - No. We don't need the form.
- **Higher Ed: Was this recorded?**
  - No. Information from the call will be in the call notes on Friday.

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## LOCAL EDUCATION

- **Local Ed: We have been inundated with SPAM emails, what is the exact email address the emails to employees will come from so that I can make sure our technology dept has the email address white listed?**
  - The emails are from Partners for Health ([benefits.info@tn.gov](mailto:benefits.info@tn.gov)) and will say that at the top.
- **Local Ed: I really like the digital newsletter as well. However, my wish list would include them being specific to those LEAs who only participate in the health plan.**
  - Thank you for the feedback. We will consider that.
- **Local Ed: When will new hires received their insurance cards. They are anxious to get them.**
  - New members will receive their ID cards within 10-14 days of our vendors receiving their enrollment information. Note, the cards are only sent to those who are enrolled in medical insurance. Members can also request replacement cards by calling 855-Here4TN.
- **Local Ed: I mean medical health, dental and vision. They are calling me daily because they have not received any cards yet.**
  - It takes approximately 10-14 days after their eligibility is sent over to the carrier. So it is dependent upon when their updated record is loaded. Typically, 10-14 business days. If that time has passed and you still need cards, email [benefits.info@tn.gov](mailto:benefits.info@tn.gov). Your email should include the employee's confirmed mailing address.
- **Local Ed: New hires who are anxious for their ID cards can view those in the mobile app, and they could access the mobile app as soon as BlueCross becomes aware of their enrollment. Is that right?**
  - Yes, both carriers, BlueCross and Cigna have a mobile app, and employees can create an account and find their insurance card information that way. Under [Quick Links](#) at the bottom of the homepage, you'll find the information.

- **Local Ed: Has anyone else had issues with adding in new hires? Normally when I have added a new hire, it will say add benefits now? All of the new hires I keyed in took hours some overnight for me to key in their benefits.**
  - We are aware of this, and we are researching and currently working with the Edison team to resolve this issue.
- **Local Ed: Also, I may have missed this being said at one point, however, I am no longer receiving Edison login information emails for my new hires**
  - We believe that this issue is directly related to the eHire forms timing out. We're currently researching this with the Edison team.
- **Local Ed: I have been hired as ABC on Aug. 15, 2022. When will I get my ABC training and access? I think ETSU has just terminated me and that may be a reason I have not received access yet. Now employed with Johnson City Schools.**
  - We have researched this issue and followed up with ETSU and Johnson City Schools. The incorrect hire date was entered with Johnson City Schools for a future hire date at the end of September. This has been corrected, and we have requested the necessary security forms to begin the new ABC training.
- **Local Ed: I submitted Admin Error Form over a week ago. It shows approved now but the employee's insurance information still shows waived, what should I do now?**
  - I will double check that, and I will get back with you.
- **Local Ed: For admin error forms will we notified directly from BA or what do we need to do to know the outcome?**
  - Anytime we review these, we notify the ABC if it is approved or denied, as well as what steps we've taken. You can also check Edison notes to see if the admin error has been approved/denied.
- **Local Ed: When we enter a new hire and receive the new hire email with their login information, does the employee also get the new hire email or are we supposed to forward that to them.**
  - You should forward that to them, especially if the employee intends on enrolling via Edison Employee Self Service. They will also need it for future events such as Annual Enrollment.

## STATE

- **State: How should we direct members who are having trouble finding an EAP approved provider? I have heard feedback about providers being listed but not taking new patients.**
  - Members should call Here4TN. Our dedicated team can call providers and schedule appointments for our members to keep members from having to do extra work. Members also have access to an EAP provider in the ParTNers Health Center. She can do in-person visits or virtual. The number is 615-741-1709.
- **State: I am getting lots of questions on life insurance. How is that going to work during Annual Enrollment?**
  - We are testing the enrollment process. Right now, we are almost positive we will be able to default dependents into the new plans who are currently enrolled. We will let you know as soon as possible. You won't have to log in to make specific changes unless you want to waive the employee-paid coverage. Everyone will default to 1 ½ x their salary. You will also log in if you want to make a change to dependents.

- **State: If they don't waive the 1 ½ x, does that go into the flat 20 and 40?**
  - No, everyone will go into the 1½ x their salary plan. This includes the \$20,000 basic term life and \$40,000 basic AD&D coverage paid by the state, plus coverage above these amounts paid by the employee. If the employee does not want to pay for the employee-paid coverage above the state-paid coverage, they will have to log into Edison ESS during Annual Enrollment and waive the employee paid coverage. Waiving employee-paid coverage will be a permanent decision unless the employee has a special qualifying event, and dependents will not be eligible for coverage.
- **State: If no changes or additions, employee does not have to do anything, correct?**
  - Yes and no. No changes to benefits will mean they default to their current selections. We encourage members to go in and look due to the life insurance changes. Also remember that with all FSAs except transportation, you have to make choices, contribution amounts.
- **State: The vision is changing, right? So you need to go check that?**
  - We will default employees into EyeMed if they are currently enrolled with Davis. If they want to drop or choose a different plan, they will make those changes. But if they do not make any changes to their current vision coverage, we will default them to EyeMed's equivalent plan.
- **State: With the change in vision insurance, will new insurance cards be mailed out to those who are currently enrolled as well as new members?**
  - Yes. New vision cards will mail in December.
- **State: For employees that have STD +/- LTD and Sick Leave Bank, will details be sent out regarding which pays first, etc.?**
  - Employees will receive enrollment information that provides an overview of how payments are made and when. The enrollment information also points the employees to the member handbook and MetLife's FAQs on the splash page, which explains in greater detail.

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## LOCAL GOVERNMENT

- **Local Gov: If the dependent is already covered in the last plan year. Do we have to do the verification of dependency again?**
  - Not if they are currently enrolled.
- **Local Gov: We are having our employees fill out the paper application for annual enrollment and the ABC will be entering the enrollment changes in the Edison system. Can someone tell me how to do this? Is it by the Benefit eForm?**
  - It is by Benefit eForm. Employees can give you their paper enrollments. You'll create an Benefit eForm to elect their coverage requested.
- **Local Gov: Are health benefits offered for unmarried partners of staff**
  - No. Employees can only cover partners as dependents if they are legally married to each other.
- **Local Gov: If there isn't a change in coverage there doesn't need to be a form completed?**
  - That is absolutely correct.

- **Local Gov: No changes then go into ESS and submit everything there. If there are changes, I submit Benefit eform**
  - No, what you have now will roll over to 2023. Only submit a form if a change is being made.
  
- **Local Gov: Is the Enrollment Change Application New Form?**
  - **Correction:** There is a 2023 Enrollment Change Application form. We apologize for any confusion. Find it here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022\\_forms/1043\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2022_forms/1043_2022.pdf)
  
- **Local Gov: When is the next ABC conference call?**
  - This same time next Tuesday. ABC conference calls are weekly in September.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**July 12, 2022**

**Communications**

• **Materials and Communications Updates**

○ **Reminder – Annual Enrollment Dates:**

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

○ **Updated ABC Conference Call Schedule:** We've posted an [updated ABC conference call schedule](#) that goes through the end of the year. We'll have weekly Annual Enrollment calls in September, go to bi-weekly calls on Oct. 4 and Oct. 18, **local ed/local gov** will have another call Nov. 1 and regular monthly ABC conference calls will resume Nov. 8.

- **Note: August ABC Conference Calls Canceled Due to Upcoming ABC Trainings:**  
Due to the upcoming in-person and virtual ABC trainings in August, we have decided to cancel the regular August 9 ABC conference calls. You'll see this noted on the updated schedule.
- A link to the updated schedule is included with the Friday ABC email.

○ **Member Communications:**

- **ABC Checklists for Employees:** We shared this information in a recent ABC email. The Employee Insurance Checklist has been updated to include a statement explaining BA/ParTNers for Health will communicate with members using their contact information, including email, and that health options allows a choice of carrier and network. Please use the updated version located on the ABC webpage going forward:  
**State/Higher Education:** [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_checklist\\_st.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_st.pdf)  
**Local Education:** [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_checklist\\_le.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_le.pdf)  
**Local Government:** [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_checklist\\_lg.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_checklist_lg.pdf)
- **Higher Ed/State:** This information was shared in a recent ABC email. Two voluntary term life insurance forms have been updated on the ParTNers website. You'll find the new Voluntary Term Life Beneficiary Designation Form and Voluntary Term Life Evidence of Insurability Form under Publications > Forms > Life. Links to the new forms are included. Please use these versions going forward:  
**Voluntary Term Life Beneficiary Designation Form:**  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life\\_beneficiary\\_form.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life_beneficiary_form.pdf)  
**Voluntary Term Life Evidence of Insurability Form:**  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life\\_insurability\\_form.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life_insurability_form.pdf)

- **State: 4Mind4Body Webinar:** The 4Mind4Body webinar, **Healthy Hydration: Choose Your Drinks Wisely**, was held this Thursday, July 14 at 11:30 a.m. CT. We included information in the Friday ABC emails for you to share, and an email went out to all state employees last week about the session.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**July 12, 2022**

- **Local Gov: New Local Government Agency Announcement:** Jessica Southern, our BA outreach director, welcomed four new agencies to the State Group Insurance Program.
  - **Town of Decatur**
  - **City of Paris**
  - **City of Spring Hill**
  - **Athens Housing Authority**
  - We are so excited to welcome additional agencies and members to our plans. As an ABC and valued plan member, we hope you will help us spread the word to other local government agencies across the state to take advantage of our affordable, comprehensive and sustainable benefits package.

### **HIPAA**

- **State: HIPAA Training:** All ABCs and directors who have access to Edison are required to take annual HIPAA training. **Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.
  - **State ABCs and directors have the month of July to complete the training.**
  - **You will take the ABC\_HIPAA\_2022 class.**

### **INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022**

- Must allow pop-ups and current browser version or the training will NOT run.
- Edison will record every year you have completed the course.
- Course takes approximately 30 minutes to complete; 10-question quiz at the end of the course.
- Must make at least an 80% correct otherwise you will be required to take the quiz again.

### **Benefits Presentation**

- **2023 Insurance Comparison Chart Changes:** Dr. Andrea Dowdy, our director of clinical services and Tresa Jones, director of health plan policy, went over changes we noted during the June ABC conference call you will find in the updated **2023 Insurance Comparison Chart included with today's Friday ABC email.** A copy of the chart used during the presentation will be posted on the ABC webpage, under Weekly Emails, 2022 July – December archive. Scroll down to July 12 and you'll find the chart listed under that date.

### **Higher Ed and State**

Here are **additional health benefit changes** found in the 2023 Insurance Comparison Chart:

- Deductibles for Premier and Standard PPO plans and Consumer-driven Health Plan will increase.
- Co-insurance for Premier PPO will increase.
- Out-of-pocket maximums for Standard PPO and CDHP will increase.
- The money the state puts into the health savings account for enrolled CDHP members will increase to \$500 (employee tier) and \$1,000 (all other family tiers).
- Emergency room costs for Premier and Standard PPOs will change from copay to deductible and coinsurance.
- Allergy serum for Premier and Standard PPOs will change to deductible and coinsurance.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**July 12, 2022**

- Two cost tiers for specialty drugs will be offered and specialty drug cost share for Premier and Standard PPOs will increase.
- CDHP members will use a separate maintenance medication list when filling a 90-day supply of these reduced cost medications.
- Applied Behavior Analysis for Premier and Standard PPOs will change from copay to deductible and coinsurance. The PPO deductible will be waived for **in-network** ABA.
- The CDHP deductible will be waived for in-network blood sugar, cholesterol and blood clotting testing, when the tests meet certain criteria.

### **Local Ed and Local Gov**

Here are **additional health benefit changes** found in the 2023 Insurance Comparison Chart:

- Deductibles for Premier and Standard PPO plans will increase.
- Co-insurance for Premier PPO will increase.
- Out-of-pocket maximums for Standard PPO will increase.
- Emergency room costs for all PPOs will change from copay to deductible and coinsurance.
- Allergy serum for all PPOs will change to deductible and coinsurance.
- Two cost tiers will be offered for specialty drugs and specialty drug cost share for all PPOs will increase.
- Local CDHP members will use a separate maintenance medication list when filling a 90-day supply of these reduced cost medications.
- Applied Behavior Analysis for all PPOs will change from copay to deductible and coinsurance. The PPO deductible will be waived for **in-network** ABA.
- The Local CDHP deductible will be waived for in-network blood sugar, cholesterol and blood clotting testing, when the tests meet certain criteria.

### **Vendor Presentation**

- **Cigna Jet Dental Presentation:** Sharon Tansil, engagement director with Cigna, went over Cigna's Jet Dental services and how they work. Initially, information about these services was presented back in September 2021.

### **Operations**

- **ABC In-Person and Virtual Training Updates:** ABC training will be held in person and virtually this year.

#### **In-Person Dates**

The in-person session will be from 8:30 a.m.- 4 p.m. CT in Lebanon at the Farm Bureau Expo Center. **Registration emails with links have been sent to ABCs.**

#### **State/Higher Education**

- Aug. 3, 2022

#### **Local Education/Local Government**

- Aug. 4, 2022

#### **Virtual Training Sessions**

We will hold virtual summer training sessions for two weeks starting on Aug. 16 through Aug. 25. We will conduct a session every Tuesday and repeat on Thursday. We will cover various topics each session. **Login instructions will be sent early August.**

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**State/Higher Education sessions** will be at 9 a.m. on Tuesdays and 1 p.m. on Thursdays. All times are CT.

- August 16 – 9 a.m. Session One
- August 18 – 1 p.m.
- August 23 – 9 a.m. Session Two
- August 25 – 1 p.m.

**Local Education/Local Government sessions** will be at 1 p.m. on Tuesdays and 9 a.m. on Thursdays. All times are CT.

- August 16 – 1 p.m. Session One
- August 18 – 9 a.m.
- August 23 – 1 p.m. Session Two
- August 25 – 9 a.m.

- **Local Ed/Local Gov: Reminder - Adding or Dropping Dental and Vision Plans:** As a reminder, the deadline for agencies wishing to add (if not already enrolled in the plan) dental and/or vision coverage is August 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.
  - Indicate your willingness to allow payroll deduction.Please submit your letter via Zendesk or email directly to [nakeisha.n.myles@tn.gov](mailto:nakeisha.n.myles@tn.gov).

**Dropping dental or vision plans:** BA also needs notification in writing that your agency wishes to drop this coverage, approved by your governing body if appropriate, signed by your agency director and submitted via Zendesk or emailed directly to [nakeisha.n.myles@tn.gov](mailto:nakeisha.n.myles@tn.gov).

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### HIGHER EDUCATION QUESTIONS

- **Higher Ed:** Do the new voluntary term life insurance forms use the same link as the old forms?
  - **Answer:** We kept the same URL so the links you have established should work.
- **Higher Ed:** Does Jet Dental take the Delta Dental plan offered by the state as an in-network benefit?
  - **Answer:** Yes, they do accept Delta Dental and also most major dental plans. Jet Dental will accept Cigna DHMO, employees covered by Delta Dental and employees covered by other insurance, or employees can receive self-pay. Really everyone would be able to take advantage of the Jet Dental services.
- **Higher Ed:** Will Jet Dental need to be listed as your primary dentist to be considered in network for Cigna DHMO Prepaid plan?
  - **Answer:** No, if enrolled in the Cigna DHMO plan, you would still select the DHMO provider as your primary provider, and Jet Dental is offering onsite services,

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but it would be covered under your Cigna plan as additional services. The limitations would still apply, so if someone already had a teeth cleaning, he/she would wait until the applicable time to have another cleaning.

- **Higher Ed:** Will masks be required at the in-person training?
  - **Answer:** They are not required but optional.
  
- **Higher Ed:** Is there a link to print a listing of the email addresses you have for each agency? BA was going to send emails we have for our employees and the ones we don't have the email addresses for?
  - **Answer:** Yes, we did send out spreadsheets to those agencies with email addresses that needed to be corrected. There is a query you can run, and it will say "no email" if the person does not have one in Edison: TN\_BA346\_NP\_EMAIL\_AUDIT
  
- **Higher Ed:** For Jet Dental, do you have information on the cost of services for those who choose to self-pay?
  - **Answer:** ABCs can contact their Cigna area rep for the costs of services.  
Deb Williams – 860.902.2815 – [DeborahWilliams@cigna.com](mailto:DeborahWilliams@cigna.com)  
Cindy Sexton – 615.595.3389 – [CindySexton@cigna.com](mailto:CindySexton@cigna.com)  
Cato Johnson – 901.748.4130 – [CatoJohnson@cigna.com](mailto:CatoJohnson@cigna.com)
  
- **Higher Ed:** Where do I register for the virtual training?
  - **Answer:** The virtual training registration information will be emailed out in early August.
  
- **Higher Ed:** How long do you anticipate the virtual training sessions to last each day?
  - **Answer:** The virtual sessions will last about one and one-half hours.
  
- **Higher Ed:** For the in-person trainings, is lunch on our own or is lunch provided? What about coffee?
  - **Answer:** Lunch and coffee are on your own, but we will have water.
  
- **Higher Ed:** Will there be an agenda or any PowerPoints, etc., sent to those registered prior to the event?
  - **Answer:** We will send out an agenda with a reminder about a week before the in-person session.
  
- **Higher Ed:** Will there be upcoming trainings on retirement benefits?
  - **Answer:** There will be a retirement session during in-person and virtual trainings in August. We also have some information on the website under the For Retirement section, including the State and Higher Education Guide for Continuing Insurance at Retirement. Even though we have this information and material available, please direct retirees to call BA at 800.253.9981 so we can review their entire record and give them accurate information.  
Here's a link to the **For Retirement** section on the ParTNeers for Health website:  
<https://www.tn.gov/partnersforhealth/continuing-insurance-at-retirement.html>

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- **Higher Ed:** When will the videos be updated to reflect the Annual Enrollment changes on the ParTNers for Health website?
  - **Answer:** They will be updated in September. We'll share a specific date when we get closer to that time.

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**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** Are there any changes to each plan's deductibles/out of pocket max/coinsurance?
  - **Answer:** Yes, the benefit comparison charts, with a correction to the emergency room coinsurance, are included with today's Friday ABC email. The ABC email and ABC conference call notes are also archived on the [ABC webpage](#).
- **Local Ed:** Are you saying that anyone can use the Jet Dental even if they do not have the Cigna DHMO Plan?
  - **Answer:** Yes. That is absolutely correct. Even though the onsite dental clinic is booked through Cigna, it is available to those with Delta Dental, and Jet Dental accepts most major dental carriers. They also offer a self-pay option.
- **Local Ed:** Will the summer training be taped for viewing at a later date if we can't make it to a meeting?
  - **Answer:** No, it will not be recorded. However, you can join virtual sessions if you can't make it in person.
- **Local Ed:** Could I please have contact information for Joan Williams and Andrea Dowdy?
  - **Answer:** You can email [benefits.info@tn.gov](mailto:benefits.info@tn.gov) and we will get the question forwarded.
- **Local Ed:** Is there a health insurance premium rate sheet for 2023?
  - **Answer:** Yes. We sent the 2023 premium charts to ABCs with the Friday, June 3 ABC email. This information is also archived under our [ABC webpage](#) under Weekly Emails.
- **Local Ed:** What date do we put in for new hires? The coverage with our district starts on Oct. 1. Our employees true hire date won't work with that effective date of coverage. Does using the Sept. 1 date mess up anything with TCRS Membership Dates ?
  - **Answer:** You can enter Sept. 1, and no, it doesn't mess up TCRS membership dates.
- **Local Ed:** Will becoming Medicare eligible be considered a qualifying event for a teacher to drop coverage outside of the enrollment period?
  - **Answer:** Yes, but you are not required to drop coverage if you are an active employee who becomes Medicare eligible.
- **Local Ed:** Where is it in print about support staff Medicare Subsidy payments of \$25, \$37.50 and \$50.  
**Answer:** You can find the information here:  
<https://www.tn.gov/content/dam/tn/finance/fa->

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[benefits/documents/22\\_tennplan\\_premium.pdf](#). If you have questions about submitting a resolution to pay subsidies for your support staff retirees, send an email to [retirement.insurance@tn.gov](mailto:retirement.insurance@tn.gov).

- **Local Ed:** When a retiree on state insurance turns 65, but their spouse is younger than 65 and also on the retiree plan, can the spouse stay on the health plan?
  - **Answer:** Yes. The retiree will come off, and the spouse will remain with spouse-only coverage.
  
- **Local Ed:** Am I correct about enrolling employees, insurance will start the following month after being sent in? Example: A person hired on July 25, 2022, form sent to BA in August, insurance will start Sept. 1?
  - **Answer:** For new hires, if you entered a July 25 date, then coverage starts Aug. 1. It doesn't matter when you send in the form as long as it is within 30 days. Local education agencies also have the option of allowing the coverage to start the first of the subsequent month. In those instances, you must apply this rule to all new hires with your agency and instead of entering the actual hire date you will enter the eligibility date, which must be no later than the subsequent month as determined by the LEA. Please reference Plan Document section 2.01(A). If you are referring to qualifying events (mid-year enrollments), the effective can vary based on when we receive all required documents. Date examples for mid-year enrollments can be found on the third page of the Enrollment Change Application:  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/1043\\_2021.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/1043_2021.pdf)
  
- **Local Ed:** I must've missed the discussion on the Support Staff Medicare Subsidy payments of \$25, \$37.50 and \$50. What is this?
  - **Answer:** Your agency may pass a resolution to offer the same amount of premium support for support staff retirees that the state pays for teachers. If you have questions about this process, send an email to [retirement.insurance@tn.gov](mailto:retirement.insurance@tn.gov).
  
- **Local Ed:** If an employee signs up for insurance due to a special qualifying event and previous coverage ended June 30, 2022, does coverage begin Aug. 1, 2022, if they are just now signing up?
  - **Answer:** Yes. If we get the enrollment form before the end of July.  
**NOTE:** The Enrollment Change Application has the qualifying events on page three. It also includes examples for when coverage would start. This is a helpful resource.  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/1043\\_2021.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/1043_2021.pdf)

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**STATE QUESTIONS**

- **State:** Will cleanings and cavity fillings happen in one Jet Dental session, or will they need to be rescheduled to have the cavity taken care of?
  - **Answer:** Jet Dental will take care of the filling during the onsite appointment, and the employee would not need another appointment.
  
- **State:** Is there a cost to the roadshow? If so, how much is the registration fee?
  - **Answer:** No, there is no cost. Lunch is on your own. BA will provide water.

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- **State:** Do we need to bring anything to the training?
    - **Answer:** Bottled water will be provided but not food. Bring any snacks or drinks you want, plus a light jacket if you tend to get cold.
- 

**LOCAL GOVERNMENT QUESTIONS**

- **Local Gov:** Where are the changes located?
  - **Answer:** All 2023 benefits changes and premium information will be posted on the ParTNers for Health website by Sept. 1. We have emailed the 2023 premium charts and an updated insurance comparison chart was included with today's ABC email.
- **Local Gov:** Can you please tell me the difference between Network S and Network P?
  - **Answer:** All of the benefits are the same; however, the difference in the networks is the participating facilities and providers, and the cost. For example, in Nashville with BCBST Network S, you will have Vanderbilt and St. Thomas hospitals and in BCBST Network P, you also have access to the HCA hospitals. The cost to enroll in the broad networks, BCBST Network P and Cigna Open Access Plus, is \$65 for Employee only and Employee+Child(ren) coverage levels and \$130 for Employee+Spouse and Employee+Spouse+Child(ren) coverage levels. The best way to review the difference in the networks is by going to the All Networks Hospital list found here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/directory\\_hospitals\\_2022.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/directory_hospitals_2022.pdf)
- **Local Gov:** Can you tell me where to find the dental premiums for 2023?
  - **Answer:** The 2023 dental and vision premium charts are attached with today's Friday ABC email for your reference. Dental premiums are not changing for 2023.
- **Local Gov:** What if we registered for the in-person training and now are unable to attend in person.
  - **Answer:** Don't worry about this – you don't have to cancel. Virtual training information and registration will be available in early August.
- **Local Gov:** Are the new vision premiums available?
  - **Answer:** We have included the 2023 voluntary products premium charts for your reference with today's Friday ABC email. Vision premiums are increasing in 2023.
- **Local Gov:** Will this presentation be posted? Where are the changes located?
  - **Answer:** We send the information from this call in ABC conference call notes with the Friday ABC email. All of the final premium and benefits charts will be available by Sept 1. Even saved as PDF, the full ABC call PowerPoint presentation is often too large to email to everyone.
- **Local Gov:** Is the Lebanon in-person ABC training the only training available?
  - **Answer:** In-person, yes, but we also will have virtual trainings in August and more information will be sent out soon.
- **Local Gov:** Will we need to register for the virtual training?

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- **Answer:** We will share the WebEx link early August. We will not require ABCs to register.

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**Materials and Communications Updates**

- **Annual Enrollment Dates:**
  - **State/Higher Ed:** Saturday, Oct. 1 – Friday, Oct. 14
  - **Local Ed/Local Gov:** Saturday, Oct. 1 – Friday, Oct. 28
  - **Retirees:** Saturday, Oct. 1 – Friday, Oct. 28
  
- **Higher Ed/State: 2023 Premium and Benefits Announcements:** The State Group Insurance Program's State Insurance Committee recently met and made a number of decisions for the 2023 plan year. For your reference, with the June 3 Friday ABC email, we sent the 2023 health insurance premium charts for active employees and state retirees, and premium charts from the recent state Insurance Committee meeting presentation. Today, we will present the same information we shared in the email along with letting you know about some additional benefit changes and enhancements.
  - 2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.
  
  - Based on the projected claims and plan performance, the Insurance Committee approved an aggregated average health insurance premium increase of 6.2% for **active state and higher education employees**. The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary within the products and coverage tiers. For example, premium increases for the narrow networks for active employees will range from \$0 to \$26, depending on the plan and tier in which the member is enrolled.
  
  - For **state plan retirees**, the committee approved an aggregated average premium increase of 3.6%. The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary depending on years of service, and the plan and tier in which the retiree and/or dependent(s) are enrolled.
  
- Additional health benefits changes (details will be provided in Annual Enrollment materials):
  - Deductibles for Premier and Standard plans will increase
  - Co-insurance for Premier plan will increase
  - Out-of-pocket maximum for Standard plan will increase
  - Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier and Standard plans
  - Cost-sharing for specialty drugs in the PPO plans will be adjusted
  - Per-claim maximum for prescription vitamin/supplement per claim will apply
  - State CDHP employer HSA funds will increase from \$250/\$500 to \$500/\$1,000 depending on the tier
  - Maintenance tier drug list for the CDHP is being updated to comply with IRS guidance

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- The committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
  - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%.
- BlueCross BlueShield and Cigna will remain the health insurance carriers.
  - The four carrier network options will remain the same.
  - For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.
- EyeMed will be the vision vendor for 2023 benefits.
  - The same Basic and Expanded plans will be offered.
  - Premiums will slightly increase, and there are some benefits enhancements and changes.
  - Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
- The Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023. There will be **no increase** in dental premium rates.
- The insurance carriers for pharmacy, behavioral health/EAP, life insurance and flexible spending accounts/health savings accounts will remain the same in 2023.
- **Local Ed: 2023 Premium and Benefits Announcements:** The State Group Insurance Program's Local Education Insurance Committee recently met and made a number of decisions for the 2023 plan year. The information we will present today, along with premium charts, were previously sent June 1 to all ABCs, agency directors and finance officers.
  - 2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.
  - Based on the projected claims and plan performance, the committee approved an **aggregated average health insurance premium increase of 6.1% for local education.**
    - The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary slightly within the products and coverage tiers. For example, premium increases for the narrow networks will range from \$26 to \$155, depending on the plan and tier in which the member is enrolled. The employee + spouse tier will have slightly higher premium increases than the aggregate average, and the other coverage tiers will have slightly lower premium increases.

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- Additional health benefits changes (details will be provided in Annual Enrollment materials):
  - Deductibles for Premier and Standard plans will increase
  - Co-insurance for Premier plan will increase
  - Out-of-pocket maximum for Standard plan will increase
  - Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier, Standard and Limited plans
  - Cost-sharing for specialty drugs in the PPO plans will be adjusted
  - Per-claim maximum for prescription vitamin/supplement per claim will apply
  - Maintenance tier drug list for the Local CDHP is being updated to comply with IRS guidance
  
- The committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
  - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%.
  
- BlueCross BlueShield and Cigna will remain the health insurance carriers.
  - The four carrier network options will remain the same.
  - For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.
  
- EyeMed will be the vision vendor for 2023 benefits.
  - The same Basic and Expanded plans will be offered.
  - Premiums will slightly increase, and there are some benefits enhancements and changes.
  - Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
  
- For those agencies who offer the state's dental insurance, the Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023.
  - There will be **no increase** in dental premium rates.
  
- The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2023.
  
- **Local Gov: 2023 Premium and Benefits Announcements:** The State Group Insurance Program's Local Government Insurance Committee recently met and made a number of decisions for the 2023 plan year. The information we will present today, along with premium charts, were previously sent June 1 to all ABCs, agency directors and finance officers.
  - 2023 health benefit changes reflect the challenging health care environment we and all other plans in Tennessee and the country are facing. The approved benefit changes and rates are based on several factors, including the anticipated continued impact of

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COVID-19, inflationary pressure, aligning benefits with the market, aligning actuarial value and premiums to balance price and value, incentivizing the most appropriate site of care and high-value care, incentivizing lower cost medications and balancing the need to increase premium and member cost share in ways that benefit most members.

- Based on the projected claims and plan performance, the committee approved an **aggregated average health insurance premium increase of 7.5% for local government. Note, the aggregate average varies by level.**
  - The 2023 health insurance premium increase percentage is in the aggregate; premium increases will vary by premium level. For Level 1 the average premium increase is higher than 7.5%. For Levels 2 and 3, the premium average increase is lower than 7.5%. Premium increases will also vary within the products and coverage tiers.
  - There is good news for agencies with Level 2 and Level 3 premiums. In 2023, the differential in Level 2 and Level 3 will be moved closer to Level 1 premiums. Specifically, the differential between the levels will be changed from approximately a 10% differential to 5%.
  - For Level 1, monthly premium increases in the narrow networks will range from \$43 to \$178, depending on the plan and tier in which the member is enrolled. For Level 2, monthly premium increases in the narrow networks will range from \$15 to \$111; some premiums will decrease. For Level 3, most Premier and Standard monthly premiums will decrease, and other monthly premium increases in the narrow networks will range from \$7 to \$70.
  - For most plan options, the employee + spouse tier will have slightly higher premium increases, and the other coverage tiers will have slightly lower premium increases than the aggregate average.
- Additional health benefits changes (details will be provided in Annual Enrollment materials):
  - Deductibles for Premier and Standard plans will increase
  - Co-insurance for Premier plan will increase
  - Out-of-pocket maximum for Standard plan will increase
  - Emergency room and allergy serum benefits will change from copays to the deductible and coinsurance applying to Premier, Standard and Limited plans
  - Cost-sharing for specialty drugs in the PPO plans will be adjusted
  - Per-claim maximum for prescription vitamin/supplement per claim will apply
  - Maintenance tier drug list for the Local CDHP is being updated to comply with IRS guidance
- The committee also approved benefit enhancements for 2023 (details will be provided in Annual Enrollment materials):
  - Select diagnostic tests and therapies will be moved outside of the deductible or covered at 100%
- BlueCross BlueShield and Cigna will remain the health insurance carriers.
  - The four carrier network options will remain the same.

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- For the broad network options, BlueCross Network P and Cigna Open Access Plus, the additional monthly cost will remain the same at \$65 or \$130 per month depending on the tier.
- EyeMed will be the vision vendor for 2023 benefits.
  - The same Basic and Expanded plans will be offered.
  - Premiums will slightly increase, and there are some benefits enhancements and changes.
  - Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
- For those agencies who offer the state's dental insurance, the Dental Health Maintenance Organization (Prepaid) carrier will continue to be Cigna, and the Dental Preferred Provider Organization carrier will continue to be Delta Dental in 2023. There will be **no increase** in dental premium rates.
- The insurance carriers for pharmacy, behavioral health/EAP and health savings accounts will remain the same in 2023.
- **Annual Enrollment ABC Conference Call Schedule:** We'll have weekly AE calls in Sept. on Sept. 13, 20 and 27. Bi-weekly ABC conference calls Oct. 4 and Oct. 18 (**will not have the Oct. 11 ABC calls**). Local ed/local gov will have an additional call Nov. 1. Regular monthly ABC calls will resume Nov. 8.
- **Employee Email for Annual Enrollment:** This year as we transition to digital communications for Annual Enrollment, we will continuously be working to clean up our existing emails in Edison, promote having accurate emails in Edison and encourage people to subscribe to our email delivery through our service provider, MailChimp. Watch for additional communications to come your way as we work on this process.
- **Omada Diabetes Prevention Program Campaign:** This week, Omada started a three-week email campaign to all Cigna members encouraging them to find out more about the Diabetes Prevention Program, and if they qualify.
- **ActiveHealth Diabetes Management Video Promotion:** We shared information with you last week that you can send to members about a NEW Diabetes Management program testimonial video featuring ParTNers member, Sheila. The video is housed on our YouTube channel and we encourage you to view and share it with your health plan members.
- **State: 4Mind4Body Webinar:** Join ActiveHealth and Optum as they present the next 4Mind4Body webinar, **Make the Most of Your Workday, Wednesday, June 22, 11:30 a.m. – 12:30 p.m. CT.**

**Fit fitness into your workday**

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

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**Making the most of your workday**

How would you describe a productive day? Understanding time management is important to success in all activities, and our overall sense of contentment.

**Participants will:**

- Learn strategies for better time management
- Gain insight into how perfectionism and procrastination get in the way of productivity
- Get strategies to stay active throughout the day
- Learn how to maintain posture and methods of stretching during the workday

**Click the link below to register:**

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

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

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

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

**HIPAA**

- **State only: HIPAA Training:** All ABCs and directors who have access to Edison are required to take annual HIPAA training. **Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.
  - **State ABCs and directors have the month of July to complete the training.**
  - **You will take the ABC\_HIPAA\_2022 class.**

**INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022**

- Must allow pop-ups and current browser version or the training will NOT run.
- Edison will record every year you have completed the course.
- Course takes approximately 30 minutes to complete; 10-question quiz at the end of the course.
- Must make at least an 80% correct otherwise you will be required to take the quiz again.

- **Local Gov only: HIPAA Training:** All ABCs and directors who access Edison are required to take annual HIPAA training. **Failure to comply with mandatory training requirements may result in suspension of insurance benefits access.** Training requirements will not be waived unless approved in advance by BA's HIPAA compliance officer.
  - **Local gov ABCs and directors have the month of June to complete the training.**
  - **You will take the ABC\_HIPAA\_2022 class.**

**INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

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**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022**

- Must allow pop-ups and current browser version or the training will NOT run.
- Edison will record every year you have completed the course.
- Course takes approximately 30 minutes to complete; 10-question quiz at the end of the course.
- Must make at least an 80% correct otherwise you will be required to take the quiz again.

**Operations**

- **Confirming Agency Contact Information:** Benefits Administration relies heavily on our ABC Directory for your agency contact information. It is important we have the most current information for your agency. We frequently interact with you and others at your agency for activities such as: benefit plan updates, member enrollment questions, surveys, audit questions, forms needing your signature and so on. If we are not notified of changes within your agency as they occur, the ABC directory is not up to date and it can be difficult to reach you and others at your agency with important and often time sensitive information.
  - For example: imagine your agency has an email address domain change from @ABC.gov to @AB.gov, Aa change like this would affect your email address as well as any of your employees using an agency email address. Without letting us know of the domain change, BA would continue to email the outdated email address, and the email would likely never reach you or your employees.
  - Since we do rely so heavily on the ABC directory in order to reach you, we will be sending a request for updated contact information for your agency sometime in June/July. Please do take the time to review the information we have for your agency and make any updates to it. We plan to do this information request once a year starting this year.
  - Also, any time you know of an agency contact information change such as an email address domain change, please let us know so we can get the contact information updated promptly and avoid any delays to services or sharing information.
- **Local Ed/Local Gov: Updates to Non-Payroll Job Data Page:** Tameka Allen, our Insurance Benefits Manager, went over updates to the job data page within Benefits Workcenter. The slides from that portion of the call presentation are **attached**.
- **ABC In-Person and Virtual Training Updates:** We announced earlier that summer ABC training will be held in person and virtually this year.

**Roadshow Dates**

The in-person session will be from 8:30 a.m.- 4 p.m. CT in Lebanon at the Farm Bureau Expo Center. We will be sending out the registration link later this month.

**State/Higher Education**

- Aug. 3, 2022

**Local Education/Local Government**

- Aug. 4, 2022

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**Virtual Training Sessions**

We will hold virtual summer training sessions for two weeks starting on Aug. 16 through Aug. 25. We will conduct a session every Tuesday and repeat on Thursday. We will cover various topics each session. We will send login instructions early August.

**State/Higher Education sessions** will be at 9 a.m. on Tuesdays and 1 p.m. on Thursdays. **All times are CT.**

- August 16 – 9 a.m. Session One
- August 18 – 1 p.m.
- August 23 – 9 a.m. Session Two
- August 25 – 1 p.m.

**Local Education/Local Government sessions** will be at 1 p.m. on Tuesdays and 9 a.m. on Thursdays. **All times are CT.**

- August 16 – 1 p.m. Session One
- August 18 – 9 a.m.
- August 23 – 1 p.m. Session Two
- August 25 – 9 a.m.

- **Local Ed/Local Gov: Adding or Dropping Dental and Vision Plans:** As a reminder, the deadline for agencies wishing to add (if not already enrolled in the plan) dental and/or vision coverage is August 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.
- Indicate your willingness to allow payroll deduction.

Please submit your letter via Zendesk or email directly to [nakeisha.n.myles@tn.gov](mailto:nakeisha.n.myles@tn.gov).

**Dropping dental or vision plans:** BA also needs notification in writing that your agency wishes to drop this coverage, approved by your governing body if appropriate, signed by your agency director and submitted via Zendesk or emailed directly to [nakeisha.n.myles@tn.gov](mailto:nakeisha.n.myles@tn.gov)

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**HIGHER EDUCATION QUESTIONS**

- **Higher Ed:** Could you please include the steps to view beneficiaries in Edison in the Friday notes? Is that for employees to view beneficiaries in ESS?
  - **Answer:** Here is the navigation to update a beneficiary in Edison: Nav Bar>HCM>Benefits>Employee/Dependent Information>Life Insurance Beneficiaries. This is the path for the ABC to view a particular person's beneficiary information. You have to have the employee's ID. You can use it for any of your employees.

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We've also **attached** screen shots that walk through the process for employees to view their beneficiaries using Edison Self Service.

- **Higher Ed:** Will we receive these slides?
  - **Answer:** The information in the slides is included in the call notes. Often the slides are a large PDF file. We sometimes send parts of the slides following the calls, but it may be difficult to get the full slide deck out to everyone by email.
- **Higher Ed:** Should we encourage all employees to update their beneficiaries in Edison?
  - **Answer:** We note that in our AE materials, and we do encourage that. A yearly review is a good idea. Instructions are included with today's ABC email.
- **Higher Ed:** Is there a query to show who doesn't have anyone listed as beneficiaries in Edison?
  - **Answer:** No. I don't think we do. Since there is not an Edison query showing employees with no beneficiaries, you could try this approach instead. There is a query that shows basic life insurance and voluntary AD&D enrollments called *TN\_BA219\_BASCI\_VOLD\_ADD\_ELECT – elected Basic & Voluntary life*. You could run this query using a date such as 7/1/2022, to get the most current information. It will list employees with enrollments in either basic life and/or voluntary AD&D. You could use the last column (description) to see who has coverage levels with dependents included such as Family or EE + SP (employee + spouse) or EE + CH (employee + child). You then remind employees with dependents on life insurance and/or voluntary AD&D to log into Edison and double check their beneficiaries. Please note they will also need to double check beneficiary information directly with the life insurance/voluntary AD&D provider, Securian, and any other providers needing up-to-date beneficiaries such as the 401k provider or retirement plan administrator. Another approach you could take is a general reminder to all your benefits-eligible employees to check their beneficiaries in Edison and directly with providers since they may be enrolled in other plans needing beneficiaries that are not tracked in Edison (such as 401k plan). During annual enrollment in October, if they are logged into Edison choosing benefits elections for 2023, the Edison system will prompt them to review their beneficiary information.
  - For detailed instructions, click here: <https://benefitssupport.tn.gov/hc/en-us/articles/7068717567891>
- **Higher Ed:** Are there any plans for The Tennessee Plan to offer Part D (prescription plan)?
  - **Answer:** There is not a plan for this.
- **Higher Ed:** Can employees update their own address in Employee Self Service outside of AE?
  - **Answer:** No, employees cannot update the address themselves and will have to go through their ABCs to have their addresses corrected in Edison.

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**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** Can employees change their email in Edison or does that have to come through the ABC?
  - **Answer:** Both. Employees can update their email from the Edison home page. They use the menu on the left, go to *Self Service* and then go to *My System Profile*. ABCs can also send us the emails, if you have something like 50 emails, that need to be updated. We can upload them into Edison for you. You can use the benefits customer support website to upload the Excel spreadsheet with the emails. There is a ticket type called *ABC Email Spreadsheet* you can choose from the drop-down list once you click on **Submit a Request**. Benefits customer support website is: <https://benefitssupport.tn.gov/hc/en-us/requests/new>. If you only have a few employees that need updated email addresses and want to just update them yourself, you can update them for the employees. From the Edison home page, choose *Benefits* (on the left-hand side) then *Benefits Workcenter* then *Modify a Person*. Once you pull up an employee record, choose the *Contact Information* tab. If you update the email address this way using *Modify a Person*, please make sure you choose “Primary” as the *Email Type* and the “Preferred” box is checked and click Save.
  - For detailed instructions, click here: <https://benefitssupport.tn.gov/hc/en-us/articles/7068717567891>
  
- **Local Ed:** Can the ABCs still enter the members’ options during Annual Enrollment?
  - **Answer:** Yes, you can still enter elections through eBenefit Forms.
  
- **Local Ed:** I understand at this time ABCs cannot update the email in Edison. We can only submit to have it changed. Is that a security feature or will there be a time when we will soon be able to update that because employees often change their emails or sometimes it's just off a letter?
  - **Answer:** The email is used for security in addition to sending important communications to employees. If employees reset their passwords, the password information goes to their email in Edison. There is actually a way for ABCs to update the emails, using *Modify a Person*. However, if you do it this way you must choose “Primary” as the *Email Type* and make sure the “Preferred” box is checked so that the email address will update for security purposes too. Otherwise, it will not update with security. If employees update their email addresses in Edison themselves, it automatically updates for security too.
  - If you want to update an employee email here is how: From the Edison home page, choose *Benefits* (on the left-hand side) then *Benefits Workcenter* then *Modify a Person*. Once you pull up an employee record, choose the *Contact Information* tab. Make sure the *Email Type* for the email address is “Primary” and the “Preferred” box is checked and click save.
  - For detailed instructions, click here: <https://benefitssupport.tn.gov/hc/en-us/articles/7068717567891>

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- **Local Ed:** So do we need to change the email address on the address in Edison and do we have to put one in when we add a new employee?
  - **Answer:** Yes, if you have a good email address for a new employee, you'll need to add an email address. BA can get the email moved over to the security module in Edison. The best way for employees to change the email themselves is from the Edison home page, navigating to *Self Service* then *My System Profile*. You can also send the email addresses to BA for us to add it to the employee's record, or you can use *Modify a Person* to change it yourself, but make sure it is *Email Type* "Primary" and the "Preferred" box is checked if you do it.
  - For detailed instructions, click here: <https://benefitssupport.tn.gov/hc/en-us/articles/7068717567891>
- **Local Ed:** When we change the email in the address area it does not update for you?
  - **Answer:** No. But that is not your problem. You do the update in the address area, and then we'll go get it and fix it. Please make sure you click "Preferred" box and choose "Primary" as the *Email Type* when updating an email address in *Modify a Person* for an employee. That way it will be updated with security too.
- **Local Ed:** Quick question on keying a new employee for my district that existed before in Edison. If there is an old email in the field that I know is no good, does it update if I put a new email address in?
  - **Answer:** Yes, it will update.
- **Local Ed:** Is Lebanon the only in-person road show meeting?
  - **Answer:** Yes.
- **Local Ed:** Do we still put the end of the month before coverage should end (on the enhancement with the date)?
  - **Answer:** Yes that is correct if you use the effective date box.
- **Local Ed:** If coverage ends 6/30 we can put 6/30, correct? If so, that's awesome.
  - **Answer:** Yes, if you put the coverage end date in as 6/30, the Edison system will automatically calculate the effective date based on your entry.
- **Local Ed:** I missed the answer to the question about entering the end of the month before coverage should end. Can someone let me know the answer to this please?
  - **Answer:** You can either end the last day of the month prior to when coverage ends in the effective date box or you can now enter the actual coverage end date in the coverage end date box and Edison will calculate the effective date box for you.
- **Local Ed:** Is there a cost for the in-person road show meeting?
  - **Answer:** No.
- **Local Ed:** If you have an employee that is hired in August and they are still on their parent's insurance because they are below the age of 26, and they get married after August is that considered a qualifying event? Can the employee pick up the insurance for themselves and new spouse?

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- **Answer:** Yes, that would be a qualifying event to enroll mid-year.
- **Local Ed:** Can we can bring another ABC from our LEA, for a total of two ABCs attending the in-person training?
  - **Answer:** Yes. You can bring all ABCs, primary and backup.
- **Local Ed:** Is the ABC training manual updated with the termination information?
  - **Answer:** It is not updated yet, but we will have it updated soon.
- **Local Ed:** To verify, Annual Enrollment at a spouse's employer does not allow the member to add them to the plan, correct?
  - **Answer:** Correct. A spouse's open enrollment does not allow your employee to make changes onto their plan. They can leave our plan but not enroll on our plan.
- **Local Ed:** Will the PowerPoint presentation be available after the meeting?
  - **Answer:** All the information is included in these call notes we send on Friday. Often the slides are a large PDF file. We sometimes send parts of the slides following the calls, but it may be difficult to get the full slide deck out to everyone by email.

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**STATE QUESTIONS**

- **State:** If you are a new ABC and just completed the (HIPAA) training, do we need to complete the new (HIPAA) training in July?
  - **Answer:** If you have not completed the 2022 training, you must take it. You could check in Edison to see if you completed the ABC\_HIPAA\_2022 class.

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**LOCAL GOVERNMENT QUESTIONS**

- **Local Gov:** Do you know when the Annual Enrollment materials might be available? Looking to find out how much the increase for deductibles, co-insurance and out of pocket is going to be.
  - **Answer:** We are working on the comparison charts and hope to have them ready soon. They will be ready by Sept. 1. We understand everyone is anxious about deductible and out-of-pocket maximum amounts. Please bear with us while we finalize benefit grids. Since deductible and out-of-pocket maximums vary from one plan option to another and depending on coverage level, there are several amounts we need to communicate. It will make more sense to you once we can share the changes in a benefit grid comparison type format.
- **Local Gov:** Do you have a number of the slight increase for vision coverage? Like 3-5%?
  - **Answer:** Please refer to the table below for 2023 premium rates for vision coverage.

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<b>Basic Plan</b>		
<b>Guaranteed Monthly Premiums for Subscribers</b>	<b>1/1/2022 - 12/31/2022</b>	<b>1/1/2023 - 12/31/2023</b>
Employee/Retiree	\$3.07/Subscriber	\$3.18/Subscriber
Employee/Retiree + Spouse	\$5.82/Subscriber	\$6.03/Subscriber
Employee/Retiree + Child(ren)	\$6.13/Subscriber	\$6.35/Subscriber
Employee/Retiree + Spouse + Child(ren)	\$9.01/Subscriber	\$9.33/Subscriber
<b>Expanded Plan</b>		
<b>Guaranteed Monthly Premiums for Subscribers</b>	<b>1/1/2022 - 12/31/2022</b>	<b>1/1/2023 - 12/31/2023</b>
Employee/Retiree	\$5.56/Subscriber	\$6.30/Subscriber
Employee/Retiree + Spouse	\$10.57/Subscriber	\$11.98/Subscriber
Employee/Retiree + Child(ren)	\$11.12/Subscriber	\$12.60/Subscriber
Employee/Retiree + Spouse + Child(ren)	\$16.35/Subscriber	\$18.54/Subscriber

- **Local Gov:** Our list of emails to correct included people that had long been separated from our active plan. I didn't have an email for those people as the work email was no longer valid.
  - **Answer:** We only need emails for actives. If they are terminated, you need to terminate them in Edison. From the home page in Edison, go to Benefits (on the left-hand side), then Benefits Workcenter, then Non-Payroll Job Data in order to terminate the employee record. If the employee has been separated for a long time, please use 5/1/2022, as the effective date if the employee is not currently on benefits coverage in Edison.
  - **Local Gov:** I have a couple of employees who do not and will not get an email address, so I have set them up with my work email. I don't know what else to do.

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- **Answer:** It would be best if they had their own email address or none at all. If they have to reset a password, you are going to get their new password and not them. Ideally, they sign up for a free email like with Hotmail. If they can't get one, you should just leave the email address out of Edison. In addition, one of the things Program Integrity uses in reviewing an issue is someone's email. If someone else is using someone else's email, that would not be a good thing for our case. This would cause the person letting someone else use their email to become involved in the case.
  
- **Local Gov:** Can local gov add short/long term disability?
  - **Answer:** Short-term disability and long-term disability are not available to those on the Local Government Plan.
  
- **Local Gov:** What were the dates for the virtual training in August?
  - **Answer:** Aug. 16 or Aug. 18 for session 1. Aug. 23 or Aug. 25 for session 2. You attend each session once.
  
- **Local Gov:** Is the (ABC summer) training mandatory?
  - **Answer:** We encourage you to attend or join the virtual training as there is good information that will help you in your role as an ABC. The freshest updates will be included in the training.
  
- **Local Gov:** What was on August 4?
  - **Answer:** That is the in-person training in Lebanon. We will be sending a registration link at the end of the month.

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**Communications**

- **Materials and Communications Updates:**
  - **Annual Enrollment Announcements:** We made this announcement last month but want to make sure everyone is aware of the AE enrollment dates:
    - **State/Higher Education: Saturday, Oct. 1-Friday, Oct. 14**
    - **Local Education/Local Government: Saturday, Oct. 1-Friday, Oct. 28**
    - **Retirees: Saturday, Oct. 1 – Friday, Oct. 28**
  - **2023 Premium Notice:** We also relayed this last month. Benefits Administration is still working with our consultants on premium projections, benefit scenarios, etc., and can't provide any information at this time. The Insurance Committees will be considering the health insurance premiums at the end of May. We will relay that information to you as soon as it is available.
  - **Website Updates:** This information was shared in an ABC email, and we want to make sure you were aware of these updates:
    - **NEW [Included Benefits Extras webpage](#)** under the **Health Options** drop down makes it easier for members to find extra services that are included in premiums and administrative fees for members. Featured services and programs include Telehealth, Diabetes Prevention Program, **new** Virtual Physical Therapy program, **new** Expert Medical Opinion Services, Cigna's Bone & Joint Program, Behavioral Telehealth, Cigna's Dental Oral Health Integration Program, Substance Use Waived Treatment Costs and more!
    - **[About Enrollment webpage](#):** We've posted the Annual Enrollment dates, 2023 important updates we know at this point and some important enrollment reminders. Additional updates and enrollment information will be added as they become available.
  - **ActiveHealth Member Webinar:** Tuesday, May 17 and Thursday, May 19, both webinars will be from 11:30 a.m. to 12:30 p.m. CT, and will cover the same information.
  - **Optum Financial Webinar: How to Invest HSA Funds Over \$1,000,** will be held Friday, May 27, starting at 11 a.m. CT, and will be open to all members with an HSA. An email will be sent to all members for whom we have addresses in Edison, and we'll share information with you that you can forward out to members prior to the webinar.
  - **State only: 4Mind4Body Webinar:**
    - **Social Media Use and Misuse, Thursday, May 26, 11:30 a.m. 12:30 p.m. CT**  
In this workshop, Optum explores both the benefits and negative impacts of social media. While we recognize there are many reasons to engage with others through social media, there is a downside if it becomes too compulsive and if we can't switch it off. You may have read about how social media can be addictive and harmful. There are many simple changes we can make to help keep social media fun and relevant.
    - **Registration is required.** Sessions will **not** be recorded. If Internet Explorer doesn't work to register, you may need to try a different browser. Find webinar

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information at [tn.gov/ParTNersForHealth](https://www.tn.gov/ParTNersForHealth) under Other Benefits, EAP here:  
<https://www.tn.gov/partnersforhealth/other-benefits/eap.html>

- BA will send an email out to state employees about this session, and we will send information you can share as well.

## **HIPAA**

### **• HIPAA Training**

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

**Higher education ABCs and directors will take the ABC\_HIPAA\_2022 class.**

#### **INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022**

You must allow pop-ups. If you do not have the most current browser versions or don't allow pop-ups, the training will NOT run.

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

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

**Local government ABCs and directors will take the ABC\_HIPAA\_2022 class.**

#### **INSTRUCTIONS FOR HIPAA TRAINING**

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You must allow pop-ups. If you do not have the most current browser versions or don't allow pop-ups, the training will NOT run.

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

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**Benefits Presentations**

- **2023 EyeMed Vision Benefits:** Bob Smith, BA’s director of voluntary products, joined us and went over the 2023 EyeMed vision benefit changes and enhancements.
  - Employees currently enrolled in vision insurance with Davis Vision will automatically be enrolled in vision coverage with EyeMed unless they make a change during Annual Enrollment for 2023.
  
- **Wellness Program Updates:** Matt Berte, the senior account manager with ActiveHealth Management joined us and went over upcoming member webinars and additional information.
  - **All plans: ActiveHealth Member Engagement Platform Webinar:** ActiveHealth will host two webinars the week of May 16 to introduce members to the program and all of the resources available to them.
    - ActiveHealth will highlight:
      - The website and the mobile app and go over some recent enhancements to the platform.
      - They will provide step by step instructions on how to register for the program and how to navigate the platform.
      - They will share how to enroll in the different coaching programs and challenges and information about the health education library, device-syncing, healthy recipes, articles and more.
    - The sessions will be held on May 17 and 19 from 11:30 a.m. to 12:30 p.m. CT.
    - ActiveHealth will email members about the sessions, and include the link to register. We’ve included the link that you can share with your members: ActiveHealth's Member Engagement Platform Training
  - **Higher Ed/State only: Hypertension Group Coaching**
    - ActiveHealth is rolling out a group coaching program for hypertension titled “Better Blood Pressure, What’s Your Risk”. The program is a six-week series and will focus on the following:
      - What causes blood pressure to increase
      - How diets, physical activity and weight can impact blood pressure
      - Dietary approaches to stop high blood pressure and tips for a healthier diet
      - How much activity an individual should get and how to exercise safely
      - How to work exercise into your schedule
    - ActiveHealth will be contacting members who are eligible but members are also able to log in to their ActiveHealth account and register for the series.
    - Members just need to click the coaching tab at the top of the page, find the Better Blood Pressure topic and click “let’s get started”.

**Vendor Presentations**

- **Cigna Medical Presentation: My Personal Champion:** Jessica Rozell, an engagement consultant with Cigna medical, went over a new program offered to Cigna health plan members called My Personal Champion.

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**HIGHER EDUCATION QUESTIONS**

- **Higher Ed:** For 2023 basic term life insurance, was it determined if employees have to enroll their dependents or if there will be a process to automatically transfer them?
    - **Answer:** We have submitted the requirement to Edison to automatically transfer dependents enrolled in medical insurance to enrollment for basic term coverage, but we cannot say it will happen with certainty. So, we don't know yet, but it has been requested.
  
  - **Higher Ed:** What is the date for the higher education in-person training? Will this be in-person or virtual?
    - **Answer:** Aug. 3 is the in-person training date for higher education. The virtual training dates will be coming soon.
  
  - **Higher Ed:** With the basic term life insurance changes, letters are not typically sent out after Annual Enrollment. Will employees be notified about the amount changes?
    - **Answer:** There are enrollment confirmation statements issued from Edison. We are looking at trying to list out the coverage amount for each of the plans on the statement so employees can see their enrollment.
  
  - **Higher Ed:** How do we register for in-person training?
    - We will send information on how to register for the in-person training soon.
- 

**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** Is the only way we learn about a child being dropped at age 26, is that the billing is changed on the applied collections report? We always have to send in a refund check with the process we have now.
  - **Answer:** You can run a query in Edison, specifically the TN\_BA103\_CHILD\_AGE\_26 query. We also have created a new 103 query and are working on instructions. We will send an email out to ABCs soon. The new query will give you the ability to schedule it, so please watch for an email on how to run this query.
  
- **Local Ed:** Do you have an idea of what health insurance cost percent increase will be? We are working on budgets and needing an idea. Are the health insurance premiums increasing for 2023?
  - **Answer:** BA is still working with our consultants on premium projections, benefit scenarios, etc., and can't provide any information at this time. The Insurance Committees will be considering the premiums at the end of this month. We will relay that information to you as soon as it is available.
  
- **Local Ed:** How soon do we need to have the LEA (contribution) form turned in for retirees? Can we upload in Zendesk?

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- **Answer:** For the form that states how much your agency will contribute, you can send it over to the Tennessee Consolidated Retirement System as soon as you have that information. BA refers to that form when we are processing the Application to Continue Insurance at Retirement to determine if the employee's pension check will be large enough. For BA, you can include the contribution form with the application. The contribution form is for information purposes for our service center representatives to determine if the TCRS pension will be large enough to collect the premiums due. You may submit the LEA support form directly to TCRS, and the BA analyst will be able to view the form in CONCORD. You can submit the LEA support form with the Application to Continue Insurance at Retirement as long as your agency is already set up with TCRS to add the LEA support to the retiree's pension check.
  
  - **Local Ed:** What is the latest they can turn in the Application to Continue Insurance at Retirement?
    - **Answer:** Employees have a calendar month to turn the application in from the date the active employee has terminated or the date when the pension is approved. We recommend turning in the Application to Continue Insurance at Retirement at the same time the employee submits their application to TCRS. Then, the application is with BA, and we pend the application until it is approved by TCRS.
  
  - **Local Ed:** Is the deadline the same for the Medicare Supplement?
    - **Answer:** The deadline is slightly different because it is a different insurance product. The Tennessee Plan plan document allows for a 60-day eligibility window from the day the employee becomes Medicare eligible, or the date the employee loses active insurance coverage due to termination, or the date of the employee's retirement with TCRS. Whichever occurs last is when the 60-day window starts.
  
  - **Local Ed:** When will we know the details for the summer ABC training?
    - **Answer:** The in-person date for local education agencies will be Aug 4. We will have more information about registration for the in-person training and the virtual trainings coming soon.
- 

**STATE QUESTION**

- **State:** Will the information provided in today's presentation be distributed to ABC coordinators in an email?
  - **Answer:** Information will be in the call notes we include with the Friday ABC email. We also post them on the [ABC webpage](#) for future reference. A flyer for Cigna's My Personal Champion program will be included as an attachment. Information about the vision benefits changes will be sent as we get closer to Annual Enrollment.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**May 10, 2022**

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**LOCAL GOVERNMENT QUESTIONS**

- **Local Gov:** So there will be no more Davis Vision, correct?
  - **Answer:** Correct. We reprocure the contract every five years, and the Davis Vision contract will expire at the end of 2022. Vision benefits and coverage will change to EyeMed on Jan. 1, 2023.
  
- **Local Gov:** Will we be getting a list of the vision premiums listed in the presentation?
  - **Answer:** We will share documents you can provide about vision benefits changes and premiums later this summer when we get closer to the Annual Enrollment period.
  
- **Local Gov:** Is there any update on how our organization can be evaluated for premium tiers? We are third tier and would like to get evaluated for a better placement.
  - **Answer:** We are still working with our actuaries to evaluate the current tier structures. As soon as we have more information, we will share it with you.
  
- **Local Gov:** Are these (ABC call) videos ever saved online to go back and review should we have missed part of the call?
  - **Answer:** We don't record the ABC conference calls, but we do send the ABC call notes with the regular Friday ABC email. They are posted the following week on the [ABC webpage](#) under **Conference Call Notes**.
  
- **Local Gov:** If there aren't any changes to be made (during Annual Enrollment), do employees need to do anything?
  - **Answer:** No. If employees are not making any changes, then they don't need to do anything during Annual Enrollment.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**April 12, 2022**

**Materials and Communications**

- **Materials and Communications Updates**
  - **Annual Enrollment and Benefits Announcements**
    - **Annual Enrollment Dates:**
      - **State/Higher Ed: Oct. 1 – Oct. 14**
      - **Local Ed/Local Gov: Oct. 1 – Oct. 28**
      - **Retirees (all plans): Oct. 1 – Oct. 28**
    - **Newsletter Announcement:** As many of you have heard, there is a paper shortage. In light of this, we are going to go digital this year with all Annual Enrollment newsletters except the retiree newsletter, it will still be printed and mailed.
      - **What this means:** We are going to email all eligible state, higher education, local education and local government employees with accurate email addresses in Edison, information about Annual Enrollment, with a link to the 2023 Annual Enrollment newsletter.
      - For those without an email address in Edison, we will mail a postcard, including critical AE info and the URL for the Partners for Health website.
      - **Other AE mailings:** We will mail a letter announcing premiums to members who have dental-only coverage (retirees and COBRA) and mail our annual The Tennessee Plan premium notice to those members.
    - **Important Ongoing Email Address Clean-Up:** **By relying on email for our Annual Enrollment communications and not just using email as a supplement to our mailed newsletter, this makes having accurate email addresses for employees in Edison very important.** We are in the process of cleaning up email addresses we know are inaccurate with some agencies. We will look to all ABCs to help us with this process now and prior to Annual Enrollment.
      - **Because we will be relying on digital communication to inform the majority of employees about Annual Enrollment, it will be more important than ever for you to help us inform employees about AE dates and where employees can go for more information.**
  - **2023 Vendor Announcement:** EyeMed has been selected as the vision benefits vendor for 2023, replacing our current vendor Davis Vision for benefits starting Jan. 1, 2023. Bob Smith, our director of voluntary benefits, will join our May ABC conference calls to go into more detail about this change and vision benefit enhancements. We will update the ABC Vendor Contact List with information for EyeMed as soon as that information is available.
  - **2023 Premium Notice:** At this time, Benefits Administration is still working with our consultants on premium projections, benefit scenarios, etc., and can't provide any information. The Insurance Committees will be considering the premiums in May. We will relay that information to you as soon as it is available.
  - **Optum Financial Webinar – Approved IRS Expenses:** Friday, April 29, starting at 11 a.m. CT, Optum Financial will present information for **all** HSA members (**all plans**), and all FSA and L-FSA members (**state/higher ed only**) on IRS approved expenses. We'll include details in an upcoming Friday ABC email for you to share, and BA will

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
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send emails to current members with accurate email addresses in Edison about the upcoming webinar session.

- **State/Higher Ed only: 2021 FSA and L-FSA Claims Deadline Approaching:** Please remind your employees of the fast-approaching deadline of April 30, 2022, to file any FSA or limited purpose FSA claims that have a service date of January 1-December 31, 2021. Any 2021 FSA or L-FSA claims filed after April 30, 2022, will be denied. Members can submit claims online at [www.optumbank.com/Tennessee](http://www.optumbank.com/Tennessee) or via the Optum Bank app (found on the Apple App Store or Google Play). Optum Financial also emailed all participants for whom they have an email address on file with this reminder on March 23, 2022. If members have questions or need assistance, they may contact the Optum Financial customer service team at 1.866.600.4984. \*Note that this April 30 deadline does **not** apply to the dependent care FSA, which temporarily has an extended grace period in place, and instead has a deadline of December 31, 2022, for all 2021 claims to be filed.
- **Closed Friday, April 15:** State offices and the BA Service Center will be closed Friday, April 15 for Good Friday.
- **Local Gov only: New Local Government Agency Announcement:** Jessica Southern, our BA outreach director, announced that Southside Utility District is the latest local government agency to join the State Group Insurance Program.

### **HIPAA Training**

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

**Higher education agencies' primary ABCs, back-up ABCs and directors have from May 1 through the month of May to complete the training.**  
**You will take the ABC\_HIPAA\_2022 class.**

### **INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):

**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022.**

You must allow pop-ups. If you do not have the most current browser versions or don't allow pop-ups, the training will NOT run.

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

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**April 12, 2022**

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

**Local education agencies' primary ABCs, back-up ABCs and directors have the month of April to complete the training.**  
**You will take the ABC\_HIPAA\_2022 class.**

**INSTRUCTIONS FOR HIPAA TRAINING**

Here is the navigation after you log in to Edison at [www.edison.tn.gov](http://www.edison.tn.gov):  
**NAV BAR > MENU > ELM > Learning Home > Search for Learning type HIPAA > Annual HIPAA Training (HIPAA 2000) > ABC\_HIPAA\_2022.**

You must allow pop-ups. If you do not have the most current browser versions or don't allow pop-ups, the training will NOT run.

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

**Benefits Presentation**

- **State/Higher Ed only:** **2023 Life Insurance Changes Presentation:** Bob Smith, our director of voluntary products, joined us and went over some changes with 2023 life insurance benefits and processes. **Securian (Minnesota Life) will remain the life insurance benefits vendor.** With this week's ABC email, we've attached additional information about these changes.

**Vendor Presentation**

- **ConsumerMedical Presentation for Health Plan Members:** Dawna Newman, with ConsumerMedical, presented information on a new expert medical opinion service for our Cigna and BlueCross BlueShield health plan members called ConsumerMedical.
  - Information about these programs will be sent out directly to health plan members from the vendors.
    - **Cigna program is available now.**
    - **BCBS program will be available mid-May.**

**Operations**

- **ABC Roadshow Training - Save the Date:** Based on the recent ABC training survey results, we will have **in-person ABC Trainings in Lebanon.**
  - Aug. 3 – Higher Ed/State ABCs
  - Aug. 4 – Local Ed/Local Gov ABCs
  - More details will be available shortly.
  - **We will also have virtual ABC Trainings in August,** and we'll share the virtual training dates and details as they become available.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**April 12, 2022**

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**HIGHER EDUCATION QUESTIONS**

- **Higher Ed:** When is Annual Enrollment appeal deadline?
  - **Answer:** The AE appeal deadline will be Dec. 1.
  
- **Higher Ed:** People will have to go in and add family members for basic term life. So, nobody is grandfathered in? Everybody is going to have to go in and make the changes?
  - **Answer - Clarification:** There is a team of Edison experts working on a project for all these changes. One of the items being reviewed is if any of the enrolled dependents in medical can be defaulted so employees don't have to enter their dependents. At this time, we ask you to hold on any communications to employees as we wait to find out because they might be automatically defaulted. We are hopeful the experts can automatically default the dependents to life insurance coverage.
  
- **Higher Ed:** No grandfathering of existing coverage for those with the maximum coverage? No \$5,000 increase each year during Annual Enrollment?
  - **Answer:** There is no change on voluntary term life. We will continue to have guarantee issue, and the \$5,000 increase will continue for those who are eligible.
  
- **Higher Ed:** I'm assuming the plan codes will be changing. When can we expect to get that information? Our processes to load deductions are automated and we need this information as soon as we can get it if the codes are changing.
  - **Answer:** We have a project going with Edison now to figure out how to set this up in the system. We will communicate when we have this information.
  
- **Higher Ed:** Will there be a notice to employees to enter their dependent information for the change?
  - **Answer - Clarification:** There is a team of Edison experts working on a project for all these changes. One of the items being reviewed is if any of the enrolled dependents in medical can be defaulted so employees don't have to enter their dependents. At this time, we ask you to hold on any communications to employees as we wait to find out because they might be automatically defaulted. We are hopeful the experts can automatically default the dependents to life insurance coverage.
  - Once we have any processes changes that members may need to make for 2023 life insurance enrollment, we will send information to ABCs to share and send emails out to employees. Information will also be on our ParTNers website.
  
- **Higher Ed:** You mentioned if an employee opts out of basic coverage they can only re-enroll due to a Special Qualifying Event. Does this mean they cannot opt-in during Annual Enrollment?
  - **Answer:** That is correct. They may not opt back into the employee paid portion during AE. Once they waive basic term coverage that is **employee paid**, they can't opt back in without an SQE.

**Combined ABC Conference Call Notes**  
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- **Higher Ed:** Will people need to upload birth certificates when they add dependents (for life insurance? Supporting documentation?)
  - **Answer:** Not if the dependent is already enrolled in other coverage in Edison. If they are new, then yes, documentation will be needed.
  
- **Higher Ed:** Will those currently enrolled in Voluntary AD&D all have to go in and choose which coverage level for Voluntary AD& D during annual enrollment too?
  - **Answer - Clarification:** Current employees enrolled with \$60,000 will be defaulted to \$60,000. Employees with \$50,000 will be defaulted to \$50,000. Employees with less than \$50,000 will be defaulted to \$50,000. Employees may make a change to a different amount during the Annual Enrollment period.
  
- **Higher Ed:** How can we order more Securian Booklets for new employee orientation materials?
  - **Answer:** There is no change here. You will use the Vendor Contact List on the [ABC webpage](#) under the Conference Call Notes drop down. Note: Updated materials for 2023 are not available yet. The direct link is [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf)
  
- **Higher Ed:** This (life insurance benefits changes) goes into effect Jan. 1, 2023, and they would enroll during the annual enrollment?
  - **Answer:** Yes. That is correct.
  
- **Higher Ed:** If an employee doesn't add dependents during Annual Enrollment because they don't have access to a computer or they aren't computer savvy, can a paper form be submitted without waiting to file an appeal?
  - **Answer:** No. We cannot accept a paper enrollment. Members must enroll via Edison Self Service or the ABC can create an eBenefit Form based on their paper enrollment.
  
- **Higher Ed:** Is there an Edison report we can run to pull all email addresses?
  - **Answer:** There are a two queries you can run:

**TN\_BA282\_INVALID\_EMAIL** – query will pull employee records that have no email address in Edison or an email address that appears to be invalid. Please note if you also have access to retirees in Edison, the retiree records are included on this query too. You do not have to provide an email address for retirees. You can tell if the employee record on the query is a retiree record by looking at the “Busn Unit” column. There is a 5-letter code (all caps); retiree records will always start with an “R.” You can disregard retiree records.

**TN\_BA346\_NP\_EMAIL\_AUDIT** – query will pull all email addresses for active employee and retiree records you have access to. This query would be good to use if you know of a recent domain change for email addresses at your agency. You could confirm if the Edison system has the new or old domain in the email address. Domain is the section after the @ in an email address. For example, [employee@tn.gov](mailto:employee@tn.gov) “tn.gov” is the domain portion of the email. The query will also have [noBAemail@non.com](mailto:noBAemail@non.com) or “No address” in the “Email ID” column if there is no current email for the record in Edison. If you are looking for invalid emails only, we suggest running the other query

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(TN\_BA282) mentioned above since it will only include those employee and retiree records needing an email.

For more information on queries in Edison available to you as an ABC, please review the query list posted on the ABC webpage [Agency Benefits Coordinators \(tn.gov\)](#) under “Training.” or by clicking here: [abc\\_query\\_list.pdf \(tn.gov\)](#)

- **Higher Ed:** Several of our ABCs enter their own email address for those that don't work with a computer routinely. So, we will still need to change those?
  - **Answer:** Yes. We need an accurate, working email for each employee. There are several free email services that employees can use.
- **Higher Ed:** Regarding the Special Qualifying Events and life insurance, are these your typical SQEs?
  - **Answer:** They are the typical life events, such as marriage, birth, etc.
- **Higher Ed:** Will the Davis Vision participants be automatically moved to EyeMed if they don't make a change?
  - **Answer:** Yes. They will be.
- **Higher Ed:** Will we still have auditory benefits with EyeMed?
  - **Answer:** EyeMed does offer this supplemental benefit with discounts on auditory benefits. It may not be exactly the same, but yes. We will have this.
- **Higher Ed:** Basic Term employer premium will remain at \$3.96?
  - **Answer:** Premiums are being prepared now. It looks like it is about \$3.80 total, but we are still confirming. You will receive detailed premium charts as we move along with projects.

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**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** What if I don't get my Edison access in time to take my HIPAA training?
  - **Answer:** Depending on when you submitted your request, it should just take a few days to get access. Please reach out to the Service Center if it has taken longer than that. You can take the HIPAA training when you get set up.

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**STATE QUESTIONS**

- **State:** When you say accurate emails, do mean have state emails or just any email address?
  - **Answer:** It could be state emails for state employees, or some emails may be going to personal email addresses. We need to ensure whatever email is primary in Edison is accurate. If it is being flagged as invalid, we will reach out to you.
- **State:** If we have a retiree who retires this year and they elect to continue this (life insurance) product, it's one amount this year and another amount next year, correct?

**Combined ABC Conference Call Notes**  
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- **Answer:** Retirees who port their coverage will still have their coverage at the ported amount they have today. There is no option for them to change. They can only go down in coverage, they can never go up.

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**LOCAL GOVERNMENT QUESTIONS**

- **Local Gov:** So we will receive email update notification if you need any updates, otherwise we're okay?
  - **Answer:** We will reach out if there are inaccurate emails in your agency. If you don't hear from us, you are okay. We will also contact you if email addresses are missing from Edison. We will let you know which employees are missing an email.
- **Local Gov:** Is ConsumerMedical already available to use, or upcoming?
  - **Answer:** For Cigna members, it is available now. It will be available for BCBS members May 15.
- **Local Gov:** Is there a way for an ABC to listen to an Optum webinar if we do not participate in the HSA? It is a learning opportunity to help employees.
  - **Answer:** Yes. You can join. You will use the same link for ABC calls. We also post these recordings on the [Flexible Benefits webpage](#) on our website once they are over.
- **Local Gov:** Just to recap, the ABC training can be either in-person or virtual?
  - **Answer:** In-person ABC training will be in Lebanon on Aug. 4. Virtual training dates will be announced later. You can attend whichever you prefer. We hold this training every year in August for all ABCs.

**Combined ABC Conference Call Notes  
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**Communications**

• **Materials and Communications Updates**

- **ABC Email Format:** We shared this information in the March 4 Friday ABC email. We have changed the structure of the ABC email to make it easier for you to copy and paste information, and then share it with your employees/members. If there is information you can directly share in the email, it will be listed first under the **For Members** header. ABC specific information is listed under the **For ABCs** header that follows.
- **ABC Training Survey:** The email with survey questions about how we will conduct this year’s **August ABC Training session** went out March 7 from MailChimp from the [partners@tn.gov](mailto:partners@tn.gov) address with the title **Upcoming Training Survey**. We look forward to hearing from you!
- **State/Higher Ed: Updated Vendor Contact List:** The Vendor Contact List you can use for materials and benefits fairs has been updated with a new contact for Securian (Minnesota Life). Going forward, contact Kira Nelson with Securian at the phone number/email address listed in the current Feb. 15, 2022, version posted on the ABC webpage under **Conference Call Notes** here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf)
- **State: 4Mind4Body Webinars:** We have two upcoming 4Mind4Body webinars, one in March and another in early April. We’ll send emails to state employees prior to the sessions so they can register and we’ll share info you can send directly as well.

▪ **Managing Your Finances and Staying Health on a Budget, Thursday, March 17, 11:30 a.m. – 12:30 p.m. CT**

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

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

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

▪ **Increase Your Health Care IQ, Wednesday, April 6, 11:30 a.m. – 12:30 p.m. CT**

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

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You will:

- Learn about the range of benefit programs available to you and your dependents
  - Ensure you're taking full advantage of all that your health plans have to offer
  - Understand how you can engage in your health care to receive quality care
  - Hear about cost saving measures to help keep premium increases low
- **Registration is required for all webinar sessions.** Sessions will not be recorded. If Internet Explorer doesn't work for you to register, you may need to try a different browser. Find webinar information at [tn.gov/ParTNersForHealth](http://tn.gov/ParTNersForHealth) under Other Benefits, EAP here: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>
- **New Local Government Agency Announcement:** Jessica Southern, outreach director for BA, gave an announcement about a new agency that recently joined the State Group Insurance Program.
- Thank you for all you do as an ABC and a valued partner. In hopes of driving awareness, we wanted to let you know about new agencies that now have access to our State Group Insurance Program and health insurance. Our goal is to help all eligible agencies have healthy members, peace of mind and we hope you will help us spread the word to friends, family and colleagues across the state. Member growth helps support BA's mission to deliver comprehensive, affordable, dependable and sustainable benefits. Please take a moment and help us celebrate our newest agency by watching this short video welcoming the Town of Baileyton.
  - We are sharing these announcements via our social media channels and encourage you to like and/or share as well.

**HIPAA**

- **HIPAA Training Announcement:** 2022 HIPAA Annual training will begin in April for local education, with other plans to follow.
  - 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 that all covered entities and business associates be trained in HIPAA policies and procedures. All ABCs, backup ABCs, and directors who have access to Edison are required to complete the annual training. The HIPAA training is an example of Benefits Administration'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. We have changed our process to ensure that everyone gets the required training in a timely manner. Each agency is assigned to a month to complete the training.
  - ABCs, backups and directors must complete the annual HIPAA training every calendar year. You have 30 days to complete the training in your assigned month. Failure to comply with mandatory training requirements may result in suspension of insurance benefits access. Training requirements will not be waived unless approved in advance by BA HIPAA Compliance Officer.

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- **Training schedule:**
  - **Local education** - will have from April 1 to April 30 to complete the 2022 HIPAA training. Instructions for accessing the class will be provided in next Friday's email.
  - **Higher education** - will have from May 1 to May 31 to complete the 2022 HIPAA training. Instructions for accessing the class will be provided in an upcoming Friday email.
  - **Local government** – will have from June 1 to June 30 to complete the 2022 HIPAA training. Instructions for accessing the class will be provided in an upcoming Friday email.
  - **State**- will have from July 1 to July 31 to complete the 2022 HIPAA training. Instructions for accessing the class will be provided in an upcoming Friday email.
  - **Do not access the HIPAA training class prior to April 1 as it would be the 2021 version and not the new 2022 version.**

**Vendor Presentations**

- **Consumer Medical Presentation for BlueCross and Cigna Members Presentation:** We postponed this presentation until a later date.

**Operations**

- **Edison Upgrade:** Rachel Craft, with our Education and Outreach team, went over the recent Edison System changes. You can find a copy of the Edison System Changes document on the ABC webpage under Edison Information here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/announcing\\_edison\\_system\\_changes.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/announcing_edison_system_changes.pdf)

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**HIGHER EDUCATION QUESTIONS**

- **Higher Ed:** What are the dates of HIPAA training?
  - **Answer:** For higher education, you'll have 30 days from May 1 to May 30 to complete HIPAA training.
- **Higher Ed:** What does Baileyton (video) mean for us?
  - **Answer:** Our education and outreach team, led by Jessica Southern, is actively marketing and engaging with local government and local education agencies who are not part of the State Group Insurance Program. Today's new agency announcement and video is a way for us to let you know about new agencies that have joined the SGIP. We are sharing this news on our social media channels and on ABC calls to drive awareness about plan eligibility for both local education and local government agencies. It is a way for all members to be informed about new agencies joining our plan and we hope if you know anyone who is affiliated with local agencies, you will connect us. Also, please feel free to share our post on social media platforms if you so choose.
- **Higher Ed:** Will vendors be going onsite for benefits fairs?
  - **Answer:** We have confirmed that vendors are generally available to attend with the caveats that current COVID status and related restrictions will be considered. Agencies should be aware that vendors will need time to get prior approval for travel, and there may be minimum attendance requirements for in-person events.

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You can find contact information for benefits fairs on the [Vendor Contact List](#) posted on the ABC webpage under Conference Call Notes.

- **Higher Ed:** Will there be another premium holiday this year?
  - **Answer:** No, we will not have a premium holiday this year.
- **Higher Ed:** I'm having an issue with one of my Edison reports.
  - **Answer:** If you put in a Zendesk ticket, we can help you.

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**LOCAL EDUCATION QUESTIONS**

- **Local Ed:** This is my first year as an ABC. Where is the in-person (training) session held?
  - **Answer:** We are conducting the ABC training survey to determine if we will hold them in person or virtually. If we do hold in person, we typically hold one in Lebanon, one in Knoxville and one in Jackson.
- **Local Ed:** When adding a new dependent, i.e., a spouse, I know that BA is now needing the dates of coverage including your coverage at the time coverage in this plan was declined? Can you please remind me why this date is now needed?
  - **Answer:** As a requirement of HIPAA, we only ask for the dates of coverage if the dependent is being enrolled due to a loss of coverage under another plan. In order to determine if a special enrollment opportunity exists under HIPAA, we need to know if an employee or dependent declined our coverage when it was offered during an initial eligibility period or during a subsequent annual enrollment period, whichever is later, because the person(s) seeking coverage had coverage under any group health insurance plan at the time and they have experienced a loss of eligibility for other health insurance coverage.
- **Local Ed:** Could you explain special qualifying event and loss of coverage?
  - **Answer:** Yes, SQE due to loss of coverage is when an employee or dependent lose coverage under another group health plan. If enrolling due to loss of coverage, we need the loss of letter to include the dates of coverage, including coverage at the time coverage in this plan was declined.
- **Local Ed:** I keyed new employees on March 3 and March 4 before the upgrade but did not receive the Edison login email for new employees. Can you advise when to expect those?
  - **Answer:** Due to Edison upgrades, ABCs are not receiving the Edison email that lists the new hires access ID. You can run a query to get the access ID information. Non-payroll ABCs can run this query to obtain the information:  
TN\_BA302\_PERSON\_AND\_JOB
- **Local Ed:** When the loss of eligibility event date is different from the loss of coverage date, which one do you use to start counting the 60-day time limit?
  - **Answer:** For loss of eligibility, go by the loss of eligibility for other coverage instead of the event date.

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**Higher Education, Local Education, State and Local Government**  
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- **Local Ed:** Will a COBRA letter take care of the letter for coverage?
  - **Answer:** A COBRA letter will work if it provides all of the information we need; however, not all COBRA letters do. If you are submitting this letter, it needs to include the reason of the loss, who and what coverage the member/dependents had and the date ranges of when coverage(s) began and ended. You can find this information on the [Enrollment Change Application](#) in the section about SQEs.
- **Local Ed:** About retiree health insurance and continuing coverage at retirement. If the head of contract is not yet 65, but her spouse is, can she still add her spouse to her health insurance at retirement?
  - **Answer:** A dependent spouse who is already 65 and entitled to Medicare is not eligible for the retiree medical plan, so the employee who is retiring could only continue coverage on the plan for a spouse who is under 65 or a child under the age of 26.
- **Local Ed:** Our Collections Applied Report PDF always has the month listed as September. How can I get this changed?
  - **Answer:** Our trainer, Darlene Bailey, will reach out to you.
- **Local Ed:** I am still not receiving the weekly emails. What do I need to do?
  - **Answer:** Please submit a ticket to [benefits.info@tn.gov](mailto:benefits.info@tn.gov), so we can check the ABC directory to make sure we have your information correct as this information is then auto-generated into our ABC email list each week. We encourage all primary and back-up ABCs who have co-workers who are ABCs who are not receiving our weekly communications to please let us know by submitting a ticket in Zendesk.
- **Local Ed:** For the SQEs, when does the start date of their coverage begin?
  - **Answer:** That will depend on the date we receive the required submitted documents to BA. This information is highlighted on the [Enrollment Change Application](#). The coverage will start the first of the following month.

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**STATE QUESTIONS**

- **State:** We used to have the ability to open two pages and work on two separate things in Edison. I don't see that anymore. Is it there somewhere now?
  - **Answer:** If you go to the kebob with three dots, there is an option for a new window. You have to click the kebob first, and you should see the option to open new windows there.

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**LOCAL GOVERNMENT QUESTIONS**

- **Local Gov:** I did not receive the training survey email. Is it possible for you to resend?
  - **Answer:** Yes, please send an email to Ian Skotte at [ian.skotte@tn.gov](mailto:ian.skotte@tn.gov), and we will make sure you have a copy of the survey.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**March 8, 2022**

- **Local Gov:** Will the white pages on Zendesk be updated with these new Edison updates as well?
  - **Answer:** No, the updates were just to Edison, but any of the articles and training materials that refer to Edison will be updated.
  
- **Local Gov:** I've had several employees end up having to talk with (BA) insurance about their addresses even though their addresses in Edison are right. Any ideas on how the insurance isn't updated with the right addresses?
  - **Answer:** We would need to look at some examples. If you could please enter a Zendesk ticket with some information, we will take a look at it.
  
- **Local Gov:** I'm using the new (Edison) information to find my collections report. It's not popping up easily. I'm trying to find the bill for March.
  - **Answer:** We will have a trainer reach out to you.
  
- **Local Gov:** When I go into the pull the invoice for Jan. and Feb., I had to do a search to find the current payroll. How can I delete some of the old ones to have the 2022 generate and to download that report?
  - **Answer:** If you are asking about the Collections Applied Report, we have looked into this, and there is not a way to delete the previous Pay Run IDs. The easiest way is to type in 22, and it will put in the payroll options for this year.
  
- **Local Gov:** I have employee who wants to drop their coverage. Their spouse is self-employed and they have picked up other family coverage which is cheaper. Can she drop ours?
  - **Answer:** Purchase of a private policy, voluntary cancellation of other coverage and financial hardship do not qualify as reasons to cancel coverage under this plan.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Feb. 8, 2022**

**Communications**

- **Materials and Communications Updates**
  - **BlueCross BlueShield Provider Update:** BlueCross BlueShield and **University Clinical Health, a Memphis provider group**, came to an agreement and **UCH will remain in the BlueCross Network S and Network P networks**. Impacted BlueCross members were mailed a **sample letter** on Jan. 28, 2022, which was included in the Feb. 4 ABC email.
  - **OTC COVID Tests:** All updated information about over-the-counter COVID-19 tests is in the [COVID Benefits and Vaccine Information](#) document found by clicking the yellow banner at the top of the ParTners website. If members have questions, you can refer them to this document. **All Americans can also order four free rapid COVID-19 tests for every household from the federal government by going to [covidtests.gov](https://covidtests.gov) (Internet Explorer may not work).**
  - **Health Insurance Carrier Information Webpage:** The ParTner's [Carrier Information webpage](#) has been updated and now includes a table featuring links to help members find providers. There is also a button at the top that will take members to a new Carrier Network Updates webpage. We hope these changes will make it easier for members to locate providers and share network news.
  - **Updated Edison Security Access Form:** This information was included in the Feb. 4 ABC email. The Edison Security Access forms have been updated and posted on the [ABC webpage](#) under Forms. There are two versions; one for state, and a nonpayroll version for higher ed, local ed and local gov ABCs to use. **Please use these updated versions going forward as Edison will no longer accept the old version of the form.**
    - [Edison Benefits User Security Authorization Form – State](#)
    - [Edison Benefits User Security Authorization Form – Higher Ed, Local Ed & Local Gov](#)
  - **Optum Financial Communications:** Also included in the Feb. 4 ABC email, Optum Financial will email a welcome message to FSA members **(state/higher ed only)** this week, and next week, HSA email communications will begin to go out to enrolled members for whom we have current addresses in Edison.
- **State: 4Mind4Body Webinar – Make Over My Heart:** The next 4Mind4Body webinar, **Make Over My Heart**, will be held **Thursday, Feb. 24, from 11:30 a.m. – 12:30 p.m. CT**. An email will be sent to all state employees about this session. You are welcome to share the information we will include in the call notes and that we will send by email along with the webinar flyer.

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

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

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
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**Click the link below to register:**

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

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

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

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

Questions? Email [partners.wellness@tn.gov](mailto:partners.wellness@tn.gov)

### **Vendor Presentation**

- **BlueCross BlueShield Hinge Health Virtual Physical Therapy Presentation:**  
Representatives from Hinge Health joined us and went over the virtual physical therapy program offered to BlueCross BlueShield health plan members.
  - We have posted links to both the BlueCross BlueShield Hinge Health virtual PT presentation and the Cigna RecoveryOne virtual PT presentation on the [ABC webpage](#) under Conference Call Notes, Virtual Physical Therapy or PT, Presentations:
    - [BCBST Hinge Health](#)
    - [Cigna RecoveryOne](#)

### **ABC Guide and For New Employees Webpage Update**

- **ABC Guide Update & For New Employees Webpage Demonstration:** Ian Skotte, a communications officer with our Education and Outreach team, gave a brief demonstration of the updated ABC Guide and updates to the For New Employee webpage. If you have questions about the ABC Guides or For New Employee webpage, feel free to reach out to Ian Skotte at [ian.skotte@tn.gov](mailto:ian.skotte@tn.gov)

**Digital ABC Guides:** You can find them on the [ABC webpage](#) > ABC Guide accordion > interactive version (located under the PDF versions).

Content is in the same order as the standard PDF version. This digital version is your one-stop shop for everything benefits-related:

- Helpful links to vendor websites
- Access to the most commonly used forms
- Eligibility dates
- Info on running queries
- Adding a new employee
- Commonly used acronyms
- Helpful additional information:
  - Employee Discount Program
  - Information on the ABC calls
  - Information about insurance cards and Annual Enrollment
  - Link to the plan document

**Here are the links to the digital ABC Guides for your reference:**

**Higher Ed:** [Digital Guide for Higher Education ABCs \(interactive version\)](#)

**Local Ed:** [Digital Guide for Local Education ABCs \(interactive version\)](#)

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Feb. 8, 2022**

**State:** [Digital Guide for State ABCs \(interactive version\)](#)

**Local Gov:** [Digital Guide for Local Government ABCs \(interactive version\)](#)

**For New Employees Webpage**

- Content is now ‘above the fold’, which means everything is on your screen when you land on the page, you don’t need to scroll to access the content.
- There is now more personalized agency content by adding this portal. When you click the [video icon or video image](#), employees will select their plan, and then their agency so the information (video) is specific to the benefits offered by their agency (e.g., health, dental, vision).

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**HIGHER ED QUESTIONS**

- **Higher Ed:** What is the date when employees can participate in the Hinge Health program?
  - **Answer:** The Hinge Health program starts on March 1, 2022. Members can sign up for the waitlist now by going to this website: [www.hingehealth.com/statetn-health](http://www.hingehealth.com/statetn-health). Also, the program is free to the member; there is no out-of-pocket cost.
- **Higher Ed:** Is Hinge Health available for BlueCross BlueShield members and Cigna members or just BlueCross members?
  - **Answer:** Hinge Health is available just for BlueCross members. For Cigna members, we have the RecoveryOne virtual physical therapy program. Cigna members are starting to receive emails and communications about the RecoveryOne program, and for the BlueCross Hinge Health program, communications will start in March. We have posted links to both of the virtual PT program presentations on the [ABC webpage](#) under Conference Call Notes, Virtual Physical Therapy, or PT, Presentations:
    - [BCBST Hinge Health](#)
    - [Cigna RecoveryOne](#)
- **Higher Ed:** The COVID information is for all employees or just those covered by insurance?
  - **Answer:** Anyone can order free COVID-19 tests from the federal government at [covidtests.gov](https://covidtests.gov). The information in our COVID Benefits and Vaccine Document is predominantly for members. The OTC COVID-19 test reimbursement information found in this document is for members, as they will need to use their pharmacy card when taking tests to the pharmacy counter for reimbursement or submitting a reimbursement online or using the paper form.

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**LOCAL ED QUESTIONS**

- **Local Ed:** What is the name of the Cigna virtual physical therapy plan?
  - **Answer:** Cigna’s virtual PT program is called RecoveryOne. RecoveryOne sample communications are in the ABC email archive: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_email\\_2022\\_jan\\_jun.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_email_2022_jan_jun.pdf)

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Feb. 8, 2022**

- We have posted links to both of the virtual PT program presentations on the [ABC webpage](#) under Conference Call Notes, Virtual Physical Therapy, or PT, Presentations:
  - [BCBST Hinge Health](#)
  - [Cigna RecoveryOne](#)
  
- **Local Ed:** Did you say that the For New Employees video link will only show the plans available for your specific local education agency? For example, if we don't offer dental and vision, it won't show those?
  - **Answer:** Correct, for each agency, it will pull up the specific video that applies to your agency.
  
- **Local Ed:** I have had several employees ask me if Cigna has stopped covering the cost of allergy shots. Several employees have been billed, and this seems to have changed since the start of the new year. Is there a list of items that are no longer covered?
  - **Answer:** Cigna has not stopped covering allergy shots that we are aware of, but we can follow up directly. If you have any specific denials that you want us to check on, please email us separately with Edison IDs.
  
- **Local Ed:** We have had some employees having issues with our new Delta Dental. Saying employees aren't enrolled, etc.
  - **Answer:** At the beginning of the year, we had a hiccup about waiting periods, but that has been corrected. You can send an email to Zac Colona at [Zachary.colona@tn.gov](mailto:Zachary.colona@tn.gov), so we can research this issue.
  - **Follow up from ABC:** Yes, that is the issue we were having.
  
- **Local Ed:** Is it required to offer health insurance to four-hour a day bus drivers? I know they wouldn't reach the normal hours required but I thought there might be something specific pertaining to bus drivers?
  - **Answer:** For non-certified employees who have completed 12 months of employment with a local education agency, there is a provision that if they work a minimum of 25 hours per week, and a resolution is passed, they could be offered insurance. There is not a provision outside of that that we are aware of. Here is a direct link to the local education resolution that discusses this requirement:  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc\\_le\\_resolution\\_boe.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/abc_le_resolution_boe.pdf)
  
- **Local Ed:** Many of our employees received letters about the 401K even though they are not enrolled in the 401K with the state. This has confused many of our employees.
  - **Answer:** You would reach out to TCRS about this as it is not related to Benefits Administration. You can contact TCRS via email at [TCRS.CustomerSupport@tn.gov](mailto:TCRS.CustomerSupport@tn.gov).
  
- **Local Ed:** I had an employee come to me yesterday who had a denied claim that she did not think should have been. After much research, they were informed that there is a computer glitch with Cigna and a lot, if not all, of the claims have been denied since the beginning of this year. They told our employee that they were working on it. I am not sure how accurate that information is but thought I would mention it.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Feb. 8, 2022**

- **Answer:** *Our response during the call indicated that we weren't aware of a system glitch but would follow up with Cigna. After the call, we learned that other BA staff had been informed and were working to gather details before alerting everyone. We apologize for the initial confusion.*
- BA sent an email out to ABCs about this on Feb. 9. Cigna had a system error which caused certain services to incorrectly deny on some claims processed between Jan. 31, 2022, and Feb. 2, 2022. Cigna identified the issue on Monday, Feb. 7, and has corrected the issue in production for all future claims processing. Cigna is now working to reprocess all impacted claims. Cigna is mailing a letter to impacted members, and BA shared a copy of the letter with the Friday, Feb. 11 ABC email.
- **Local Ed:** Was Davis Vision going to send out new cards for all employees with vision insurance, or just new members? Some of our members never received a card from the start with Davis, so just wondering.
  - **Answer:** Davis sent new ID cards to new enrollees and those members who had a name change. If you have employees who did not receive their ID cards, they can download the card from the mobile app as you always have an ID card right there, or they can call Davis Vision at 800.208.6404 to request a new card.

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**STATE QUESTIONS**

- **State:** When does the Hinge Health go into effect?
  - **Answer:** The program starts March 1, 2022; however, members can sign up for the waitlist now by going to this website: [www.hingehealth.com/statetn-health](http://www.hingehealth.com/statetn-health).

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**LOCAL GOV QUESTIONS**

- **Local Gov:** Forgive me I missed it, but are the ABC emails getting sent out with the agenda?
  - **Answer:** Yes, they go out each Friday. If you, or any ABC at your agency is not receiving the emails, please send an email to [benefits.info@tn.gov](mailto:benefits.info@tn.gov), and we will research this for you to make sure you are correctly listed in our ABC directory.

**Combined ABC Conference Call Notes**  
**Higher Education, Local Education, State and Local Government**  
**Jan. 11, 2022**

**Communications**

- **Materials and Communications Updates:**
  - **Network Update:** This information was included in the Jan. 7, 2022, Friday ABC email. **University Clinical Health, a Memphis provider group, will no longer be an in-network BlueCross BlueShield provider as of Feb. 1, 2022.** Letters were mailed to impacted BlueCross Network S and Network P members and a list of other nearby in-network providers is included in these letters. For additional help, members can contact BlueCross directly at 800.558.6213, M-F, 7 a.m. – 5 p.m. CT, or go to [bcbst.com/members/TN\\_state](http://bcbst.com/members/TN_state) to find more network providers, hospitals and facilities.
  - **Important Secure Email Information:** Microsoft has made a change to the way secure/encrypted email works. Users outside tn.gov receiving secure emails must choose to receive a one-time passcode instead of signing in. This is to increase the security of encrypted emails. If you are having trouble opening encrypted emails, please contact the BA Service Center for assistance.
  - **Rights and Protections Against Surprise Medical Bills Notice on Website:** As a result of the Consolidated Appropriations Act, 2021, known as the CAA, Benefits Administration has posted a Rights and Protections Against Surprise Billing notice at the bottom of the [ParTNers website](http://www.tn.gov) for your reference and for all members. The law became effective Jan. 1, 2022. You can find the notice here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/surprise\\_billing\\_model\\_notice.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/surprise_billing_model_notice.pdf)
  - **Updated COVID-19 Benefits and Vaccine Information Document:** The COVID-19 document posted on the ParTNers website has been updated to reflect changes in benefits relative to coverage for antiviral treatments. You can find the updated document by clicking the yellow banner at the top of the ParTNers homepage. We'll include a link to the current version in the notes on Friday: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus\\_public\\_info.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/coronavirus_public_info.pdf)
  - **ABC Guides:** The ABC Guides found on the [ABC webpage](#) under **ABC Guides by plan type** (State, Higher Education, Local Education and Local Government) have been updated for 2022. You'll see a PDF version and a digital interactive version of each guide for your use.
  - **State/Higher Ed only: ABC Vendor Contact List:** The Vendor Contact List you can use for materials and benefits fairs has been updated with a new contact for Securian (Minnesota Life). You can contact Mary Docken with Securian at the phone number/email address listed in the updated version posted on the [ABC webpage](#) under **Conference Call Notes** found here: [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor\\_list.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/vendor_list.pdf)
- **ParTNers Benefits Vendors May Begin Text Messaging:** Benefits Administration is excited to announce we have given approval for our ParTNers for Health vendors to add text messaging to their options for communication with plan members. We are now working with

our vendor partners to determine when text messaging should be considered as part of their communication plans.

- All members will be able to opt out of receiving text messages about their ParTNers for Health benefits if they prefer not to receive this information via text.
- We do not expect all of our vendors to implement text messaging, or to use this option to provide information about all of their products or services.
- We will continue to work with our vendors to keep our plan members informed and help them make the most of the benefits they have chosen.

- **State: January 4Mind4Body Webinar – Healthy Mind, Healthy Body:** The first 2022 4Mind4Body webinar will be held Jan. 27 from 11:30 – 12:30 p.m. CT. Information about the upcoming session is below. BA will send an email to all state employees prior to the session with a registration link, and we'll send information to you that you can share with your employees.

- **Healthy Mind, Healthy Body  
Thursday, Jan. 27  
11:30 a.m. – 12:30 p.m. CT**

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

You will:

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

### **Benefits and Vendor Presentations**

- **Cigna RecoveryOne™ Presentation:** Sharon Tansil with Cigna joined us and presented information on a new service for our members – virtual physical therapy. We do want to mention that BlueCross also has a virtual physical therapy program for members and we will soon have more information to share about that program. Here is more information about RecoveryOne:

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

#### **How It Works**

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

**To get started members should visit myCigna.com.**

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

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

- **State/Higher Ed: ActiveHealth Onsite Screenings:** We were joined by our population health director, Paige Turner who gave updates about Onsite Screenings followed by an update from Scott Money with ActiveHealth.
  - ActiveHealth and Quest are ready to schedule onsite screenings for the spring/fall
  - Spring sites will be scheduled starting in April
  - If you have any interest in hosting an onsite screening for your plan members, please email [paige.turner@tn.gov](mailto:paige.turner@tn.gov)
- **State/Higher Ed: Weight Management Program Overview:** Scott Money with ActiveHealth Management reviewed changes to the weight management program.

## Operations

- **2022 Special Enrollment Reminders:** Tameka Allen went over reminders about important 2022 enrollment changes found in the 2022 Plan Document, section 2.06 on special enrollment.
- **Service Center Metrics/Customer Service Rating**
  - **December 2021:**
    - Tickets via Email: 1,085
    - Tickets via Self-Service: 3,380
    - Tickets via Phone: 5,378
    - Tickets via Chat: 180
    - Total: 10,023
    - Satisfaction Score: 96.1%
  - **December 2020:**
    - Tickets via Email: 1,009
    - Tickets via Self-Service: 3,142
    - Tickets via Phone: 5,167
    - Tickets via Chat: 313
    - Total: 9,631
    - Satisfaction Score: 96.6%
  - We take the satisfaction of our customers seriously and ask that you please complete the Zendesk survey after your ticket is resolved. Our goal again this year will be to have more of you complete the customer surveys so that we can take your feedback and improve your customer experience.
  - Our satisfaction rate for December was 96.1%.

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## HIGHER EDUCATION QUESTIONS

- **Higher Ed:** So there are no costs if you use this (RecoveryOne) program versus going into the physical therapist's office?
  - **Answer:** Correct. If the member uses RecoveryOne, there is no cost to the member. If they go to the physical therapist, that would fall under their appropriate PT and outpatient rehab benefit.
- **Higher Ed:** Costs are billed directly to insurance, like the EAP Optum program?

- **Answer:** The costs are covered as part of the benefit offered from Cigna. There is no billing to the individual, and there is no additional charge. Members will not get a bill once they register for the program.
- **Higher Ed:** Is there an EOB issued for RecoveryOne, like with the EAP? Just trying to understand what the employee will see.
  - **Answer:** There isn't an EOB because there isn't a bill. The individual who utilizes RecoveryOne will not have an out-of-pocket expense, so they won't see anything. The therapist will let them know what their treatment plan consists of, and they will follow that plan.
- **Higher Ed:** Is the ActiveHealth weight management program on-going or do employees have to start on a particular date? Also, is this similar to something called Noom?
  - **Answer:** There is a schedule. The member will start on a certain date, and the program meets weekly. We can't speak to differences or similarities with the program Noom as we do not contract with that program.
- **Higher Ed:** Can someone with a BMI of less than 30 participate? Would there be a charge to do so?
  - **Answer:** Members have to have a BMI greater than 30; however, we do have a weight management program for those with a BMI under 30 that is a six-week program. Members enroll online, and it is free.
- **Higher Ed:** For the ActiveHealth weight management program, are spouses eligible to receive the Fitbit and participate in the sessions?
  - **Answer:** Yes. Enrolled spouses are eligible to participate.
- **Higher Ed:** Is ActiveHealth still doing a WebEx for employees? I was able to have a couple of sessions on how the program works for employees.
  - **Answer:** We do have ongoing webinars and different types of lunch and learns and will continue those. If you are specifically looking for an overview of the wellness program, we have done this in the past. This includes going over the mobile app and how to get started, and we would be able to set that up with you directly.
- **Higher Ed:** I had an employee's previous coverage that ended Jan. 5. We got the letter submitted in December, and the first day the new coverage could start was Feb. 1 because the coverage was lost in the middle of the month. It was dental and vision; however, if medical they would have had a lapse in coverage, is this correct? No coverage can start in the middle of the month, correct?
  - **Answer:** Correct, unless a birth or adoption, there would be a lapse in medical coverage in this instance. The member could enroll in COBRA for the two or three weeks he/she did not have coverage.
- **Higher Ed:** If we have a dependent who ages off at 26 and most coverages end at the end of the month. However, I have had some individuals who are getting their employer letter before they are 26, and the employer doesn't want to write the letter if they are under 26 before they age off. If they get me the letter before they age off, you can possibly prevent a lapse in coverage but if you can't get a company to write a letter before they age off then they may have a gap in coverage and will have to be on

COBRA. This is a huge change for us on these deadlines to have the change. Employees think that they have 60 days but now they have 30 days for newborns.

- **Answer:** Yes. That is correct for your employees. It is helpful to have examples.
- **Higher Ed:** If someone does not report their new baby within 30 days they have to wait until annual enrollment to enroll the new baby?
  - **Answer:** Correct. That is outlined in the federal guidelines. That is why we are making these changes as permitted in the federal guidelines.

**Higher Ed:** For the 2022 enrollment requirements, if the party, prior employer or insurance fails to provide all the necessary information in the letter, the employee's coverage may be delayed?

**Related questions:** Is there something that BA can do to disseminate to all employees? This is a lot of info to send out to employees. As this is a change, will BA send out correspondence to members to assist in making employees aware?

- **Answer:** Yes. That is correct. We have attached a one-page, editable Word document that you can share with your employees about the 2022 enrollment changes.
- **Higher Ed:** Does an appeal change that if it is out of employee's control?
  - **Answer:** The only appeal option that may be approved is if due to an administrative error by the Agency. We will have to review on a case-by-case basis.
- **Higher Ed:** Do employees that were previously covered under MetLife have to meet the waiting period as outlined under Delta Dental?
  - **Answer:** The time enrolled in the MetLife DPPO during 2021 will carry over to the Delta Dental DPPO and be applied to the respective waiting periods.
- **Higher Ed:** Is there a change for 2022 regarding termination dates being entered into Edison? I thought I remembered some discussion around that a while back but have not seen any more communications about it.
  - **Answer:** There is no change for termination dates being entered into Edison.
- **Higher Ed:** Can you go over what constitutes a true transfer once again? Is there going to be a gap in coverage from higher ed institution to higher ed institution or not a gap in coverage? We deduct one month in advance from state to higher education, you will have a gap in coverage?
  - **Answer:** As of Jan. 1, 2022, there are no true transfers. We now have terminations with one HED institution and a rehire with another institution. Yes. There could be a gap in coverage.
- **Higher Ed:** To clarify about newborns, an employee who misses the 30-day deadline but there is not a change in premium, they can still add the newborn? Is this still included in the Plan Document?
  - **Answer:** This section was taken out of the Plan Document. Regardless of whether there was a change in premium, if the employee misses the 30-day deadline to enroll the newborn, he/she will have to wait until Annual Enrollment or if the employee experiences another qualifying event to enroll. This is based on interpretation of federal law.

- **Higher Ed:** Does that mean that employees incoming from another institution may now change their benefits options upon hire at our institution? Or would they need to keep the same coverages as before?
  - **Answer:** Yes. They can make changes to their coverage. Here is a link to the trainings from the August roadshow with more information:  
[https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2021\\_virtual\\_roadshow\\_session\\_2\\_terminations\\_and\\_new\\_hires\\_state\\_he.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/2021_virtual_roadshow_session_2_terminations_and_new_hires_state_he.pdf)
- **Higher Ed:** Direct transfers within UT cannot make changes?
  - **Answer:** Yes. That is correct.
- **Higher Ed:** Will we revisit the foreign national situation if a dependent enters the country? Often the employee brings the family into the country and we don't know the family does not live in the country. We cannot add the family upon entry to the country. Is there a way information about this could be put in the Eligibility and Enrollment Guide?
  - **Answer:** We have discussed this with our legal team, and based on regulations, this is not a permitted qualifying event. It is best for you to contact us directly to discuss this situation.
- **Higher Ed:** I have heard from a dental provider that they are having a very hard time reaching Delta Dental and that in the information they are receiving from Delta Dental the waiting periods are listed as 12 months and that the percentages listed are also wrong. (Another agency heard from employees who are also having a hard time reaching Delta Dental and are being told the 12-month waiting period pertains to them.)
  - **Answer:** There was an issue during the first week of January that resulted in the waiting period status not being populated for all Delta Dental DPPO members. The issue has been resolved, and the Delta Dental customer service representatives have been made aware of the correction. If you know about a specific problem now with Delta Dental customer service, please submit a Zendesk ticket.
- **Higher Ed:** Since there is no true transfer now, what happens with the FSA funds for those who leave for other employment and have used all of their elective FSA but the institution has not collected all of the elections? Can we still bill the new employer for the excess used over deductions?
  - **Answer:** This question was from a TBR institution, and Holly Girgias from the TBR indicated that yes, this is permissible for their organizations. Please follow the FSA transfer process for transfers within TBR.
- **Higher Ed:** Are these calls recorded?
  - **Answer:** We provide call notes with the Friday ABC email that include all the questions and answers.

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## LOCAL EDUCATION QUESTIONS

- **Local Ed:** Could you provide clarification on when to submit a 2021 enrollment form versus the 2022 enrollment form? Is it based on the event date? If a newborn is born or marriage before Jan. 1, 2022, then we use 2021 enrollment form?

- **Answer:** BA has reviewed how we will be processing the enrollment change applications for events that occurred during 2021 while we are transitioning over to the 2022 guidelines. It has been decided that we will continue to process events that occurred in 2021 according to the 2021 enrollment guidelines if the event has not exceeded the 60-day enrollment deadline, and events that occur in 2022 will be processed under the new guidelines.
- **Local Ed:** Is there access to a list of qualified medical expenses that could be shared with a member so they know what expenses are eligible when they use their HSA card?
  - **Answer:** Yes. You can find it at [optumbank.com/Tennessee](https://www.optumbank.com/Tennessee). Below is the path to the qualified medical expenses: <https://www.optumbank.com/tennessee.html> > Menu (top left corner of page) > Resources > Qualified medical expenses (utilizers will simply need to filter on the account type and/or expense type once they are in the document). Here is the direct link: <https://www.optumbank.com/tennessee/resources/medical-expenses.html>
- **Local Ed:** I received a call from BCBS yesterday. They were informing me they no longer provide the Certificate of Creditable Coverage letter and I would need to do it for a specific employee. He said they had received a memo saying they were not doing those for the state any longer. Is this true, and if so is there a specific letter we need to give the employees leaving?
  - **Answer:** You can call the BA service center, and we can provide a COCC letter for the member.

## STATE QUESTION

- **State:** Is RecoveryOne available for pre-existing back injuries?
  - **Answer:** They will not exclude a member due to pre-existing injuries or conditions. When an employee enrolls, an assessment is done, and the therapist will determine if RecoveryOne is the right program for the member due to their specific injury and/or surgery. If the therapist determines that a member does not qualify for RecoveryOne due to the member's specific injury or condition, the member should contact their provider for a referral to standard physical therapy or other recommended services.

## LOCAL GOVERNMENT QUESTIONS

- **Local Gov:** What was changed re: anti-viral meds?
  - **Answer:** Nothing was changed per se; we simply added language to explain that with the FDA emergency use authorization for the new COVID anti-virals (Paxlovid and Lagevrio) that the insurance plans will cover this at zero cost share to the member, just as we are with the various COVID vaccines. There are special requirements (age, weight, etc.) for each medication, and not all pharmacies may have them in stock at the present time. Members whose physicians determine that they have COVID and who want to prescribe either of these medications should contact their preferred pharmacy to inquire if the medication is in stock and able to be dispensed. The federal government is covering the ingredient cost of the medications, and the state insurance plans are covering the dispensing fees (just as with the COVID vaccines from Pfizer, Moderna and Johnson & Johnson). These are

different from vaccines, and only for those diagnosed with COVID, not something everyone should inquire about.

- **Local Gov:** Enrollment for birth and marriage are both 30 days, and all others are 60 days?
  - **Answer:** Correct. If there is an acquisition of a new dependent due to marriage, birth, adoption or placement of adoption, then enrollment must take place within 30 days. Enrollment for coverage due to loss is still 60 days.
  
- **Local Gov:** If the enrollment form is submitted within 30 days of birth, will the coverage start date be the birth date or the first of the next month?
  - **Answer:** For birth, adoption and placement for adoption, those are the enrollment reasons that are permitted to retro back to the date of birth, adoption or placement for adoption.
  
- **Local Gov:** I did have a question concerning copay for testing for COVID. I was exposed and had to be tested but was charged. Is this normal? When I received my EOB they did file but had listed as something else.
  - **Answer:** It depends on where you went to be tested. Some locations don't file insurance, and they have disclaimers and a document that you sign when you show up to be tested. They require you to pay upfront. If you use an in-network provider, you should not be required to pay. If you have a question about your EOB, what was billed or what you were asked to pay, contact your carrier and have them look up the claim to see if it is eligible for reprocessing to remove your cost share. You would then need to contact the provider for a refund if applicable.