

STATE HIGHER EDUCATION EMPLOYEE ANNUAL ENROLLMENT BENEFIT OPTIONS CHECKLIST

It's important to look at your Partners for Health benefit options every year. You must act before the enrollment deadline if you want to make changes. The following checklist includes all benefits for which you may select among various options. Be sure to review information about your included benefits extras, too.

MEDICAL COVERAGE

You can choose from three health plan options:

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| <input type="checkbox"/> Premier Preferred Provider Organization | <input type="checkbox"/> Standard PPO | <input type="checkbox"/> Consumer-driven Health Plan with a health savings account |
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Then choose from four health insurance carrier network options:

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| <input type="checkbox"/> BlueCross BlueShield Network S | <input type="checkbox"/> Cigna LocalPlus |
| <input type="checkbox"/> BlueCross BlueShield Network P | <input type="checkbox"/> Cigna Open Access Plus |

DENTAL COVERAGE

The state pays one-half of dental coverage premiums.

You can choose from two dental coverage options:

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| <input type="checkbox"/> Cigna Dental Health Maintenance Organization | <input type="checkbox"/> Delta Dental PPO |
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VISION COVERAGE

offered through EyeMed

You can choose from two vision coverage options:

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| <input type="checkbox"/> Basic Plan | <input type="checkbox"/> Expanded Plan |
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LIFE INSURANCE COVERAGE

offered through Securian Financial

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| <input type="checkbox"/> Basic term life insurance: employee only; state pays for 1X employee salary; automatically enrolled |
| <input type="checkbox"/> Basic accidental death and dismemberment insurance: employee only; state pays for 1X employee salary; automatically enrolled |
| <input type="checkbox"/> Voluntary accidental death and dismemberment insurance: optional coverage with employee and family options |
| <input type="checkbox"/> Voluntary term life insurance: optional coverage with employee and family options |

SHORT-TERM DISABILITY COVERAGE

offered through Metlife

You can choose from two short-term disability options:

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| <input type="checkbox"/> Option A | <input type="checkbox"/> Option B |
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LONG-TERM DISABILITY COVERAGE

Employees will be automatically enrolled in long-term disability option 3, and the state will pay 100% of the premiums.

There are four options available with MetLife. Employees would pay for enrolling in options other than option 3.

FLEXIBLE BENEFITS

Employees must enroll each year if they wish to participate.

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| <input type="checkbox"/> Medical flexible spending accounts (cannot enroll if enrolled in a CDHP) |
| <input type="checkbox"/> Limited purpose FSA (use for dental and vision expenses only) |
| <input type="checkbox"/> Dependent care FSA (use for certain dependent care costs) |

If there is any discrepancy between the information on this checklist and the formal plan documents and certificates of coverage, the plan documents and certificates of coverage will govern in all cases.

Discover more at tn.gov/partnersforhealth/ae/2024-annual-enrollment.html