Four steps to set up your health insurance



1. Choose Your Plan

- Premier Preferred Provider Organization, or PPO
- Standard PPO
- Consumer-driven Health Plan with a Health Savings Account, or CDHP/HSA: State/Higher Education ONLY
- Local CDHP/HSA: Local Education/Local Government ONLY
- Limited PPO: Local Education/Local Government ONLY

Review premiums for all plans at tn.gov/partnersforhealth/insurance-premiums



2. Choose Your Carrier







3. Choose Your Network

- BCBST Network S
- Cigna LocalPlus
- BCBST Network P*
- Cigna Open Access Plus*

Learn more at tn.gov/partnersforhealth/health-options/carrier-network

*Higher cost



4. Choose Your Tier

Employee-only

Employee + child(ren)

Employee + spouse

Employee + spouse + child(ren)