

# **PARTNERS FOR HEALTH**



State and  
Higher Education Employees

**New Hire Guide 2026**

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## Eligibility

The Partners for Health State Plan includes employees of state government agencies and higher education institutions. This guide explains insurance options and coverage rules for state government and higher education employees participating in the state plan.

If you are eligible for the state plan, you may enroll in health, dental, vision, life and disability insurance. Flexible spending accounts are also available.

For more information about the [State Plan Document](#), please visit the Partners for Health webpage.

### Eligible

- Persons eligible to participate in the plan pursuant to TCA 8-27-204
- Individuals defined as full-time employees for health insurance purposes by federal law

### NOT Eligible

Individuals who do not meet the employee eligibility rules outlined above are ineligible UNLESS otherwise authorized under applicable law.

### Dependents

If you enroll in health, vision, dental, voluntary accidental death and dismemberment or voluntary term life coverage, you may also enroll your eligible dependents. You or your spouse must be enrolled in voluntary term life in order to add a child term rider to the coverage.



### Eligible

- Spouse (legally married)
- Natural or adopted children
- Stepchildren
- Children for whom you are the legal guardian, custodian or conservator

### Not Eligible

- Ex-spouse (even if court ordered)
- Parents of the employee or spouse
- Children in the care, custody or guardianship of the Tennessee Department of Children's Services or equivalent placement agency who are placed with the head of contract for temporary or long-term foster care
- Children over age 26 (unless they meet qualifications for incapacitation/disability)
- Live-in companions who are not legally married to the employee

All eligible dependents must be listed by name on the enrollment change application in part 3. [Visit the Partners for Health webpage for more information.](#) You are also required to provide a valid Social Security number for a dependent (if they are eligible for one). Other required information includes date of birth, relationship, gender and acquire date.

Proof of the dependent's eligibility is also required and must be submitted to Benefits Administration no later than 10 business days after the 30-day enrollment deadline. Refer to the dependent definitions and required documents chart for the types of proof you must provide. [Read more on the Partners for Health web page about dependent eligibility.](#)

A dependent can only be covered once within the State Plan but can be covered under two separate plans (state, local education or local government). Dependent children are usually eligible for coverage through the last day of the month of their 26th birthday. Orders for guardianship, custody or conservatorship may expire at an earlier age. If you have a dependent who is not your child, but is placed with you by a placement order, coverage will



be terminated when the order expires unless additional eligibility requirements are met.

Children who are mentally or physically incapacitated and not able to earn a living may continue health, dental and vision coverage beyond age 26 if they were incapacitated before their 26th birthday and they were enrolled in the State Group Insurance Program prior to and on their 26th birthday. The child must meet the requirements for dependent eligibility listed above. A request for extended coverage must be provided to Benefits Administration before the dependent's 26th birthday. Benefits Administration will determine if all plan requirements have been met by confirming if the insurance carrier's review of submitted documentation establishes incapacity and participating in annual reviews as required to confirm continued incapacity. Coverage will end and will not be restored once the child is no longer incapacitated or if other plan requirements are not satisfied. Following termination, the child will not be enrolled again as an incapacitated dependent.

An employee may not be enrolled as both head of contract and dependent within the state plan. A newly hired employee can choose coverage for his/her spouse as a dependent when that spouse is an eligible employee not currently enrolled. The employee's spouse will have dependent status unless he/she requests to change during the Annual Enrollment period or later qualifies under the special enrollment provisions. The spouse who is also an employee, however, employee spouses must enroll separately as employee for the basic term life/basic AD&D, voluntary AD&D and voluntary term life insurance programs.

## Enrollment and Effective Date of Coverage

Enrollment must be completed and submitted to Benefits Administration within 30 calendar days of your hire date or date of becoming eligible. The 30 days includes the hire date or other date you become eligible. You should enroll as quickly as possible to avoid the possibility of double premium payroll deductions.

If you are a newly hired employee (including someone who comes from the local education or local government plans or from a higher education institution or someone moving between higher education institutions), most coverages will start on the first day of the month following your hire date and completion of one calendar month of employment with your new employer.

Voluntary term life insurance will not start until you have completed three full calendar months of employment.

If you are an existing employee gaining eligibility for coverage with at least one calendar month of employment (including seasonal employees hired prior to July 1, 2015, part-time to full-time and emergency appointment to permanent employment), most coverages start the first day of the month following gaining eligibility for coverage and your submission of a completed enrollment form to BA. Voluntary term life insurance will not start until you have completed three full calendar months of employment.

If you enroll dependents during your initial enrollment period, their coverage starts on the same day as yours. If served with a Qualified Medical Child Support Order that requires a child to be enrolled on the state plan, the child will be enrolled, and the child's coverage will start according to the terms of the order.

If you do not enroll in health coverage by the end of your enrollment period, you must wait for the Annual Enrollment period, unless you have a qualifying event during the year.

Insurance cards will be mailed to you three to four weeks after your application is processed. You may call the insurance carrier to ask for extra cards or print a temporary card from the carrier's website.

## Choosing a Premium Level

There are four premium levels for health, dental, voluntary AD&D and vision coverage. You may choose the same or different levels for health, dental and vision.

- Employee Only
- Employee + Child(ren)
- Employee + Spouse
- Employee + Spouse + Child(ren)

If you enroll as a family, which is any coverage level other than Employee Only, all of you must enroll in the same health, dental, voluntary AD&D and vision options. However, if you are married to an employee who is also a member of the state, local education or local government plan, you can each enroll in Employee Only coverage if you are not covering dependent children. If you have children, one of you can choose Employee Only and the other can choose Employee + Child(ren). Then you can each choose your own benefit option and carrier.

## Premium Payment

For state government and higher education employees, the state pays about 80% of the cost of your health insurance premium if you are in a positive pay status or on approved family medical leave. If you are approved for worker's compensation and receiving pay for lost time, the state pays the entire health insurance premium.

Insurance premiums are taken from the paycheck you get at the end of each month to pay for the next month's coverage.

There is no state premium support for vision coverage. You must pay the total premium.

The state pays 100% of the cost of premiums for employee basic term life/basic AD&D insurance coverage and long-term disability insurance -option 3. The state pays 50% of the cost of premiums for dental insurance coverage. The plan permits a 30-day deferral for premiums being billed directly instead of through payroll deduction. If the premium is not paid at the end of that deferral period, coverage will be cancelled

back to the last month for which you paid a premium. There is a one-time opportunity for coverage reinstatement.

Premiums are not prorated. You must pay the premium for the entire month in which the effective date occurs and for each covered month thereafter.

## Cancelling Coverage

You cannot cancel basic term life/basic AD&D or long-term disability insurance at any time if you remain eligible.

You can cancel voluntary term life and/or short-term disability insurance any time during the year with a 30-day notice.

You can cancel all other insurance coverage outside of the Annual Enrollment period, IF:

- You lose eligibility for the State Group Insurance Program (e.g., changing from full-time to part-time)
- You experience an event as detailed in applicable plan documents and certificates of coverage.

You must notify your agency benefits coordinator of any event that causes you or your dependents to become ineligible for coverage. You must repay any claims paid in error. Refunds for any premium overpayments are limited to three months from the date notice is received.

When cancelled for loss of eligibility, coverage ends the last day of the month eligibility is lost. For example, coverage for dependent children generally ends on the last day of the month in which the child reaches age 26, unless otherwise stated in plan rules.

**Divorce** — If you request to terminate coverage of a dependent spouse while a divorce case is pending, your request will be processed and final, subject to plan provisions. It is your responsibility to comply with all requirements of Tennessee Code Annotated 36-4-106 and to provide notice of termination of health insurance to the covered Dependent spouse as required Tennessee Code Annotated Section 56-7-2366.

## Cancelling coverage in the middle of the plan year

—You may only cancel coverage for yourself and/or your dependents in the middle of the plan year if you lose eligibility or you experience an event as described in the medical plan document or applicable certificate of coverage. There are no exceptions. You have 60 days from the date that you and/or your dependents lose eligibility or become newly eligible for other coverage to turn in an application and proof to your agency benefits coordinator. [Visit the Partners for Health webpage to find the the Insurance Cancel Request Application.](#) Cancellation reasons and required proof are shown on the application.

The coverage end date will be either:

- The end of the month of the loss of eligibility
- The end of the month the form and required proof are received

If you request to cancel short-term disability coverage, 30 days advance written notice is required. You may request to cancel the Dental Health Maintenance Organization (Prepaid Provider) plan if there is no participating general dentist within a 25-mile driving distance of your home address.

## Moving Between Plans

If you are eligible for coverage under more than one state-sponsored plan, you may move between the state, local education and local government plans. You may apply to change plans during the plan's designated Annual Enrollment period with an effective date of Jan. 1 of the following year.

## If You Don't Apply When First Eligible

If you do not enroll in coverage when you are first eligible, you must wait for the Annual Enrollment period. You can apply to enroll or make changes to your coverage during the year, but ONLY if you experience a special qualifying event, or you have a recognized status change as described in this document.

## Special Enrollment and Enrollment Due to a Mid-Year Event

Special Enrollment for Health Coverage — If you or a dependent lose eligibility for coverage under any other group health insurance plan, or if you acquire a new dependent during the plan year, the federal Health Insurance Portability and Accountability Act may provide additional opportunities for you and eligible dependents to enroll in health coverage.

Enrollments Due to Mid-Year Events —You or eligible dependents may also enroll outside of Annual Enrollment in voluntary dental, vision, disability, voluntary AD&D and voluntary term life if you meet the requirements stated in the certificates of coverage for those programs.

### **NOTE: Application for special enrollment or enrollment due to a Mid-Year Event**

[https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2025/forms/1043\\_2025.pdf](https://www.tn.gov/content/dam/tn/partnersforhealth/documents/2025/forms/1043_2025.pdf) must be made within 60 days of the loss of eligibility for other health insurance coverage or the new dependent's acquire date. Application must be made within 30 days of a birth or adoption for the coverage to be retroactive to the date of birth/adoption.

### **You must also submit proof as listed on the enrollment application.**

Retroactive coverage (a coverage effective date that begins before an enrollment is completed and submitted to BA) is not allowed except if the application and proof are submitted within 30 days in the event of a birth, adoption and placement for adoption. For all other events, and when application is submitted for births, adoption, or placement for adoption between 31 and 60 days after the



event, the earliest effective date allowed for health and life insurance coverage under this plan is the first day of the month following the date that your enrollment request, including all required documentation, is completed and submitted to BA. Note: Effective dates for voluntary dental, vision, and short-term disability are always prospective and are specified in the certificates of coverage for those programs. Enrollment should be completed and submitted to BA as soon as possible to ensure the earliest possible effective date.

The chart on page 2 of the enrollment change application explains the kinds of events that afford special enrollment or enrollment due to a Mid-Year Event, the effective dates of coverage and the documentation you will need to provide.

## **Continuing Coverage During Leave or After Termination**

### **EXTENDED PERIODS OF LEAVE**

#### **Family and Medical Leave Act**

FMLA allows you to take up to 12 weeks of leave during a 12-month period for things like a serious illness, the birth or adoption of a child or caring for a sick spouse, child or parent. If you are on approved family and medical leave, you will continue to get state support of your health insurance premium. Initial approval for family and medical leave is up to each agency head. You must have completed a minimum of 12 months of employment and worked 1,250 hours during the year preceding the start of the leave. Cancellation due to failure to pay premiums does not apply to FMLA.

#### **Leave Without Pay — Health Insurance Continued**

If continuing coverage while on an approved leave of absence, you must pay the total monthly health insurance premium once you have been without pay for one full calendar month. You will be billed at home each month

for your share and the employer's share. The maximum period for a leave of absence is two continuous years. At the end of the two years, you must immediately report back to work for no less than one full calendar month before you can continue coverage during another leave of absence. If you do not immediately return to work at the end of two years of leave, coverage is cancelled, and COBRA eligibility will not apply.

#### **Leave Without Pay — Insurance Suspended**

You may suspend coverage while on leave if your premiums are paid current. All insurance programs are suspended, including any voluntary coverage, with the exception of short and long-term disability while on an approved claim. The Long-Term Disability -03 plan, basic term life and accidental death coverages provided at no cost to all eligible employees will remain in effect. You may reinstate coverage when you return to work. Benefits will be reinstated upon return from leave with the same elections in place at the commencement of the leave subject to any changes in benefit levels that may have taken place during the leave.

#### **To Reinstate Coverage After You Return**

Benefits will be reinstated upon return from leave with the same elections in place at the commencement of the leave subject to any changes in benefit levels that may have taken place during the leave period. You will be enrolled in the same plan options you were previously enrolled in upon notice of return, effective the first day of the month following the notice of return (prospective). If returning from a non-military, non-FMLA leave that is more than six months, the effective date is the first day of the month following one full calendar month after you return to work. There are additional requirements for the disability insurance that may be found in the certificate of coverage.

## Reinstatement for Military Personnel Returning from Active Service

An employee who returns to work after active military duty will be reinstated upon return from leave with the same elections in place at the commencement of the military leave, subject to any changes in benefit levels that may have taken place during the leave period. You will be enrolled in the same plan options you were previously enrolled in upon notice of return, effective the first day of the month following the notice of return (prospective) or you may elect an effective day of the first day of the month in which you return to work (retroactive). Reinstatement of coverage is not automatic. Military personnel must reapply within 90 days from the end of leave.

## Leave Due to a Work-related Injury

If you have a work-related injury or illness, contact your agency benefits coordinator about how this will affect your insurance. You must keep insurance premiums current until you receive a notice of lost-time pay from the Division of Claims Administration. You will receive a refund for any insurance payments you make once you receive notice.

If approved for lost time pay, insurance is paid by your agency.

All benefits paid by the plan for work-related injury or illness claims will be recovered. This means that you are required to repay all claims paid related to a work-related injury.

## Termination of Employment

Your insurance coverages end when your agency terminates your employment and the information is sent to Benefits Administration.

- State employees: If your last day worked is the last day of the month, your coverage will end on the last day of the following month. If your last day worked is any date other than the last day of the month, your coverage will end on the last day of the current month. Disability insurance will end after your last day worked.
- Higher Education employees: Coverage will

end on the last day of the month following the month you terminate employment. Disability insurance will end after your last day worked.

A COBRA notice to continue health, dental and/or vision coverage (depending upon your enrollment as an active employee) will be mailed to you. Disability and life insurance conversion notices will also be mailed, if applicable.

If your spouse is also insured as a head of contract under either the state, local education or local government plan, you have the option to move to your spouse's contract as a dependent. Application must be made within 60 days of your loss of eligibility for other coverage. See section on special enrollment provisions for details.

## Continuing Coverage through COBRA

You may be able to continue health, dental and/or vision insurance coverage under the Consolidated Omnibus Budget Reconciliation Act. This is a federal law known as COBRA. This law allows employees and dependents whose insurance would end to continue the same benefits for specific periods of time. You may continue health, dental and/or vision insurance if:

- Coverage is lost due to a qualifying event (refer to the COBRA brochure at [tn.gov/content/dam/tn/finance/fa-benefits/documents/cobra.pdf](https://tn.gov/content/dam/tn/finance/fa-benefits/documents/cobra.pdf) on our website for a list of events)
- You are not insured under another group health plan as an employee or dependent

BA will send you a COBRA packet to the address on file within 7-10 days after receiving notification of your coverage ending. Make sure your correct home address is on file with your agency benefits coordinator. You have 60 days from the date coverage ends or the date of the COBRA notice, whichever is later, to return your application to Benefits Administration. Coverage will be restored immediately if premiums are sent with the application. If you do not receive a letter within 30 days after your insurance ends, you should contact BA.

## Continuing Coverage at Retirement

Please note that under TCA 8-27-205, your initial employment with the state or participating higher education agency must have commenced prior to July 1, 2015, in addition to other eligibility criteria. There are separate eligibility guides for retirement insurance.

The Guide to Continuing Insurance at Retirement for State and Higher Education is available on the Partners for Health website under “Publications” at [tn.gov/ Partnersforhealth](https://tn.gov/Partnersforhealth).

## Coverage for Dependents in the Event of Your Death

If you die while actively employed, your covered dependents will be offered continuation of whatever state health, dental and vision insurance they have on the date of your death. Your dependents may also be able to convert voluntary term life insurance.

**Health** — Your covered dependents get six months of health coverage at no cost. After that, your dependents may apply to continue health coverage under COBRA for a maximum of 36 months, as long as they remain eligible. Instead of COBRA, your eligible dependents may continue coverage through retiree group health if you meet the eligibility criteria for continuation of coverage as a retiree at the time of your death.

If you are a member of the Tennessee Consolidated Retirement System, election of a monthly pension benefit is one of the required criteria



to continue insurance for your covered dependents on the retiree plan if you die. Your covered dependents do not have to be the pension beneficiaries, but if either you or your designated pension beneficiary elected to take a lump sum pension payout, this will result in your surviving dependents losing the right to continue retiree health insurance coverage even if the other eligibility criteria are met.

If eligible, premiums for continued coverage of your eligible surviving dependents will be deducted from your monthly Tennessee Consolidated Retirement System pension check if a covered dependent is your designated pension beneficiary. Covered surviving dependents must submit insurance premiums directly to Benefits Administration if your TCRS pension check is insufficient to cover the premiums or if your designated pension beneficiary is someone other than a dependent covered on your insurance at the time of your death.

**Dental and Vision** — Your dependents may be eligible for continuation of dental and vision coverage through COBRA or the retirement program as outlined below.

Your surviving dependents covered under your dental and/or vision plan on the date of your death may continue their enrollment in the plan with one of the two options listed below. (**Note:** Effective 1/1/26, retiree vision will no longer be tied to retiree health)

- If you are eligible for continuation of coverage as a retiree at the time of your death, your dependents may elect COBRA or retiree continuation of dental and/or vision elections in effect for them on the date of your death.
- If you are not eligible for continuation of coverage as a retiree at the time of your death, your dependents may elect COBRA continuation for dental and/or vision elections in effect for them on the date of your death.

All eligibility questions to continue coverage for surviving dependents on the state plans should be directed to Benefits Administration.

## If You Are Covered Under COBRA

Your covered dependents will have up to a total of 36 months of COBRA, provided they continue to meet the eligibility requirements.

## If You Die in the Line of Duty

Your covered dependents will get six months of health coverage at no cost. After that, they may only continue health coverage at an active employee rate if they are not eligible to enroll in other insurance coverage through your surviving spouse's employment. If a dependent becomes eligible to enroll in other coverage through the spouse's employment or subsequent marriage, becomes entitled to Medicare, or ceases to meet dependent eligibility rules, that dependent's coverage will be terminated. Coverage will also be terminated if premiums are not paid.

## Other Information

### Coordination of Benefits

If you are covered under more than one insurance plan, the plans will coordinate benefits together to determine which plan will pay first, how much each plan will pay, and how much you will pay. When this plan pays secondary, you will pay your member cost share as noted in this guide on the Benefit Comparison. At no time should payments exceed 100% of the eligible charges.

As an active employee, your health insurance coverage is generally considered primary for you. However, if you have other health coverage as the head of contract, the oldest plan is your primary coverage. If covered under a retiree plan and an active plan, the active plan will always be primary. If your spouse has coverage through his/ her employer, that coverage would be primary for your spouse and secondary for you. Generally, Medicare will pay secondary unless the covered individual is enrolled in Medicare due to end-stage renal disease or disability, as other coordination of benefits rules may apply.

Primary coverage on children is determined by which parent's birthday comes earliest in



the calendar year. The insurance of the parent whose birthday falls last will be considered the secondary plan. This coordination of benefits can be superseded if a court orders a divorced parent to provide primary health insurance coverage. If none of the above rules determines the order of benefits, the benefits of the plan which has covered an employee, member or subscriber longer are determined before those of the plan which has covered that person for the shorter time.

From time to time, carriers will send letters to members asking for other coverage information because it is not uncommon for other coverage information to change. This helps ensure accurate claims payment. The carriers may also attempt to gather this information when members call. You must respond to the carrier's request for information, even if you just need to report that you have no other coverage.

If you do not respond to requests for other coverage information, your claims may be pended or held for payment. When claims are pended, it does not mean that coverage has been terminated or that the claims have been denied. However, claims will be denied if the requested information is not received by the deadline. Once the carrier gets the requested information, they will update the information regarding other coverage, and claims that were pended or denied will be released or adjusted for payment.

## Subrogation

The medical plan has the right to subrogate claims. This means that the medical plan can recover the following:

- Any payments made as a result of injury or illness caused by the action or fault of another person
- A lawsuit settlement that results in payments from a third party or insurer of a third party
- Any payments made due to a workplace injury or illness

These payments would include payments made by worker's compensation insurance, automobile insurance or homeowners insurance, whether you or another party secured the coverage.

You must assist in this process and should not settle any claim without written consent from the Benefits Administration subrogation section. If you do not respond to requests for information or do not agree to pay the plan back for any money received for medical expenses for which the plan has already paid, you may be subject to collections activity.

## On-the-job Illness or Injury

Work-related illnesses or injuries are not covered under the plan. The plan will not cover claims related to a work-related accident or illness regardless of the status of a worker's compensation claim or other circumstances.



## Fraud, Waste and Abuse

Making a false statement on an enrollment or claim form is a serious matter. Only people defined by the group insurance program as eligible may be covered. Eligibility requirements for employees and dependents are covered in detail in this guide.

If your covered dependent becomes ineligible, you must inform your agency benefits coordinator and submit an application within one full calendar month of the loss of eligibility. Once a dependent becomes ineligible for coverage, he/she cannot be covered even if you are under court order to continue to provide coverage.

If there is any kind of error in your coverage or an error affecting the amount of your premium, you must notify your agency benefits coordinator. Any refunds of premiums are limited to three months from the date a notice is received by Benefits Administration. Claims paid in error for any reason will be recovered from you.

Financial losses due to fraud, waste or abuse have a direct effect on you as a plan member. When claims are paid or benefits are provided to a person who is not eligible for coverage, this reflects in the premiums you and your employer pay for the cost of your health care. You can help prevent fraud and abuse by working with your employer and plan administrator to fight those individuals who engage in fraudulent activities.

## How You Can Help

- Pay close attention to the explanation of benefits information shared with you after a claim is processed under your plan, and always call the carrier to question any charge that you do not understand
- Report anyone who permits a relative or friend to "borrow" his/her insurance identification card
- Report anyone who makes false statements on their insurance enrollment applications
- Report anyone who makes false claims or alters amounts charged on claim forms

Please contact Benefits Administration to report fraud, waste or abuse of the plan. All calls are strictly confidential.

## To File an Appeal

If you have a problem with coverage or payment of medical, behavioral health and substance use or pharmacy services, there are internal and external procedures to help you. These procedures do not apply to any complaint or grievance alleging possible professional liability, commonly known as malpractice, or for any complaint or grievance concerning benefits provided by any other plan.

You should direct any specific questions regarding initial levels of appeal (the internal appeal process) to the insurance carrier member service numbers provided in this guide. You can also find those numbers on your insurance cards. Benefits Administration is not involved in the appeal process. The appeals process follows federal rules and regulations and assigns appeal responsibilities to the carriers and independent review organizations.

## Benefit Appeals

Before starting an appeal related to benefits (e.g., a prior authorization denial or an unpaid claim), you or your authorized representative should first contact the insurance carrier to discuss the issue. You or your authorized

representative may ask for an appeal if the issue is not resolved as you would like.

Different insurance carriers manage approvals and payments related to your medical, behavioral health, substance use and pharmacy benefits. To avoid delays in the processing of your appeal, make sure that you submit your request on time and direct it to the correct insurance carrier. For example, you or your authorized representative will have 180 days to start an internal appeal with the medical insurance carrier following notice of an adverse determination with regard to your medical benefits.

## Appealing to the Insurance Company

To start an appeal (sometimes called a grievance), you or your authorized representative should call the toll-free member service number on your insurance card. You or your authorized representative may file an appeal/ member grievance by completing the correct form or as otherwise instructed.

The insurance company will process internal levels of appeal — Level I and Level II appeals. Decision letters will be mailed to you at each level. These letters will tell you if you have further appeal options (including independent external review) and if so, how to pursue those options and how long you have to do so.

## UPDATING PERSONAL INFORMATION

State government employees can update personal information in Edison, or by contacting their agency benefits coordinator or human resources offices. Higher education employees can update information in Edison, contact their agency benefits coordinators or call the Benefits Administration service center (800.253.9981 or 615.741.3590) to request an address or email address change.

All employees who contact Benefits Administration will be required to provide their Social Security number or Edison ID, date of birth and confirm authorization of the change before Benefits Administration can update the information.

**It is your responsibility to keep your address, phone number and email address current with your employer.**

## Annual Enrollment Period

Benefit information is sent to you each fall. This information is also published on our Partners for Health website at [tn.gov/Partnersforhealth](https://tn.gov/Partnersforhealth). Review this information carefully to make the best decisions for you and your family members. The Annual Enrollment period gives you a chance to enroll in health, dental, vision, voluntary accidental death coverage, voluntary term life and short-term disability insurance coverage. You can also make changes to your existing coverage, like increasing or decreasing voluntary term life insurance, transferring between health, dental, and vision options and cancelling insurance, except basic term life/ basic AD&D or long-term disability insurance.

All employees MUST choose flexible spending account election amounts if they want to put money in them for the next year.

Employees have one opportunity to revise Annual Enrollment elections as described in medical Plan Document Section 2. The medical Plan Document is posted on the Partners website under Publications at [tn.gov/PartnersForHealth](https://tn.gov/PartnersForHealth).

Most Annual Enrollment changes you request start the following Jan. 1. However, voluntary term life and short-term disability insurance may start Jan. 1, Feb. 1 or March 1. This is because the insurance carriers may need to review your medical history to determine if you qualify for coverage.

Annual Enrollment benefit selection will remain in effect for a full year (Jan. 1 through Dec. 31). However, you may cancel short-term disability and voluntary term life coverage at any time. You may not cancel other coverage outside of the enrollment period unless eligibility is lost or there is a qualifying event. For more information, see the sections on cancelling coverage and special enrollment provisions in this document.

### How to Enroll

If you want to enroll in health insurance, you can choose your health insurance option, carrier and network by enrolling in Edison [at www.edison.tn.gov](https://www.edison.tn.gov).

## 2026 Health Plan Options

You have a choice of three health plans from Partners for Health. Each plan has different out-of-pocket costs. Examples of these costs include your copays, deductibles and coinsurance.

All health plan options cover the same services and treatments, but coverage decisions may vary between BlueCross BlueShield of Tennessee and Cigna (see Health Insurance Network Options). Eligible preventive care is free with all plans if you use an in-network provider.

### Here is a comparison of the three plans:

#### **Premier Preferred Provider Organization:**

Higher monthly premium, lower out-of-pocket costs (deductible, copays and coinsurance) when paying for care.

**Standard PPO:** Lower monthly premium than Premier PPO, higher out-of-pocket costs when paying for care.

#### **Consumer-driven Health Plan/Health**

**Savings Account:** Lowest monthly premium, In-network preventive care has no member cost. For most other services, you pay your deductible first before the plan pays anything. Then you pay coinsurance, not copays.

- The state will put \$500 (employee only) or \$1,000 (all other tiers) into your health savings account. Note: This money applies to your yearly HSA IRS maximum contribution amount. The state will not put money into your HSA if your coverage starts Sept. 2, 2026, through Dec. 31, 2026.

### Learn more about Health Savings Accounts

There are limits to how much money you can put into your HSA each year, but HSA maximum contributions are increasing in 2026, as permitted by the IRS:

- \$4,400 for employee-only coverage;
- \$8,750 for all other family tiers; and
- Members age 55+ can add \$1,000 more each year.

These limits include funds from all sources, including the \$500 or \$1,000 you receive from your employer and any wellness incentive funds you may earn and add to your account. HSA contributions more than the IRS maximums listed above are not tax-deductible and are subject to a 6% excise tax. Monitor your HSA contributions carefully.

**State employees** who enroll in the CDHP can update their HSA contribution in Edison at any time.

**Higher education employees** who enroll in the CDHP can update their HSA contribution amounts by contacting their agency benefits coordinators.

**With the HSA, your total contribution is not available upfront.** Your pledged amount is taken out of each paycheck. You may only spend the money that is in your HSA at the time of service, but you can pay yourself back later with HSA funds. Newly enrolled members get a debit card from TASC to use for qualified expenses.

**HSA and FSA restrictions:** There are restrictions about who can enroll in a plan with an HSA. If you enroll in the CDHP/HSA, you cannot enroll in another medical plan, including any government plan, and cannot have a medical flexible spending account or health reimbursement account, among other restrictions. You can enroll in a limited purpose FSA for dental and vision costs.

If you enroll in Social Security at age 65, you'll automatically be enrolled in Medicare Part A, and if enrolled in a CDHP, this may have tax consequences affecting your HSA contribution. Consult your tax advisor for advice.



Go to the end of this guide for website links to more information about health plans, HSA restrictions, 2026 maximum contribution amounts and debit card details.

## Health Insurance Network Options

BlueCross BlueShield of Tennessee and Cigna, our health insurance carriers, offer expansive networks of doctors, hospitals and facility providers. Each carrier's networks cover the same benefits; however, the coverage decisions between carriers may differ. The only difference among the networks is the providers and hospitals that are in-network.

You can choose from four networks for your medical care.

### BlueCross BlueShield Network S Cigna LocalPlus

These are efficient networks, and you will save money with them. These networks include more than 95% of the providers and 85% of the hospitals that are in the expanded networks. If your providers are in BCBST Network S or Cigna LocalPlus, either may be your best choice for saving money on premiums and claims costs.

### BlueCross BlueShield Network P Cigna Open Access Plus

These are expanded networks, which include more hospitals and facilities, but the monthly premiums are higher because providers charge more in the expanded networks. In 2026, for all health plans, the additional cost will be:

- Additional \$90 per month for the employee-only tier
- Additional \$1,005 per month for the employee + child(ren) tier
- Additional \$180 per month for the employee + spouse and employee + spouse + child(ren) tiers

You'll see the total cost for these networks in the premium chart. **You may also pay more per claim because the costs for services in these networks are generally higher** than the efficient networks.



It's important to check the networks carefully. The network choice you make is for the entire 2026 calendar year (Jan. 1 until Dec. 31). You may be able to make changes allowed by the plan if you have a qualifying event. Information about qualifying events is in the [Enrollment Change Application](#) found on the Publications webpage.

Network providers and facilities can and do change. Partners for Health cannot guarantee all providers and hospitals in a network at the beginning of the year will stay in that network for the entire year. A provider or hospital leaving a network is not a qualifying event and does not allow you to make changes to your insurance choices.

## Covered Services

Covered services are generally the same whether you choose BlueCross BlueShield or Cigna. For some procedures, different medical criteria may apply based on the carrier you select. For detailed information on covered services, exclusions and how the plans work, view the BCBST or Cigna member handbook and your State Plan Document by [going to the Publications webpage](#). If you have questions about your benefits or medical criteria for a specific service, contact the carriers' member services.

Go to the end of this guide for Partners for Health carrier network website links and carrier contact information.

[Click here to view Insurance Comparison Charts](#)

## Included Health Benefits

Along with your medical coverage, your health plan provides the following benefits: pharmacy, behavioral health, an emotional wellbeing solutions program and a wellness program. Learn about benefits such as Carrum Centers of Excellence Services, telehealth, the Diabetes Prevention Program, behavioral health virtual visits and more by going to [Included Benefits Extras](#).

You can also find information organized by health topics and life events on our Your Life, Your Benefits webpage. You'll find information about weight management, diabetes support and more by going to [Your Life, Your Benefits](#).

## Pharmacy

*Managed by CVS Caremark*

All health plans include full prescription drug benefits. The health plan you choose (Premier PPO, Standard PPO or CDHP/HSA) determines your out-of-pocket prescription costs, including copay, coinsurance, deductible and out-of-pocket maximum.

How much you pay for prescriptions depends on several things including:

- The drug tier – Your choice of a generic, preferred brand, non-preferred brand or specialty drug will help determine the price.
- The day supply you receive: A 30-day (or less than a 30-day) or a 90-day (greater than a 31-day supply).
- Where you fill your prescription: You can fill at a retail, Retail-90, mail order or specialty pharmacy.

Here are the pharmacy cost-sharing details for 2026:

- Members will pay 25% coinsurance for medications prescribed for weight loss for all plans.
- Members will pay 30% coinsurance for in-network specialty medications for all plans.
- A separate maximum out-of-pocket amount will be added for specialty drugs obtained through the pharmacy benefit. The amount varies based on employee tier and plan selected.

As a reminder, specialty drugs and medications prescribed for weight loss are limited to a 30-day supply.

Go to the end of this guide for the pharmacy website link and contact information for CVS Caremark.

## Behavioral Health

*Managed by Optum Behavioral Health*

All members enrolled in medical insurance with Partners for Health have behavioral health benefits through Optum Behavioral Health. All health plans include access to outpatient and facility-based behavioral health and substance use disorder services.

Optum Behavioral Health can help members find a provider for in-person or virtual visits, explain benefits, identify best treatment options, schedule appointments and answer questions. Virtual Behavioral Coaching provides personalized, self-paced support to those who need help managing symptoms of depression, stress and anxiety.

You have access to preferred substance use treatment facilities at no cost for PPO plans and no coinsurance after deductible for the CDHP plan. Your benefits include applied behavior analysis therapy.

Members have a separate Optum Behavioral Health ID card to use for their services.

Go to the end of this guide for the behavioral health website link and Optum Behavioral Health contact information.

## Emotional Wellbeing Solutions

*Managed by Optum Behavioral Health*

Here4TN emotional wellbeing services are available to all benefits-eligible state and higher education employees and their eligible dependents, even if they are not enrolled in medical insurance through Partners for Health. COBRA participants are also eligible.

Specialists are available 24/7 to assist with stress, legal, financial, mediation and work/life services. With EWS, those who are eligible

get five counseling visits, either in-person or virtual, per problem, per year, per individual at no cost to you.

Your benefits include the Calm app, available 24/7 to help build coping skills and resilience to navigate life's uncertainties; Talkspace online therapy; and Take Charge at Work, a coaching program that helps those working and eligible for EWS deal with stress and depression.

Go to the end of this guide for the Emotional Wellbeing Solutions website link and Optum Behavioral Health contact information.

## Wellness Program

*Managed by Sharecare*

To help you achieve your health goals, the wellness program is available for state and higher education employees, spouses and adult dependents enrolled in medical insurance through Partners for Health.

Members enrolled in health benefits will have access to the Sharecare online platform and the Sharecare mobile app, RealAge Test, lifestyle management coaching, chronic condition management coaching, the Eat Right Now weight loss and diabetes prevention program, the Unwinding Anxiety program, quarterly challenges and biometric screenings.

Your wellness program includes cash incentives of up to \$250 each for enrolled employees and spouses for completing certain program activities. You can find an incentive table on the Partners for Health website Wellness Program webpage.

Go to the end of this guide for the wellness program website link and Sharecare contact information.



## Additional Benefits

Along with health insurance, Partners for Health offers dental, disability, vision, term life and accidental death and dismemberment insurance options and flexible spending accounts. These benefits provide additional coverage for you and your eligible dependents.

The state pays 50% of dental coverage premiums (see Dental Insurance). The state also pays 100% of the employee premium for long-term disability option 3 (see Disability Insurance) and pays 100% of the premium for employee basic term life/basic accidental death and dismemberment insurance (see Life Insurance).

For other benefits, employees pay 100% of the premiums or contributions as noted.

## Dental Insurance

### *Offered through Cigna and MetLife*

Partners for Health offers two different dental plans. The state pays 50% of dental coverage premiums in all coverage tiers for active state and higher education employees. For those enrolled in this coverage, the 50% premium funding automatically occurs in Edison.

### **Cigna: Dental Health Maintenance Organization – Prepaid Provider**

You are required to select and use a Cigna network general dentist. You must notify Cigna of your choice. Find the list of dentists at [cigna.com/stateoftn](https://cigna.com/stateoftn).



Members pay copays. Review the patient charge schedule before having procedures performed. Lab fees may apply for some procedures.

Completion of crowns, bridges, dentures, implants or root canals already in progress on a new member's effective date will not be covered.

Members can contact Cigna customer service for additional information about coverage for orthodontic services in progress.

### **MetLife: Dental Preferred Provider Organization**

Use any dentist but save money by choosing an in-network dentist. The MetLife DPPO plan will use MetLife's PDP+ network.

Discuss any estimated expenses with your dentist or specialist. Charges for dental procedures are subject to change. Members pay deductibles and coinsurance.

In 2026, DPPO benefits changes:

- There are no waiting periods for any services.
- In-network deductibles will change from \$25 to \$50 per individual and from \$75 to \$150 per family with the DPPO
- Two routine office exams and two problem-focused exams will be covered each calendar year
- The orthodontia plan benefit lifetime maximum will increase to \$1,500.

The premium rates for the Cigna DHMO plan are less than for the DPPO plan; however, there are fewer providers in the DHMO. You should carefully review all details of each plan before making a selection. To learn about all dental benefits, find a comparison of the two plans, the Cigna DHMO handbook, Cigna patient charge schedule and the MetLife DPPO handbook by [clicking on Publications](#).

Go to the end of this guide for the dental insurance website link for more information. Find contact information for dental vendors Cigna and MetLife at the end of this guide.

## Vision Insurance

*Offered through EyeMed*

Members pay 100% of the monthly premium. You'll save money when using in-network providers.

Choose from two vision insurance options, the **Basic Plan** or **Expanded Plan**.

All members in both vision plans get:

- Routine eye exam every calendar year
- Choice of eyeglass lenses or contact lenses once every calendar year
- Low vision evaluation and aids available once every two calendar years

**Basic Plan:** Pays for your eye exam after you pay a \$10 copay and provides various allowances (dollar amounts paid by the plan) for materials such as eyeglass frames and contact lenses. Frames available once every two calendar years.

**Expanded Plan:** Annual eye exam with \$0 copay. Includes greater allowances versus the Basic Plan. Frames available once every calendar year.

In both plans, you pay copays; or when the cost exceeds the allowed dollar amount paid by the plan, you pay the cost of materials and services above the allowance. Discounts may be available for select materials. Find the EyeMed handbook by [clicking on Publications](#) and Vision Insurance.



Go to the end of this guide for the vision insurance website link for more information and a comparison of both plans. Find contact information for EyeMed at the end of this guide.

## Flexible Spending Accounts

*Medical FSA, Limited-purpose FSA and Dependent Care FSA offered through TASC*

Partners for Health offers a flexible benefits program for state and higher education employees to enjoy specific tax advantages. A flexible savings account allows you to contribute a portion of your regular earnings before tax to pay for health care and dependent care. Distributions from your FSA must be used to reimburse yourself for qualified expenses. For medical and limited-purpose FSAs, all your contribution is available up-front. Dependent Care FSA contributions are only available as they are taken from your paycheck.

**You must re-enroll in your medical FSA or L-FSA and DC-FSA each year** and choose how much money you'll put in your account during Annual Enrollment. You may be eligible to enroll mid-year or make changes to your existing account if you have a status change event, like marriage or the birth of a child.

Insurance-eligible state and higher education employees can enroll in these flexible spending accounts. **Important:** You cannot enroll in both a medical FSA and an L-FSA in the same year.

**Medical FSA:** For medical, dental and vision expenses for members enrolled in the Premier PPO or Standard PPO

- Annual limit – \$3,300
- You can carry over a maximum of \$660 at the end of 2026.

**Limited-purpose FSA:** For dental and/or vision expenses only and members enrolled in a consumer-driven health plan.

- Annual limit – \$3,300
- You can carry over a maximum of \$660 at the end of 2026.



Medical FSA and L-FSA members get a debit card to use for expenses. Debit cards should only be used to pay for services in the current calendar year. Services for the previous calendar year must be submitted manually during the grace period (January– April). Per IRS rules, TASC may need you to verify FSA or L-FSA debit card purchases. You must respond to TASC to verify certain expenses, if requested. Failure to respond will result in the debit card being suspended, and you will have to file claims directly with TASC online or via the app. Your employer may deduct unsubstantiated claim expenses from your pay to the extent permitted by and in accordance with applicable law.

**Dependent Care FSA:** For eligible child and adult care expenses

- Annual limit – \$7,500 (up to \$3,500 per spouse for married couples filing separately)
- No carryover amount allowed
- Debit card not available
- Contributions to flexible benefits plan accounts may be modified, reduced or recharacterized at any time to comply with applicable Internal Revenue Code provisions.

Find an FSA/HSA grid showing contribution amounts, tax benefits and how to use your funds on the Partners for Health website under [Publications](#) and then go to HSA/FSA.

The annual maximum amount you can contribute to your FSA is set by the IRS. The limits are subject to change yearly, and your employer may set a lower limit than the maximum allowed by the IRS. Contributions to your flexible benefits accounts may be modified, reduced or recharacterized at any time for the plan to comply with the Internal Revenue Code governing these plans.

## How to enroll in FSAs

- State employees enroll in Edison.
- Higher education employees will enroll using a paper form.

Go to the end of this guide for the flexible benefits website link, and contact information for TASC (medical FSA, L-FSA, DC-FSA).

## Disability Insurance

*Offered through MetLife*

Disability insurance is offered to full-time state and higher education employees.

All accrued sick leave, annual leave, comp time and paid parental leave must be used before benefits are payable.

**Short-term Disability:** Replaces a percentage of your income for up to 26 weeks during a disability. Two coverage options are available for you to voluntarily select if desired. Employees pay the full monthly premium if enrollment is selected.

- Pick the benefit you want in Edison under STD at: [edison.tn.gov](http://edison.tn.gov)
- Answers to medical questions will not be required if you enroll within 30 days of initial eligibility. After 30 days, application for enrollment during Annual Enrollment or other authorized time period will require completion of a MetLife Statement of Health form, and your application will be subject to review and approval by MetLife based on their underwriting rules for evidence of insurability.

**Long-term Disability:** Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days.

- **The state pays 100% of the premiums for long-term disability insurance option 3 for state government and higher education employees.**
- Employees who use this benefit will receive up to 63% of their covered monthly salary, up to 10K per month, following a 90-day waiting period.

- Employees receive 63% of their covered monthly salary, up to 10K per month, following a 90-day waiting period.
- The maximum covered monthly salary is \$15,873.02.
- This is guaranteed issue coverage and employees don't have to answer medical questions.
- Coverage cannot be waived because it is 100% employer-paid.
- If you select a different long-term disability option (option 1, 2 or 4), you'll pay the full premium.

Disability insurance premiums adjust as of Oct. 1 if your salary is greater on Sept. 1 compared to the prior Sept. 1.

Find the MetLife disability handbook by going to [Publications](#), under Disability Insurance.

Go to the end of this guide for the disability website link, which includes more details about STD and pregnancy, what happens if you file a claim in 2026, and tax implications. MetLife contact information is also at the end of this guide.

## Life Insurance

*Offered through Securian Financial  
(Minnesota Life Insurance Company)*

### Basic term life/basic accidental death and dismemberment insurance

The state pays 100% of the premiums for state government and higher education employee basic term life/basic accidental death and dismemberment insurance.

**Basic term life:** Designated beneficiaries will receive 1X the employee's base annual salary rounded to the next highest thousand (\$50K minimum/\$250K maximum, except when reduced at age milestones).

You may opt to decrease your coverage to \$50,000 to avoid imputed income, as outlined in IRS publication 15B.

**Basic AD&D:** Employee coverage will be 1X basic term life insurance coverage.

Your basic term life/basic AD&D coverage amounts decrease at ages 65 and over.

**Important!** There is no basic term life and basic AD&D coverage available for dependents. You may be able to enroll your dependents in voluntary term life and/or voluntary AD&D insurance. See the voluntary term life and voluntary AD&D sections for more information.

### Voluntary accidental death and dismemberment insurance

You can buy voluntary AD&D insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident.

Employee coverage is a choice of these five amounts: \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000.

- Employees can add dependents. Dependent coverage amounts are a percentage of the employee's voluntary AD&D coverage amounts. The coverage tiers are spouse only (60%), spouse enrolled with child(ren) (40%), and child(ren) (10% per child.)
- Enrolling in voluntary AD&D coverage never requires health questions.

Premium rates for employees and dependents are per \$1,000 of total coverage.

### Voluntary term life insurance

You can buy voluntary term life insurance for yourself, your spouse and your children. This insurance is in addition to the employee basic term life insurance provided to you at no cost.

Your voluntary term life monthly premium and/or your spouse's monthly premium could go up if you and/or your spouse increase the life insurance amount or move into a higher age bracket as of Jan. 1.

Apply for coverage and update beneficiaries on the [Securian website](#).

### Voluntary child term life insurance

An employee or spouse who is already enrolled or who will enroll may add or increase a child term rider in the amount of \$5,000 or \$10,000. Only the employee or spouse may have a child term rider attached to his/her certificate.

Go to the end of the guide for the life insurance website link for more information on basic term life and basic AD&D insurance, voluntary AD&D insurance and voluntary term life insurance. Find Securian Life Insurance information at the end of this guide.

### **Determine your life insurance needs**

Securian Financial has an online tool, Benefit Scout®, that can help you estimate the amount of life insurance you may need. Log in and find it at [lifebenefits.com/stateoftn](https://lifebenefits.com/stateoftn).

### **Don't forget to update your beneficiaries**

It's important to keep your life insurance beneficiaries up to date. For basic term life/basic AD&D and voluntary AD&D insurance, make changes online in Edison. For voluntary term life, make changes on the [Securian website](#).

## **Legal Notices**

### **Anti-Discrimination Compliance and Civil Rights Complaint Procedures**

Benefits Administration does not support any practice that excludes participation in its health programs or activities or denies the benefits of such programs on the basis of race, color, national origin, sex, age or disability. If you have a complaint regarding discrimination, please call 615-532-9617.

If you think you have been treated in a different way for these reasons, please mail this information to the Civil Rights Coordinator for the Department of Finance and Administration:

Your name, address and phone number. You must sign your name. (If you write for someone else, include your name, address, phone number and how you are related to that person, for instance wife, lawyer or friend.)

The name and address of the program you think treated you in a different way.

How, why and when you think you were treated in a different way.

Any other key details.

Mail to: State of Tennessee, Benefits Administration, Civil Rights Coordinator, Department of Finance and Administration, Office of General Counsel, 19th Floor, 312 Rosa L. Parks Avenue, William R. Snodgrass Tennessee Tower, Nashville, TN 37243 or email [FA.CivilRights@tn.gov](mailto:FA.CivilRights@tn.gov).

**F & A Policy No. 36. Non-Discrimination Policy and Complaint procedure may be found at the following link:** [Policy 36 - 10.24.2024 pdf](#)

### **You may also contact the:**

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

U. S. Office for Civil Rights Office of Justice Programs U. S. Department of Justice  
810 7th Street, NW Washington, DC 20531

Tennessee Office of Attorney General  
and Reporter  
Civil Rights Enforcement Division  
P.O. Box 20207  
Nashville, TN 37202

**Language/Communication Assistance.** Need free language help? Have a disability and need free help or an auxiliary aid or service, for instance Braille or large print? Please request assistance by emailing [benefits.assistance@tn.gov](mailto:benefits.assistance@tn.gov) and [FA.CivilRights@tn.gov](mailto:FA.CivilRights@tn.gov) or calling 800-253-9981. If you think you have been denied free language or communications assistance, please call 615-532-9617 for the F&A Civil Rights Coordinator or follow the F & A complaint procedures in F & A Policy No. 36. Non-Discrimination Policy and Complaint Procedure which is available at the following link: [Policy 36 - 10.24.2024 pdf](#)

### **Spanish**

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

## Arabic

تامدخ نإف ،ةغلل ركذا ثدحتت تنك اذا :ةظوحلم  
مقرب لصتا . ن اجملاب لكل رفاوتت ةيوعلل اددعاسملا  
1-866-576-0029 (مكبل او مصل افتاه مقر) (1-800-848-0298).

## Chinese

注意：如果會說中文，則提供免費的語言協助服務。請致電 1-866-576-0029 (電傳打字機：1-800-848-0298)。

## Vietnamese

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

## Korean

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

## French

ATTENTION : Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-866-576-0029 (ATS : 1800-848-0298).

## Laotian

ຂໍ້ຄວນລະວັງ: ຖ້າທ່ານເວົ້າພາສາລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາພຣີເມັ່ນມີຢູ່. ໂທ 1-866-576-0029 (TTY: 1-800-848-0298).

## Amharic

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

## German

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

## Gujarati

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

## Japanese

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

## Tagalog

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

## Hindi

ध्यान दें: यदि आप हर्दी बोलते हैं तो आपके लिए मुफ्त में भाषा सहायता सेवाएं उपलब्ध हैं। 1-866-576-0029 (TTY: 1800-848-0298) पर कॉल करें।

## Russian

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

## Persian

«دینک یم وگتفگ یسراف نابز هب رگا :دجوت  
یم مهارف امش یارب ناگیار تروصب ینابز تالی هست  
1-866-576-0029 (TTY: 1-800-848-0298) اب .دشاب  
دیری گب سامت.

## The Notice of Privacy Practice

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

We are required by law to maintain the privacy of PHI and to provide you with notice of our legal duties and privacy practices with respect to PHI. We are required to abide by the terms of the Notice of Privacy Practices. The [Notice of Privacy Practices](#) is located on the Partners for Health website. You may also request the notice in writing by emailing [benefits.privacy@tn.gov](mailto:benefits.privacy@tn.gov).

## Prescription Drug Coverage and Medicare

Medicare prescription drug coverage is available to everyone with Medicare. However, as a member of the State Group Insurance Program (SGIP), you have options for your drug coverage. For information about your current

prescription drug coverage with the SGIP and your options under Medicare's prescription drug coverage, review the [Medicare Part D notice on the Partners for Health website](#).

### **Summary of Benefits and Coverage**

As required by law, a [Summary of Benefits and Coverage](#) is available which describes your 2026 health coverage options. The SBC will be available for review on the Partners for Health website no later than Sept. 1. The digital guide contains much of the same information. To get an SBC paper copy, free of charge, call 855.809.0071. Please include your name, complete mailing address and name of the SBCs you want: State and Higher Education Plan; Local Education Plan; or Local Government Plan.

### **Plan Document and Certificates of Coverage**

The information contained in this guide provides a summary of the benefits available to you through the State of Tennessee. Specific plan information is contained within the formal plan documents and certificates of coverage. If there is any discrepancy between the information in this guide and the formal plan documents and certificates of coverages, the plan documents and certificates of coverage will govern in all cases. You can find a copy of these documents on the Partners for Health [website on the Publications webpage](#).

### **Other Publications**

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

### **Notice Regarding Wellness Program**

The Partners for Health Wellness Program is a voluntary wellness program available to all state, higher education, local education, local government employees, spouses and adult dependents as well as retirees enrolled in health coverage. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve employee health or prevent disease,

including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others.

If you choose to participate in the wellness program, you will be asked to complete a voluntary health questionnaire (assessment) that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You are not required to complete the assessment or other medical examinations. Although you are not required to complete the health questionnaire, only active state and higher education employees and spouses who do so are eligible to receive cash incentives. If you are unable to participate in any of the health-related activities required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting the Partners for Health Wellness Program at 888.741.3390.

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

### **Protections from Disclosure of Medical Information**

We are required by law to maintain the privacy and security of your personally identifiable health information (PHI). Although the wellness program and the State of Tennessee may use aggregate information it collects to design a program based on identified health risks in the workplace, the Partners for Health Wellness Program will never disclose any of your personal information either publicly or to your employer, except as necessary to respond to a request from you for a reasonable accommodation needed for you to participate in the wellness

program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and will never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law and the State of TN's contract with Sharecare to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive, if eligible. Anyone who receives your information for purpose of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information are the wellness vendor (nutritionists, nurses, nurse practitioners, registered dietitians, health coaches, and other health care professionals) and their vendor

partners (case managers with the medical and behavioral health vendors, diabetes remission program vendor, and the biometric screening vendor) to provide you with services under the wellness program. In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted and no information you provide as part of the wellness program will be used in making any employment decisions. Appropriate safeguards will be taken to avoid any data breach, and in the event a data breach occurs involving information in connection with the wellness program, you will be notified promptly. You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate. If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Partners for Health at [partners.wellness@tn.gov](mailto:partners.wellness@tn.gov).



# State and Higher Education

## 2026 Active Employees Monthly Health Premiums



### ALL NETWORKS, PLANS AND TIERS

|                 |                                   | BCBST<br>NETWORK S | CIGNA<br>LOCALPLUS | BCBST<br>NETWORK P | CIGNA<br>OPEN<br>ACCESS | EMPLOYER<br>SHARE |
|-----------------|-----------------------------------|--------------------|--------------------|--------------------|-------------------------|-------------------|
| PREMIER<br>PPO  | Employee Only                     | \$177              | \$177              | \$267              | \$267                   | \$707             |
|                 | Employee +<br>Child(ren)          | \$265              | \$265              | \$365              | \$365                   | \$1,061           |
|                 | Employee + Spouse                 | \$398              | \$398              | \$578              | \$578                   | \$1,591           |
|                 | Employee + Spouse<br>+ Child(ren) | \$459              | \$459              | \$639              | \$639                   | \$1,838           |
|                 |                                   | BCBST<br>NETWORK S | CIGNA<br>LOCALPLUS | BCBST<br>NETWORK P | CIGNA<br>OPEN<br>ACCESS | EMPLOYER<br>SHARE |
| STANDARD<br>PPO | Employee Only                     | \$114              | \$114              | \$204              | \$204                   | \$707             |
|                 | Employee +<br>Child(ren)          | \$170              | \$170              | \$270              | \$270                   | \$1,061           |
|                 | Employee + Spouse                 | \$256              | \$256              | \$436              | \$436                   | \$1,591           |
|                 | Employee + Spouse<br>+ Child(ren) | \$295              | \$295              | \$475              | \$475                   | \$1,838           |
|                 |                                   | BCBST<br>NETWORK S | CIGNA<br>LOCALPLUS | BCBST<br>NETWORK P | CIGNA<br>OPEN<br>ACCESS | EMPLOYER<br>SHARE |
| CDHP/HSA        | Employee Only                     | \$79               | \$79               | \$169              | \$169                   | \$707             |
|                 | Employee +<br>Child(ren)          | \$119              | \$119              | \$219              | \$219                   | \$1,061           |
|                 | Employee + Spouse                 | \$179              | \$179              | \$359              | \$359                   | \$1,591           |
|                 | Employee + Spouse<br>+ Child(ren) | \$206              | \$206              | \$386              | \$386                   | \$1,838           |

## 2026 Monthly Vision Premiums

|                                      |                                | BASIC PLAN | EXPANDED PLAN |
|--------------------------------------|--------------------------------|------------|---------------|
| <b>ACTIVE MEMBERS</b>                | Employee Only                  | \$3.18     | \$6.30        |
|                                      | Employee + Child(ren)          | \$6.35     | \$12.60       |
|                                      | Employee + Spouse              | \$6.03     | \$11.98       |
|                                      | Employee + Spouse + Child(ren) | \$9.33     | \$18.54       |
|                                      |                                | BASIC PLAN | EXPANDED PLAN |
| <b>COBRA PARTICIPANTS</b>            | Employee Only/Single           | \$3.24     | \$6.43        |
|                                      | Employee + Child(ren)          | \$6.48     | \$12.85       |
|                                      | Employee + Spouse              | \$6.15     | \$12.22       |
|                                      | Employee + Spouse + Child(ren) | \$9.52     | \$18.91       |
|                                      |                                | BASIC PLAN | EXPANDED PLAN |
| <b>COBRA DISABILITY PARTICIPANTS</b> | Employee Only/Single           | \$4.77     | \$9.45        |
|                                      | Employee + Child(ren)          | \$9.53     | \$18.90       |
|                                      | Employee + Spouse              | \$9.05     | \$17.97       |
|                                      | Employee + Spouse + Child(ren) | \$14.00    | \$27.81       |
|                                      |                                | BASIC PLAN | EXPANDED PLAN |
| <b>RETIREE PARTICIPANTS</b>          | Retiree Only                   | \$3.18     | \$6.30        |
|                                      | Retiree + Child(ren)           | \$6.35     | \$12.60       |
|                                      | Retiree + Spouse               | \$6.03     | \$11.98       |
|                                      | Retiree + Spouse + Child(ren)  | \$9.33     | \$18.54       |
|                                      | Spouse Only                    | \$3.18     | \$6.30        |
|                                      | One Child Only                 | \$3.18     | \$6.30        |
|                                      | Two or More Children Only      | \$6.35     | \$12.60       |
|                                      | Spouse + Children Only         | \$6.35     | \$12.60       |

## 2026 Monthly Dental Premiums

|                                | CIGNA DHMO<br>(PREPAID PROVIDER) PLAN                       |                                                                       |                                                                       | METLIFE DPPO PLAN                                           |                                                                       |                                                                       |
|--------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|-------------------------------------------------------------|-----------------------------------------------------------------------|-----------------------------------------------------------------------|
|                                | TOTAL PREMIUM<br>LOCAL<br>EDUCATION,<br>LOCAL<br>GOVERNMENT | STATE<br>GOVERNMENT<br>AND HIGHER<br>EDUCATION<br>EMPLOYEE<br>PREMIUM | STATE<br>GOVERNMENT<br>AND HIGHER<br>EDUCATION<br>EMPLOYER<br>PREMIUM | TOTAL PREMIUM<br>LOCAL<br>EDUCATION,<br>LOCAL<br>GOVERNMENT | STATE<br>GOVERNMENT<br>AND HIGHER<br>EDUCATION<br>EMPLOYEE<br>PREMIUM | STATE<br>GOVERNMENT<br>AND HIGHER<br>EDUCATION<br>EMPLOYER<br>PREMIUM |
| ACTIVE MEMBERS                 |                                                             |                                                                       |                                                                       |                                                             |                                                                       |                                                                       |
| Employee Only                  | \$14.69                                                     | \$7.34                                                                | \$7.35                                                                | \$20.32                                                     | \$10.16                                                               | \$10.16                                                               |
| Employee + Child(ren)          | \$30.50                                                     | \$15.25                                                               | \$15.25                                                               | \$67.54                                                     | \$33.77                                                               | \$33.77                                                               |
| Employee + Spouse              | \$26.03                                                     | \$13.01                                                               | \$13.02                                                               | \$39.96                                                     | \$19.98                                                               | \$19.98                                                               |
| Employee + Spouse + Child(ren) | \$35.79                                                     | \$17.89                                                               | \$17.90                                                               | \$99.47                                                     | \$49.73                                                               | \$49.74                                                               |
| COBRA PARTICIPANTS             |                                                             |                                                                       |                                                                       |                                                             |                                                                       |                                                                       |
| Employee Only                  | \$14.98                                                     |                                                                       |                                                                       | \$20.73                                                     |                                                                       |                                                                       |
| Employee + Child(ren)          | \$31.11                                                     |                                                                       |                                                                       | \$68.89                                                     |                                                                       |                                                                       |
| Employee + Spouse              | \$26.55                                                     |                                                                       |                                                                       | \$40.76                                                     |                                                                       |                                                                       |
| Employee + Spouse + Child(ren) | \$36.51                                                     |                                                                       |                                                                       | \$101.46                                                    |                                                                       |                                                                       |
| COBRA DISABILITY PARTICIPANTS  |                                                             |                                                                       |                                                                       |                                                             |                                                                       |                                                                       |
| Employee Only                  | \$22.04                                                     |                                                                       |                                                                       | \$30.48                                                     |                                                                       |                                                                       |
| Employee + Child(ren)          | \$45.75                                                     |                                                                       |                                                                       | \$101.31                                                    |                                                                       |                                                                       |
| Employee + Spouse              | \$39.05                                                     |                                                                       |                                                                       | \$59.94                                                     |                                                                       |                                                                       |
| Employee + Spouse + Child(ren) | \$53.69                                                     |                                                                       |                                                                       | \$149.21                                                    |                                                                       |                                                                       |

## Contact Information

### Benefits Administration

800.253.9981 or 615.741.3590  
Monday-Friday, 8 a.m.-4:30 p.m. CT  
Fax: 615.741.8196  
e-mail: [benefits.administration@tn.gov](mailto:benefits.administration@tn.gov)

### Health Insurance

#### BlueCross BlueShield of Tennessee

800.558.6213  
Monday-Friday, 7 a.m.-5 p.m. CT  
[bcbst.com/members/tn\\_state/](http://bcbst.com/members/tn_state/)

#### Cigna

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

### Health Savings Account & Flexible Spending Account

#### TASC

800.575.6277  
Monday-Friday, 7 a.m. to 5 p.m. CT  
[www.stateoftntasc.com](http://www.stateoftntasc.com)

### Pharmacy

#### CVS Caremark

877.522.TNRX (8679)  
24/7  
[info.caremark.com/stateoftn](http://info.caremark.com/stateoftn)

### Behavioral Health/ Emotional Wellbeing Solutions

#### Optum Behavioral Health

855.HERE4TN (855.437.3486)  
24/7  
[Here4TN.com](http://Here4TN.com)

### Wellness Program

#### Sharecare

888.741.3390  
Monday-Friday, 8 a.m.-8 p.m. CT  
[sharecare.com/tnwellness/](http://sharecare.com/tnwellness/)

### Dental Insurance

#### Cigna Dental Health Maintenance Organization-Prepaid Provider

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

### MetLife –

#### Dental Preferred Provider Organization

855.700.8001 Option 1  
Monday-Friday, 7 a.m. to 5 p.m. CT  
[metlife.com/StateOfTN](http://metlife.com/StateOfTN)

### Vision

#### EyeMed

855.779.5046  
Monday-Saturday, 7 a.m. – 10 p.m. CT,  
Sunday, 10 a.m. – 7 p.m. CT  
[eyemed.com/stateoftn](http://eyemed.com/stateoftn)

### Life Insurance

#### Securian Financial (Minnesota Life)

866.881.0631  
Monday-Friday, 7 a.m.-6 p.m. CT  
[securian.com/tn-insurance](http://securian.com/tn-insurance)

### Disability

#### MetLife

855.700.8001, Option 2  
Monday-Friday, 7 a.m.-10 p.m. CT  
[metlife.com/StateOfTN](http://metlife.com/StateOfTN)

## Important Partners for Health Website Links

[Health Plans](#)

[CDHP/HSA Insurance Options](#)

[Network Information](#)

(BlueCross BlueShield and Cigna)

[Pharmacy](#)

[Behavioral Health](#)

[Dental Insurance](#)

[Vision Insurance](#)

[Life Insurance](#)

[Disability](#)

[Flexible Benefits](#)

[Wellness Program](#)

[Emotional Wellbeing Solutions](#)

[Included Benefits Extras](#)

[Your Life, Your Benefits](#)



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