# WEAKLEY B-E-A-T

Vol. 11 • Iss. 2 • September 2014



### TOP STORY: ANNUAL TRANSFER PERIOD TO FEATURE OPEN ENROLLMENT: OCT. 1 - NOV. 1, 2014



The Annual Transfer Period for employee group health insurance will be October 1, 2014 through November 1, 2014. Remember that this is the only time to add, drop, or modify you and your covered dependent's health, dental, and vision insurance coverage. Members can: • Choose Partnership, Standard or Limited PPO • Select BlueCross BlueShield or Cigna

• Enroll/cancel/transfer dental options

• Enroll/cancel/transfer vision options • Enroll in or cancel health insurance for yourself or your eligible dependents

All changes to your coverage will be effective on January 1, 2015. If you are satisfied with your current benefit selections and you do not want to make any changes to your coverage, no action is required during the annual enrollment period.

Remember: If you are currently enrolled and choose to stay in the Partnership PPO, you (and your covered spouse) are automatically agreeing to fulfill the 2015 Partnership Promise. If you do want to make changes this year, you must use Employee Self Service (ESS) in Edison. Paper forms are not accepted. For details concerning how to log into Edison ESS, read on. For other questions about the annual transfer period, call the Department of Finance: 364-5429.

### **ACTION!** MAKING YOUR INSURANCE CHANGES USING EDISON EMPLOYEE SELF-SERVICE (ESS)



All employees planning to make changes to their group plan health insurance must use the Edison Employee Self-Service (ESS) System. All members should receive a user ID and a temporary password in the mail to their home addresses before October 1, 2014 . If you do not receive this by October 1, 2014, or experience issues logging in, please call Benefits Administration at 800.253.9981, option #3.

To use ESS, log on to Edison at www.edison.tn.gov. Next, follow the instructions attached as a second page to this newsletter. You can also find these instructions any time on the

Weakley County Website: http://www.weakleycountytn.gov/employee insurance.htm Concerning adding dependents: Remember that adding dependents to your coverage requires proper documentation. Find

out which documents are acceptable on the ESS "Upload Dependent Verification Documents" page.

You are welcome to make changes throughout the annual transfer period, but changes must be submitted by 11:59 p.m. on November 1, 2014. If you do not wish to make changes, no action is necessary. Questions? 364-5429.

## CAFETERIA PLAN (SUPPLEMENTAL INSURANCE) OPEN ENROLLMENT SLATED FOR NOV. 3-7, 2014



The supplemental insurance open enrollment is scheduled for November 3-7, 2014. This time period allows all eligible Weakley County employees to add, drop, or modify coverage with our supplemental insurance vendors. These plans and policies are often referred to as "Cafeteria Plan". For 2014, Weakley County will participate with supplemental insurance providers US-Able and AFLAC, and the USAble Flexible Spending Account Program will remain in place. • USAble and AFLAC will will offer Group Life Insurance, Accident Insurance, Critical

Illness, Short-term Disability, Long-term Disability, Cancer policies, and Flexible Spending.

• USAble's Flexible Spending Account allows an employee to save on healthcare for themselves and dependent expenses by using pre-tax dollars deducted in equal amounts from each paycheck throughout the plan year.

• Representatives from USAble and AFLAC will be at your workplace to meet with you individually. Schedules of when that will take place will be sent to you as soon as they become available. Whether you choose to add coverage or not, you must meet with and sign off that these policies were offered to you. For more questions, call the Department of Finance: 364-5429.

### WHAT'S NEW FOR 2015? HEALTH INSURANCE UPDATES AND CHANGES THAT MAY AFFECT YOU



Below you will find some brief health insurance updates for what's coming in 2015:

• Health insurance premiums will not be increasing in 2015; however, dental insurance premiums are increasing 2.1% and vision insurance premiums are increasing 2.4%.

• There is now a single medical maximum out-of-pocket. The medical copay out-of-pocket maximum is combined with the coinsurance out-of-pocket maximum.

• The maximum out-of-pocket amounts for medical and pharmacy are changing for each PPO. Your total in-network out-of-pocket maximum will be less in 2015.

• Partnership PPO members, including covered spouses, must complete the online Well-Being Assessment (WBA) by March 15, 2015. If you receive a call from a coach in 2015, you must complete a biometric screening and fully participate in health coaching. For questions concerning any of these health insurance updates, call the Department of Finance: 364-5429.

# PARTNERS FOR HEALTH Sel

## Local Education Employee Self Service Instructions

- > Log into Edison at https://www.edison.tn.gov
- Click "Benefits Enrollment" under "My Benefits" on the left of the page.
- > On the Welcome to Employee Self Service page under "Open Benefit Events" click "Select."
- > Click "Edit" next to the plan (medical, dental or vision) that you want to add or change.
- > Under "Select an Option," click your plan choice.
- > Under "Enroll Your Dependents," check the boxes next to the dependent's name to cover him/her.
- Click "Update Elections" to confirm your option. If you select the Partnership PPO, read the Partnership Promise and click "Accept."
- > You will see a summary of the options you selected. To make changes, click "Discard Changes." If no changes, click "Update Elections."
- Once you have made all of your changes, click "Continue" on the Benefits Enrollment page.
- If adding dependents, click on the "Upload Documents" link and then upload any documents that you need to submit, then click the "Finished Uploading, Continue to Next Step" link.
- > Next, choose if you want your confirmation by mail or email. Make any changes needed. Click "Submit."
- > You will be taken to a confirmation screen. Click "OK."
- You can view confirmation of your selections on the Welcome to Employee Self Service page by logging back in and selecting "View" in the View/Print Confirmation Statement box.
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Your User ID and a temporary password will be mailed to your home address. If you did not receive this or are having trouble logging in, please call Benefits Administration at 800.253.9981, option 3.



Don't Wait — Enroll early! You can make changes throughout annual enrollment but changes must be submitted by 11:59 p.m. (CT) November 1.

#### **To Add Dependents**

- You may add dependents in the medical, dental and vision sections. Look for the "Enroll Your Dependents" section. Click "Add/Review Dependents" to add a dependent.
- 2. Click "Add a Dependent" on the Add/Review Dependents page.
- 3. Add the dependent's personal information and click "Save," then "OK" on the next screen.
- 4. To add additional dependents, click "Add a Dependent" on the Add/Review Dependents page. When done, click "Return to Event Selection."
- 5. Click the **"Enroll"** boxes under **"Enroll Your Dependents."** Then click **"Update Elections."**
- 6. To add a dependent to dental or vision, click on the "Enroll" boxes under "Enroll Your Dependents."
- You will see an Action Needed page after clicking "Continue" on the Benefits Enrollment page. Click "Continue" to add dependent verification.
- 8. You can upload your dependent documentation into ESS. Scan your document and click "**Upload Documents**." Click "**Browse**," find the file and upload. You can upload as many documents as needed. When complete, click "**Finished Uploading, Continue to Next Step**."
- 9. If faxing hard copies, send to 615.741.8196 and include your name and employee ID (found on the front of your CVS/caremark card) on each page. Click "Finished Uploading, Continue to Next Step."



There is a link to a list of acceptable documentation on the ESS "Upload Dependent Verification Documents" page and the Benefits Administration website (tn.gov/finance/ins).

All dependent verification documents must be received by November 1.

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# PARTNERS For health

## Local Government Employee Self Service Instructions

If you work for an agency with more than 100 employees, you must make changes online. A list of agencies that meet this requirement is located on page 23.

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