

WEAKLEY COUNTY BEAT

Bringing • Employees • Answers • Today

VOL. 12 • ISS. 2 • OCT. 2015

Annual Enrollment Period is NOW!
OCT. 1 - OCT. 30, 2015



Employee Self Service



Health Savings Account

Consumer Driven Health Plan with HSA



HEALTH INSURANCE Update

What's New for 2016?

PARTNERS FOR HEALTH

TOP STORY: ANNUAL ENROLLMENT PERIOD OPEN NOW! OCT. 1- OCT. 30, 2015 - ENDING 4:30 P.M.



The Annual Enrollment Period for employee group health insurance is now open and will run until Friday, October 30, 2015 at 4:30 p.m. 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:

- Enroll in or cancel primary health insurance for yourself, spouse, and/or your eligible dependents
- Enroll/cancel/modify dental coverage
- Enroll/cancel/modify vision coverage

ALL CHANGES TO YOUR COVERAGE WILL BE EFFECTIVE ON JANUARY 1, 2016.

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. If you are currently enrolled in or are transferring to the Partnership PPO, you (and your covered spouse) are agreeing to fulfill the 2016 Partnership Promise. If you do want to make changes this year, you must use the online Edison Employee Self Service (ESS) system. Paper forms are not accepted. For details on how to log into Edison ESS, read on. For questions about the annual enrollment period, call us at the Weakley County Department of Finance at 364-5429, or e-mail Shawn Francisco, Director of Finance, at franciscos@k12tn.net.

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



All employees planning to make changes to their group plan health insurance, dental, or vision coverage must use the Edison Employee Self-Service (ESS) System. All members should have already received a user ID and a temporary password from the State of Tennessee Department of Benefits Administration in the mail to their home address. If you did not receive this letter and need your user ID and temporary password, please call us at the Department of Finance and we can provide it to you: 364-5429. To access Edison ESS, go to www.edison.tn.gov. Next, follow the instructions attached as a second page to this newsletter. These instructions can also be found on pages 2-3 of the 2016 Decision Guide. Need a Decision Guide? Get one from the Department of Finance

or visit: <http://partnersforhealthtn.gov/ess.shtml> **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. Remember! **All changes must be submitted by 4:30 p.m. on October 30, 2015.** If you do not wish to make changes, no action is necessary. **QUESTIONS?** Call us! (731) 364-5429.

INTRODUCING THE CONSUMER DRIVEN HEALTH PLAN (CDHP) WITH HEALTH SAVINGS ACCOUNT (HSA)



CDHP with HSA

The Health Savings CDHP (also called a Consumer Driven Health Plan with a Health Savings Account or HSA) is a new insurance plan option for 2016. It covers the same services and uses the same networks as the other PPO options which are Standard, Partnership, and Limited PPOs. The main differences are the HealthSavings CDHP has: 1.) Lower premiums and higher deductibles, 2.) Coinsurance payments instead of copays, and 3.) A health savings account. With the CDHP, you pay for your health-care expenses based on the discounted network rates until you meet your deductible. Once you meet your deductible, you pay co-insurance, which is a percentage of the total discounted cost of services. With a HealthSavings CDHP option, you also have a health savings account (HSA), a tax-free savings account that you can use to pay for your deductible and coinsurance expenses. The banking vendor who

helps administer your HSA is PayFlex. The HSA is triple tax-free: 1.) Your contributions are made pre-tax, 2.) Your account balance earns interest tax-free, and 3.) Your distributions are tax-free if they are used for eligible medical expenses. Weakley County will contribute \$500 to your HSA account for a single plan, or \$1,000 to your HSA for employee plus dependent(s) plans. Weakley County asks that you make your own contributions to your HSA through payroll deduction. If you choose the CDHP/HSA plan, the money in your HSA is YOUR money. The balance rolls over at the end of the year. If you leave employment or retire, you take your HSA with you. You will be issued a debit card to pay for your eligible medical services/expenses. (Using your HSA funds for non-medical expenses may result in penalties and taxes due to the IRS.) You can order additional cards for your spouse or dependent. And, best of all, when you reach age 65, your HSA becomes your money to spend however you choose! See all the benefits of this great plan and get even more info by visiting <http://partnersforhealthtn.gov/cdhp.shtml>.

NEW FOR 2016 - HEALTH INSURANCE UPDATES AND NEW CHANGES THAT MAY AFFECT YOU!

Below you will find some brief health insurance updates for what's coming in 2016:

- Health insurance premiums will not be increasing in 2016. BlueCross BlueShield of Tennessee (Network S) and Cigna (Network LocalPlus) will be our health insurance carriers. The biggest network change: Jackson Regional Hospital and its affiliate clinics will be out of the Cigna LocalPlus Network.

- Prepaid plan dental insurance premiums are increasing slightly. The dental vendors for 2016 will be Cigna (Prepaid Plan) and MetLife (DPPO). Waiting periods still apply. If you are currently enrolled in Assurant Prepaid Dental and do not make changes during the Annual Enrollment Period, you will be automatically enrolled

in Cigna Dental. Similarly, if you currently have Delta Dental and make no changes, you will be auto enrolled in MetLife Dental. If you want to modify your dental plan or carrier, make sure to make your changes in Edison! For instructions, read back to the second article on this newsletter.

- Convenience clinics copay will be the same as a Primary Care visit copay. Some local convenience clinics are Tri-County Family Medicine in Martin and Martin Medical Center. Urgent Care Center copays will increase to the same copay as a specialized visit copay. Some urgent care clinics are Fast Pace Urgent Care Clinic in Union City and Huntingdon, and Physician's Quality Care in Milan.

- Chiropractic coverage will be limited to 50 visits per year. Additional visits will be at the cost of the member.

- Pharmacy changes: Several medications will move to non-preferred status on January 1, 2016. Before making your primary health insurance plan changes, make sure you and/or your covered spouse's medications are still on the preferred list. Check here: <http://info.caremark.com/stateoftn>

For questions concerning any of these health insurance updates, visit <http://partnersforhealthtn.gov>, or call the Department of Finance: 364-5429.

