

# Weakley County

**B.E.A.T** *Bringing Employees Answers Today*



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### Negotiations Continue with CIGNA and Community Health Systems: Alternative Options are available

On May 24, 2013, Cigna HealthCare of Tennessee announced that existing contracts with Community Health System (CHS), Volunteer Community Hospital's parent affiliate, is scheduled for expiration. Negotiations concerning contract terms still continue, but notification of the pending termination has begun.

**Because Cigna and Community Health System are still unable to reach a new agreement for the contract, Community Health System is currently not participating in Cigna's Network [Open Access Plus].**

Anyone covered under your plan that currently receives treatment from a CHS facility is encouraged to find another facility to meet your needs.

#### **HOSPITALS/CLINICS PART OF THE CHS:**

- Volunteer Community Hospital, Martin
- Martin Clinic Corp
- McKenzie Clinic Corp
- Dyersburg Clinic Corp
- Regional Hospital of Jackson

#### **Several alternative options still available:**

- Baptist Memorial Hospital, Union City
- Gibson County General Hospital, Trenton
- Henry County Medical Center, Paris
- Baptist Memorial Hospital, Huntingdon
- Jackson-Madison County General Hospital

Cigna is also offering additional help:

1. Call them at 1-800-997-1617 with questions.
2. Visit the website [myCigna.com](http://myCigna.com) for a list of network doctors and hospitals in the area.

**Need more help? Your supervisor(s) has more information and a list of FAQs that you might find helpful.**

**Questions? Call 731.364.5429.**

### Annual Transfer Period: October 1 - November 1 to Feature a True Open Enrollment

The Annual Transfer Period for employee group insurance will be October 1, 2013 through November 1, 2013. Unlike recent years, we will have a true open enrollment. This means if you apply for coverage now, you will be accepted with no medical questions asked. BlueCross BlueShield of Tennessee and CIGNA will continue to be the insurance providers for Weakley County. During this Annual Transfer/ Open Enrollment Period, employees can add, drop, or modify coverage for themselves and their dependents.



Information regarding this event will arrive during mid-September 2013 at your home address. If you have recently moved, contact the Department of Finance with your new address information to ensure that you receive your Partners for Health updates. ParTners for Health will be sending out an Eligibility and Enrollment Guide. Make sure to watch for it in your mailbox.

During the Annual Transfer/ Open Enrollment Period,

#### **employees can:**

- Change health options. Mem-

bers have the option to choose from Standard PPO, Partnership PPO, and Limited PPO.

- Change health insurance carriers:

Select either BlueCross BlueShield of Tennessee or CIGNA, but make sure that your doctor is in-network for the carrier you choose to get lower out-of-pocket costs.

- Enroll in health insurance for yourself or your eligible dependents. No late fees!
- Cancel health coverage
- Enroll in, cancel or transfer dental options.
- Enroll in, cancel, or modify coverage with EyeMed, Weakley County's Vision provider.
- Enroll in MedAmerica Long-Term Care

The options you choose during the transfer period will take effect on January 1, 2014, and remain in effect through December 31, 2014, if there are no qualifying events/status changes.

For information about qualifying events/ family status changes, or to schedule an appointment to make insurance changes contact the Finance Office: 731.364.5429.

For more about insurance coverage, visit:

[www.partnersforhealthtn.gov](http://www.partnersforhealthtn.gov)

## Supplemental Insurance Open Enrollment: November 4-8, 2013

With supplemental insurance open enrollment coming **November 4 - 8, 2013**, the Department of Finance wants to make employees aware of some updates and new benefit options available.

For 2013, Weakley County will be participating with supplemental insurance providers USABLE and AFLAC. (BlueCross BlueShield and Cigna will remain the primary health insurance carriers.) Weakley County will no longer be participating in plans with other supplemental insurance providers.

Next we will detail the different supplemental benefit options from which employees will have the opportunity to choose:

- **USABLE:** In addition to Group Life Insurance, Accident Insurance, Critical Illness, Short-term Disability, Long-term Disability, and Cancer policies, USABLE is offering a new and unique benefit called **Flexible Spending**.

- A **Flexible Spending Account** allows an employee to save money on healthcare for themselves and dependent expenses by using pre-tax dollars deducted in equal amounts from each paycheck throughout the plan year. Open enrollment for adding a Flexible Spending Account is November 4-8, 2013. Representatives from USABLE will be at your school to meet with you individually. Schedules will be sent as they become available.



- **AFLAC**

AFLAC carries different types of insurance for employees and families including policies for Group Life Insurance, Accident Insurance, Critical Illness, Short-term Disability, Long-term Disability, Cancer, and others. The policies and plans here are often referred to as the "Cafeteria Plan". Employees with existing plans can make modifications, add, or cancel according to the stipulations provided within each plan. Representatives from AFLAC will be at your school to meet with you individually. Schedules of when that will take place will be sent to you as soon as they become available.

## Weakley County Now Offering Retirement Options with Great-West Financial



Weakley County has adopted a new Deferred Compensation Plan vendor, Great-West Financial. All full-time employees working 25 hours or more per week are eligible to participate in this valuable new program. Enrollment period has already begun and you can enroll at any time.

Great-West Financial offers tax-deferred savings plans. These plans help employees save and invest for a financially secure retirement. The plan options are the Governmental 457(b) and 401(k) Plans. Other plan objectives include:

- Education on the importance of saving for retirement
- Access to a broad array of quality investment options
- Helpful account representatives to communicate plan details

### How does this affect my TCRS?

Your TCRS is not affected. Great-West and TCRS are not related in any way. Great-West's services simply help provide you with more

income at retirement.

### Why did Weakley County choose Great-West?

On July 1, 2013, Weakley County joined the State of Tennessee's Deferred Compensation Program. Because the program is large and well-established, it is able to successfully negotiate for competitive program administrative fees, which may be considerably lower than the fees of other plans. Lower fees mean more employee contributions can stay invested in the Program.

### What is the minimum contribution amount required to participate?

The minimum deferral to either plan is \$20 per month. However, Weakley County is providing a once per month contribution of \$10 for employees contributing \$50 or more. To sum it up, the minimum amount to participate is \$20, but you must contribute \$50 or more to receive the county's contribution of \$10.

### At a glance:

Employee Monthly Contribution	County's Match
\$20 - \$49	\$0
\$50	\$10
More than \$50	\$10

### What if I already have an existing retirement plan?

Depending on your existing plan contract, you may be able to transfer your entire plan to the Great-West's 401(k) and/or 457 plans. Great-West accepts full plan transfers from eligible governmental 457(b), 401(k) and 401(a) plans. The program also accepts roll-overs on an individual basis.

Once you begin the program, there is no fee to discontinue the program. Packets of information are available at the Finance Office for employees interested in investing in the future.

Find more Great-West info at [www.weakleycountyttn.gov](http://www.weakleycountyttn.gov).