

## Benefit Plans

See the [Benefits Summary](#) for a comprehensive description of available benefits.

### Deferred Compensation:

**Empower/RetireReady Home Page:** [www.empower-retirement.com](http://www.empower-retirement.com)

**Log-In Page:** <https://participant.empower-retirement.com/participant#/login> **Customer Service: 800.922.7772**

**Not Enrolled?** If you are eligible to [enroll](#) in the Program but have not done so, take advantage of this benefit! Within the first few weeks of employment, you receive an invitation to enroll, along with your Personal Identification Number (PIN), in the mail. To learn more about the Program, see 401(k) plan [Highlights](#), [Comparison](#) and [Investment Information](#).

#### How can I change my deferral?

Now, all changes can be made on the Empower Retirement Services website by visiting [Empower](#). Once logged in to your account, go to the Transactions menu and select "Change Paycheck Contribution." You may also elect to phone CS at the number indicated above.

#### What if I do not have a PIN?

If you do not have a PIN but would like to access the website, call (800) 922-7772 to speak to a customer service representative between 8:00 a.m. and 7:00 p.m. CST, Monday through Friday.

#### How do I defer my Longevity or Bonus payments?

To defer your longevity or bonus, log in to your account online.

### Insurance Plans:

Go online to <http://www.mscc.edu/documents/human-resources/insurance-plans.pdf>

The [Benefits Guide](#) is a helpful tool summarizing your options.

Please remember, the Insurance Enrollment Change Form -may only be completed and accepted due to a change that constitutes a qualifying event as listed on page two of the form. [Insurance Enrollment Change Form](#).

Participants may enroll within 31 days of hire or make changes to their health, dental, short-term disability, vision or optional special accident during Annual Enrollment Period (AEP) by logging into the [Edison Employee Self Service Portal](#) at [www.edison.tn.gov](http://www.edison.tn.gov). If you have trouble logging in, you must call 1-800-253-9981 or 1-866-376-0104 for assistance or refer to the [Edison Help instructions](#).

Please NOTE: You are initially emailed your log in access instructions. Employees must use Edison:

[register](#) or reset passwords. Benefits Administration Customer Service Information:

<https://www.tn.gov/partnersforhealth/customer-service.html> Your Agency Benefits Administrator is Lisa Lee, 931-393-1542, fax: 931-393-1552, [llee@mscc.edu](mailto:llee@mscc.edu).

[AETP Guidelines and Information](#): (Annual Enrollment-Transfer Period options can be found at this Partners-for-Health link) and here: [AETP](#)

Employees enrolling dependent children or spouse must supply required documentation as specified in this link: [Required Enrollment Documentation](#). Refer to the [Eligibility and Enrollment Guide](#) for plan details.

### Dental:

[Dental Premiums](#) (also stated in handbooks) [Dental Plan Comparison](#)

- Dental Options:
- Prepaid Plan - Cigna Customer Service - 800.997.1617 [Cigna Prepaid Dental Plan Handbook](#)
- [Cigna Dental Care Patient Charge Schedule](#) [Online Account Registration and Log In](#) [Find a Cigna Dental Provider Mobile App](#)

The Cigna Prepaid Plan provides services at predetermined copay amounts from a limited network of participating dentists/specialists. To receive benefits, you must select a dentist from the plan list and notify Cigna of your selection. Search for participating dentists on [Cigna's website](#) (select the Cigna DHMO network). **Prepaid Dental DHMO Provider Search:** [www.myCigna.com](http://www.myCigna.com). This search will reflect providers specifically contracted for the

**State of TN participants.** For anyone who is not currently enrolled in the Cigna DHMO plan, you may also use the on-line tools at [www.myCigna.com](http://www.myCigna.com). Cigna has created a pre-effective log on process to allow you to view dental network information specific to the State of TN DHMO Prepaid Dental Plan. [Click here for instructions](#). **NOTE:** There may be non-coverage of claims if provider is a non-network provider OR if timely in-network provider designation is not made for each covered family member. You may change dental providers at any time, but if eligible family members have a different dentist selection, it must be designated, and changes go into effect the following month.

Dental Preferred Provider Organization (DPPO) - MetLife DPPO Customer Service:  
855.700.8001 [Online Account Registration and Log In](#) Enter: State of Tennessee for Company Name

[DPPO Provider Search](#) (PDP network search at bottom of page) Internet Support  
Line: 1-877-963-8932 [MetLife DPPO Handbook](#)

The Dental Preferred Provider Organization (DPPO) provides services with member coinsurance rates. Any dentist may be used to receive benefits, but member cost will be less if an in-network provider is used. Use any dentist (receive maximum benefits when visiting an in-network MetLife DPPO provider). Member pays coinsurance for covered services. Deductible applies for basic and major dental care only. You or your dentist will file claims for covered services. Referrals are not required. Some services (e.g. crowns, dentures) require a 6-month waiting period before benefits begin. Other services (orthodontics, missing tooth replacement) require a 12-month waiting period before benefits begin. There are some limitations and exclusions, (e.g. no benefit for cosmetic reasons, congenital malformations, diagnosis or treatment of TMJ. You pay coinsurance for many covered services and your share is based on the "maximum allowable charge" (MAC) for a given service. You will pay less out-of-pocket when seeking care from a network provider because network dentists and specialists typically agree to the allowable charge up front.

Out-of-network providers typically charge more than the allowable charge, resulting in higher costs for you.

## Medical:

Members can choose from the following health insurance options (if you qualify): Partnership PPO – Two options give you the same benefits, but the cost is different: Partnership Promise PPO – Agree to the 2017 Partnership Promise, and you will save money. Your premiums will be \$50 to \$100 less than the No Partnership Promise PPO each month. No Partnership Promise PPO – This option does not include the Partnership Promise. Your premiums will be \$50 to \$100 more than the Partnership Promise PPO each month. –

See more at: <http://partnersforhealth.tn.gov> Click here for the [Wellness Program](#).

Summary of Benefits and

Coverage by Plan: [Blue Cross](#)

[and Cigna Plans](#)

[Standard PPO](#)

[Wellness HealthSavings CDHP](#)

[HealthSavings CDHP](#)

[Uniform Glossary of Health Coverage and Medical](#)

[Terms Partnership Promise](#)

Health Plan Premiums:

[http://www.tn.gov/assets/entities/finance/benefits/attachments/premium\\_st\\_active\\_2017.pdf](http://www.tn.gov/assets/entities/finance/benefits/attachments/premium_st_active_2017.pdf)

f Health Plan Comparison Summary:

[http://www.partnersforhealthtn.gov/documents/benefit\\_grid\\_2017\\_st\\_he.pdf](http://www.partnersforhealthtn.gov/documents/benefit_grid_2017_st_he.pdf) [State Plan](#)

[Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

## Health Plan Options:

**BlueCross BlueShield of Tennessee** — Partnership and Standard Plans - 1.800.558.6213

- [Member Home Page](#)
- [Provider Search](#) (Network S) :
- [BlueAccess](#) Account access of your benefit information in a secure environment - [register now](#).

**CIGNA HealthCare** — Partnership and Standard Plans - 1.800.997.1617

- [Member Home Page](#)
- [My Cigna Account](#) Account registration where you can securely view your benefit information online.
- [Provider Search](#) (Local Plus and Open Access Networks)
- [Online Directory](#) NOTE: The information in the PDF directory is only 100% accurate on the day it is printed. It is not uncommon for this information to change as providers and facilities join and leave the carrier's networks. You can find the most up to date information by calling member services or doing an online search.

## Pharmacy:

All members are encouraged to create an online account for pharmacy needs.

Click here to register for an online CVS Caremark account: [Register for CVS Caremark Account](#). The hotline is available to assist with all pharmacy questions.

**Caremark** (Effective July 1, 2010 for all plans)  
- 1.877.522.TNRX (8679) [State of TN Member Home Page](#)

### **Life (Basic Term Life):**

Participants enrolled in the medical plan automatically have basic term life and accidental death and dismemberment (AD&D) coverage through Minnesota Life (Securian) Insurance Company (see the handbook from link below). If you opt to get additional optional special accident (OSA) coverage, it is available through the same company. If you are enrolling initially for health insurance coverage or making a beneficiary change, please complete the basic life beneficiary form below and return it to your ABC.

**See Optional Life section below for handbooks that include information on the Basic and Optional Life Insurance plans.**

### **Optional Plans:**

Eligible employees may apply for optional plans during AETP, for a January 1 coverage effective date. Detailed Information: <http://www.partnersforhealthtn.gov/>

#### **Accidental Death and Dismemberment:**

Minnesota Life, a Securian company:

**Sample Certificate:** [https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life\\_cert\\_vol\\_add\\_2019.pdf](https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/life_cert_vol_add_2019.pdf)

**Enroll at the Securian website:** <https://web1.lifebenefits.com/sites/lbwem/tennessee>

#### **Flex Plan:**

PayFlex, a Division of Aetna Visit [stateoftn.payflex.com](http://stateoftn.payflex.com) Employer ID if prompted: 141028 1-800-284-4885. Hours: Mon - Fri, 7 a.m. - 7 p.m.; Sat, 9 a.m. - 2 p.m. CT

Handbook: [Flexible Spending Account Guide](#) Enroll Online  
Visit:  
[stateoftn.payflexdirect.com](http://stateoftn.payflexdirect.com)

#### **FSA HOW TO Presentation:**

<http://watch.knowledgevision.com/5a2b73543bbd488fa07223ffc2986696>

YouTube videos:

[Benefits of a Healthcare FSA](#)  
[Benefits of a Dependent Care FSA](#)  
[Using the PayFlex Card](#)

[Mobile App](#)  
[Making the most of your PayFlex account](#)

**Life (Basic and Optional Term Life)**

[Minnesota Life/Securian Website](#)

[Overview](#)   [FAQ](#)   [Highlights](#)   [Handbook](#)

**Enroll online:** <https://web1.lifebenefits.com/lbwcm/pd/tennessee> Use your Edison ID and password for enrollment.

[Service Request Form](#) (for changes/cancellation of coverage)  
Claims [1-888-658-0193](tel:1-888-658-0193) 7AM - 6PM  
CST Monday - Friday Customer Service [1-866-881-0631](tel:1-866-881-0631) 7 a.m.–6 p.m.  
CST Underwriting [1-800-872-2214](tel:1-800-872-2214) 7 AM - 7PM CST Monday - Friday Fax inquiries or forms to [651-665-4827](tel:651-665-4827).

Mailing address:

Securian Financial Group, Inc. Group Insurance  
400 Robert Street North  
St. Paul, MN 55101-2098

You may also [email](#) with questions or comments.

**Vision:**

Since January 2013, an additional Vision Insurance Plan has been available to all Tennessee Board of Regents (TBR) employees and dependents. *You do not have to be enrolled in health insurance to be eligible for vision insurance but the same eligibility rules apply.* Employees can choose to remain in or enroll in the State vision plan during annual enrollment period in October for a 1/1 effective date.

**Davis Vision Plan:**

Davis Vision Member  
Services at **1-800-208-6404**. [Member Home Page](#)

[Handbook](#)

Enroll by going to the Employee Self Service (ESS) System in [Edison](#). With this State plan, you will be able to choose between two plans: the Basic Plan or the Expanded Plan, and the network is the Select Network.

[Premiums](#)

Provider Search (StateofTN network): [www.davisvision.com](http://www.davisvision.com)  
Vision Insurance is an employee pay-all option. Members are responsible for the full premium through payroll deduction.

[State Plan Cancel Request Form](#): Can be used to cancel Medical, Dental and the State Vision Plan

If you have questions about your benefits or any enrollment option, please talk with your Agency Benefits Coordinator, Lisa Lee at 800.654.4877 Ext 1542 or directly at 931.393.1542 or by email at [lee@mscc.edu](mailto:lee@mscc.edu).

You also may wish to visit [www.partnersforhealthtn.gov](http://www.partnersforhealthtn.gov) for detailed information.