



Fayette County Public Schools

Family – Optimism – Courage – Unity – Service

Sherry Batchelor
Fiscal Service Director

Insurance Memorandum

TO: All Fayette County Employees

FROM: Sherry Batchelor

SUBJECT: Premium Rates 2018-2019

DATE: September 30, 2018

Monday, October 1st through Friday, October 26, 2018, is open enrollment for medical insurance. The rates for medical insurance increased by approximately 2.6%. All rate changes will go into effect on December 14, 2018, the first payroll in December.

There will be four tiers offered again this year – Premier, Standard, Limited and CDHP. Each tier has the option of Employee, Employee + child(ren), Employee + spouse and Family coverage. With this, you have the opportunity to enroll in the Local plus network or an Open access network with BCBS or Cigna. Note, the open access network is higher for 2019.



PARTNERS FOR HEALTH

Annual Enrollment period for 2019
benefits starts, Monday, Oct. 1!

Enroll: Oct. 1 – 26, 2018, ends at 4:30
p.m. Central



Join an Annual Enrollment webinar!

Learn about benefits and ask questions! Go to tn.gov/partnersforhealth, under the Annual Enrollment tab—[click on About Enrollment](#). Scroll down for instructions. You do not have to register to join.

Here are the dates and times (Central time)

- Thursday, Oct. 4, 1-2 p.m.
- Wednesday, Oct. 10, 3:30-4:30 p.m.
- Thursday, Oct. 18, 10-11 a.m.
- Wednesday, Oct. 24, 3:30-4:30 p.m.

Important 2019 information

It's a good idea to review your enrollment benefits and network options each year, even if you don't make any changes.

The ParTNers for Health website, tn.gov/partnersforhealth, has resources to help you make your decisions:

- Find enrollment information [on the About Enrollment page](#).
- **Premium charts** for all benefits are [on the Premiums page](#).
- A **health plan comparison grid** is found by [clicking here for Local Education](#).

Find short **videos** to help you decide about benefits and how to enroll by [clicking on the Video link on the homepage](#).

Important change! Cigna and Tenet have terminated their relationship effective Jan. 1, 2019. This means, in the **Cigna Open Access Plus (OAP) network**, St. Francis in Memphis will be out-of-network. This change includes some physicians, surgeons, anesthesiologists and outpatient surgery centers. In the **Cigna LocalPlus network**, some outpatient surgery centers will be out-of-network. Go to tn.gov/partnersforhealth, on the [Carrier Information page](#) for network hospital lists and links to directories.

[The 2019 Annual Enrollment benefits newsletter](#) that was mailed to eligible employees is on the ParTNers for Health website at tn.gov/partnersforhealth under the Annual Enrollment tab, [click on Enrollment Materials](#).

How to Enroll

Use **Employee Self Service (ESS) in Edison** at www.edison.tn.gov to add/make changes to benefits. When using Edison ESS, Internet Explorer 11 is the preferred browser. You may not be able to enroll if you use another browser, a mobile device or a tablet.