



ANNUAL ENROLLMENT
LOCAL GOVERNMENT
AND LOCAL EDUCATION

Oct. 1 through Oct. 30, 2020

Watch this webinar online



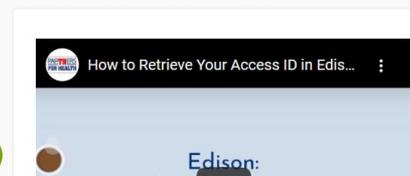
Videos

All of these videos are available on the [Partners for Health YouTube channel](#).

Enroll in Edison

New hires: You can log in to Edison to enroll in your benefits. [Click here to visit the Edison home page.](#)

Retrieve your Access ID



Log in to Edison for the first time



We will provide details about:

- Annual Enrollment Period
- Important Updates for 2021
- What's New
- Enrollment
- Help
- Health Benefits
- Other Benefits
- Tour of ParTNers for Health website

Annual Enrollment Period

Oct. 1 through Oct. 30 at 4:30 p.m. CT

- Choose or update benefits for 2021
- Choices are effective January 1 – December 31, 2021
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local Consumer-driven Health Plan (CDHP). If your agency offers payroll deduction, let them know how much you want to contribute to your HSA in 2020.
- **Enrolling new dependents?** We need documents to prove their relationship to you. The deadline for documents is October 30 at 4:30 p.m. CT.

After annual enrollment - can only make changes to your coverage:

- Lose eligibility
- Have a qualifying event/family status change

Annual Enrollment Period

- If you don't make changes, your current medical, dental and vision selections will stay the same (if offered by your agency).
- **Networks and benefits may change and impact you. Even if you don't make any changes, you should review your enrollment each year.**

Important 2021 Updates

- **Health insurance premiums will increase in 2021**
 - For Local Education: 2% increase
 - For Local Government: 5.4% increase
- **Other Benefits Premiums**
 - There will be no increases for vision
 - Dental Prepaid premiums will increase by 3%
 - Dental DPPO premiums will not increase

To see all premiums, go to:

tn.gov/PartnersForHealth/insurance-premiums

Important 2021 Updates

- **Same health plans**
 - Premier preferred provider organization (PPO)
 - Standard PPO
 - Limited PPO
 - Local CDHP/HSA
- **Same network options**
 - BlueCross BlueShield Network S
 - Cigna LocalPlus
 - Cigna Open Access Plus (OAP)
- **Copays, coinsurance and deductibles stay the same**

Important 2021 Updates

- **Vendor/Insurance Carrier**

- Pharmacy: CVS Caremark
- Dental Prepaid: Cigna
- Dental DPPO: MetLife

- HSA vendor will change: Optum Bank

- ❖ This change begins Jan. 1, 2021
- ❖ Affected members should have received an email with additional details
- ❖ Those impacted by this change will continue to receive more information

What's New in 2021

Certain osteoporosis medications will be added to the maintenance tier drug list

- The maintenance tier = 90-day supply

Enrollment

Enroll or make changes online in Edison (unless otherwise noted):

- Go to www.edison.tn.gov

We want you to be able to navigate Edison as easily as possible and find you what you need.

- For example, look for the green “Benefits Annual Enrollment” button on the Edison home page to get started with the enrollment process.
- Find step-by-step login instructions at tn.gov/PartnersForHealth on the **Annual Enrollment** webpage

Watch **videos** on how to enroll, change your password, and more!

- On tn.gov/PartnersForHealth – click the **Video** link at the top

Here's Help!

Visit tn.gov/PartnersForHealth

- Here you'll find:
 - **Videos** about your benefits
 - A blue **Questions** button to the help desk:
 - <https://benefitssupport.tn.gov/hc/en-us>
 - A green **Help** button to CHAT with a representative during business hours

Benefits

Health plans – you have the choice between four different plans.

Preventive care is free, if you use an in-network provider.

- **Premier PPO:** Higher monthly premium – but lower out-of-pocket costs for deductible, copays and coinsurance
- **Standard PPO:** Lower monthly premium than the Premier PPO – but higher out-of-pocket costs for deductible, copays and coinsurance
- **Limited PPO:** Lower monthly premiums than the other PPOs - higher out-of-pocket costs compared to the other PPOs
- **Local CDHP/HSA:** Lowest monthly premium – but you pay your deductible first before the plan pays anything for most services. Then you pay coinsurance, not copays

Benefits

More information about the **CDHP/HSA:**

- The **HSA** can help you **save** for healthcare costs. You get tax benefits, the money rolls over each year and you can keep the money if you leave/retire. You can put premium savings into your HSA to pay your deductible!
 - Learn more at tn.gov/PartnersForHealth under **CDHP/HSA Insurance Options**.
- **HSA IRS maximum contributions** – There is an annual limit on how much money can be put into a HSA.
 - **The 2021 amounts are:**
 - \$3,600 for employee only coverage
 - \$7,200 for all other tiers
 - Members 55 or older can contribute \$1,000 more each year

Important HSA Information

Important! Your full HSA contribution is **not** available upfront at the beginning of the year or after you enroll. Your pledged amount is taken out of each paycheck each pay period. You may only spend the money that is available in your HSA at the time of service or care. But you can pay out of your own pocket and pay yourself back later with funds from your HSA.

- **Local education and local government employees** who enroll in the Local CDHP will need to check with your employer to see if they allow you to contribute to your HSA through payroll deduction. You may need to update this amount each year. You would provide this amount to your employer.
- **Remember, the HSA vendor is changing to Optum Bank**
 - Check your account and be proactive!

Carrier Networks

Choose between three networks (doctors, hospitals, facilities) for your medical care.

There are two narrow networks, BlueCross BlueShield (BCBST) Network S and Cigna LocalPlus. The narrow networks exclude some providers to keep premiums and costs low. There is also one broad network, Cigna OAP, for maximum choice.

- **BCBST Network S**
- **Cigna LocalPlus (LP)**
- **Cigna Open Access Plus (OAP)** is a broad network with the most providers in Tennessee. OAP gives you access to more providers than the other networks, but this broad choice costs more. You pay a monthly surcharge of \$40/\$80, which is added to the premium.
 - \$40 more for Employee only/Employee+child(ren) tiers
 - \$80 more for Employee+spouse/Employee+spouse+child(ren) tiers

To find out if your doctor/hospital are in a network, go to tn.gov/PartnersForHealth under **Health Options and **Carrier Information**.**

Carrier Networks

- **Important! Carrier Network Information**
- Each network (BCBST S, Cigna LP and OAP) has providers (doctors, hospitals and facilities) throughout Tennessee and across the country. It's important to check the networks carefully. The network choice you make during Annual Enrollment is for the entire plan year (Jan.1 until Dec. 31), subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes in enrollment of plan members and dependents as a special enrollment.
- **Network providers and hospitals can and do change.** Benefits Administration cannot guarantee that all providers and hospitals that are in a network at the beginning of the year will stay in that network for the entire year. **A provider or hospital leaving a network is not a qualifying event and does not allow you to make coverage changes.**

Pharmacy Benefits

All of our health plans include full prescription drug benefits. The health plan you choose will determine your out-of-pocket prescription costs.

- **Generic (tier one) drug:** You'll pay the lowest amount. A generic medicine is FDA approved and equal to the brand name product in safety, effectiveness, quality and performance.
- **Preferred brand (tier two) drug:** You'll pay a higher amount. Many popular and highly used preferred brands are included on the preferred drug list (PDL).
- **Non-preferred brand (tier three) drug:** You'll pay the highest amount. These drugs are not included on the PDL.
- **Specialty drug tier:** In the PPOs, 10% coinsurance applies with a member minimum. Members enrolled in a CDHP pay coinsurance for specialty drugs and are responsible for the full insurance-negotiated cost of the drug until you reach your plan's deductible.

Pharmacy Benefits

- **NEW!** In 2021, the covered drug list (formulary) will change. In some cases, if there are other drugs that offer the same or similar clinical benefits at a lower cost, the plan will no longer cover certain drugs and other products on the current drug list. If you are taking one of these drugs, you and your prescribing physician will receive a letter from CVS Caremark in November. The letter will explain which drug(s) will be no longer covered under the plan, provide your covered drug options, and the appeal process for possible continued coverage.
- **NEW!** In 2021, some osteoporosis medications will be added to the maintenance tier drug list.

Telehealth – 24/7 virtual medical care

Talk to a doctor for non-emergency medical care, 24/7, by phone, computer or tablet from anywhere, at any time. The cost is less than a typical office visit when you use PhysiciansNow, MDLive or Amwell programs sponsored by BlueCross BlueShield (BCBST) and Cigna.

- Schedule an appointment for minor illnesses (cold, flu, allergies, etc.) for you or your family at a time that works for you, in the comfort of your own home.

Save time – create your user profile in advance.

- **BCBST members:**
 - Log into BlueAccess at bcbst.com/members/tn_state/
 - Look for and select **Talk With a Doctor Now**
 - Or, call 888.283.6691
- **Cigna members:**
 - Log into MyCigna.com
 - Look for **MDLive** or **Amwell** and select the vendor of your choice
 - Or, call 888.726.3171 for MDLive or 855.667.9722 for Amwell

Cost:

- **PPO members:** Copay is \$15
- **Local CDHP members:** You pay the negotiated rate per visit until you reach your deductible, then the primary care office visit coinsurance applies

Find more information at tn.gov/PartnersForHealth under **Health Options** and **Telehealth**.

tn.gov/PartnersForHealth



Behavioral Health & Substance Use Services – managed by Optum

- All health plan members and enrolled dependents have access to the same behavioral health and substance use disorder services. Newly enrolled members get an Optum ID card to use for services.
- **NEW** – Talkspace online therapy: for all members with behavioral health benefits. Download the secure app through HERE4TN.com. Communicate securely, 24/7, with a therapist from your smartphone or desktop. Includes text, audio or video. Talkspace sessions are subject to the same cost share or coinsurance rate (after deductible) as an outpatient office visit. Costs are waived for members who use certain preferred substance use treatment facilities.
- Find more information at tn.gov/PartnersForHealth under **Health Options** and **Behavioral Health**.

Employee Assistance Program (EAP) – managed by Optum

EAP services are available to all enrolled health plan members and eligible dependents – even if your dependents are not enrolled in a health plan.

- Members get five EAP counseling visits, per problem, per year, per individual at no cost.
 - Available in person or by virtual visit.
- **NEW** – Sanvello: on-demand mobile app to help with stress, anxiety and depression
- **Take Charge at Work** helps people (EAP-eligible and working) dealing with stress or depression improve performance at work.
- Find more information at **tn.gov/PartnersForHealth** under **Other Benefits** and **EAP**.

Wellness Program

In 2021, wellness program will again be offered to enrolled health plan members and spouses. Members must qualify for these programs.

- **Disease management:** Members with chronic diseases such as asthma, diabetes, coronary artery disease, congestive heart failure (CHF) and chronic obstructive pulmonary disease (COPD) will have access to this program to better manage their chronic condition.
- **Diabetes Prevention Program (DPP)** will be offered free to you in 2021. If eligible, the DPP helps adult health plan members prevent or delay type 2 diabetes.

Information about programs and activities are at tn.gov/PartnersForHealth under **Wellness**.

2021 Monthly Premiums

Local Education

Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Employee Only	\$640	\$599	\$548	\$465
Employee + Child(ren)	\$1,055	\$988	\$903	\$766
Employee + Spouse	\$1,247	\$1,169	\$1,068	\$907
Employee + Spouse + Child(ren)	\$1,663	\$1,557	\$1,423	\$1,208

• Premiums shown are for the employee share for **active employees** and reflect the total monthly premium. Complete premium charts are found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.

• Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.

2021 Monthly Premiums: Local Government – Level 1

Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Employee Only	\$698	\$654	\$507	\$458
Employee + Child(ren)	\$1,083	\$1,014	\$788	\$708
Employee + Spouse	\$1,501	\$1,407	\$1,092	\$982
Employee + Spouse + Child(ren)	\$1,886	\$1,767	\$1,373	\$1,234

• Here are the health insurance premiums for active local government employees – level 1. The premium amounts reflect the total monthly premium. There are different levels based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer’s contribution or if you are unsure as to which premium level applies to you.

• Complete premium charts are found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.

• Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.



2021 Monthly Premiums: Local Government – Level 2

Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Employee Only	\$780	\$731	\$567	\$509
Employee + Child(ren)	\$1,208	\$1,132	\$879	\$791
Employee + Spouse	\$1,677	\$1,570	\$1,220	\$1,096
Employee + Spouse + Child(ren)	\$2,106	\$1,973	\$1,531	\$1,377

• Here are the health insurance premiums for active local government employees – level 2. The premium amounts reflect the total monthly premium. There are different levels based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer’s contribution or if you are unsure as to which premium level applies to you.

• Complete premium charts are found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.

• Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.



2021 Monthly Premiums: Local Government – Level 3

Employee Share of Monthly Premiums

Premium Level	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
Employee Only	\$848	\$794	\$617	\$554
Employee + Child(ren)	\$1,314	\$1,232	\$956	\$859
Employee + Spouse	\$1,823	\$1,708	\$1,326	\$1,191
Employee + Spouse + Child(ren)	\$2,290	\$2,145	\$1,666	\$1,497

• Here are the health insurance premiums for active local government employees – level 3. The premium amounts reflect the total monthly premium. There are different levels based on the demographics of your agency. Please see your agency benefits coordinator for your monthly deduction, your employer’s contribution or if you are unsure as to which premium level applies to you.

• Complete premium charts are found at tn.gov/partnersforhealth. Click on **Premiums** in the top navigation.

• Premiums are for the BCBST Network S or Cigna LocalPlus network. Premiums do **NOT** include the cost for the larger Cigna OAP network – which would add \$40 to \$80 more EACH MONTH depending on your tier.



2021 Deductibles and Out-of-Pocket Maximums

	Premier PPO	Standard PPO	Limited PPO	Local CDHP/HSA
	In-Network	In-Network	In-Network	In-Network
Deductibles				
Employee only	\$500	\$1,000	\$1,800	\$2,000
Employee + Child(ren)	\$750	\$1,500	\$2,500	\$4,000
Employee + Spouse	\$1,000	\$2,000	\$2,800	\$4,000
Employee + Spouse + Child(ren)	\$1,250	\$2,500	\$3,600	\$4,000
Out of Pocket Maximum				
Employee only	\$3,600	\$4,000	\$6,800	\$5,000
Employee + Child(ren)	\$5,400	\$6,000	\$13,600	\$10,000
Employee + Spouse	\$7,200	\$8,000	\$13,600	\$10,000
Employee + Spouse + Child(ren)	\$9,000	\$10,000	\$13,600	\$10,000

Dental Benefits (employee paid) if offered by your agency

Two different Dental plans are offered. Members pay the full monthly premium.

- **MetLife DPPO: Monthly premium rates will stay the same.** Use any Dentist, but save money staying in-network.
 - Discuss any estimated expenses with your dentist or specialist. Maximum Allowable Charges for dental procedures are subject to change. Members pay deductibles and coinsurance.
 - Waiting periods apply to select procedures.
- **Cigna Prepaid plan: 3% monthly premium rate increase.** Required to use a Network Dentist. You select your Network General Dentist and notify Cigna. See the list of Dentists on the Cigna website.
 - Members pay copays and they may have changed for dental procedures. Review the Patient Charge Schedule on the Partners website under **Publications**, then **Dental**.
 - Completion of crowns, bridges, dentures, implants, root canal, or orthodontic treatment already in progress on a new member's effective date will not be covered.
 - **New** – now covering dental implants.

Information, including a comparison of the two plan options is at tn.gov/PartnersForHealth under **Other Benefits** and **Dental**.

Dental Benefits (employee paid) if offered by your agency

Monthly Premiums

Tiers	Cigna Prepaid (DHMO) Plan	DPPO - MetLife
Employee Only	\$13.84	\$23.64
Employee + Child(ren)	\$28.75	\$54.36
Employee + Spouse	\$24.54	\$44.72
Employee + Spouse + Child(ren)	\$33.74	\$87.50

Vision Benefits (employee paid) if offered by your agency

Members pay the full premium. Choose from two options:

- **Basic Plan:** Pays for your eye exam and various “allowances” (dollar amounts) for materials such as eyeglass frames, lenses and contact lenses, etc.
- **Expanded Plan:** Includes greater “allowances” (dollar amounts) and additional materials versus the Basic Plan.

In both plans you pay copays and coinsurance on materials or other services when the cost exceeds the allowance.

- **Premiums will stay the same in 2021.** You’ll save money when using in-network providers.
- **Members in both vision plans get:** routine eye exams every calendar year; frames once every two calendar years; and a choice of eyeglass lenses or contact lenses once every calendar year.

Information is at tn.gov/PartnersForHealth under **Other Benefits - Vision**.

Contact: Davis Vision, 800.208.6404, M-F, 7 a.m. - 10 p.m., Sat, 8 a.m. - 3 p.m., Sun 11 a.m. - 3 p.m.; davisvision.com/stateofTN

Vision Benefits (employee paid) if offered by your agency

Monthly Premiums

Tiers	Basic	Expanded
Employee Only	\$3.07	\$5.56
Employee + Child(ren)	\$6.13	\$11.12
Employee + Spouse	\$5.82	\$10.57
Employee + Spouse + Child(ren)	\$9.01	\$16.35

Using ESS in Edison

You must use ESS in Edison to make changes – www.edison.tn.gov

- Internet Explorer 11 is the preferred browser
- **Remember – you can enroll on your computer or mobile device!**
- **Videos** can help you!
 - Go to tn.gov/PartnersForHealth and **click the Video link** at the top of the page.
 - **Find videos to:**
 - Reset your password
 - Retrieve your User ID (Access ID)
 - Log in to Edison for the first time
 - Enroll in Edison

Still need password login help?

- **All employees** - call the Edison help desk at 866.376.0104

Other Important Information

Share your email ...

- Please log in to Edison and make sure your email address is correct. It's easy!
- Just go to **Self Service, My System Profile** and **Change or set up email address**.
- Benefits Administration uses email addresses in Edison to send you important insurance-related information.
- We do not share your information, ever. You can opt-out at any time.

Don't Forget!

- Use **ESS** in Edison.
- **Enroll early!** Enrollment ends at 4:30 p.m. Central on October 30. You must click "Submit" in ESS to finalize your selections.
- **Dependent documents deadline - October 30 at 4:30 p.m. Central time**
- **Local CDHP/HSA:** If enrolled in this plan, check with your agency benefits coordinator to see if you need to update your HSA amount each year.
- **Your health, dental and vision choices are effective Jan. 1, 2021, until Dec. 31, 2021, subject to eligibility. After Annual Enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes allowed by the plan if you have a qualifying event. A provider or hospital leaving a network is not a qualifying event.**

ID and Debit Card Information

ID cards

- Employees **new to coverage or employees who change or transfer plans** will receive new ID cards.
- Current members who don't make plan changes will use their same medical, pharmacy, dental and vision ID cards.
- Optum will mail behavioral health ID cards to newly enrolled health plan members.

You can always request additional cards by contacting your carrier/vendor(s) or by using the vendor's mobile app.

Debit cards

- **New!** All Local CDHP/HSA members will receive a **new debit card from Optum Bank** to use starting Jan. 1, 2021.

Annual Enrollment Newsletter

**PARTNERS
FOR HEALTH**

ANNUAL ENROLLMENT FOR 2021 BENEFITS

**Local Government
Employees
& COBRA
Participants**

Join a Webinar ...

to learn more about 2021 benefits:

Wed., Sept. 23: 2:30-3:30 p.m.

Thurs., Oct. 1: 3:30-4:30 p.m.

Fri., Oct. 9: 1-2 p.m.

Wed., Oct. 14: 2:30-3:30 p.m.

Wed., Oct. 21: 3:30-4:30 p.m.

Mon., Oct. 26: 10-11 a.m.

All Central time.

See page 2 for instructions.

Medical benefit improvements

Certain osteoporosis

medications will be added to

the maintenance tier drug list. The

maintenance tier allows you to

receive a 90-day supply of these

drugs from a Retail-90 or mail

order pharmacy at a reduced cost.

See Pharmacy on page 3 for details.



It's Annual Enrollment Time!

Here is your annual enrollment newsletter from Benefits Administration (BA). It gives you important information about your choices. You will find full details, including comparison charts for your health, dental and vision plans, and premium charts on our website at tn.gov/PartnersForHealth.

Your annual chance to ...

- Choose or update your benefits for 2021. Changes will be effective Jan. 1, 2021.
- Enroll or re-enroll in a health savings account (HSA) if enrolled in the Local Consumer-driven Health Plan (CDHP). If your agency offers payroll deduction, tell them how much you want to contribute to your HSA in 2021. HSA details are on page 2. CDHP/HSA and flexible spending account (FSA) restrictions are on page 6.

Important 2021 updates

- **Health insurance premiums will increase by 5.4%.** See page 3 for details.
- **Other benefits premiums:** See Other Benefits on pages 5-6.
 - No premium increases for vision insurance plan options.
 - Dental Prepaid premiums will increase by 3%. Dental DPPO premiums will not increase (pending final approval).
- **To see all premiums, go to tn.gov/PartnersForHealth/insurance-premiums.**
- **Same health plans as last year**—Premier preferred provider organization (PPO), Standard PPO, Limited PPO and Local CDHP/HSA.
- **Same network options**—BlueCross BlueShield Network S, Cigna LocalPlus, Cigna Open Access Plus (OAP). See pages 2-3 for details.
- **Health insurance copays, coinsurance and deductibles are staying the same.**
- **2021 vendor (insurance carrier) updates:**
 - Pharmacy vendor will remain CVS Caremark.
 - Dental Prepaid plan vendor will remain Cigna.
 - Dental DPPO plan vendor will remain MetLife (pending final approval). (See page 5). More information will be available on the ParTners for Health website.
 - HSA vendor **will change** to Optum Bank beginning Jan. 1, 2021. Affected members will receive more information later this year.

Networks and benefits may change and impact you. It's a good idea to review your enrollment selections each year. If you don't make changes, your current medical, dental and vision insurance choices will stay the same.

Updates to coordination of benefits rules may impact claims payment and what you owe if you have more than one medical plan in 2021. See details at tn.gov/PartnersForHealth under **Carrier Information**.

Your health, dental and vision choices are effective Jan. 1, 2021, until Dec. 31, 2021, subject to eligibility. After annual enrollment ends, you won't be able to change plans or networks for 2021. You may be able to make changes allowed by the plan if you have a qualifying event. A provider or hospital leaving a network is not a qualifying event.

Oct. 1-30, 2020,
at 4:30 p.m.
Central time

The 2021 Annual Enrollment newsletter has been mailed to all benefits-eligible employees.

Find it online under Enrollment Materials

Learn more: tn.gov/PartnersForHealth | Enroll online: www.edison.tn.gov | Page 1

ParTNers for Health website

The screenshot shows the ParTNers for Health website interface. At the top left is the logo "PARTNERS FOR HEALTH" with "PARTNERS" in blue and "FOR HEALTH" in white. To the right is a search bar with the text "Search Partners for Health" and a magnifying glass icon. Below the search bar is a navigation menu with items: Home, Health Options, Other Benefits, Publications, Annual Enrollment, Customer Service, Premiums, Agency Benefits Coordinators, and Videos. A red banner below the navigation menu contains an information icon and the text "FIND COVID-19 INFORMATION AND RESOURCES". Below this is a yellow banner with the text "CORONAVIRUS BENEFITS INFORMATION FROM PARTNERS FOR HEALTH". The main content area has a left sidebar with "Annual Enrollment" as the active section, and "About Enrollment", "Enrollment Materials", and "For Retirement" as other options. The main content area features the heading "Annual Enrollment" and a sub-heading "Annual Enrollment Dates for 2021 Benefits". Below this are two bullet points: "Annual Enrollment for State and Higher Education is Oct. 1-16, 2020" and "Annual Enrollment for Local Education, Local Government and Retirees is Oct. 1-30, 2020". There are three links: "Visit [About Enrollment](#) for details.", "Visit [Enrollment Materials](#) for more information.", and "Retirees see [For Retirement](#)."

Go to TN.gov

Search Partners for Health

Health Options ▾ Other Benefits ▾ Publications ▾ Annual Enrollment ▾ Customer Service Premiums ▾ Agency Benefits Coordinators Videos 🗄

i FIND COVID-19 INFORMATION AND RESOURCES

CORONAVIRUS BENEFITS INFORMATION FROM PARTNERS FOR HEALTH

Annual Enrollment

About Enrollment

Enrollment Materials

For Retirement

Annual Enrollment

Annual Enrollment Dates for 2021 Benefits

- Annual Enrollment for State and Higher Education is Oct. 1-16, 2020
- Annual Enrollment for Local Education, Local Government and Retirees is Oct. 1-30, 2020

Visit [About Enrollment](#) for details.

Visit [Enrollment Materials](#) for more information.

Retirees see [For Retirement](#).



QUESTIONS

If we don't get to your question, please email benefits.info@tn.gov and our team will follow up with an answer