STATE GROUP INSURANCE PLAN
Local Agency Plan

HEALTHY MEMBERS
Peace of Mind
BA administers the state of Tennessee-sponsored insurance benefits for over 288,000 state, higher education, local government employees, dependents and retirees.
Premiums

<table>
<thead>
<tr>
<th>Year</th>
<th>Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>2020</td>
<td>0%</td>
</tr>
<tr>
<td>2021</td>
<td>5.4%</td>
</tr>
<tr>
<td>2022</td>
<td>4.4%</td>
</tr>
<tr>
<td>2023</td>
<td>7.5%</td>
</tr>
</tbody>
</table>

Let’s do a cost comparison!
Plan Management

Self-funded plan
State plan assumes risk for all claims
Claims are paid with premiums collected

Can you eliminate other fees and coverage?

Continually researching ideas for improving care while reducing costs
2021 - 2029

4 Health Plan Options

<table>
<thead>
<tr>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>Limited PPO</th>
<th>Local CDHP/HSA</th>
</tr>
</thead>
</table>

4 Network Options, 2 Carrier Options

<table>
<thead>
<tr>
<th>BCBS NETWORK S</th>
<th>Cigna LOCAL PLUS</th>
<th>BCBS NETWORK P*</th>
<th>Cigna OPEN ACCESS PLUS*</th>
</tr>
</thead>
</table>

Dental & Vision are optional, the agency can take one, both or neither
Dedicated Call Center

- Our team at BA
- Customer Service
- Network carrier call center options
EAP & Behavioral Health

Up to 5 EAP free counseling sessions for you and your eligible family per topic

Confidential behavioral and substance use services

Manager resources for workplace issues

Training programs

Critical Incident Response Service
EAP WorkLife Services

**Adult/Elder Services**
- Financial planning
- Retirement planning
- Housing assistance
- Support services
- Respite care
- Transportation

**Child/Parenting Services**
- Childcare
- Parenting support
- Special needs support
- Pregnancy services
- Help for teens
- Adoption support

**Convenience Services**
- Household needs
- Personal issues
- Shopping
- Dining
- Entertainment
- Health & wellness

**Life Learning**
- Online learning
- Financial aid assistance
- Adult education classes
- Special education resources

**Chronic Condition Support**
- Self care tools
- Social services
- Home health care
- Medical alert systems
- Special housing
- Assistive technology

Benefits-eligible dependents of enrolled employees are eligible even if they are not enrolled in medical insurance.
# EAP Legal, Mediation, & Financial Services

<table>
<thead>
<tr>
<th>Legal</th>
<th>Mediation</th>
<th>Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>One 30-minute telephonic or in-person consultation per issue per year at no cost to you</td>
<td>Access to professional mediators One 30-minute telephonic or in-person consultation per issue per year at no cost to you</td>
<td>Access to a money coach 2 calls with a money coach (30 minutes in length) per issue per year 100% confidential</td>
</tr>
<tr>
<td>Ongoing representation by an attorney at a 25% discounted rate</td>
<td>Ongoing representation by a mediator at a 25% discounted rate</td>
<td></td>
</tr>
</tbody>
</table>
Member Discounts

- Exclusive discounts from 30,000+ local and national offers
- https://stateoftennessee.formstack.com/forms/member_discount
Local Government Employees
LGA Employee Definition

- Any person employed by the employer, who is regularly scheduled to work at least 30 hours per week in a non-seasonal, non-temporary position
- A member of the chief legislative body of the county or municipal government
- County officials as defined in TCA 8-34-101: County official means a county clerk, a clerk of a circuit court, a criminal court, or a probate court, a clerk and master of a chancery court, a register of deeds, a county trustee, a sheriff, a county road superintendent elected, an assessor of property, any county commissioner elected by popular vote, serving in a county having a county commission form of government.
- Utility board members appointed or elected pursuant to TCA 7-82-307, but only during their term of service

50% Rule: 50 percent plus one employee must enroll in the plan. If your agency has less than 20 employees, then 50 percent must enroll in the Plan.
Local Government Pre-65 Retirees
Pre-65 Retiree Health Coverage

Opt-In/Opt-out/Limited Opt-In

Eligibility
Healthy Members
Peace of Mind

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partnersforhealthtn
ParTnerHealthTN
tnpartnersforhealth