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

Benefits Administration Mission
Deliver comprehensive, affordable, dependable and sustainable benefits

Let's do a cost comparison!

Premiums

<table>
<thead>
<tr>
<th>Year</th>
<th>Percentage</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>
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

4 Health Plan Options
- Premier PPO
- Standard PPO
- Limited PPO
- Local CDHP/HDCA

4 Network Options. 2 Carrier Options
- BCBS NETWORK S
- Cigna LOCAL PLUS
- BCBS NETWORK P
- Cigna OPEN ACCESS PLUS

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/Elde Services:
  - Financial planning
  - Retirement planning
  - Housing assistance
  - Support services
  - Adoption
  - Transportation

- Child/Parenting Services:
  - Adoption
  - Parenting support
  - Special needs support
  - Pregnancy services
  - Employment
  - Adoption support

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

EAP Legal, Mediation, & Financial Services

- Legal:
  - One 30-minute telephonic or in-person consultation per issue per year at no cost to you
  - Ongoing representation by an attorney at a 25% discounted rate

- Mediation:
  - Access to professional mediators
  - One 30-minute telephonic or in-person consultation per issue per year at no cost to you
  - Ongoing representation by a mediator at a 25% discounted rate

- Financial:
  - Access to a money coach
  - 2 calls with a money coach (30 minutes in length) per issue per year
  - 100% confidential
Member Discounts

- Exclusive discounts from 30,000+ local and national offers
- [https://stateoftennessee.formstack.com/forms/member_discount](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

Jessica Southern
Outreach Director
Jessica.southern@tn.gov
615-761-4264
tn.gov/sgip