



Metro Nashville

YOU SERVE METRO. WE SERVE YOU.



# Charter School New Employee Orientation

## 2024 Benefits

Version 11/2/2023

## Charter School Employees

- Charter school employees are not employees of Metropolitan Nashville Government. However, eligible charter school employees do have access to Metro Government insurance benefits.
- Charter school benefits are paid for by each individual charter school and some benefits and premiums may vary from school to school.
- Benefits for charter school employees are handled through the Metro Nashville Public Schools (MNPS) Benefit Office.



# Benefit Highlights

## Core Benefits – Metro and employee share cost or it’s free to you

Medical	Metro pays 75% you pay 25% of the premium
Dental	Metro pays full cost of Employee Only coverage; you pay cost for Family coverage
Basic Life and AD&D	Metro provides coverage of \$50,000 (\$32,500 after age 65)

## Optional Benefits – You pay premiums at competitive group rates

- Vision
- Short-Term & Long-Term Disability
- Supplemental & Dependent Life Insurance

## Enrolling in Coverage

- You must decide today what benefits you want to enroll in and submit your form to MNPS Benefit Office.
- Coverage is effective the first day of the month following one full calendar month of employment.
- Insurance premiums are deducted through payroll deductions each pay period.
- What if I do not enroll in coverage?
  - If you do not complete and submit an enrollment form today, you will automatically be enrolled in single coverage with BCBS PPO and Flexible Plan.

## Opting Out of Coverage

- If you have other medical insurance coverage – either through a spouse’s or parent’s plan (or you’re age 65 and older with Medicare) – you may opt out of Metro’s insurance by providing documentation of the other coverage.
- If you are age 65, you may opt out of Metro’s medical insurance if you prefer to have Original Medicare Parts A & B, a Medicare Supplement or a Medicare Advantage plan, rather than Metro’s medical insurance.
- You may opt into Metro’s coverage at a future Annual Enrollment or within 60 days of an eligible change in status.



## Who is Eligible to Enroll?

- Regular full-time charter school employees who average 20 or more hours a week for two consecutive quarters
- Dependents are defined as your:
  - Spouse while not divorced or legally separated
  - Domestic partner of the same or opposite sex
  - Dependent Children from birth to age 26, married or unmarried as long as he/she is your child by birth, adoption, legal guardianship or your stepchild (you may cover children when Qualified Medical Child Support Order has been issued)

## Domestic Partner Benefits

- Employees and their domestic partner must complete and sign a Declaration of Domestic Partnership stating they have shared the same residence for the last 365 days and have not been married or legally separated from another individual during those 365 days.
- The domestic partners must also provide 3 sources of documentation supporting their financial interdependence on one another with one document dating back at least 365 days.
- If your partner is not your tax dependent (as defined by the IRS), the value of your partner's benefits will be included in your taxable wages as imputed income and those premiums will be paid on a post-tax basis.



## Domestic Partner Benefits

- Visit Human Resources' website at [HR.nashville.gov](http://HR.nashville.gov) to complete details about eligibility requirements, possible tax implications and a list of *Frequently Asked Questions*.
- You may **not** enroll a domestic partner today; you must contact Metro Human Resources to schedule an appointment and provide the necessary documentation within **60 days** of your hire date.
- Even if you are not interested in adding your partner to Metro's insurance benefits, you may want to consider filing a Declaration of Domestic Partnership with Metro in the event of your death.



## Eligible Changes in Status

- You may change your benefit elections during the year only if you have an eligible change in status or during Annual Enrollment.
- Examples of status changes include:
  - Marriage, divorce, or legal separation
  - Birth, adoption, legal guardianship or changes in child's eligibility
  - Change in a dependent's insured status or job
  - Death of a spouse/domestic partner or dependent child
- You **MUST** notify the MNPS Benefit Office **within 60 days** of your eligible change in status; otherwise, you will **NOT** be able to make changes to your coverage or dependents until the next Annual Enrollment.

## Dependent Eligibility Verification Program

- Please be sure to only add ELIGIBLE dependents to your coverage. Today, you will be required to sign an affidavit certifying they are your legal and eligible dependents as defined by Metro's rules.
- While MNPS is not requiring you provide documentation to substantiate your dependents' eligibility today, you will be required by MNPS to provide this documentation in the very near future.
- You must contact MNPS Benefit Office within 60 days of an eligible change in status to add or remove dependents.



# Medical Plan Options – administered by Cigna

PPO Plan	HRA Plan
<p>PPO plan pays 80% and you pay 20% of claims when you use in-network providers.</p> <p>Copays apply for office visits and pharmacy benefits even after out of pocket max has been met.</p>	<p>Health Reimbursement Arrangement (HRA) – Metro provides a Fund to cover medical and pharmacy benefits before you pay deductible. After deductible, plan pays 90% and you pay 10%.</p>
<p><b>Annual Out-of-Pocket Max:</b>            \$1,000 Employee Only            \$2,000 Family/Employee + Child(ren)</p>	<p><b>Annual Out-of-Pocket Max:</b>            \$1,150 Employee Only            \$2,300 Family/Employee + Child(ren)</p>

- Both plans share the same network of providers and drug formulary
  - Higher benefit for using in-network healthcare providers
    - No referrals needed to see specialists

## PPO Plan

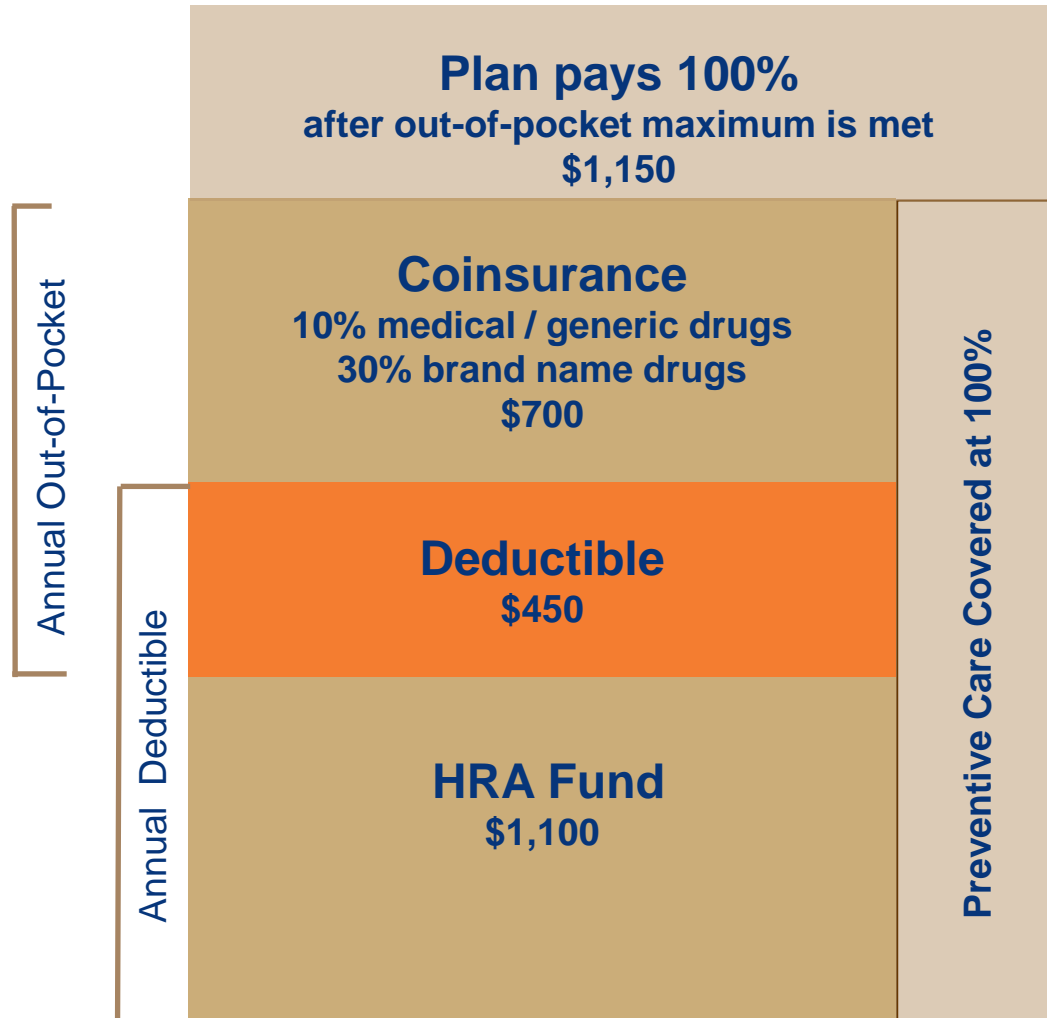
- The PPO plan pays 80% of covered medical services – you pay 20% coinsurance after copays.
  - \$20 copay for primary care physician office visits
  - \$30 copay for specialist office visits
  - \$100 copay for emergency room visits
- Preventive Care Benefit
  - Children age 6 and younger covered at 80%
  - Age 7 and older covered at 100% up to \$750, then at 80%
- Pharmacy Benefits
  - \$10 copay for generic drugs
  - \$30 copay for brand-name drugs
- Copays apply all year long even after out of pocket max has been met.

## HRA Plan

- Metro puts money into your HRA Fund each year to cover medical and pharmacy expenses before you pay anything out of your pocket.
  - \$1,100 Employee Only
  - \$2,200 Family/Employee + Child(ren)
- Once the HRA Fund is exhausted, you pay a deductible.
  - \$450 Employee Only
  - \$900 Family/Employee + Child(ren)
- After you've met the deductible, you pay
  - 10% coinsurance for medical expenses and generic drugs
  - 30% of brand-name drug costs
  - Once the annual out-of-pocket max is met, you have 100% coverage.
- Preventive Care is covered at 100% by the plan.

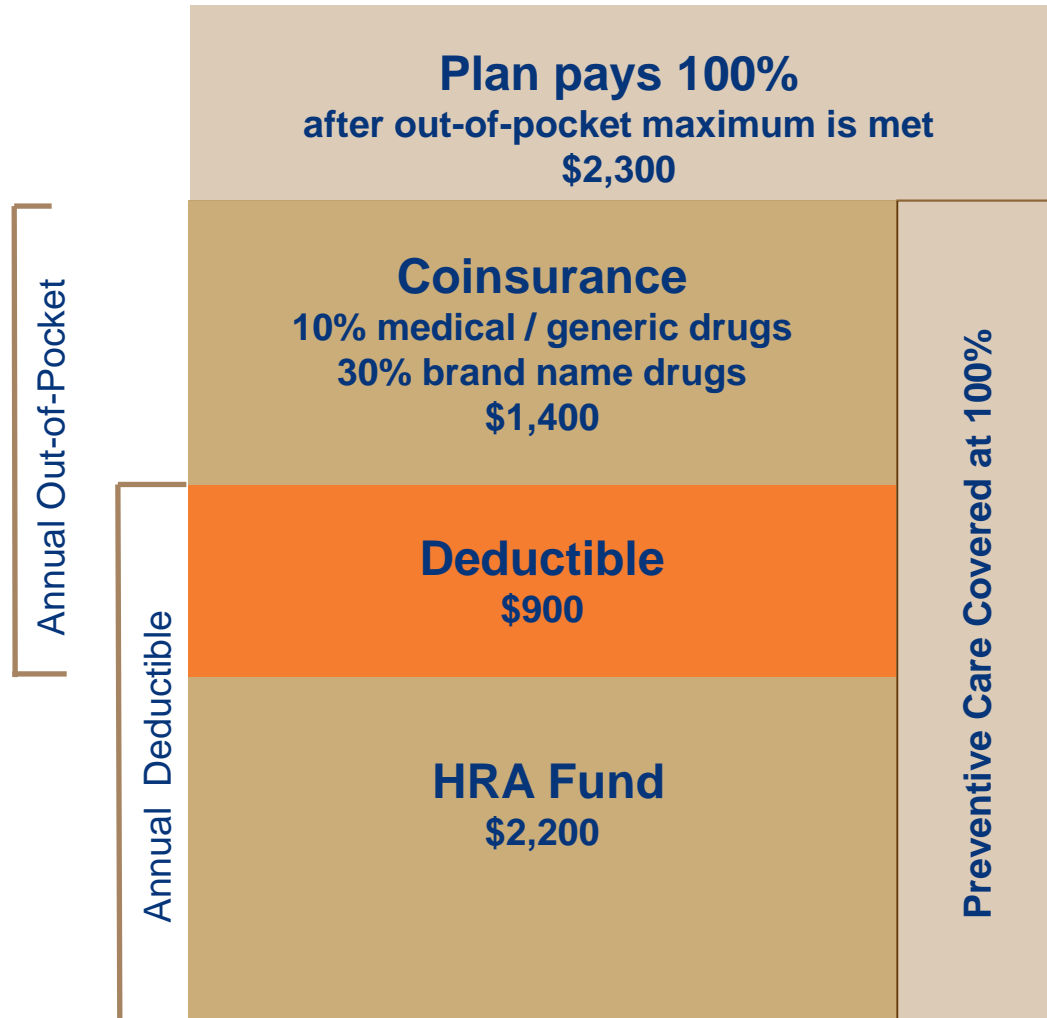
# HRA Plan

- Employee Only Coverage



# HRA Plan

- Employee + Family Coverage
- Employee + Child(ren) Coverage



# HRA Plan

If your insurance is effective April 1 or later, your HRA Fund will be prorated for this plan year as follows:

Insurance Effective Date	Employee Only	Employee + Family Employee + Child(ren)
1st Quarter (January – March)	\$1,100	\$2,200
2 <sup>nd</sup> Quarter (April – June)	\$825	\$1,650
3 <sup>rd</sup> Quarter (July – September)	\$550	\$1,100
4 <sup>th</sup> Quarter (October – December)	\$275	\$550





## Cigna Programs

PPO and HRA plan members may participate in the programs listed on the next two slides, but **ONLY** HRA Plan members are eligible to receive the incentive dollars added to their HRA Fund at the completion of a program.

- HRA plan members and their spouse/domestic partner (if you elect to enroll them for coverage as a dependent) are eligible for the incentive dollars.
  - Dependent children may participate in the programs but are not eligible to earn incentive dollars.
- Participation in the programs is optional.

# Cigna Programs

## 1. Health Risk Assessment

- Complete a brief, online, confidential questionnaire that provides you with a personalized health profile. Your information is not shared with anyone at Metro.
- **HRA Plan members – \$100** per person upon completion (\$200 max per family)

## 2. Chronic Health Condition Support

- Receive personalized support from a Cigna health coach for chronic conditions. Examples include cardiac, diabetes, chronic obstructive pulmonary disease (COPD), asthma, depression, low back pain, osteoarthritis and weight complications.
- **HRA Plan members – \$100** per person (\$200 maximum per family; each person is only eligible to receive one \$100 incentive under this program each calendar year)



# Cigna Programs

## 3. Lifestyle Management Program

- Receive personalized support from a Cigna health coach for lifestyle behaviors such as tobacco cessation, stress and weight loss.
- **HRA Plan members – \$50** per person (You can participate in the separate programs for each behavior (tobacco, stress and weight loss) but there is a \$100 annual maximum per person; \$200 annual maximum per family.)

## 4. Healthy Pregnancies, Healthy Babies

- Designed to help you and your baby stay healthy during your pregnancy by encouraging early prenatal care.
- **HRA Plan members – \$150** if enrolled by the end of your first trimester, or **\$75** if enrolled by the end of your second trimester

# Nashville General Hospital Incentive Program

- Nashville General Hospital (NGH) offers a healthcare incentive program to Metro employees and their dependents which can save you money out of your pocket by using their services.
  - PPO members pay no copays or coinsurance (and it doesn't count towards your annual out of pocket maximum).
  - HRA members would use HRA funds first but will have no deductible or coinsurance (and it doesn't count towards your annual out of pocket maximum).
- Services are convenient and easy to use. Book an appointment at NGH or NHC, show your insurance card and they will coordinate results with your primary care provider. There is no extra paperwork needed to receive free and/or discounted care.



# Metro Healthcare Incentive Plan.

Inpatient, Outpatient & Specialty Care

## Nashville General Hospital

- Emergency services
- Endoscopy
- Inpatient Care
  - Intensive Care Unit
  - Medical/Surgical
  - Labor & Delivery/ Post-Partum/ NICU
- Laboratory
- Diagnostic Services
  - CT
  - Interventional Radiology
  - Mammogram (new 3D)
  - MRI
  - X-ray
- Rehab Therapies
  - Occupational therapy
  - Physical therapy
  - Respiratory therapy
- Same Day Surgery

**Appointments: 615-341-4968**

**Billing: [billingquestions@nashvilleha.org](mailto:billingquestions@nashvilleha.org)**

**Information: [MetroHealth@nashvilleha.org](mailto:MetroHealth@nashvilleha.org)**



## Nashville Healthcare Center

- Breast health
- Endocrine
- ENT
- Family Medicine
- Foot & Ankle Surgery
- Gastroenterology (GI)
- General surgery
- GYN (minimally invasive)
- Heart & Vascular Center
- Hematology/Oncology (Dr. Hardy Cancer Center)
- Hepatology (Kidney)
- Internal Medicine
- Interventional Cardiology
- Interventional Radiology
- Men's Health
- Neurology
- Ophthalmology
- Orthopedics
- Pulmonology
- Renal
- Rheumatology
- Urology
- Women's health

### Locations

**Main:** 1818 Albion Street, Nashville, TN 37208

**Midtown:** 1919 Charlotte Avenue, Nashville, TN 37203

Opening Spring 2023

**Bordeaux:** 4007 Clarksville Highway, Nashville, TN 37218

Primary & Specialty Care ■ Urgent Care ■ Diagnostic Services

## MNPS Clinic Incentive Program

- Metro employees and their dependents may access care through the Metro Nashville Public Schools Healthcare Centers located across Metro.\*
- Family Nurse Practitioners provide health and wellness services.
- Your medical insurance will be billed.
  - BCBS member's copay and coinsurance will be waived.
  - CIGNA member's deductible will still apply and a payment may be required when you receive care. Only the coinsurance is waived.
- For more information, contact MNPS at 615-259-8755.

\* Those who have Medicare may still use the MNPS Clinics, but may not participate in this incentive program and have copays, deductibles or coinsurance waived.

# Dental Plan Options – administered by BCBS

Flexible Plan	Limited Plan
\$1,000 annual max benefit per member	No annual max benefit
<p><b>See any dentist you choose</b> You may be responsible for paying charges above reasonable and customary limits and may need to submit claim forms.</p>	<p><b>Must use in-network providers</b> No out of network treatment is available. No claim forms to file.</p>
<p><b>Benefit Levels:</b></p> <ul style="list-style-type: none"> <li>– 100% preventive</li> <li>– 80% basic</li> <li>– 50% major</li> <li>– 50% orthodontics</li> </ul>	<ul style="list-style-type: none"> <li>– Scheduled benefits with no deductibles</li> <li>– Higher benefits for orthodontia</li> <li>– Does not cover out-of-network treatment, implants or TMJ treatment</li> </ul>

- Both plans offer 2 cleanings per year

## Dental Limited Plan – Scheduled Benefits Sample

BASIC		
D7140	Extraction	\$0.00
D7210	Surgical removal of erupted tooth	\$25.00
D7220	Removal of impacted tooth - soft tissue	\$25.00
D7230	Removal of impacted tooth - partially bony	\$60.00
MAJOR		
D2740	Crown - porcelain/ceramic substrate	\$290.00
D2750	Crown - porcelain fused to high noble metal	\$350.00
D2751	Crown - porcelain fused to predominately base metal	\$290.00
D2752	Crown - porcelain fused to noble metal	\$350.00
D2790	Crown - full cast high noble metal	\$330.00
D2791	Crown - full cast predominantly base metal	\$290.00
D2792	Crown - full cast noble metal	\$290.00
D2920	Replacement crown	\$15.00



## Medical and Dental Premiums

- Premiums may vary from school to school, so check with your specific school for more information about your medical and dental premiums.

## Basic Life Insurance

- \$50,000 of basic life insurance provided by Metro at no cost to you.
- Metro provides Accidental Death & Dismemberment (AD&D) benefits if you suffer certain injuries or if you die in an accident – the amount of this benefit depends on the type of injury.
- Basic and AD&D benefits are reduced to 65% (\$32,500) on January 1 following your 65<sup>th</sup> birthday.
- You will need to complete a beneficiary form today.
- Prudential administers Metro's life insurance program.

## Optional Benefits

- Optional Benefits are available to provide you with a measure of financial protection and security.
- You pay the full cost of the optional benefits at group rates. Payments are made through payroll deduction.
- Reenrollment in optional benefits is automatic each year.

# Vision Plan Options

## National Vision Administrators (NVA)

- Annual eye exams with a \$10 copay for in-network services and up to a \$45 reimbursement for out-of-network services
- NVA will pay less when you use an out-of-network provider

	Basic Plan	Enhanced Plan
Glasses <u>or</u> Contacts	every <b>24</b> months	every <b>12</b> months
Copay	\$10	\$25
Lense and Frame Allowance	\$130	\$150 (standard progressives and polycarbonates covered at 100%)
Contact Allowance	\$125	\$140

## Coverage without Proof of Good Health

- As a new employee enrolling now, you may enroll in Supplemental Life Insurance, Dependent Life Insurance and Long-Term Disability without providing proof of good health.
  - If you have a known health condition that could possibly preclude you from being approved by the insurance company, you should strongly consider enrolling now.
  - If you decide to wait and enroll in the future, you will be required to provide proof of good health.
  - If you enroll now and drop coverage later, you must show proof of good health to re-enroll.

## Supplemental Life & Dependent Life Insurance

- Life insurance provides your family or dependents a measure of financial security in the event of a death. In addition to the \$50,000 Metro provides you (or \$32,500 if 65 or older), you may choose to purchase extra Supplemental Life coverage for your family at your cost.
- When considering the option, you should consider your:
  - Marital status
  - Dependents' ages
  - Other income sources
  - Debts
  - Savings
  - Retirement benefits
- Supplemental Life & Dependent Life is offered through Prudential.

# Supplemental Life & Dependent Life Insurance

- Supplemental Life
  - Provides a lump sum payout to your beneficiary in the event of your death.
  - You may purchase coverage in increments of \$10,000 up to a maximum of \$200,000.
- Dependent Life
  - Pays you a lump sum benefit of \$10,000 or \$20,000 in the event of your spouse's/domestic partner's death and \$5,000 for the death of a dependent child.
  - You must be enrolled in Supplemental Life to purchase Dependent Life insurance.

# 2023 Insurance Premiums

## Supplemental Life

Age	Monthly Rate Per \$10,000	Age	Monthly Rate Per \$10,000
<b>Less than 25</b>	\$0.50	<b>50-54</b>	\$2.40
<b>25-29</b>	\$0.60	<b>55-59</b>	\$4.30
<b>30-34</b>	\$0.80	<b>60-64</b>	\$6.60
<b>35-39</b>	\$0.90	<b>65-69</b>	\$12.70
<b>40-44</b>	\$1.10	<b>70 +</b>	\$20.60
<b>45-49</b>	\$1.60		



## 2023 Insurance Premiums

### Dependent Life

\$5,000 for each dependent child plus spouse/domestic partner coverage amount of:

### Monthly Premium

\$10,000

\$3.76

\$20,000

\$7.12

## Short-Term Disability

- Short-term disability benefits replace 60% of your Metro salary if you become disabled and cannot work because of an illness or injury.
- Benefits begin after a 7-day waiting period and may continue for up to 180 days.
- If you do not enroll when first becoming eligible, you will be subject to a late enrollment penalty where the waiting period would be extended from 7 days to 60 days for any condition other than an accidental injury.
  - If you have a physical disease, mental disorder or if you are pregnant and you enroll in STD when first eligible (at this new hire orientation), you will NOT be subject to this late enrollment penalty.
- STD is offered through MetLife.

# 2023 Insurance Premiums

## Short-Term Disability Insurance

Premiums are based upon your Metro salary. This chart represents sample monthly premiums. To calculate your monthly STD premiums, multiply .0261 times your weekly (not monthly) pay.

Hourly Earnings	Weekly Earnings	Annual Earnings	Sample Monthly Premium
\$18	\$720	\$37,440	\$18.79
\$22	\$880	\$45,760	\$22.97
\$30	\$1,200	\$62,400	\$31.32

## Long-Term Disability

- Long-term disability benefits replace 50% of your Metro salary if you become disabled and cannot work because of an illness or injury.
- Benefits begin after 180 days of continuous disability.
- In certain circumstances, pre-existing medical conditions may exclude you from being eligible for benefits for the first 12 months of employment. Contact Metro's carrier, MetLife, before enrolling if you have a pre-existing condition.
- LTD is offered through MetLife.

# 2023 Insurance Premiums

## Long-Term Disability Insurance

Premiums are based upon your Metro salary. This chart represents sample monthly premiums. To calculate your monthly LTD premiums, multiply .00264 times your monthly (not weekly) pay.

Hourly Earnings	Monthly Earnings	Annual Earnings	Sample Monthly Premium
\$18	\$3,120	\$37,440	\$8.24
\$22	\$3,813	\$45,760	\$10.07
\$30	\$5,200	\$62,400	\$13.73

## Before-Tax Premium Savings Plan

- You are automatically enrolled in Metro's Before-Tax Premium Savings Plan. This means your medical, dental and vision premiums will be deducted out of your paycheck before taxes are calculated – **which saves you money!!**
  - Your payroll taxes deducted from your paycheck will be lower and your **take home pay will be higher.**
- You can opt out of this plan, but if you do, you will pay **more** in payroll taxes and your take home pay will be **less.**

## Retirement Benefits

- Depending upon the charter school in which you work, you may be eligible for future retirement benefits. For more information on eligibility, please contact Metro Human Resources at (615) 862-6700.

## HIPAA Privacy Regulations

- HIPAA (Health Insurance Portability and Accountability Act) requires that your health insurance plan limit the release of your health information to the minimum necessary required for your care, or as outlined in their Privacy Notice. You may review Metro Human Resource's Notice of Privacy Practice on HR's home page at [HR.nashville.gov](http://HR.nashville.gov).
- For more information, contact your insurance carrier or Metro Human Resources' Plan Privacy Administrator at (615) 862-6700.





# **Metro Nashville Public Schools**

Benefit Questions: (615) 259-4636