

# QUICK START GUIDE

## FOR CHARTER EMPLOYEES

**Annual Enrollment is October 14-28.** Follow these four steps to make sure you get the coverage you want in 2021.

# 2021

## 1 WHAT'S NEW FOR 2021?

### Medical premiums increasing

For the first time since 2018, medical premiums will increase effective January 1, 2021. The amount of the increase depends on your plan and coverage tier. As a reminder, Metro pays 75% and you pay 25% of the cost of coverage. See page 1 of your 2021 Benefits Guide.

Dental and vision premiums will have minimal changes (less than \$1 per pay period) for 2021. Vision premiums will decrease slightly; dental premiums will increase slightly.

### Ask & Enroll Days canceled

Due to COVID-19, Metro Human Resources will not host Ask & Enroll Days this year. To review the most current benefits information or get your questions answered, you're encouraged to:

- Review your 2021 Benefits Guide
- Visit [nashville.gov/human-resources](https://www.nashville.gov/human-resources) (Annual Enrollment link) and link to vendors' Metro-specific websites
- Call the plan vendor at the number listed on the back page of your Benefits Guide for more specific benefit details
- Call Metro Human Resources at (615) 862-6700 and speak with a Benefits Representative

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See your enclosed 2021 Benefits Guide for more information about your benefit options.

**ANNUAL ENROLLMENT IS  
OCTOBER 14-28**

## WHAT'S NEW FOR 2021?

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### Telehealth visits covered under both medical options

For minor illnesses and concerns, telehealth may be a convenient option for seeking care. A telehealth visit is conducted over your smartphone, tablet or computer. Both Metro medical options cover telehealth visits, but rules vary by plan as follows:

#### BCBS PPO

**New!** If your provider is in BCBS's network and offers telehealth through their office, BCBS will cover these visits at the same cost as an in-person in-network visit.

#### Cigna Choice Fund

If your provider is in Cigna's network and offers telehealth through their office, Cigna will cover these visits at the same cost as an in-person visit.

Additionally, Cigna gives you access to board-certified doctors 24/7 via secure video chat or phone through AmWell and MDLIVE. Pre-register now to be ready when you need services:

**AmWellforCigna.com** or  
(855) 667-9722

**MDLIVEforCigna.com** or  
(888) 726-3171

Cigna Behavioral Health also provides video-based counseling through Cigna's network of providers:

- Visit **myCigna.com**, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type."
- Call the number on the back of your Cigna ID card 24/7.

# 2 ENROLL BY OCTOBER 28

If you wish to make changes to your coverage, complete the enclosed Benefit Election Form and return it one of the following ways:

**Mail:** Metro Human Resources  
P.O. Box 196349, Nashville, TN 37219-6349

**Fax:** (615) 880-3401

**Deliver:** Metro Human Resources  
404 James Robertson Pkwy., Suite 1000 Nashville, TN 37219

# 3 REMEMBER THESE RULES

## Life insurance

If you add or increase your or your spouse's/partner's life insurance, evidence of insurability (EOI) may be required. If so, you will receive an email or letter from Prudential with instructions for completing an EOI form. **This form must be completed online or postmarked by December 8, 2020;** otherwise your current coverage will remain in effect for 2021.

## Long-term disability (LTD)

If you enroll in LTD for the first time during Annual Enrollment, EOI is required and **must be submitted by December 8, 2020;** otherwise, you will not be considered for 2021 coverage. Visit **standard.com/mybenefits/metro/eeoi.html** (Group Name: Metro Nashville Government; Policy #642640) to complete the medical history statement online. Or download the form at **nashville.gov/human-resources/annual-enrollment** and mail it to the address on the form.

# 4 CHECK YOUR BENEFITS CONFIRMATION

Review your Benefits Confirmation Statement, which will be mailed to you in mid-November, to ensure your benefit elections are correct.