

QUICK START GUIDE

FOR COUNCIL MEMBERS

Annual Enrollment is October 14-28. Follow these three 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 (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

New online enrollment option

Self-service enrollment is back! If you wish to make changes to your benefits for 2021, you can do it online. See the "How to enroll online" flier in this packet for instructions.

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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, enroll one of the following ways. If you decide not to use online enrollment, your Benefit Election Form is enclosed.

Online: Employee Self-Service Portal at nashville.gov/human-resources/annual-enrollment

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 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.

