



QUICK START GUIDE

FOR COBRA PARTICIPANTS | 2027

Annual Enrollment is October 5-16.

Review what's changing for 2027 to ensure you get the coverage you want.

1 What's New for 2027

Medical Plan Rates Increasing

Medical plan premiums for both the PPO and HRA plans are increasing 16.8%, effective January 1, 2027.

No Premium Changes for Other Plans

There will be no changes to dental or vision premiums.

Need benefits help? Call Metro Human Resources benefit representatives at (615) 862-6700.



YOUR SAVE-ON-HEALTHCARE CHECKLIST

There are several ways you can use your Metro benefits to save money on out-of-pocket healthcare expenses. Are you doing these? See your 2027 Benefits Guide for details.

» **If you're in the PPO plan**, get three-month prescriptions for the price of a two-month supply. See page 5.

» **If you're in the HRA plan**, take advantage of free preventive care for all ages. And earn hundreds of additional HRA dollars by participating in Cigna wellness programs. See pages 7 and 8.

» **Both plans: Use MDLIVE urgent care virtual visits.** They're convenient and cost you \$0. See page 12.

FIND YOUR 2027 BENEFITS GUIDE HERE

Or visit nashville.gov/hr and click 2027 Annual Enrollment

