

Annual Enrollment is October 5-16. Follow these steps to make sure you get the coverage you want.

1 Learn 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. We know this is a significant increase and understand it may be concerning. However, like many employers, we are experiencing substantial increases in healthcare costs driven by factors such as medical inflation, high costs of specialty and brand name prescription drugs, and increased demand for care.

As a reminder, Metro continues to pay 75% of the cost of coverage; you pay the other 25%. See your per-pay-period contribution amount in the 2027 Benefits Guide.

No Premium Changes for Other Plans

There will be no changes to dental, vision, disability or life insurance premiums.



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 10.

» **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 12 and 13.

» **Both plans: Use MDLIVE urgent care virtual visits.** They're convenient and cost you \$0. See page 17.

2 Enroll by October 16

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

Email: Scan or take a picture of your completed Benefit Election Form, and email it to AEForms@nashville.gov

Fax: (615) 880-3401

Mail: Metro Human Resources, 700 President Ronald Reagan Way, Suite 201, Nashville, TN 37210

3 Remember These Rules

Life Insurance

If you wish to add or increase your supplemental life coverage by more than \$10,000 or your total coverage exceeds \$400,000, or if you wish to increase your spouse's/partner's life insurance by any amount, evidence of insurability (EOI) will be required. You will receive an email or letter from The Hartford with instructions for completing an EOI form. This form must be completed online or postmarked by December 3, 2026. Otherwise, your current coverage will remain in effect for 2027.

Important note about dependent life insurance:

If you and your spouse/partner both work for Metro, you cannot both purchase dependent life insurance for the same dependent children.

Long-term Disability

If you wish to add long-term disability, you must complete a Statement of Health that is approved by MetLife before coverage becomes effective. The form will be sent to your Metro email address after Annual Enrollment and must be completed online or postmarked by December 3, 2026.



Plan to Work for Metro Past Age 65?

If you work for Metro as a benefits-eligible active employee after you've reached 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. This option was added because, in most cases, Medicare's premium is less than Metro's premium.

Important things to remember:

- » When you turn age 65, you become eligible for Medicare Parts A & B, regardless of your employment status.
- » If you opt out of Metro's medical insurance, your dependents will no longer have medical insurance with Metro.
- » You may only opt out of Metro's medical insurance within 60 days of enrolling in a Medicare plan or experiencing an eligible change in status, or during Metro's Annual Enrollment while you are a benefits-eligible active employee.
- » You can re-enroll in Metro's medical insurance within 60 days of an eligible change in status.

FIND YOUR 2027 BENEFITS GUIDE HERE



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.

NEED SOME FINANCIAL PLANNING SUPPORT?

As part of your Metro benefits package, MetLife offers free financial planning workshops designed to meet you where you are — whether you're just starting your career or getting close to retirement.

These virtual (web-based) lunchtime sessions cover a range of practical topics:

- » Budgeting and investing
- » Estate and tax planning
- » Retirement planning
- » How mental health impacts financial wellness

The workshops complement your Metro pension and deferred compensation benefits. You don't have to be enrolled in MetLife insurance plans to participate. Watch for future HR announcement emails about upcoming workshops and dates.

NEED HELP OR HAVE QUESTIONS?

Find the most current benefits information and get your questions answered here:

- » In your 2027 Benefits Guide
- » At nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits
- » Call Metro Human Resources benefit representatives at **(615) 862-6700**



READY TO MAKE SOME MEANINGFUL LIFESTYLE CHANGES?

Health Coach Amy Hale provides free, confidential support exclusively to benefits-eligible Metro and MNPS support employees:

- » Personalized, one-on-one coaching
- » 5 days a week
- » Virtual or in person
- » No cost to you

Request an appointment by calling or texting 615-351-7714, or email Amy.Hale@Evernorth.com. Health plan enrollment is not required.



Or visit nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits

Need to Change Your Benefits During the Year?

Remember the 60-Day Rule!

You have 60 days following an eligible change in status to make changes to your benefits. If you miss this deadline, you will have to wait until the next Annual Enrollment to make changes that won't be effective until 2028. (This could mean you continue to pay premiums for a dependent you no longer cover.)

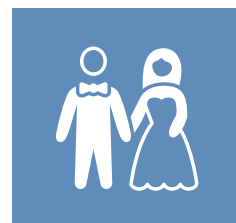
Getting divorced?

You must notify Metro Human Resources to remove your spouse from your insurance. You should also review and possibly change your life insurance beneficiary.



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? Re-evaluate your life insurance or update your beneficiary?



Having a baby?

Want to cover your new child? Re-evaluate your life insurance or update your beneficiary?



Dependent gets a new job?

Want to remove a spouse or child from your coverage because they are gaining coverage elsewhere and no longer need Metro's medical, dental and/or vision insurance?



Contact Metro Human Resources at **(615) 862-6700** to make coverage changes. Changes must be consistent with the change in status. To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, Social Security card, etc.