

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 or vision 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 9.

- » **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 11 and 12.
- » **Both plans: Use MDLIVE urgent care virtual visits.** They're convenient and cost you \$0. See page 16.

2 Enroll by October 16

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: Go to nashville.gov/hr and click 2027 Annual Enrollment, then Employee Self-Service

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 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.

Important Reminder

If You Are a Council Member Past Age 65

If you are a Council member 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.



FIND YOUR 2027 BENEFITS GUIDE HERE



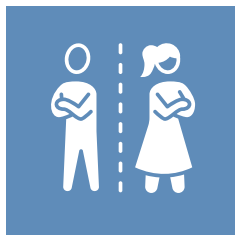
Need to Change Your Benefits During the Year?

Remember the 60-Day Rule!

If you experience one of the following life events, be sure to call Metro Human Resources at **(615) 862-6700** within 60 days of the event to make changes to your coverage:

Getting divorced?

You get divorced and need to drop your spouse's coverage



Getting married?

You get married and want to add your spouse to your coverage, or you want to drop your Metro coverage so you can join your spouse's plan



Having a baby?

You want to add a child as a result of birth, adoption or gaining legal guardianship



Dependent gets a new job?

Your spouse or child gains coverage elsewhere and no longer needs 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.

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/hr (2027 Annual Enrollment link)
- » Call Metro Human Resources benefit representatives at **(615) 862-6700**



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

