

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 Dental or Vision Premium Changes

There will be no changes to dental or vision plan 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 Benefit Election Form enclosed in this packet and return it to Metro Human Resources in 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

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

3 Remember This Rule

When You Become Eligible for Medicare

Metro requires all pensioners and dependents to enroll in Medicare Parts A & B when you first become eligible, regardless of your or your spouse's employment status outside of Metro. If you do not enroll in Medicare Parts A & B when first eligible, you are no longer eligible for Metro medical insurance.

Once you and all your covered dependents turn age 65 and become eligible for Medicare, you will move to one of Metro's Medicare Advantage plans, provided you and all your dependents are enrolled in Medicare Parts A & B. For this reason, it's imperative that you apply for Medicare Parts A & B three months before you turn age 65. If you do not have Medicare Parts A & B when you turn age 65, you and your dependents will no longer be eligible for any Metro medical insurance.

Note: Pensioners enrolled in the HRA plan when they move to one of Metro's Medicare Advantage plans will lose any remaining HRA funds.

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.

FIND YOUR 2027 BENEFITS GUIDE HERE



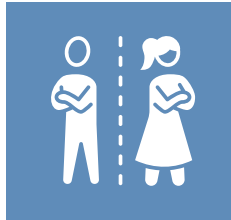
Need to Change Your Benefits During the Year?

Remember the 60-Day Rule!

You have 60 days following an eligible change in status to contact Metro Human Resources and make changes to your benefits. Missing this deadline will prevent you from adding a new dependent. See your Benefits Guide for more details.

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. Metro provides you with \$10,000 in life insurance coverage.



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? You should also review and possibly change your life insurance 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, etc.



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

