• Annual Enrollment Period for 2017 insurance benefits is October 3 to October 14, 2016. You will have two business weeks to make changes. The choices you make during the enrollment period are effective January 1 – December 31, 2017.

Change - Partnership Promise

• If you and your spouse are currently in the Partnership PPO or the Wellness HealthSavings CDHP in 2016 and you do not complete the 2016 Partnership Promise, then you will not qualify for the lower Partnership PPO premium or state health savings account (HSA) money.
• You can stay in the plan and the state will auto enroll you in the “No Partnership Promise PPO Plan”. This means you will pay a higher premium if you stay in the new “No Partnership Promise PPO Plan”. Or, if you stay in the HealthSavings CDHP, the state will not put money in your HSA.
• The “No Partnership Promise PPO Plan is $50 to $100 more per month.
• However, if you do not want to be auto enrolled in the “No Partnership Promise PPO Plan” you can change to the Standard Plan PPO or the HealthSaving Plan that does not required the Partnership Promise during open enrollment and pay less.

2017 Health Premium Cost

Change – Health insurance networks

• There will be three different network options. You choose one:
• New - Cigna Open Access Plus (OAP): This is a large network. You will have a choice of more doctors and facilities including Baptist Hospital In-Network. But you will pay more each month.
• BlueCross BlueShield (BCBS) Network S: This network was offered last year. No additional cost for this network.
• Cigna LocalPlus: This network was offered last year. Baptist Physician Group has been added. No additional cost for this network. This network is different from Cigna Open Access Plus.
• You will stay in your current network (BCBS Network S or Cigna LocalPlus) if you do not make a change

Important Notice

• Premiums, copays, coinsurance and deductibles are changing. Health insurance premiums will increase for the Partnership PPO and the HealthSavings CDHP. Premiums will decrease in the Standard PPO plan, but other costs are higher than the Partnership PPO. You should look closely at all costs in your plan options for 2017.
• The cost for the new Cigna Open Access Plus will be $40 for more a month for employees/employee+children.
• $80 more for employee+spouse/employee+spouse+children coverage each month

Flexible Benefits

• If you are currently enrolled or want to enroll in a FSA for 2017, then you need to so during open enrollment. Go to the PayFlex website stateoftn.payflexdirect.com, to enroll in flexible benefits from Oct. 1 – Oct. 31.

2017 Decision Guide Booklet

2017 Decision Guide