

# STATE HIGHER EDUCATION EMPLOYEE BENEFIT OPTIONS CHECKLIST

The following checklist includes all the benefits you may select from by coverage type. Be sure to review information about your included benefits extras at [tn.gov/partnersforhealth/health-options/included-benefits-extras](https://tn.gov/partnersforhealth/health-options/included-benefits-extras).

## MEDICAL INSURANCE

**You can choose from three health plan options:**

☐ Premier Preferred  
Provider Organization

☐ Standard PPO

☐ Consumer-driven Health Plan with a  
health savings account

**Then choose from four health insurance carrier network options:**

☐ BlueCross BlueShield Network S

☐ Cigna LocalPlus

☐ BlueCross BlueShield Network P

☐ Cigna Open Access Plus

## DENTAL INSURANCE

The state pays one-half of dental coverage premiums.

**You can choose from two dental coverage options:**

☐ Cigna Dental Health Maintenance Organization

☐ MetLife Dental PPO

## VISION INSURANCE

offered through EyeMed

**You can choose from two vision coverage options:**

☐ Basic Plan

☐ Expanded Plan

## LIFE INSURANCE

offered through Securian Financial

☐ Basic term life insurance: employee only; state pays for 1X employee salary; automatically enrolled

☐ Basic accidental death and dismemberment insurance: employee only; state pays for 1X employee salary; automatically enrolled

☐ Voluntary accidental death and dismemberment insurance: optional coverage with employee and family options

☐ Voluntary term life insurance: optional coverage with employee and family options

## SHORT-TERM DISABILITY INSURANCE

offered through Metlife

**You can choose from two short-term disability options:**

☐ Option A

☐ Option B

## LONG-TERM DISABILITY INSURANCE

Employees **will automatically be enrolled in long-term disability option 3**, and the state will pay 100% of the premiums.

There are four options available with MetLife. Employees would pay for enrolling in options other than option 3.

## FLEXIBLE BENEFITS

Employees must enroll each year if they wish to participate.

☐ Medical flexible spending accounts (cannot enroll if enrolled in a CDHP)

☐ Limited purpose FSA (use for dental and vision expenses only)

☐ Dependent care FSA (use for certain dependent care costs)

If there is any discrepancy between the information on this checklist and the formal plan documents and certificates of coverage, the plan documents and certificates of coverage will govern in all cases.

Discover more at [tn.gov/partnersforhealth](https://tn.gov/partnersforhealth)

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