



Sweetwater City Schools is pleased to offer Health Insurance benefits to all full time employees through the State of Tennessee Benefits Administration. Participants have 4 different plan options:

Partnership PPO, Standard PPO, Limited PPO & Healthsavings CDHP.

There are two insurance carriers: **BlueCross BlueShield (Network S) & Cigna (Local Plus Network).**

Summary of Benefits and Coverage

As required by law, the State of Tennessee Group Health Plan has created a Summary of Benefits and Coverage (SBC). It describes your 2016 health coverage options. Click on the link below to view or print the summary that applies to you.

[Summary of Benefits and Coverage](#)

Annual Open Enrollment: October 3 – October 28, 2016

All plan members will have the opportunity every year during the *Open Enrollment Period* to make changes to their Health Plan. Some changes may include: adding coverage, canceling coverage, adding a dependent, changing health plans, or switching insurance carriers.

Once an employee makes their benefits elections, changes may not be made unless there is a Special Qualifying Event which would allow them to make changes outside the Open Enrollment Period. These events may include:

- Marriage or Divorce
- Birth or Adoption of a child
- Death of Spouse or Dependent
- Employee's Spouse losing coverage due to loss of employment
- Employee or spouse changing employment status (full time to part time or vice versa)

[\(See attached for required documentation needed for Special Qualifying Events](#)

or

[adding dependents](#))

If Employees DO want to make changes

Paper forms are no longer accepted!! All members must make changes using the Employee Self Service (ESS) in Edison. Simply logon to www.edison.tn.gov & follow the [attached directions](#). These directions are also in your 2016 DECISION GUIDE.

If Employees DO NOT want to make changes

If you do not want to make any changes to your current benefit selections & are happy with your Health Insurance plan, no action is needed.

Partnership Promise

Members who enroll in the Partnership PPO agree to take steps to improve their health. These steps are called the Partnership Promise. A complete list of these promises are outlined in the following link.

www.partnersforhealthtn.gov.



Introducing ALEX....your Personal Benefits Counselor

ALEX is an online tutorial that will help you decide which health plan may be best for you!