



Employee Benefits Department *Open Enrollment 2022*

REVIEW YOUR BENEFIT PLANS FOR 2023

Employees receive separate Open Enrollment emails from Partners for Health. Much of that information does not apply to Knox County Schools, **particularly insurance cost**, so please make sure to **follow the information set forth in this newsletter**.

OPEN ENROLLMENT DEADLINES

HEALTH INSURANCE – **OCTOBER 28, 2022 AT 4:30 p.m.**

DENTAL, VISION, AND SUPPLEMENTAL LIFE – **NOVEMBER 30, 2022 AT 4:30 p.m.**

AMERICAN FIDELITY PRODUCTS – **NOVEMBER 30, 2022**(must enroll with an American Fidelity representative)

****All changes made during open enrollment take effect January 1, 2023****

Need help? Come visit us at one of our help sessions listed below. Staff will be on hand to answer questions and assist with making changes if needed. There is no need to sign up for the session ahead of time. Just show up!

Thursday, October 6	Maintenance Shop – 5 th Avenue	7:00 a.m. – 8:00 a.m.
Wednesday, October 19	Sarah Simpson Technology Center (Room 209)	3:30 p.m. – 5:00 p.m.
Wednesday, October 26	Sarah Simpson Technology Center (Great Room)	3:30 p.m. – 5:00 p.m.

Your best source for open enrollment information is the Benefits webpage on the Knox County Schools website. Our web address is knoxschools.org/benefits. On our webpage, **click on the Open Enrollment tab**. From there you can access information for each plan and any enrollment or change forms that you need. Remember, all forms should be submitted to the Benefits Department by fax or e-mail. **If your enrollment/change forms are received after the deadlines referenced above, they cannot be processed—NO EXCEPTIONS.** Our email addresses and fax information is listed below. Email is the preferred method for submitting forms. Forms may be emailed to any of the Benefits staff members listed below.

Kristin Blanton, Lead Benefits Manager – kristin.blanton@knoxschools.org

Lindsey Cox, Insurance Manager – lindsey.cox@knoxschools.org

Ashley Huffaker, Director of Employee Benefits – ashley.huffaker@knoxschools.org

Donna Wright, Benefits Account Manager – donna.wright1@knoxschools.org

Fax Number - (865) 594-9523

Health Insurance

Health insurance rates will be released on October 6, pending board approval.

- The same health plans will be offered as last year (Premier PPO, Standard PPO, Limited PPO, Health Saving CDHP).
- The same four carrier networks will be offered as last year.
 - Smaller network options – BlueCross Network S and Cigna LocalPlus
 - Larger network options – BlueCross Network P and Cigna Open Access Plus. The larger networks have an additional monthly cost.
- ***If you are happy with the plan you currently have, no action is needed.***

Health Savings Account (HSA) Participants

To those employees on the HealthSavings CDHP plan – the HSA vendor for 2023 will remain Optum Bank. If you are making an additional contribution to your HSA account each month and are happy with that amount continuing in 2023, no action is needed. If you would like to change your monthly contribution, the **2023 HSA Payroll Authorization Form** is required. Please visit the open enrollment website for the form.

Edison ESS Instructions

(This is for HEALTH insurance changes only)

If you are enrolling in or making changes to your health insurance, you may do so on the State's website, Edison (edison.tn.gov/). Instructions on how to enroll are provided on the Benefits webpage **under the open enrollment tab**. You can retrieve your login information or re-set your password on the Edison webpage.

If you do not have a computer or if you have trouble accessing Edison, you may submit a paper form. All forms may be found on our website at knoxschools.org/benefits under the **open enrollment tab**. Make sure you are printing off the 2023 Enrollment form or a 2023 Cancellation form for health insurance. You may also attend one of the help sessions listed in this newsletter for additional help.

Dependent Verification

Please read if adding dependents

(This is for HEALTH insurance only)

Don't forget your dependent documentation. When adding a spouse or children to your health insurance, the state requires documents showing that they are your legal dependents. They are due by **4:30 p.m. on October 28. Absolutely no exceptions.** If the documents are not received, your dependents will not be added to your health insurance. You can upload the documents directly to the state through Edison ESS or fax/email them to the benefits office, and we can send them for you, but we must have them by 4:00 on October 28.

Need more help? Find step-by-step login instructions at tn.gov/PartnersForHealth under **Annual Enrollment** and then **About Enrollment**. For password reset help, call Edison at 866.376.0104. You can also watch videos on how to enroll. Go to the tn.gov/PartnersForHealth homepage. Click **Annual Enrollment** and then **About Enrollment**. But remember, we only participate in the State's health insurance. Disregard information on all other benefits on the Partners for Health website.

Acceptable Documents Include

When adding a spouse to health insurance—TWO documents are required. A marriage certificate AND one other document that shows joint ownership. **It must be one of the items listed here.**

(A bank statement issued within the last 6 months with both names [NOT A VOIDED CHECK], mortgage statement issued within the last 6 months with both names, residential lease agreement within the current terms with both names—must include the page with signatures, credit card statement issued within the last 6 months with both names, property tax statement issued within the last 12 months with both names, or Page 1040 of last year's Federal Tax Return).

Please do not stray from this list.

When adding children to health insurance—a state issued birth certificate is required—not the pretty one with the feet prints. A Mother's Copy will be accepted for a newborn. Adoption papers may be submitted for adopted children.

Dental Insurance

Our dental insurance provider is Delta Dental of Tennessee. **We DO NOT participate in the State Dental Insurance. Please disregard any information you received from the state regarding dental insurance.** Employees can sign up for Delta Dental coverage, add/drop family members, or drop coverage altogether. Dental insurance rates will not increase for 2023. Employees do NOT need to complete a form if they are not making any changes to their dental insurance. Premiums are deducted on a pre-tax basis. The 2023 Dental Enrollment/Change form can be found on the website at knoxschools.org/benefits. Click on the Open Enrollment tab.

	<u>12 Pay</u>	<u>24 Pay</u>	<u>20 Pay</u>
Employee	\$29.94	\$14.97	\$17.96
Employee +1	\$60.56	\$30.28	\$36.34
2EE Family	\$112.54	\$56.27	\$67.52
Family	\$116.54	\$58.27	\$69.92

Vision Insurance

Our vision insurance provider is EyeMed Vision Care. **We DO NOT participate in the State Vision Insurance. Please disregard any information you received from the state regarding vision insurance.** Employees can sign up for EyeMed coverage, add/drop family members, or drop coverage altogether. Vision insurance rates will not increase for 2023. Employees do NOT need to complete a form if they are not making any changes to their vision insurance. Premiums are deducted on a pre-tax basis. The 2023 Vision Enrollment/Change form can be found on the website at knoxschools.org/benefits. Click on the Open Enrollment tab.

	<u>12 Pay</u>	<u>24 Pay</u>	<u>20</u>
Employee	\$5.91	\$2.96	\$3.55
Employee +1	\$10.83	\$5.42	\$6.50
Family	\$16.61	\$8.31	\$9.97

Employee plus one: Employee plus one person such as child or spouse.

2EE Family: When both spouses are employees of Knox County Schools and hold a family plan. **Please note that on your form.** The only way we know that one employee is married to another employee, is if you tell us.

12 pay – Teachers, Assistants, Secretaries, Principals, Food Service Managers, and Central Office

24 pay – Custodians and Maintenance

20 pay – Food service workers and Security

American Fidelity

ALL benefit eligible employees are strongly encouraged to sign up for a time to meet one-on-one with an American Fidelity Representative for an annual benefit review. **These meetings will be held both in-person and virtual this year.** During these meetings, employees will be informed of all benefits offered by KCS, as well as the tax savings that come with some of those benefits. These meetings are also a great time to ensure that your payroll deductions are accurate for your benefits or to ask questions about medical, dental, vision or group life insurance offered through KCS. These meetings are designed to provide individualized and comprehensive information regarding the benefits offered by KCS. Employees have until November 30 to enroll in or make changes to any American Fidelity product.

It **IS** MANDATORY for employees to meet with a representative from American Fidelity, if they fall in one of the three categories below:

- Those employees wanting to participate, renew, or learn about Flexible Spending (FSA). Please note that FSA enrollments do NOT carry over from year to year. You must re-enroll every year. Employees may carry over a balance of \$500 or less into the new plan year.
- Those employees who have waived KCS health insurance. These employees just need to sign a form that says they are again electing to waive KCS health insurance.
- Those employees interested in signing up for or making changes to supplemental benefits through American Fidelity. You may review the products and pricing offered by American Fidelity in advance here (knoxschools.org/Page/2234).

To see when American Fidelity will be at your location and sign up for a meeting, please visit <https://enroll.americanfidelity.com/9FC7A962>

Life Insurance

Symetra is the life insurance vendor for 2023. Every Knox County Schools employee who is eligible for retirement benefits has a term life insurance policy with the value of 1.5 x their annual salary provided by Knox County Schools at no cost to the employee. The minimum amount is \$20,000 and the maximum amount is \$50,000.

If you are not currently enrolled in supplemental life insurance, you may enroll at the lowest amount of coverage offered (\$15,000) during open enrollment. If you are currently enrolled in supplemental life insurance, you may raise your amount of coverage **one level** during this open enrollment period. If you wish to increase your amount higher than the one level, you may do so by going through medical underwriting. Supplemental life insurance rates are based on your age. Those rates and an enrollment form can be found on our website at knoxschools.org/benefits Click on the **Open Enrollment** tab.

Rates are not increasing for 2023.

You may also purchase a supplemental life insurance policy on your spouse in the amounts of \$10,000, \$20,000, or \$30,000.

A child life insurance policy is also available. It is a \$5,000 policy, per child, and the cost is \$1.10 per month regardless of how many children you have on the plan. Children are eligible between the ages of 14 days and 26 years of age and can be added at any time without medical underwriting.

Beneficiary Information

Employees need to make sure their beneficiaries are up to date on both their retirement and life insurance accounts. If the named beneficiary of an employee has died or if the employee simply wants to change the beneficiary due to marital or personal reasons, they may do so at any time. For life insurance beneficiary changes, a Symetra life insurance form making the necessary change may be submitted to the Benefits office. If you are a classified employee on the Knox County Asset Accumulation plan, changes to the beneficiary on your retirement account can be made on the Knox County Retirement & Pension Board Beneficiary Designation Form. Both forms can be found on our website at knoxschools.org/benefits or by calling the Benefits Department at 594-1686. For certified employees and classified employees hired AFTER JULY 1, 2022, changes to your beneficiary on your TCRS retirement account should be made by logging into your TCRS Member Self-Service account to make the appropriate change.

If you do not have a TCRS Member Self-Service account, it is very important that you set one up. Not only will you use the account to make beneficiary changes, but also to view your account balance and correspond directly with TCRS should you ever need to. To set up your TCRS Member Self-Service account, go to retirereadytn.gov/. Scroll to the bottom of the page and you will see “Login to your 401(k)/457 accounts” and “Login to TCRS Self-Service”. A beneficiary should be named on both accounts.

Important Retirement Information

Certified Retirement—Any certified employee that is interested in retiring should contact the Benefits Department more than 60-90 days before their last day of employment for an appointment where information and the paperwork to continue benefits after retirement can be discussed. Employees should bring an estimate or their last annual TCRS statement to the retirement meeting. Estimates for teachers can be requested anytime by calling 1-615-741-1971 or by logging into your TCRS Member Self Service account.

Classified Retirement—Any classified employee that is interested in retiring should contact the Knox County Retirement and Pension Board 60 days before their last day of work. Estimates can be requested at any time by calling 865-215-2323. Classified employees are always welcome to setup a retirement meeting with the Benefits Department as well. Please do so by calling 865-594-1686.

If an active employee gives at least a one hundred (100) calendar day notice of retirement, the employee will receive one hundred dollars (\$100.00) per day for all accumulated, unused, earned sick leave days. If the notice is less than 100 days, the employee will receive sixty dollars (\$60.00) per day for accumulated, unused, earned sick leave days. The maximum benefit for any individual shall be one year of salary at the time of retirement.

The retirement notification form may be obtained online at knoxschools.org/benefits or by contacting the Benefits Department at 594-1686. The forms can be faxed to 594-9523 or emailed to mike.atkins@knoxschools.org once they are completed. Employees that complete a retirement form cannot rescind their retirement without approval from the Superintendent. Employees should make a retirement appointment with Mike Atkins by calling 594-1686. For those people retiring in May or later, appointments should be made after January 1, 2023.

Friendly Reminders

- Can't make a meeting and still have questions? Visit our website at knoxschools.org/benefits. All benefits information, including forms, charts, and premiums can be found on our website, but you must click on the **Open Enrollment** tab to find the new information for 2023.
- Please remember that any information you receive from Partners for Health regarding your insurance will have the full cost of the health insurance premium. This includes the Edison system, if you make your changes online. When you see that full premium, remember that it does NOT factor in the portion that Knox County pays toward your insurance premium. Disregard that amount!!! Your cost can be found in this newsletter and on the Benefits webpage. Also disregard any information from the state regarding dental or vision insurance. We do not participate in the state's dental and vision.
- All open enrollment forms are due to the Benefits office during this Open Enrollment period. The changes themselves will not take effect until January 1, 2023. You will see the change to health, dental, and vision insurance on your December paycheck(s). Knox County Schools pulls those premiums one month in advance of coverage. Changes to life insurance or American Fidelity products will be on your January paycheck(s). Check your paycheck stubs to ensure that your open enrollment change was processed!! If it is something that our office missed, we can still fix it for you if you let us know as soon as possible.
- Don't wait until the last minute to begin making your changes. We can't stress this enough. If you wait, problems are likely to occur. This is an extremely busy day for our office. Our phone and fax lines stay busy on that day, which can cause you problems if you have a question or are trying to fax/email forms. If you submit forms to our office on the last day and they are incorrect, or you have forgotten to sign them, or your dependent documents are missing, then it makes it that much harder for us to track you down and get new forms by 4:30. The Edison system has even crashed on the last day and employees could not make their changes. Remember, there are approximately 7,000+ insurance eligible employees in Knox County Schools. The earlier you begin, the more time we have to make sure everything is submitted correctly.

Deadlines

- **Health Insurance – Friday, October 28 by 4:30 p.m.** (this includes all dependent documentation if you are adding dependents to your health insurance)
- **Dental, Vision, Supplemental Life – Wednesday, November 30 by 4:30 p.m.**
- **American Fidelity Products – Wednesday, November 30** and must be completed with an American Fidelity representative.

We know this is a lot of information and can get confusing. We are here to help! Feel free to call or email our staff members for guidance.

Benefits Staff

Ashley Huffaker, Director of Employee Benefits
 Mike Atkins, Retirement Manager
 Kristin Blanton, Lead Benefits Manager
 Lori Busby, LOA Manager
 Lindsey Cox, Insurance Manager
 Bunny Seymour, Executive Assistant to Scott Bolton
 Donna Wright, Benefits Accounts Manager

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