

# QUICK START GUIDE

FOR COBRA PARTICIPANTS | 2025

## WHAT'S NEW FOR 2025

### No rate increases

Good news! Metro is pleased to let you know there are no rate increases for any of the benefit plans for 2025.

### Medical plan enhancements and reminders

Under both the PPO and HRA plans:

- » Hearing aids will now be covered. The plans will pay up to \$2,000 every 36 months. This means there's no cost to you, up to plan limits, when you use Amplifon network providers.
- » Urgent care visits through MDLIVE will be covered at 100%. Other MDLIVE visits (primary care, behavioral health, dermatology) will continue to have a cost-share as specified by your plan.
- » Up to two temperature-controlled storage devices are covered per calendar year for those who use insulin.

Additionally, enrollees in both the PPO and HRA plans have access to these programs and benefits at no additional cost to you:

- » **Omada** for diabetes prevention and diabetes and hypertension management
- » **A bone and joint benefit** that provides 100% coverage for back, knee, hip or shoulder surgery through Ascension St. Thomas
- » Many options for **behavioral health care**, including in-person, virtual and app-based benefits

See your 2025 Benefits Guide to learn how to take advantage of these benefits.

**Annual Enrollment is October 7-18.**

## 2 WAYS TO VIEW YOUR 2025 BENEFITS GUIDE

View it by  
scanning the QR  
code with your  
phone camera.



Or visit  
[nashville.gov/hr](https://nashville.gov/hr)  
and click 2025 Annual Enrollment.

Need more help? Call Metro  
Human Resources benefit  
representatives at (615) 862-6700.

