

# QUICK START GUIDE

FOR CHARTER SCHOOL EMPLOYEES | 2025

**Annual Enrollment is October 7-18.** Follow these steps to make sure you get the coverage you want.

## 1 LEARN 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.

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

### New life insurance vendor

The Hartford will replace Prudential as our life insurance vendor. Any coverage you have with Prudential will automatically convert to The Hartford at the same rate, no action required.

Because of this change, during this Annual Enrollment only, you may add or increase your supplemental life insurance up to \$400,000 without providing proof of good health (also called evidence of insurability or EOI). If you request an increase above \$400,000, you will receive instructions from The Hartford for completing an EOI form. It must be completed online or postmarked by December 5, 2024. Otherwise, your increase will be limited to \$400,000. Any future increases in supplemental life will require EOI, so now is a good time to enroll.

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## 2 WAYS TO VIEW YOUR 2025 BENEFITS GUIDE

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



Or visit [nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits](https://nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits).





## 2 ENROLL BY OCTOBER 18

If you wish to make changes to your coverage, complete the enclosed Benefit Election Form and return it one of the following ways:

- Email:** Print and scan or take a picture of your completed Benefit Election Form, and email it to [AEForms@nashville.gov](mailto:AEForms@nashville.gov)
- Fax:** (615) 880-3401
- Mail:** Metro Human Resources, 700 President Ronald Reagan Way, Suite 201, Nashville, TN 37210

## 3 REMEMBER THIS RULE

### Long-term disability

If you wish to add long-term disability (LTD), you must complete a Statement of Health that is approved by MetLife before coverage becomes effective. The form will be sent to your Metro email address after Annual Enrollment and must be completed online or postmarked by December 5, 2024.

## 4 CHECK YOUR BENEFITS CONFIRMATION

Review your Benefits Confirmation Statement, which will be mailed to you in mid-November, to ensure your benefit elections are correct.

### NEED HELP OR HAVE QUESTIONS?

Find more information and get your questions answered here:

- » In your 2025 Benefits Guide
- » At [nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits](https://nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits)
- » Call Metro Human Resources benefit representatives at (615) 862-6700

**FIND YOUR 2025 BENEFITS GUIDE HERE**



# IMPORTANT REMINDERS

## Plan to work for Metro past age 65?

If you work for Metro as a benefits-eligible active employee after you've reached age 65, you may opt out of Metro's medical insurance if you prefer to have Original Medicare Parts A & B, a Medicare Supplement or a Medicare Advantage plan, rather than Metro's medical insurance. This option was added because, in most cases, Medicare's premium is less than Metro's premium.

Important things to remember:

- » When you turn age 65, you become eligible for Medicare Parts A & B, regardless of your employment status.
- » If you opt out of Metro's medical insurance, your dependents will no longer have medical insurance with Metro.
- » You may only opt out of Metro's medical insurance within 60 days of enrolling in a Medicare plan or experiencing an eligible change in status, or during Metro's Annual Enrollment while you are a benefits-eligible active employee.
- » You can re-enroll in Metro's medical insurance within 60 days of an eligible change in status.

## Planning to retire from Metro soon?

If you are eligible to participate in Metro's pension plan, there are some important steps you must take in order to have Metro pensioner coverage upon your retirement. See your 2025 Benefits Guide for those steps.



## CIGNA PROGRAMS

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

Learn more about these benefits in your 2025 Benefits Guide.

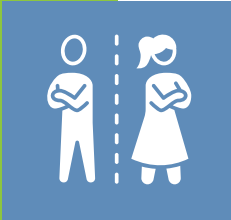


Or visit [nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits](https://nashville.gov/departments/human-resources/benefits/charter-school-employee-benefits)

# NEED TO CHANGE YOUR BENEFITS DURING THE YEAR?

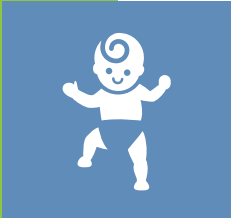
## *Remember the 60-day rule!*

You have 60 days following an eligible change in status to make changes to your benefits. If you miss this deadline, you will have to wait until the next Annual Enrollment to make changes that won't be effective until 2026. (This could mean you continue to pay premiums for a dependent you no longer cover.)



### Getting divorced?

You must notify Metro Human Resources to remove your spouse from your insurance. You should also review and possibly change your life insurance beneficiary.



### Having a baby?

Want to cover your new child? Re-evaluate your life insurance or update your beneficiary?



### Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? Re-evaluate your life insurance or update your beneficiary?



### Dependent gets a new job?

Want to remove a spouse or child from your coverage because they are gaining coverage elsewhere and no longer need Metro's medical, dental and/or vision insurance?

Contact Metro Human Resources at (615) 862-6700 to make coverage changes. Changes must be consistent with the change in status. To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, etc.