

QUICK START GUIDE

FOR COUNCIL MEMBERS | 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.



2 WAYS TO VIEW YOUR 2025 BENEFITS GUIDE

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



Or visit
nashville.gov/hr
and click 2025 Annual Enrollment.





2 ENROLL BY OCTOBER 18

If you wish to make changes to your coverage, enroll one of the following ways. If you decide not to use online enrollment, your Benefit Election Form is enclosed.

Online: Go to nashville.gov/hr and click 2025 Annual Enrollment, then Employee Self-Service

Email: Print and scan or take a picture of your completed Benefit Election Form, and email it to AEForms@nashville.gov

Fax: (615) 880-3401

Mail: Metro Human Resources, 700 President Ronald Reagan Way, Suite 201, Nashville, TN 37210

3 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 the most current benefits information and get your questions answered here:

- » In your 2025 Benefits Guide
- » At nashville.gov/hr (2025 Annual Enrollment link)
- » Call Metro Human Resources benefit representatives at (615) 862-6700

FIND YOUR 2025 BENEFITS GUIDE HERE



IMPORTANT REMINDERS

If you are a Council member past age 65

If you are a Metro Council member age 65 or older, 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 Council member.
- » You can re-enroll in Metro's medical insurance within 60 days of an eligible change in status.

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/hr and click 2025 Annual Enrollment



NEED TO CHANGE YOUR BENEFITS DURING THE YEAR?

Remember the 60-day rule!

If you experience one of the following life events, be sure to call Metro Human Resources at (615) 862-6700 within 60 days of the event to make changes to your coverage:



Dependent gets a new job?

Your spouse or child gains coverage elsewhere and no longer needs Metro's medical, dental and/or vision insurance



Having a baby?

You want to add a child as a result of birth, adoption or gaining legal guardianship



Getting married?

You get married and want to add your spouse to your coverage, or you want to drop your Metro coverage so you can join your spouse's plan



Getting divorced?

You get divorced and need to drop your spouse's coverage

Rules to remember

- » Once divorced, your former spouse is no longer eligible for Metro's insurance.
- » To add a dependent, you must prove the dependent's eligibility with a copy of the birth certificate, marriage certificate, adoption documents, etc.
- » Failure to notify Metro within 60 days of a life event may result in you continuing to pay premiums for a dropped dependent for the remainder of the calendar year.