

QUICK START GUIDE

FOR PENSIONERS <65 WITHOUT MEDICARE | 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 REMINDER

When you become eligible for Medicare

Metro requires all pensioners and dependents to enroll in Medicare Parts A & B when you first become eligible, regardless of your or your spouse's employment status outside of Metro. If you do not enroll in Medicare Parts A & B when first eligible, you are no longer eligible for Metro medical insurance.

Once you and all your covered dependents turn age 65 and become eligible for Medicare, you will move to one of Metro's Medicare Advantage plans, provided you and all your dependents are enrolled in Medicare Parts A & B. For this reason, it's imperative that you apply for Medicare Parts A & B three months before you turn age 65. If you do not have Medicare Parts A & B when you turn age 65, you and your dependents will no longer be eligible for any Metro medical insurance.

Note: Pensioners enrolled in the HRA plan when they move to one of Metro's Medicare Advantage plans will lose any remaining HRA funds.

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.



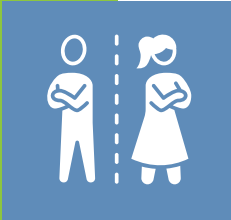
Or visit nashville.gov/hr and click 2025 Annual Enrollment



NEED TO CHANGE YOUR BENEFITS DURING THE YEAR?

Remember the 60-day rule!

You have 60 days following an eligible change in status to contact Metro Human Resources and make changes to your benefits. Missing this deadline will prevent you from adding a new dependent or require you to continue paying premiums for a dependent you no longer cover. See your Benefits Guide for more details.



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. Metro provides you with \$10,000 in life insurance coverage.



Getting married?

Want to add your spouse to your coverage or drop your coverage to enroll in your spouse's plan? You should also review and possibly change your life insurance 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.