



**STATE OF TENNESSEE
DEPARTMENT OF FINANCE AND ADMINISTRATION
BENEFITS ADMINISTRATION**

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Butch Eley
COMMISSIONER

Laurie Lee
EXECUTIVE DIRECTOR

September 1, 2020

Dear Plan Member,

We are writing to you because we believe you or your dependent(s), spouse or child, are enrolled in more than one health insurance plan. This is sometimes called “double coverage”¹.

On January 1, 2021, your claims may process and pay differently than in the past. “Coordination of Benefits” (COB)² will change to follow the rules and intent of This Plan³. This Plan may have “picked up” (paid or waived) some of your normal cost share. If so, you can expect to see a difference in 2021 in how much This Plan pays. This is not a benefit change. COB will be applied to your 2021 claims so that:

- If you have other primary medical coverage, and secondary medical coverage with This Plan, you will pay any Cost Share⁴ required by This Plan.
- If you have primary and secondary coverage with This Plan, you will pay the Cost Share required by This Plan’s secondary coverage.

Consider what is best for you and your dependents. You may find that the premiums you pay for double coverage are greater than the benefits. If you want to make changes to your coverage under This Plan, you may do so during the annual enrollment period that begins October 1, 2020. If you want to make changes to your other insurance coverage, you will need to contact that plan.

Please let your Agency Benefits Coordinator know if you have questions about changing your enrollment. You may also call us at (800) 253-9981, Monday-Friday, 8-4:30 CT. You can find more information at www.tn.gov/ParTNersForHealth under Carrier Information.

Regards,
Benefits Administration

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¹ Double Coverage – coverage under two medical plans. Examples:

- enrolled in the State Group Insurance Program plus another employer plan; or
- enrolled in two State Group Insurance Program plans. (e.g. as an employee in the State plan and as a dependent, spouse or child, in the Local Education plan)

² Coordination of Benefits (COB) – rules that decide which insurance plan pays your claims first, how much each plan will pay, and how much you will pay.

³ This Plan – medical plan coverage through a state, higher education, local education or local government agency participating in the State Group Insurance Program.

⁴ Cost Share – copayments, deductible and coinsurance.