



2021



Metro Nashville

BENEFITS GUIDE

FOR PENSIONERS



This guide provides an overview of your benefits. Keep it handy in case you have benefits questions during the year. Important contacts are listed on the back cover. If you need more detail than this guide provides, contact Metro Human Resources at (615) 862-6700 or visit nashville.gov/human-resources.

TABLE OF CONTENTS

Medical	2
Vision	11
Dental	12
Important contacts	back cover



OPTING OUT OF BENEFITS

You may opt out of Metro's medical and/or dental coverage. However, to preserve your right to re-enroll in Metro's plans in the future, you must provide Metro Human Resources with proof of other **non-Medicare** coverage — either an insurance card in the pensioner's name or a letter from the other insurance company. If you opt out and later lose your non-Metro medical or dental coverage or have an eligible change in status, you have 60 calendar days to re-enroll in Metro's medical and/or dental plan.

Service pensioners and survivors may opt out of Metro's coverage at any time without proof of other coverage, but by doing so, you will never be allowed to re-enroll in Metro's plans. For more information, contact Metro Human Resources.

2021 BENEFIT PLAN RATES

MEDICAL	MONTHLY RATE		
	Humana Medicare Advantage	BCBS PPO	Cigna Choice Fund*
Coverage Level			
Single (without Medicare A & B)	N/A	\$200.00	\$219.00
Family (none with Medicare A & B)	N/A	\$504.00	\$556.00
Pensioner Only (with Medicare A & B)	\$49.68	\$110.00	\$138.00
Pensioner + Spouse (both with Medicare A & B)	\$99.36	\$220.00	\$276.00
Pensioner (with Medicare A & B) + Spouse (without Medicare A & B)	N/A	\$310.00	\$357.00
Pensioner (without Medicare A & B) + Spouse (with Medicare A & B)	N/A	\$310.00	\$357.00
Pensioner (with Medicare A & B) + Child(ren) (with or without Medicare A & B)	N/A	\$220.00	\$276.00
Pensioner, Spouse and Child(ren) (all with Medicare A & B)	N/A	\$330.00	\$414.00
Three Family Members Covered (two of them with Medicare A & B)	N/A	\$420.00	\$495.00

DENTAL	Flexible Plan	Limited Plan
Single	Metro provides single dental coverage at no cost to you	
Family	\$38.47	\$49.00

VISION	Basic Plan	Enhanced Plan
Single	\$2.95	\$4.66
Family	\$9.02	\$14.88

* Pensioners with Medicare A & B are not eligible to receive the Health Reimbursement Account (HRA) Fund.

MEDICAL

Metro offers you three medical options: Humana Medicare Advantage Plan, BlueCross BlueShield (BCBS) PPO or Cigna Choice Fund. For a list of network providers and other plan details, visit the Humana, BCBS and Cigna websites or call the toll-free numbers listed on the back page of this guide.

HOW THE MEDICAL PLANS WORK

Humana Medicare Advantage

The Humana plan is a Medicare Advantage Preferred Provider Organization; it is NOT a Medicare Supplement plan. The Humana plan is only available to pensioners and their covered dependents who have Medicare Parts A & B. If you elect this plan, DO NOT enroll in another Medicare Advantage plan, or you will be disenrolled from Metro's plan.

The Humana plan offers these features:

- Significantly lower premiums than Metro's other medical options
- 100% coverage for many preventive care services
- \$10 office visits
- No deductible
- \$1,000/single out-of-pocket maximum
- Out-of-network coverage (same coverage as in-network as long as provider accepts Medicare and agrees to bill Humana)

HUMANA EXTRAS

Humana members have access to these programs and discounts:

- SilverSneakers® Fitness Program – includes free membership at a participating fitness center
- Well Dine® food program – delivers 14 pre-cooked frozen meals to eligible members following a hospital stay
- Personal health coaching for weight management, nutrition, exercise, back care, and blood pressure and blood sugar management
- Acupuncture for chronic low back pain (\$10 copay/session for up to 12 sessions in 90 days)

BCBS PPO

The BCBS PPO is an 80/20 coinsurance plan, which means most non-preventive services are covered at 80% when you use network providers. Additionally:

- Most preventive care is covered at 100%, up to \$750 per year, for enrollees ages 7 and older; under age 7, coverage is 80%
- Office visits are covered at 80% after a \$20 (PCP) or \$30 (specialist) copay
- There is no deductible if you use network providers
- Out-of-network care is covered at a lower benefit amount, as shown in the chart on pages 6-7
- If you reach the out-of-pocket maximum, you continue to pay copays but no coinsurance for the rest of the year

BCBS Coordination with Medicare Part D

If you and your covered dependents, if any, are covered by Medicare Parts A & B, your BCBS PPO prescription benefits coordinate with Medicare Part D. You do not need to do anything — you will automatically be enrolled in this coordinated plan if everyone on your plan has Medicare A & B with an effective date of January 1, 2021 or earlier. This will NOT affect your medical benefits. You will receive a new pharmacy ID card from Express Scripts and a new BCBS medical ID card to begin using January 1. **DO NOT enroll in any other Medicare Part D plan.**

Cigna Choice Fund

The Cigna Choice Fund combines traditional medical coverage with a Metro-funded Health Reimbursement Account (HRA) Fund. **(Important: Pensioners with Medicare Parts A and B do not receive the HRA Fund.)** Under the plan, most preventive care is covered at 100% with no benefit limit, regardless of age, when you use network providers.

Here is how the Cigna Choice Fund works:

HRA Fund

Each year you are enrolled in the plan, Metro puts money in a Health Reimbursement Account (HRA) Fund to help you pay eligible medical and prescription drug expenses: \$1,100/single coverage or \$2,200/family coverage. Pensioners with Medicare Parts A and B do not receive the HRA Fund.

You use your HRA Fund first during the year to pay for medical and prescription drugs costs. There are no copays; you pay the full discounted cost of the product or service using your HRA Fund.



Deductible

If you use all your HRA Fund during the year, you are responsible for paying the full discounted costs of your medical and prescription drug claims until you have met your share of the deductible (\$450/single or \$900/family). If you have no HRA Fund, you are immediately responsible for the deductible.



Coinsurance

Once you have met your share of the deductible, the plan begins to pay a percentage of the cost, as shown in the chart on pages 6-7.



Out-of-pocket maximum

If you reach the annual out-of-pocket maximum, which includes amounts paid toward the deductible and coinsurance, the plan pays 100% — and you pay nothing — for covered services for the rest of 2021.

If you don't use all your HRA Fund during the year, remaining funds will roll over to your 2022 HRA Fund and reduce your share of your 2022 deductible. This money is yours to spend on future eligible expenses as long as you remain enrolled in the Cigna Choice Fund plan.

DISCOUNTED RATES SAVE YOU MONEY

Cigna and BCBS negotiate with their network providers to get you discounted rates for medical services, supplies and prescription drugs. This helps lower your out-of-pocket expenses when you use network providers.



ATTENTION CIGNA MEMBERS: EARN ADDITIONAL HRA DOLLARS!

Want to reduce your share of the deductible and total out-of-pocket expenses? Participate in any of these programs **each year** and earn dollars to be added to your HRA Fund. Only employees, pensioners and their spouses/ domestic partners who are covered under the Cigna Choice Fund are eligible to earn incentive dollars. Contact Cigna (listed on the back page of this guide) for details.

Take a Health Risk Assessment earn \$100/person

This online questionnaire is short, confidential and provides you with a personalized health profile to help you take steps toward better health. Your individual answers will not be shared with anyone at Metro.

Participate in a Chronic Health Condition Support Program earn \$100/person

If you live with a chronic condition, such as heart disease, diabetes, COPD, asthma, depression, low back pain, osteoarthritis or weight complications, Cigna health coaches help you better manage your condition.

Participate in a Lifestyle Management Program

earn \$50/program up to \$100/person

Cigna health coaches provide personalized support for lifestyle behaviors such as tobacco cessation, stress management and weight loss.

Participate in Healthy Pregnancies, Healthy BabiesSM Program earn up to \$150

This program helps you and your baby stay healthy during your pregnancy. Earn \$150 if you enroll by the end of your first trimester (\$75 by the end of your second trimester).

Pensioners with Medicare Parts A and B are not eligible to receive the HRA Fund, but Cigna incentive dollars will reduce your share of the deductible.



PRESCRIPTION DRUGS

All Metro's medical options include coverage for prescription drugs. Certain drugs may require preauthorization or step therapy, and quantities of some drugs may be limited.

Humana Medicare Advantage

You may purchase up to a 30-day supply with one copay, up to a 90-day supply with two copays from Humana's mail order pharmacy, or up to a 90-day supply with three copays from other participating retail pharmacies, as shown in the chart on pages 6-7. Visit humana.com for a list of participating retail, home delivery and mail order pharmacies.

BCBS PPO

You may purchase a one-month supply at any pharmacy. If you take medication for an ongoing condition, you can save money by asking your provider to write your prescription for a three-month supply. You must use a pharmacy in the BCBS Retail90 Plus Network or BCBS mail order program to fill a three-month supply; the good news is you will only pay two copays (instead of three). Visit bcbst.com/members/metro-gov for a list of pharmacies in the BCBS Retail90 Plus network, or for details on mail order.

Cigna Choice Fund

Under this plan, there are no copays. You will use your HRA Fund to pay the full discounted cost of your prescriptions. If you use all your HRA Fund, you are responsible for paying the full cost of your prescriptions until you meet the plan's deductible, as shown in the chart on pages 6-7.

You may fill prescriptions for a one-month supply at any pharmacy. You can only purchase a three-month supply at pharmacies in Cigna's maintenance medication program, which includes most retail chain, big box and grocery store pharmacies, but does NOT include CVS or Publix.

Your cost is always based on a discounted (or pre-negotiated) amount, saving you money. However, Cigna's maintenance medication and mail order programs offer greater discounts. Visit the Cigna website shown on the back page of this guide to see a list of participating pharmacies. You are encouraged to shop pharmacies to find the lowest cost on prescriptions.



MEDICAL

MEDICAL BENEFITS ... AT A GLANCE

HUMANA MEDICARE ADVANTAGE	
	In-Network ¹ (must have Medicare A & B)
Health Reimbursement Account (Metro funded) ²	N/A
Your Share of the Deductible	\$0
Coinsurance Maximum	N/A
Annual Out-of-Pocket Maximum (deductible & coinsurance)	\$1,000/individual
Medical Services	
After deductible, plan pays... (unless otherwise noted)	
Well Care/Preventive Care	
- Age 7 and older	100% (including pap smears, mammograms, pelvic exams, prostate exams, bone mass measurement)
- Under age 7	N/A
Office Visits (telehealth may be available; see page 10)	
- Primary Care Physician ³	100% after \$10 copay
- Specialist	100% after \$10 copay
In-office Procedures (surgery, consultation, allergy injections)	100% after \$10 copay
Maternity	
- Prenatal Care	Covered as any other inpatient service
- Delivery	100%
Hospital	100% (unlimited days)
Emergency Room	100% after \$50 copay; worldwide coverage (copay waived if admitted within 72 hours)
Mental Health/Substance Abuse	
- Outpatient	100% after \$10 copay
- Inpatient (pre-authorization required)	100% (190-day lifetime maximum in psychiatric hospital)
Routine Hearing Exam	100% after \$10 copay
Hearing Aid Benefit	\$200 allowance every 2 years
Routine Vision Exam	100% after \$10 copay
Diabetic Vision Exam	100%
Eyewear	\$100 allowance per year
Dental care	\$100 allowance per year
Prescription Drugs	
You pay...	
1-month supply	
- Generic	\$10 copay
- Brand	\$20 copay
3-month supply (maintenance drugs)	2x above copays at Humana mail order pharmacy or 3x above copays at other participating retail pharmacies; see page 5

¹ Out-of-network care is covered at the same level as in-network care as long as provider accepts Medicare and agrees to bill Humana.

² Pensioners with Medicare A & B are not eligible to receive the Health Reimbursement Account (HRA) Fund and are immediately responsible for your share of the deductible.

³ Primary Care Physicians include pediatricians, family and general practitioners, internists and OB/GYNs. Specialists include physicians highly trained in specific areas such as cardiology, dermatology, neurology, podiatry, oncology and specialized OB/GYNs.

BCBS PPO		CIGNA CHOICE FUND	
In-Network (Blue Network P)	Out-of-Network ⁴	In-Network (Open Access Plus)	Out-of-Network ⁴
N/A	N/A	\$1,100/single; \$2,200/family ²	
\$0	\$200/single; \$600/family	\$450/single; \$900/family	
\$1,000/single \$2,000/family	\$5,000/single \$10,000/family	\$700/single \$1,400/family	\$4,550/single \$9,100/family
\$1,000/single \$2,000/family	\$5,000/single \$10,000/family	\$1,150/single \$2,300/family	\$5,000/single \$10,000/family
100% up to \$750, then 80% ⁵	60% ⁵	100%	70%
80%	60%	100%	70%
80% after \$20 copay	60% after \$20 copay	90%	70%
80% after \$30 copay	60% after \$30 copay	90%	70%
80% after office visit copay	60% after office visit copay	90%	70%
You pay \$20 copay for initial visit	You pay \$20 copay for initial visit	90%	70%
80%	60%	90%	70%
80%	60%	90%	70%
80% after \$100 copay (copay waived if admitted)	60% after \$100 copay (copay waived if admitted)	90%	90%
80% after \$20 copay	60% after \$20 copay	90%	70%
80%	60%	90%	70%
Covered if performed during preventive care physical exam			
Not covered			
Covered if performed during preventive care physical exam			
80%	60%	90%	70%
80% after cataract surgery	60% after cataract surgery	90% after cataract surgery	70% after cataract surgery
Not covered			
		After deductible:	
\$10 copay		10% of discounted cost	
\$30 copay		30% of discounted cost	
2 times above copays through certain retail pharmacies and mail order; see page 5		Same as above through certain retail pharmacies and mail order; see page 5	

⁴ If you use an out-of-network provider and charges exceed the Maximum Allowable Charge (MAC), you will be responsible for the difference. In-network providers have agreed not to exceed MAC.

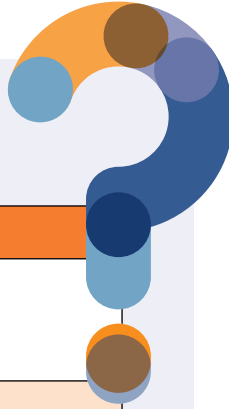
⁵ Screening colonoscopies, mammograms, PSA tests and PAP exams are covered at 80% after office visit copay (in-network) and 60% after office visit copay (out-of-network), but are not included in the \$750 well-care benefit limit.

HELP ME CHOOSE

Need help choosing your medical plan? Here's how the plans compare.

	HUMANA MEDICARE ADVANTAGE	BCBS PPO
Free preventive care (age 7+)?	Yes See pages 6-7	Yes In-network, plan pays 100% up to \$750/year; then 80%
Free preventive care (under age 7)?	N/A	No Plan pays 80% in-network
Health Reimbursement Account (HRA) Fund?	No	No
Deductible?	No	Yes ; out-of-network only: \$200/single; \$600/family
Office visit copays?	Yes Plan pays 100% after copay	Yes You pay copay + coinsurance
Telehealth office visit covered?	Yes See page 10	Yes if your provider offers telehealth; see page 10
Prescription drug copays?	Yes You pay flat copay per prescription (Check the Humana drug list to make sure your medications are covered.)	Yes You pay flat copay per prescription
Coinsurance (in-network)?	See pages 6-7	Plan pays 80%; you pay 20%
Inpatient hospital coverage?	Plan pays 100%; you pay \$0	Plan pays 80%; you pay 20% (For example, on a \$10,000 hospital bill, BCBS pays \$8,000; you pay \$2,000)
Pre-negotiated discounted rates?	N/A	Yes
Annual out-of-pocket maximum?	Plan pays 100% after you spend \$1,000/individual on medical; you continue to pay prescription drug copays	Plan pays 100% after you spend \$1,000/single or \$2,000/family; you continue to pay copays
Incentives for healthy behaviors?	Yes See page 2	No
Premiums for coverage?	Lowest of the three options; see page 1	Higher than Humana but lower than Cigna; see page 1

* If you don't spend all your HRA Fund during the year, remaining funds roll over to the next year and are yours to use toward eligible expenses, as long as you remain enrolled in the Cigna Choice Fund. Reminder: Pensioners with Medicare A & B are not eligible to receive the HRA Fund.



CIGNA CHOICE FUND

Yes
In-network, plan pays 100%

Yes
In-network, plan pays 100%

Only for pensioners without Medicare A & B:
Each year, Metro puts \$1,100/single or \$2,200/family in an HRA Fund for you to spend on eligible medical and pharmacy expenses and help you meet your deductible*

Yes; your share after HRA Fund pays:
\$450/single; \$900/family

No
HRA Fund pays first. Then you pay full discounted cost until deductible is met, then you pay 10% in-network.

Yes
See page 10

No
HRA Fund pays first. Then you pay full discounted cost until deductible is met, then you pay 10% (generic) or 30% (brand).

Plan pays 90%; you pay 10%

Plan pays 90%; you pay 10% (For example, on a \$10,000 hospital bill, Cigna pays \$9,000; you pay \$1,000)

Yes

Plan pays 100% after you spend \$1,150/single or \$2,300/family (deductible + coinsurance)

Yes
See page 4

Highest of the three options; see page 1

NEED MORE HELP?

If you do not have Medicare Parts A & B and need help choosing between the BCBS PPO and Cigna Choice Fund, you can use Cigna's Plan Comparison Tool. By entering a few pieces of information, such as estimated number of doctor visits and amount of prescription drugs, you can see which plan is a better fit for you.

Visit mycignaplans.com and enter Enrollment ID: **metro2021** and Password: **Cigna2021**.

IMPORTANT NOTICES

HIPAA Notice of Privacy Practices

This notice governs Metro's privacy practices for Metro's medical plans and the flexible spending accounts and can be found at nashville.gov/human-resources. For copies of the other carriers' privacy notices, contact the carrier directly.

Summary of Benefits and Coverage

In accordance with the Affordable Care Act, you can find the Summaries of Benefits and Coverage (SBC) for both the BCBS PPO and Cigna Choice Fund in your Annual Enrollment packet or on Human Resources' website at nashville.gov/human-resources.

Grandfathered Plan Status

Metro's medical plans are considered "grandfathered health plans" under the Affordable Care Act. A grandfathered health plan can preserve certain basic health coverage that was already in effect when that law was enacted, and your plan may not include certain consumer protections of the Affordable Care Act that apply to other plans.

MEDICAL

Below are some additional services, savings and tips to know about your medical plan.

TELEHEALTH

For minor illnesses and concerns, telehealth may be a convenient option for seeking care. A telehealth visit is done over your smartphone, tablet or computer. You and your provider will be able to see each other and talk via webcam on each person's device. All three Metro medical options cover telehealth visits, but rules vary by plan as follows:

Humana Medicare Advantage

If your provider is in Humana's network and offers telehealth through their office, Humana will cover these visits at a \$0 copay throughout 2021.

Additionally, Humana gives you several ways to access board-certified doctors via secure video chat or phone through MDLIVE:

- **MDLIVE.com/yourbenefit**
- (888) 673-1992 (TTY: 711)
- MDLIVE mobile app at the App Store® or Google Play™

MDLIVE telehealth visits have a \$0 copay throughout 2021.

BCBS PPO

If your provider is in BCBS's network and offers telehealth through their office, BCBS will cover these visits at the same cost as an in-person in-network visit. If you seek telehealth from an out-of-network provider, your visit will be covered at the out-of-network level.



Cigna Choice Fund

If your provider is in Cigna's network and offers telehealth through their office, Cigna will cover these visits at the same cost as an in-person visit.

Additionally, Cigna gives you access to virtual care to treat minor medical conditions. Connect with a board-certified doctor 24/7 via secure video chat or phone through AmWell and MDLIVE. Pre-register now to be ready when you need services:

AmWellforCigna.com or (855) 667-9722
MDLIVEforCigna.com or (888) 726-3171

Cigna Behavioral Health also provides video-based counseling through Cigna's network of providers. To find a provider:

- Visit **myCigna.com**, go to "Find Care & Costs" and enter "Virtual counselor" under "Doctor by Type."
- Call the number on the back of your Cigna ID card 24/7.

HEARING AIDS

Save 30-60% on hearing aids through your medical or vision coverage:

- **BCBS PPO** members visit **bcbst.com/blueaccess** and view the Blue365 Discounts page
- **Cigna Choice Fund** members visit **myCigna.com** or call (877) 806-7062
- **NVA** members visit **e-nva.com** (user name: metro; password: vision1) or call (800) 672-7723

Humana members receive a hearing benefit through their plan, as well as discounts through several providers. Call the number on your ID card for details.

VISION

Vision coverage, offered through National Vision Administrators (NVA), covers eye exams, frames, lenses and contacts. You have two choices for vision coverage: the Basic Plan or the Enhanced Plan.

HOW THE VISION PLANS WORK

You receive the highest benefits when you use NVA's network of providers. The network includes many independent optometrists, ophthalmologists and opticians, as well as national retail optical providers, such as Walmart and Visionworks. For a list of network providers, visit e-nva.com (user name: **metro**; password: **vision1**). You are responsible for any costs over the reimbursed or allowed amount shown in the chart below.

VISION BENEFITS ... AT A GLANCE

	BASIC PLAN		ENHANCED PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$0		\$0	
Exams	You pay \$10 copay	Plan pays up to \$45	You pay \$10 copay	Plan pays up to \$45
Lenses	You pay:	Plan pays:	You pay:	Plan pays:
- Single Vision	\$10 copay	Up to \$40	\$25 copay	Up to \$40
- Bifocals	\$10 copay	Up to \$60	\$25 copay	Up to \$60
- Trifocal	\$10 copay	Up to \$80	\$25 copay	Up to \$80
- Lenticular	\$10 copay	Up to \$80	\$25 copay	Up to \$80
Lens Options	Plan pays:		Plan pays:	
- Scratch-resistant Coating	100%	Up to \$5	100%	Up to \$5
- Standard Progressives	Not covered	Not covered	100%	Up to \$35
- Polycarbonate	Not covered	Not covered	100%	Up to \$10
Frames	Plan pays up to \$130 ¹	Plan pays up to \$50	Plan pays up to \$150 ¹	Plan pays up to \$50
Contacts (in lieu of frames/lenses)				
- Elective	Plan pays up to \$125 after \$10 copay ¹	Plan pays up to \$125	Plan pays up to \$140 ¹	Plan pays up to \$140
- Medically Necessary	Plan pays 100%	Plan pays up to \$210	Plan pays 100%	Plan pays up to \$210
Fit/Follow-up	You pay:	Plan pays:	You pay:	Plan pays:
Standard Daily Wear	\$20 copay	Up to \$20	\$20 copay	Up to \$20
Extended Daily Wear	\$30 copay	Up to \$30	\$30 copay	Up to \$30
Covers...	Exams, contact fit every 12 months; lenses, frames and contacts every 24 months		Exams, contact fit, lenses, frames and contacts every 12 months	

¹ In many cases, NVA offers a discount on amounts exceeding retail allowance; ask your network provider.

HELP ME CHOOSE

The Enhanced Plan has higher employee premiums but offers higher benefits for:

- Standard progressive and polycarbonate lenses – covered at 100% (Basic Plan does not cover)
- Contact lenses – pays up to \$140 with no copay (Basic Plan pays up to \$125 after a \$10 copay)



DENTAL

Dental coverage, offered through BlueCross BlueShield of Tennessee (BCBS), covers a wide range of preventive and restorative services. You have two choices for coverage: the Flexible Plan or the Limited Plan.

HOW THE DENTAL PLANS WORK

Under the **Flexible Plan**, you can see any dentist you choose, but benefits are highest when you use providers in the BCBS DentalBlue network. Network providers have agreed not to exceed reasonable and customary (R&C) limits, which are based on the usual fees charged by providers in your geographic area. You have the flexibility to see an out-of-network provider, but if the provider's charges exceed R&C limits, you will be responsible for paying the difference.

Under the **Limited Plan**, benefits are paid according to a schedule of benefits, which shows your cost per service when you see a network provider. If you use an out-of-network provider, no benefits are paid.

For a list of providers and other important plan details, including the Limited Plan schedule of benefits, visit bcbst.com/members/metro-gov, or call (800) 367-7790.

Pre-determination of Benefits

If your dentist recommends treatment that is expected to cost \$200 or more, your dentist can request a predetermination of benefits. This helps you avoid surprises by letting you know how much will be covered before you receive treatment.

HELP ME CHOOSE

Both plans use the same network, called DentalBlue, but the Limited Plan has higher monthly premiums. Below are several ways the plans differ:

- The Flexible Plan covers implants and TMJ treatment; the Limited Plan does not.
- The Flexible Plan has a \$1,000 annual benefit maximum; the Limited Plan does not have a maximum annual benefit.
- The Limited Plan offers greater benefits for orthodontia.
- The Limited Plan does NOT cover out-of-network treatment, but the Flexible Plan does. So if your dentist is not in the DentalBlue network and you don't want to change to an in-network dentist, choose the Flexible Plan.



DENTAL BENEFITS ... AT A GLANCE

	FLEXIBLE PLAN	LIMITED PLAN
	In-Network ¹ (out-of-network coverage available)	In-Network Only ¹ (no out-of-network coverage)
Annual Deductible	\$75/person \$225/family	\$0
Plan pays...		See schedule of benefits for cost by service²
Preventive/Diagnostic (2 exams/cleanings every 12 months, x-rays, sealants, fluoride)	100%; no deductible	100% for most services
Basic Restorative (fillings, extractions, oral surgery, root canals, periodontics)	80%; no deductible	100% for some services; you pay flat fee for other services
Major Restorative (crowns, bridges, dentures, implants)	50% after deductible	You pay flat fee for most services; implants not covered
Orthodontia (child and adult)	50% after annual deductible and one-time \$100 orthodontia deductible	You pay flat fee for most services
Lifetime Orthodontia Maximum	\$1,000/person	See schedule of benefits ²
TMJ (temporomandibular joint) Treatment	50% after annual deductible and \$100 annual TMJ deductible	Not covered
Lifetime TMJ Maximum	\$750/person	N/A
Annual Benefit Maximum	\$1,000/person (excludes orthodontia, TMJ)	N/A

¹ If there is no network provider within a 30-mile radius of your home, you may use an out-of-network provider and receive in-network benefits. Contact BCBS for instructions.

² View the Limited Plan schedule of benefits at bcbst.com/members/metro-gov.



IMPORTANT CONTACTS

PLAN	CARRIER	WEBSITE	PHONE
Medical	Humana Medicare Advantage	our.humana.com/metro-gov	(866) 396-8810
	BlueCross BlueShield (BCBS) PPO	bcbst.com/members/metro-gov	(800) 367-7790
	Cigna Choice Fund	If enrolled: myCigna.com If not yet enrolled: mycignaplans.com (ID: metro2021; password: Cigna2021)	(800) 244-6224 (800) 401-4041
Dental	BlueCross BlueShield of TN	bcbst.com/members/metro-gov	(800) 367-7790
Vision	NVA	e-nva.com (user name: metro; password: vision1)	(800) 672-7723
Life Insurance	Prudential	prudential.com/mybenefits	(877) 232-3619
General	Metro Human Resources	nashville.gov/human-resources	(615) 862-6700

If the information in the guide differs from the official plan documents, the plan documents will govern. This guide does not constitute an offer of employment or a promise to provide any particular benefit. Metro Nashville reserves the right to change its employee benefits program at any time. For more information, call Metro Human Resources at (615) 862-6700.

