



# State of Tennessee Group Insurance Program

Department of Finance and Administration • Benefits Administration

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## State Plan Participants

October 15 through November 14 is the 2008 annual enrollment transfer period. During this time, you have the opportunity to change healthcare options (PPO, POS, HMO), enroll in or transfer dental coverage, apply for optional life insurance coverage, increase or decrease optional life insurance amounts within plan limits and enroll in optional special accident coverage for an effective date of January 1, 2009. To be eligible to transfer to an HMO or POS option, you must live or work in one of the designated service areas. The deadline to turn in the appropriate forms is November 14, 2008.

Enclosed is a 2009 member handbook and provider directory for your current healthcare selection. Premium information is provided on the reverse side of this letter. The handbook contains detailed information regarding the benefits of your coverage and the directory contains a list of participating network doctors and facilities.

In addition to this packet, you will receive an insurance comparison brochure during October from Benefits Administration. The comparison provides an overview of the characteristics of the health and dental options, service area maps, customer service numbers and a list of benefit changes for the upcoming year. After reviewing the comparison brochure, if you are interested in changing your healthcare option and would like to review a member handbook and provider directory for an option other than your current enrollment, you may obtain a copy from your agency benefits coordinator or by calling Benefits Administration. Handbooks and links to on-line provider directories are also available on the Benefits Administration web site using the address on the bottom of this page.

In order to make an informed decision, you should review all materials you receive. Consider the benefits available through each option. Examine the provider directory to determine if the physicians and facilities you prefer are in the provider network. The most up-to-date listing of participating physicians and facilities can be located on the insurance company's web sites. Links to this information can be located from the Benefits Administration web site.

## To Transfer Your Health Coverage

- If you wish to remain enrolled in your current healthcare option, you do not need to take any action; however, some of the network providers may have changed. So, please carefully review all the materials you receive to verify that your physician or facility of choice is still participating in the network.
- If you wish to transfer your healthcare coverage to an option different than your current selection, you must complete an enrollment/change application. This application must be completed and returned to your agency benefits coordinator by November 14. A primary care physician (PCP) selection form must also be completed and returned no later than November 14 if selecting an HMO. Benefits will not be paid under the HMO if you receive care and have not chosen a PCP.

Please remember, your healthcare selection cannot be changed again until the 2009 annual transfer period (effective January 1, 2010) unless you are enrolled in the HMO or POS and move out of the service area.