



CITY OF  
**HENDERSONVILLE**  
TENNESSEE



# **BENEFITS GUIDE**

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# **2026**

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# BENEFITS BASICS

## **Who is Covered?**

Insurance coverage is provided for Full-Time employees who work 30 or more hours per week.

## **When Does Coverage Begin?**

Coverage begins on the first day of the month following 30 days of employment.

Example: You begin work October 7, 2026; your insurance coverage goes in effect December 1, 2026. There is one exception to this rule...life Insurance, which begins on your date of hire.

## **When Does Coverage End?**

Insurance Coverage ends at the end of the month in which you terminate employment; however, Disability and Life insurance policies end on the date of your termination.

Example: If you terminate employment on October 27, 2026, your Life and Disability coverage would end on October 27, 2026, and your Medical, Dental, and Vision coverage would end October 31, 2026.

# BENEFITS BASICS

## **Eligibility Period for Enrollment**

Guaranteed coverage is provided as long as employees and dependents enroll within the initial eligibility period.

If you miss your initial enrollment period, you will need to wait until the next open enrollment period (usually in the Fall for the new plan year that starts in January). There are certain qualifying events which allow exceptions to the above such as dependent loss of coverage under another plan.

## **Eligible Dependents**

As a general rule, dependents will be covered to age 26 provided they are considered a dependent according to IRS. In situations of divorce, stepchildren or guardianship, the insurance companies may ask for court documents which stipulate that coverage be provided by the employee.

# BENEFITS BASICS

## Benefits the City Pays For

The City contributes to the costs associated with the following employee benefits:

- The City's portion of the cost of Health insurance (avg. is 85%)
- \$50 Health Savings Account contributions (for employees enrolled in the CDHP insurance)
- The City's portion of the cost of Employee and Family Dental insurance (avg. 56%)
- The City's portion of the cost of Employee (100%) and Family Vision insurance
- 100% of the cost of Short-Term Income Protection
- 100% of the cost of Long-Term Income Protection
- 100% of the cost of Basic Life insurance and Accidental Death & Dismemberment
- 100% Employee Assistance Program
- 100% Retirement through TCRS
- Tuition Reimbursement (if applicable)

## Benefits Paid By Employee

The employee pays the costs for any of the following elective benefits:

- Their share of Health insurance
- Their share of Dental insurance
- Dependent Vision insurance
- Additional Health Savings Account contributions
- Additional Life insurance for employee, spouse, and/or children
- Worksite Benefits - Accident, Critical Illness and/or Hospitalization
- 457 Plan and Roth 457 Plan
- 401(k) Plan and Roth 401(k)
- Fire Association Dues
- Police Association Dues

# BENEFIT ENROLLMENT GUIDE

This year, health insurance will be through the State of TN, and all other enrollments will be completed through Employee Navigator - our online benefits enrollment portal. After enrolling, you'll need to register with each of the vendors to access your benefits and make changes throughout the year.

## Initial Enrollment

Benefit Plan	System(s)	Access
Health Insurance	Edison	Go to <a href="#">Edison</a> , select "First Time Login/New Hire" > enter & <b>save</b> Edison Employee ID > <b>note &amp; save</b> the generated Edison Access ID > set new password & <b>save it</b> . Follow prompts to enroll. <b>You <u>must</u> save your Edison Employee ID, Edison Access ID, and password.</b>
Health Savings Account	Automatic for CDHP	Proceed to <i>Benefit Registration</i>
Dental, Vision, Life & Worksite Policies	Employee Navigator	Go to <a href="#">Employee Navigator</a> > Register as new user > Company Identifier = <b>HvilleTN</b> > Follow prompts > "Start" enrollment
Retirement	Empower Website	<a href="#">Retire Ready with Empower</a>
Employee Assistance Program	None required	Proceed to <i>Benefit Registration</i>

## Changes & Life Events

Change Type	System(s)	Process
HSA contribution	Navigator	"Change Benefits" > "Update Plans" > change contribution amount
Retirement contribution	Empower	Select "Contribution Amount"
<b>Special Qualified Life Events</b> <small>Email dependent documents &amp; proof of Life Events to HR (hr@hvillein.org) no later than 30 days from the event date.</small>	Navigator	Select "Change Benefits", then "Submit a Life Event", and follow the prompts. After submitting, <i>immediately email proof of the Life Event to HR</i> so the event may be processed.
	State website- <a href="#">ParTNers for Health</a>	Click <a href="#">this link</a> , complete every box between sections 1 & 8 with the exception of 5 - 7 (leave these blank!), and submit to HR with proof of the Life Event for processing.

**Please complete these enrollments on a computer, not a mobile device.**

# BENEFIT REGISTRATION GUIDE

Insurance	Registration Process
<b>Health Insurance</b> BlueCross BlueShield or Cigna	Card arrives in the mail- follow the registration instructions ASAP
<b>Health Savings Account</b> <a href="#">TASC</a>	Card arrives in the mail- follow the registration instructions ASAP to access the funds.
<b>Supplemental</b> Dental, Vision, Life Insurance(s)	After the plan takes effect, go to <a href="#">Equitable</a> > click “Sign In” > “Register Now” > “Individual” > Enter your information > “Next”.
<b>Worksite</b> Accident, Hospitalization, Cancer/Critical Illness	Cards will be mailed for Dental & may be downloaded online.  -Each of these are bundled through Equitable.-
<b>Personal Retirement</b> Empower 457(b) and/or 401(k)	Register & set contribution amounts- go to <a href="#">Empower</a> > “Register” > “I do not have a PIN” > Complete the form > “Register”. Expanded instructions in the <i>Benefit Guide</i> .
<b>Pension</b> Tennessee Consolidated Retirement System (TCRS)	You must register your account with <a href="#">TCRS</a> ; click “Need to Register?” and follow the prompts.
<b>Employee Assistance Program (EAP)</b> ESI - PublicSafety & TotalCare	Fire & Police - <a href="#">EAP.com</a> Everyone Else - <a href="#">EAP.com</a> > “Member Login” > “Register” > Complete the prompts > Done!

**Do not attempt any registrations on a mobile device- they must be done on a computer.**

# HEALTH INSURANCE

Preferred Provider Organization (PPO): Higher monthly costs for lower deductibles.

- Copays for Outpatient Services and Pharmacy, but these copays do not count towards the deductibles, only the Out-of-Pocket.

Community Driven Health Plan/Health Savings Account (CDHP/HSA): Lower monthly costs for a higher deductible.

- No copays, resulting in higher costs at the time of service, but all funds spent count towards the deductible.
- Comes with an HSA that is partially funded by the City.

	Premier PPO	Standard PPO	Limited PPO
Premium	Higher	Lower	Lowest
Deductible	Lower	Higher	Highest
In-Network Coinsurance	15%	20%	30%
In-Network Preventive Care	\$0	\$0	\$0

Same great benefits, but different cost

	CDHP/HSA
Premium	Lowest
Deductible	Highest
In-Network Services	20% coinsurance
In-Network Preventive Care	\$0

Deductible: Your responsibility to pay.

Co-Insurance: Splitting the bill with insurance.

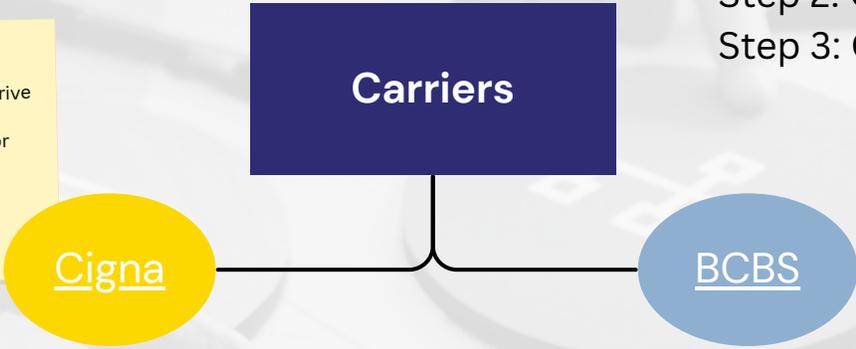
Out-of-Pocket: Insurance pays 100% of the bill.

Be sure to evaluate your overall healthcare cost and utilization – in addition to the premium costs – to determine the best plan for you.

# HEALTH INSURANCE

- Step 1: Choose a Carrier
- Step 2: Choose a Network
- Step 3: Choose a Plan Type

Carrier Differences: medical policies that drive medical necessity determinations on prior authorizations for surgeries, advanced imaging, etc.



## Networks

LocalPlus & Network S are the smaller networks - no HCA/TriStar doctors or facilities  
Click the hyperlink of each network for more details.



## Plan Type

PPO = Preferred Provider Organization  
Higher monthly costs, but lower deductible, copays, and coinsurance.  
Note: Copays do NOT count towards your deductible.



Comes with a Health Savings Account (HSA)...HSA's are essentially mini 401(k)s that you can use now to defray healthcare costs AND save for healthcare costs in retirement.

# HEALTH SAVINGS ACCOUNTS

Employees who elect to participate in the CDHP will also have a health savings account through TASC.

Health savings accounts (HSAs) are a great way to save money and efficiently pay for medical expenses. HSAs are tax-advantaged savings accounts that accompany high-deductible health plans like our CDHP. There are certain advantages to putting money into these accounts, including investment earnings and favorable tax treatment.

HSA money can be used tax-free when paying for qualified medical expenses. At the end of the year, you keep any unspent money in your HSA. This rolled-over money can grow with tax-deferred investment earnings, and, if it is used to pay for qualified medical expenses, the money will continue to be tax-free. Your HSA (and the money in it) belongs to you—not the City nor any insurance company.

For this fiscal year, the City will continue to contribute \$100 per month to your HSA if you are enrolled in our CDHP health plan. You may also make contributions to your HSA on a pre-tax basis. That means that your HSA contribution will be taken out of your paycheck and no federal income tax or employment tax will be withheld on the contribution.

For 2026, the maximum you may contribute is \$4,400 for single coverage and \$8,750 for family coverage. These maximum amounts include both the City's contributions and your contributions. Individuals who are age 55 and older can also make additional "catch-up" contributions of up to \$1,000 annually.

Please note – per IRS regulations, if you are enrolled in Medicare (Parts A and/or B), you are not eligible to enroll in the CDHP with HSA plan. Additional details and free webinars on the HSA with TASC can be found [on the TASC website](#).



# HEALTH SAVINGS ACCOUNTS

## Perks

- All money contributed - by you and by the City - is yours forever.
- Triple Tax Advantage
  1. Contributions are Pre-Tax.
  2. The Account grows tax-free.
  3. Money used for Qualified Expenses is distributed tax-free.
- After reaching an account balance of \$1,100 you can invest all additional funds, just like with a traditional retirement account.
- Use the funds for expenses today, doing your best to allow the balance to grow year-to-year so you have a fully-funded HSA when you retire to pay for retirement healthcare expenses.

## Qualified Medical Expenses

The Internal Revenue Service (IRS) defines qualified medical care expenses as amounts paid for the diagnosis, cure or treatment of a disease, and for treatments affecting any part or function of the body. The expenses must be primarily to alleviate a physical or mental defect or illness when services are not covered by your high-deductible health plan. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness.

For more information or clarification on which items count as a Qualified Medical Expense, refer to [Publication 502](#) or consult a tax professional.

You can also utilize [HSASore.com](https://www.hsastore.com), though due to serious markup on most items, it is advisable to use the site as a reference catalog rather than a place to purchase.

# DENTAL INSURANCE

We have bundled all non-health insurance plans through Equitable as our dental provider and will continue to offer two dental options for you. One plan is called a “DHMO” plan. In this plan, you will pay a lower cost for your coverage, but will have a smaller network of providers from which to use and no access to out-of-network benefits. We encourage you to determine if your dentists participate in the DHMO network by visiting the provider directory and searching for your dentist in the DHMO network.

Our second plan, the “DPPO” has a much larger network of providers and access to out-of-network benefits. The PPO Plan allows you to use any dentist you want, although you will always receive better pricing if you use an Equitable network provider. You may find network providers by following the link in Employee Navigator, and download your card from Equitable.

The chart below describes the benefits in our two dental plans:

	PPO Plan	DHMO Plan (Amount you pay)
Preventive Services	Exams, cleanings, X-rays – 100%	Exams, cleanings, X-rays – \$0
Basic Services	Fillings, simple extractions, oral surgery, endodontics, periodontics – 90% up to the Annual Maximum	Fillings, simple extractions, oral surgery, endodontics, periodontics, etc. rates vary on individual procedure- specifics can be found in Employee Navigator under “Document Library”
Major Services	Crowns, bridges, etc. – 50% up to the Annual Maximum	Repairs to crown, bridges, inlays, outlays, etc. prices found in Employee Navigator & Equitable
Annual Maximum	\$1,200 per person (Preventive Services are excluded)	N/A
Orthodontic Services	Children - 50% to age 26; \$1,000 Lifetime Maximum	25% discount

Monthly Rates	DPPO	DHMO
Employee Only	\$5.00	\$2.20
Family	\$59.01	\$22.81



# VISION INSURANCE

Equitable utilizes the VSP network, plus additional retail locations, such as Visionworks, etc.; therefore, you have access to the largest possible vision provider network.

Your vision benefits include:

- Routine vision exams for a \$10 copay (every 12 months)
- \$200 allowance for eyeglass frames plus 20% off of the balance (every 24 months). For featured brands, the allowance will increase to \$220.
- \$25 copay for basic eyeglass lenses, plus additional copays for lens add-ons (every 12 months)
- \$200 allowance for contact lenses (every 12 months)
- Log into Equitable to obtain your cards.



**Our Vision Plan uses the  
VSP Network of vision  
providers...just like our  
previous plan!**

#### Monthly Rates

Vision	
Employee Only	\$0.00
Family	\$9.47



**EQUITABLE**

# INCOME PROTECTION

At the City of Hendersonville, we want to do everything we can to protect you and your family. That's why we provide short- and long-term income protection insurance—meaning that you pay nothing for this valuable coverage!

If you are unable to work due to illness or injury, this policy will provide a partial replacement of income that would otherwise be lost or paid with your accrued time off work. The only exception to this policy is if you are injured or ill due to a workplace incident, because that is covered through Workers Compensation (read more in the Rules and Regulations).

	Short-term	Long-term
<b>Benefits Begin</b>	1st day out for an injury/ 8th day out for an illness	181st day of illness/injury
<b>Benefits Payable</b>	Weekly	Monthly
<b>How is Eligibility Determined</b>	If you are unable to perform your job	Class 1 (Exempt Employees) – unable to work until Social Security Retirement Age  Class 2 (Non-Exempt Employees) – unable to perform your job for 3 years and after that if unable to perform any job
<b>Percentage of Income Replaced</b>	67% of weekly salary up to \$500 for Non-Exempt or \$800 for Exempt Employees	60% of monthly salary up to \$5,000
<b>Maximum Benefit Duration</b>	26 weeks	Until Social Security Normal Retirement Age



Eligible employees can request coverage through FMLA while out of work (the HR department encourages people to request FMLA if they anticipate being out of work for over two weeks). Think of FMLA as umbrella protection- it provides job protection even as you use Income Protection and Accrued Time Off to provide income. Read more about Income Protection in the Equitable Portal and FMLA in the [Rules and Regulations](#).

# BASIC LIFE & AD&D INSURANCE

Life insurance can help provide for your loved ones if something were to happen to you. The City of Hendersonville provides full-time employees with group life and accidental death and dismemberment (AD&D) insurance. Exempt Employees will receive \$100,000 of life insurance coverage. Non-Exempt Employees will receive \$50,000 of coverage. In addition, all employees receive accidental death & dismemberment coverage equal to three times the life insurance amount whether an accidental death happens in the line of duty or off-the-job.

Please note that the life and AD&D benefits reduce beginning at age 70. At age 70, the benefits will reduce by 35% of the original amount and further reduce to 50% of the original amount at age 75.

***The City of Hendersonville pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums.***



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# VOLUNTARY LIFE INSURANCE

While the City of Hendersonville provides life insurance, some employees may want to purchase additional coverage due to personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary life insurance, you are responsible for paying the full cost of coverage through payroll deductions. You can purchase coverage for yourself in \$10,000 increments and your spouse in \$5,000 increments. The chart below outlines the monthly costs of purchasing additional coverage.

Monthly rates per \$10,000 of coverage		
	Employee	Spouse
Under 30	\$0.80	\$1.00
30-34	\$0.90	\$1.20
35-39	\$1.10	\$1.50
40-44	\$1.60	\$2.40
45-49	\$2.80	\$4.20
50-54	\$4.60	\$6.50
55-59	\$8.50	\$11.50
60-64	\$12.50	\$14.50
65-69	\$26.00	\$29.00
70-74	\$37.00	\$40.00
75 and above	\$93.00	\$40.00
Child rate	\$0.60 for \$5,000 of coverage	



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# WORKSITE BENEFITS

The City of Hendersonville allows employees to purchase supplemental insurance called Worksite Benefits. These plans are a way to further protect you and your family in your time of need. Through Worksite Benefits, you are able to purchase three types of plans: Accident, Critical Illness/Cancer and Hospitalization. Each of these plans has improved and decreased in cost this year!

## Accident

Our accident insurance plan will deliver a payment to you as a voluntary benefit to supplement your regular medical coverage for various qualifying incidents. These occurrences may include the following:

- Injuries such as fractures, dislocations, burns, concussions, cuts and lacerations, eye injuries, coma, torn knee cartilage, broken tooth, ruptured disc and paralysis
- Medical services and treatments such as ambulance (ground and air), emergency care, non-emergency care, hospital (admission, confinement and inpatient rehab), intensive care unit confinement, physician follow-up, therapy services, medical testing (X-rays, MRIs and CT scans), medical appliances, inpatient and outpatient surgery, and blood and blood plasma
- Family lodging and travel needs related to an accident and follow-up care

Our plan also includes accidental death and dismemberment (AD&D) coverage.

## Hospitalization

The City offers Hospitalization insurance as a voluntary benefit to supplement your regular medical coverage. This insurance can be used to pay for expenses that are not covered by your health insurance, like your deductible and coinsurance. As with all of our worksite benefits plans, any money payable to you in this plan will be paid to you, not your hospital!

Our Hospitalization plan pays benefits such as:

- Hospital confinement
- Hospital admission
- Intensive Care confinement
- Intensive Care Step-Down confinement

Monthly Rates	<u>Accident</u>	<u>Hospitalization</u>
Employee Only	\$17.31	\$25.79
Employee + Spouse	\$29.59	\$54.55
Employee + Child(ren)	\$33.68	\$41.96
Family	\$45.96	\$68.72



**EQUITABLE**

# WORKSITE BENEFITS

## Critical Illness

If you or a covered family member are diagnosed with one of the listed critical illnesses and your claim is approved, our critical illness plan will issue a lump-sum payment directly to you regardless of any medical or disability insurance you might have. In our plan, you may choose \$10,000 - \$30,000 of coverage on yourself. **This year, all coverage is guaranteed with no health questions asked.** If you cover yourself, you may choose to purchase coverage on your spouse up to 50% of your coverage amount. Additionally, your children are also covered at 50% of your coverage amount at no cost to you.

Some of the illnesses that are covered by our critical illness plan are:

- Cancer
- Heart attack and stroke
- Kidney failure
- Major organ transplant
- Type 1 Diabetes
- Coma
- Childhood conditions:
  - Down Syndrome
  - Cerebral Palsy
  - Cystic Fibrosis
  - Muscular Dystrophy
  - Type 1 Diabetes
- And more

**Each worksite plan has an annual wellness benefit included. If you (and/or your spouse) receive wellness screenings, you will earn \$50 per plan in which you are enrolled!**

# EMPLOYEE ASSISTANCE PROGRAM

This year, we have chosen a new Employee Assistance Program (EAP) provider. Our new provider, ESI - the Employee Assistance Group, has two divisions- the primary is for First Responders (Public Safety), the other for non-First Responders (TotalCare).

The EAP is offered to all employees and immediate family members of the City of Hendersonville. This benefit is fully paid by the City. It is a completely confidential counseling program that covers issues such as:

<b>Depression</b>	<b>Grief &amp; Loss</b>	<b>Addiction</b>
<b>Stress</b>	<b>Legal Issues</b>	<b>Anxiety</b>
<b>Family Problems</b>	<b>Relationship Problems</b>	<b>Financial Pressures</b>

Through our EAP program, you will receive up to 8 visits per episode at no cost to you. Provisions can be made with your health insurance carrier to file claims if additional visits are needed.

Additionally, our EAP offers free access to financial, legal, professional, and personal research coaching in addition to a Discount Marketplace. Log in to schedule with one of these coaches, have your Will or other legal documents completed for free, and/or begin any of the free educational courses on hundreds of topics today!

You can contact ESI 24/7/365. Public Safety employees can call 1-888-327-1060 and all other employees can call 1-800-252-4555 to reach a professional counselor.



# RETIREMENT BENEFITS

## TCRS

To the benefit of Full-Time employees, the City of Hendersonville participates in the Tennessee Consolidated Retirement System (“TCRS”), which is one of the top five strongest pension plans in North America and the top three State-funded pension plans in the country. Because the City funds this on behalf of employees, *no money comes out of your paycheck for the pension.*

TCRS is a defined benefit plan. This means that expected benefits are based on a set formula and not how well any investments perform (like our 457 Plan). In its simplest form, the formula for yearly retirement benefits is:

$$\text{Years of Service} \times \text{Average Final Salary} \times 0.015.$$

Example: Your average final annual salary is \$30,000. You have 20 years of service credit. Your annual retirement benefit will be \$9,000.

Some enhancements will increase this figure, such as the 5% one-time increase authorized by the City, or the complicated formula involving social security integration levels, which may increase benefits. Other enhancements include a special provision counting certain military service as applicable service, employees rolling over unused Sick Leave to TCRS to increase their service credits (time of service) with every 20 days counting as a full month, and, there are disability provisions which will provide income according to your projected retirement income.

Learn more about our pension by reading the [Member Guide from TCRS](#) (yes, the title says “Teachers” but it is for us as well!).

Go to the TCRS website to register your account, elect or change beneficiaries, request additional Service Credits, and submit your retirement application. The 6-Month Buy-Backs and Retirement Applications are processed through the [TCRS website](#) only.

While our pension is one of the best-performing in the nation, it likely won't fully fund your retirement- turn the page to learn how you can have sufficient income in retirement!

Refer to the Personnel Rules & Regulations for more details and policies on our pension.

# RETIREMENT BENEFITS

While we have a fantastic pension plan through TCRS, it will not likely not fully fund your retirement; therefore, the City encourages you to take advantage of self-funded plans through Empower.

For an excellent presentation on our pension and the retirement accounts available through Empower, [watch this video](#) from our retirement advisor, Ben Straley.

## 457 Plan and 401(k) Plan

To help you prepare for the future, the City of Hendersonville sponsors a 457 Plan and a 401(k) Plan as part of its benefits package. Empower and the TN Department of Treasury have partnered to form a program called “Retire Ready TN”, which combines your City-paid pension and self-funded 457(b) and 401(k) plans with personalized retirement education and a retirement plan advisor at no cost to you.

Let’s compare:

### 401(k)

Retire before age 59 ½ and pay 10% penalty

No additional pre-retirement options

Hardship distributions are subject to income tax, must be repaid, and have a 10% penalty

### 457(b)

No early withdrawal penalty

Special catch-up option 3 yrs. before retirement

Unforeseeable emergencies are subject to income tax and must be repaid, but there is no penalty to be paid

What they have in common:

- Managed by Empower
- Money grows tax-deferred
- After registering, free access to our retirement advisor.

### 2026 Contribution Limits

457(b) and 401(k)  
Under 50: \$24,500  
50 – 59: \$32,500  
60 – 63: \$35,750  
64+: \$32,500

457(b) Only  
50+: up to \$49,000



# TIME OFF

## Paid Holidays

There are 13 paid Holidays in each fiscal year:

New Year's Day	Memorial Day	Thanksgiving Day
MLK Jr. Day	Independence Day	Day After Thanksgiving
President's Day	Labor Day	Christmas Eve
Good Friday	Veteran's Day	Christmas Day
Floating Holiday		

## Vacation Leave

Vacation Leave accrues on the 21st day of each full month worked. Regular Part-Time employees accrue vacation on a pro-rated basis. Full-time employees are granted Vacation Leave as follows according to years of service:

Initial Accumulation	12 days per year
6th Anniversary rate change	15 days per year
10th Anniversary rate change	18 days per year
15th Anniversary rate change	21 days per year

## Sick Leave

Sick Leave also accrues on the 21st day of each full month worked with no cap on accumulation for Full Time employees. Don't forget, unused Sick Leave can be rolled into your pension for a higher payment in retirement! Vacation carryover hours lost annually will go into the Sick Bank.

## Sick Bank

Employees may donate to the Sick Leave Bank for employees who have exhausted all available leave benefits due to illness or disability- those who donate are eligible to withdraw, so you are also donating for yourself.

## Additional Leave

- Voting Leave
- FMLA
- Military Leave
- Jury Duty
- Court Pay
- Funeral Leave
- And More

Full details can be found in the Personnel Rules & Regulations; all written policies take precedence over any summaries provided in this manual.

# TIME OFF

## Earn More Time Off Work!

### Focus Day

Get paid to volunteer! In exchange for volunteering their time with non-profit agencies within Sumner County, full-time employees can earn up to 8 hours of vacation time within a fiscal year. If you are interested in taking advantage of this benefit or have any questions about whether a non-profit would qualify, please contact the HR Department.

### Safety Incentive Program

For each quarter a Full-Time employee does not have a 'Preventable' injury, they will accrue paid leave, thus earning up to a full day off by the end of the year. What is considered 'Preventable' or 'Non-Preventable', how many hours can be earned, and the frequency with which these Safe Driving Days can be earned may be found in the Safety Incentive Program.

### Safety Driving Day

Employees who must operate a City vehicle as an assigned part of their role are eligible to receive an additional day off work when they have gone a certain amount of time without a non-preventable accident- read about eligibility, how frequently you can earn the days off, and more, read the City's Personnel Rules & Regulations.

### Compensatory Time

Non-exempt employees required to work hours that exceed their overtime threshold will be compensated at time and a half. Overtime pay can be paid out, or, the employee can choose to receive Compensatory Time off at a later date. Full details on qualifying employees, limits, and what counts towards the overtime threshold can be found in the Personnel Rules & Regulations



All written policies take precedence over any summaries provided in this manual.

# ASCEND FEDERAL CREDIT UNION PARTNERSHIP

All employees of the City of Hendersonville are eligible for a free membership with Ascend Federal Credit Union with no application process!

## Who is Ascend?

Ascend is the largest credit union in Middle Tennessee and one of the largest federally chartered credit unions in the United States. Ascend is a not-for-profit full-service financial organization owned and operated by its members for the benefit of all who belong. They have a volunteer, unpaid board of directors, and their brand promise is to educate and help their members become effective financial stewards.

## What is a Credit Union?

Unlike banks with their shareholders, credit unions are owned by members- so the members share in the profits via higher savings rates, minimal fees, and lower loan rates. Credit unions offer just as much security for your money as banks; members' funds are insured through the NCUA for 250K, just like banks with the FDIC!

## Membership Benefits

- Checking accounts with 3.56% APY\*
- Access to 55,000 ATMs
- FREE telehealth services & phone insurance
- 5 cent fuel savings at Shell
- Overdraft protection
- Multiple easy ways to waive fees
- Free financial education, calculators, budgeting tools, travel discounts, and so much more!

## Access & Services

Mobile Banking ● Online Banking ● Phone Banking ● ATMs ● Branch Locations

## Join Ascend today!

Online: Go to [ascend.org](https://ascend.org), select "Open An Account", choose "Let's Get Started", enter "City of Hendersonville" under "Select Your Eligibility", and follow the prompts.

In-Person: Visit your nearest branch to open an account and tell them you work for the City of Hendersonville.

\*Rates may change based on market conditions, details found [here](#).

# PAYROLL INFORMATION

## Pay Periods

Paychecks are issued on the 15th and the last day of the month, though this can vary due to holidays and weekends. Direct deposit is required.

Paycheck on the 15<sup>th</sup> covers hours worked between the 22<sup>nd</sup> - 6<sup>th</sup>, and the paycheck on the last day of the month is for hours worked the 7<sup>th</sup> - 21<sup>st</sup>.

## Longevity Pay & Merit Increases

Longevity pay is a bonus paid annually during the same month as the employee's service anniversary date. If approved by the City of Hendersonville Board of Mayor and Alderman in the fiscal year budget, an employee's Longevity pay is calculated at the rate of \$100.00 per year multiplied by the years of service subject to budgetary funding.

Regular Part-time employees are eligible once they have attained sufficient hours to qualify (2,080 hours worked equals one year). Employees categorized as Seasonal or Temporary are not eligible for Longevity Pay.

The maximum bonus an employee can receive is \$2,000.

Merit Increases exist to reward performance for both full- and part-time employees. This pay increase is awarded after the annual performance evaluation and is effective on the first paycheck of the month following the employee's Service Anniversary Date.

## General Pay Information

Details on Call Back Pay, Longevity Pay, Overtime and Compensatory Time, Education Attainment Pay, Shift Differentials, Tuition Reimbursement, and additional pay details can be found in the [Personnel Rules & Regulations](#).



# WORKERS COMPENSATION AND COBRA

## Workers Comp

The City of Hendersonville provides workers' compensation, a type of accident and injury insurance that provides medical care, wage replacement, and rehabilitation support if you are injured or become ill as a direct result of your job. Employees must report any work-related injury or disease immediately (or as soon as practicable) to their supervisor and Human Resources so that the necessary paperwork can be completed in a timely manner.

Full details on the City's workers' compensation policies and procedures may be found on the City's Human Resources website.

## COBRA

In most instances you will be eligible for COBRA benefits if you leave employment with the City. COBRA is a federal law which allows you to stay on your employer's benefit plan for an additional 18 months (36 months for divorced spouses, your spouse if you pass away, and dependents who reach the age limit). You pay all costs related to this coverage, including what the City previously paid on your behalf. Learn more about COBRA on the [Department of Labor](#) website.



# RETIREE INSURANCE BENEFITS

The City currently has contract provisions with Medical, Dental, and Vision carriers which allow employees eligible for retirement the privilege of remaining covered under the City's plans until they are eligible to receive Medicare.

Employees hired July 1, 2008, or later must pay the full cost of the coverage for each month they wish to continue the plan through the City. Employees hired June 30, 2008, or before and who are either age 60 or have 30 years of service with the City of Hendersonville are eligible to receive a City-paid portion of their Medical insurance if the employee elects to continue on the plan.

The employer portion for individual medical coverage is based on the chart below. The retiree pays for anything selected above individual coverage.

Upon your retirement from the City of Hendersonville, selections made during your initial enrollment as a retiree are the coverage(s) that you will maintain until you or your spouse, if applicable, become Medicare eligible. For example, if you do not select medical insurance at this time, you will not be allowed to add it at a later date, nor will you be allowed to add spouse to any coverage(s) if you do not initially take that coverage for them.

Employees that meet the criteria noted below as an eligible retiree with the City of Hendersonville have the option to elect to continue dental/vision coverage at full cost (until Medicare eligible), there is no city-paid supplement for these coverages. It is also important to note that, if at any point, you drop any coverage(s) as a retiree, you will not be allowed to pick those coverages back up.

Retirement Age	City Years of FT Service	Multiplier
Any age	30 or more	100%
60 and over	25-29	75%
60 and over	20-24	50%
60 and over	15-19	25%

# ANNUAL DISCLOSURES

## **Summary of Benefits and Coverage (SBC)**

The required summary of benefits and coverage notice is available online at [www.hvilletnbenefits.com](http://www.hvilletnbenefits.com), or upon request. It is a standardized four-page document that highlights key provisions, limitations and exceptions for all The City of Hendersonville's medical plans.

## **COBRA**

The Consolidated Omnibus Budget Reconciliation Act (COBRA) was signed into law in 1986; COBRA gives workers and their families who lose their health benefits the right to choose to continue group health benefits provided by their group health plan for limited periods of time under certain circumstances. Qualified individuals may be required to pay the entire premium for coverage up to 10% of the cost of the plan. COBRA generally requires that group health plans sponsored by employers offer Team Members and their families the opportunity for a temporary extension of health coverage in certain instances where coverage under the plan would otherwise end. COBRA outlines how Team members and family members pay and elect to continue their coverage. Please see your Human Resources Representative for more information.

## **Newborns' and Mothers' Health Protection Act Disclosure**

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

## **The Women's Health Cancer Rights Act of 1998 (WHCRA)**

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

## **Medicare Creditable Coverage Notice**

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with The City of Hendersonville, Tennessee and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. The City of Hendersonville has determined that the prescription drug coverage offered by the (Insert Name of Plan) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

## **When Can You Join A Medicare Drug Plan?**

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### **What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?**

If you decide to join a Medicare drug plan, your current The City of Hendersonville coverage will not be affected. You can keep this coverage if you elect Part D and this plan will coordinate with Part D coverage.

# ANNUAL DISCLOSURES

If you do decide to join a Medicare drug plan and drop your current City of Hendersonville coverage, be aware that you and your dependents will be able to get this coverage back at a future annual open enrollment.

#### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with the City of Hendersonville and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

#### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through The City of Hendersonville Management Corp. changes. You also may request a copy of this notice at any time.

#### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

#### For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Name of Entity/Sender: City of Hendersonville, TN  
Contact--Position/Office: Jason Gallo, Administrative Services Director  
Address: 101 Maple Dr. N. Hendersonville, TN 37075  
Phone Number: (615) 264-5314

#### Title VI

It is the policy of The City of Hendersonville to ensure compliance with Title VI of the Civil Rights Act of 1964; 49 CFR, Part 21; Related statutes and regulations to the end that no person shall be excluded from participation in or denied benefits of, or be subjected to discrimination under any program or activity receiving federal financial assistance from the U.S. Department of Transportation on the grounds of race, color, sex, or national origin.

#### Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA) is a comprehensive civil rights law prohibiting discrimination based on disability. The ADA law broadly protects the rights of individuals with disabilities in employment, access to State and local government services, places of public accommodations, transportation and other important areas of American life. The ADA law also requires newly designed and constructed or altered State and local government facilities, public accommodations and commercial facilities to be readily accessible to and usable by individuals with disabilities.

In accordance with the requirements of Title II of the Americans with Disabilities Act of 1990, the Freeland Auto will not discriminate against qualified individuals with disabilities based on disability in its services, programs, or activities.

#### Children's Health Insurance Program Notice

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

# ANNUAL DISCLOSURES

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or [www.insurekidsnow.gov](http://www.insurekidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of March 17, 2025. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445-8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>
COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442	Website: <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268
GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> Phone: 678-564-1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a>	Health Insurance Premium Payment Program All other Medicaid Website: <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a> <a href="http://www.in.gov/fssa/dfr/">http://www.in.gov/fssa/dfr/</a> Family and Social Services Administration
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: <a href="http://iowa.gov/health-and-human-services">iowa Medicaid   Health &amp; Human Services</a> Medicaid Phone: 1-800-338-8366 Hawki Website: <a href="http://iowa.gov/healthy-and-well-kids-in-iowa">Hawki - Healthy and Well Kids in Iowa   Health &amp; Human Services</a> Hawki Phone: 1-800-257-8563 HIPP Website: <a href="http://iowa.gov/health-insurance-premium-payment-hipp">Health Insurance Premium Payment (HIPP)   Health &amp; Human Services (iowa.gov)</a> HIPP Phone: 1-888-746-9562	Website: <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660

# ANNUAL DISCLOSURES

<p>KENTUCKY – Medicaid</p>	<p>LOUISIANA – Medicaid</p>
<p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a>            Phone: 1-855-459-6328            Email: <a href="mailto:KIHIPP.PROGRAM@ky.gov">KIHIPP.PROGRAM@ky.gov</a>            KCHIP Website: <a href="https://kynect.ky.gov">https://kynect.ky.gov</a>            Phone: 1-877-524-4718            Kentucky Medicaid Website: <a href="https://chfs.ky.gov/agencies/dms">https://chfs.ky.gov/agencies/dms</a></p>	<p>Website: <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a>            Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p>
<p>MAINE – Medicaid</p>	<p>MASSACHUSETTS – Medicaid and CHIP</p>
<p>Enrollment Website: <a href="https://www.mymaineconnection.gov/benefits/s/?language=en_US">https://www.mymaineconnection.gov/benefits/s/?language=en_US</a>            Phone: 1-800-442-6003            TTY: Maine relay 711            Private Health Insurance Premium Webpage: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a>            Phone: 1-800-977-6740            TTY: Maine relay 711</p>	<p>Website: <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a>            Phone: 1-800-862-4840            TTY: 711            Email: <a href="mailto:masspremassistance@accenture.com">masspremassistance@accenture.com</a></p>
<p>MINNESOTA – Medicaid</p>	<p>MISSOURI – Medicaid</p>
<p>Website: <a href="https://mn.gov/dhs/health-care-coverage/">https://mn.gov/dhs/health-care-coverage/</a>            Phone: 1-800-657-3672</p>	<p>Website: <a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a>            Phone: 573-751-2005</p>
<p>MONTANA – Medicaid</p>	<p>NEBRASKA – Medicaid</p>
<p>Website: <a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a>            Phone: 1-800-694-3084            Email: <a href="mailto:HSHIPPProgram@mt.gov">HSHIPPProgram@mt.gov</a></p>	<p>Website: <a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a>            Phone: 1-855-632-7633            Lincoln: 402-473-7000            Omaha: 402-595-1178</p>
<p>NEVADA – Medicaid</p>	<p>NEW HAMPSHIRE – Medicaid</p>
<p>Medicaid Website: <a href="http://dhcnp.nv.gov">http://dhcnp.nv.gov</a>            Medicaid Phone: 1-800-992-0900</p>	<p>Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a>            Phone: 603-271-5218            Toll free number for the HIPP program: 1-800-852-3345, ext. 15218            Email: <a href="mailto:DHHS.ThirdPartyLiabi@dhhs.nh.gov">DHHS.ThirdPartyLiabi@dhhs.nh.gov</a></p>
<p>NEW JERSEY – Medicaid and CHIP</p>	<p>NEW YORK – Medicaid</p>
<p>Medicaid Website: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid/">http://www.state.nj.us/humanservices/dmahs/clients/medicaid/</a>            Phone: 1-800-356-1561            CHIP Premium Assistance Phone: 609-631-2392            CHIP Website: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a>            CHIP Phone: 1-800-701-0710 (TTY: 711)</p>	<p>Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a>            Phone: 1-800-541-2831</p>

# ANNUAL DISCLOSURES

<p>NORTH CAROLINA – Medicaid</p>	<p>NORTH DAKOTA – Medicaid</p>
<p>Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> Phone: 919-855-4100</p>	<p>Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a> Phone: 1-844-854-4825</p>
<p>OKLAHOMA – Medicaid and CHIP</p>	<p>OREGON – Medicaid and CHIP</p>
<p>Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> Phone: 1-888-365-3742</p>	<p>Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> Phone: 1-800-699-9075</p>
<p>PENNSYLVANIA – Medicaid and CHIP</p>	<p>RHODE ISLAND – Medicaid and CHIP</p>
<p>Website: <a href="https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance">https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance</a> Phone: 1-800-692-7462 CHIP Website: <a href="http://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance">Children's Health Insurance Program (CHIP) (pa.gov)</a> CHIP Phone: 1-800-986-KIDS (5437)</p>	<p>Website: <a href="http://www.eohhs.ri.gov/">http://www.eohhs.ri.gov/</a> Phone: 1-855-697-4347, or 401-462-0311 (Direct RlTe Share Line)</p>
<p>SOUTH CAROLINA – Medicaid</p>	<p>SOUTH DAKOTA - Medicaid</p>
<p>Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a> Phone: 1-888-549-0820</p>	<p>Website: <a href="http://dss.sd.gov">http://dss.sd.gov</a> Phone: 1-888-828-0059</p>
<p>TEXAS – Medicaid</p>	<p>UTAH – Medicaid and CHIP</p>
<p>Website: <a href="http://www.texas.gov/health-insurance-premium-payment-hipp-program">Health Insurance Premium Payment (HIPP) Program   Texas Health &amp; Human Services</a> Phone: 1-800-440-0493</p>	<p>Utah's Premium Partnership for Health Insurance (UPP) Website: <a href="https://mediicaid.utah.gov">https://mediicaid.utah.gov</a> Email: <a href="mailto:upp@utah.gov">upp@utah.gov</a> Phone: 1-888-222-2542 Adult Expansion Website: <a href="https://medicaid.utah.gov/expansion/">https://medicaid.utah.gov/expansion/</a> Utah Medicaid Buyout Program Website: <a href="https://medicaid.utah.gov/buyout-program">https://medicaid.utah.gov/buyout-program</a> CHIP Website: <a href="https://chip.utah.gov/">https://chip.utah.gov/</a></p>
<p>VERMONT– Medicaid</p>	<p>VIRGINIA – Medicaid and CHIP</p>
<p>Website: <a href="http://www.vermont.gov/health-access/department-of-vermont-health-access">Health Insurance Premium Payment (HIPP) Program   Department of Vermont Health Access</a> Phone: 1-800-250-8427</p>	<p>Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/family-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/family-select</a> <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs</a> Medicaid/CHIP Phone: 1-800-432-5924</p>
<p>WASHINGTON – Medicaid</p>	<p>WEST VIRGINIA – Medicaid and CHIP</p>
<p>Website: <a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> Phone: 1-800-562-3022</p>	<p>Website: <a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)</p>
<p>WISCONSIN – Medicaid and CHIP</p>	<p>WYOMING – Medicaid</p>
<p>Website: <a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> Phone: 1-800-362-3020</p>	<p>Website: <a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> Phone: 1-800-251-1269</p>

# ANNUAL DISCLOSURES

To see if any other states have added a premium assistance program since March 17, 2025, or for more information on special enrollment rights, contact either:

U.S. Department of Labor U.S. Department of Health and Human Services  
Employee Benefits Security Administration Centers for Medicare & Medicaid Services  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa) [www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-866-444-EBSA (3272) 1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control

Annual Disclosures specifically from the State of TN can be found [here](#), beginning on page 13.



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*The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by each insurance company. The information contained in this summary was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Snapshot and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact Human Resources.*

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