**From:** Benefits   
**Sent:** Wednesday, October 11, 2017 9:33 AM  
**Subject:** DATE SENSITIVE!!!!! Annual Enrollment Reminder

This is a mass e-mail being sent to all regular employees.  Please post for anyone who may not have access to e-mail!





**Your Benefits Annual Enrollment Period Ends at 4:30 p.m. 10/13/17!**

Please visit the HRS dedicated [Annual Enrollment](http://www.mtsu.edu/hrs/benefits/annual_enrollment_transfer.php) web page for information

**Enroll Oct. 2 - Oct. 13**

**(ends Oct. 13 at 4:30 p.m. Central)**

Even if you don’t make any changes, you should review your enrollment each year. The plans, networks and benefits may change and impact you.

**Click** [**2018 Decision Guide**](http://www.partnersforhealthtn.gov/documents/2018_decision_guide_st_he.pdf)**to review your 2018 Decision Guide.**

**Watch**[New Animated Educational Videos](https://www.youtube.com/user/partnersforhealthtn) [**!**](https://www.youtube.com/user/partnersforhealthtn/videos)

**What do I have to do?**

If you want to **stay** in your current health plan or other benefits, you don’t have to reenroll. **But there are changes.** Please review your benefits to make sure they will suit your needs in 2018. See the link above to the 2018 Decision Guide to review changes.

* [**CDHP/HSA:**](http://www.partnersforhealthtn.gov/cdhp.shtml)  If you enroll in the CDHP, you are not required to update or enroll in the HSA amount each year. If you want to change your contribution or enroll, you can do so at any time by completing the [HSA Enrollment/Change](http://www.mtsu.edu/hrs/benefits/flex.php) form located on the HRS web page.
* [**Flexible Spending Accounts**](http://www.partnersforhealthtn.gov/flexible_benefits.shtml) **(FSA):** Enroll on the PayFlex website, [**stateoftn.payflexdirect.com**](https://stateoftn.payflexdirect.com/EmployeeLogin.aspx)

**NEW** [**Disability Insurance:**](http://www.partnersforhealthtn.gov/disability.shtml)**Short Term Disability** Insurance will be available for higher education employees!

* This is the only time current employees can **enroll with no health questions asked** — might be an important benefit for those with a chronic condition to consider.
* Learn more, including **how to calculate your rate** (premium), by going to [**MetLife.com/StateOfTN.**](https://www.metlife.com/StateofTN/index.html)
* **Long Term Disability Insurance** for Higher Education Employees will be administered by Lincoln Financial Group in 2018.  Employees currently enrolled will automatically be moved to the new vendor, level 3 coverage and no action is necessary.  If you are not enrolled, or would like to make a level change, you must do so through the [**Lincoln Financial**](https://www.steps2enroll.com/tennbor/Login) on-line portal.  This is an “open” enrollment for employees.
* Long Term Care Insurance is closing to new members as of January 1, 2018.  If enrolled, you can keep this coverage, but you will do so directly with the insurance company, MedAmerica. MedAmerica will mail information to current, enrolled members.  All eligible employees and dependents can still enroll in this coverage through December 31, 2017.

Current active members: Payroll deductions will stop after premiums are collected for December 2017 coverage. After this date, members will pay premiums directly to MedAmerica.

**Need help?**

* Attend an [**employee informational webinar.**](http://www.partnersforhealthtn.gov/documents/2018_aep_webinar_flier_st_he.pdf)
* **NEW** - chat online at [**http://www.partnersforhealthtn.gov/**.](http://www.partnersforhealthtn.gov/) Click the green **HELP** button.

Call Benefits Administration at 800.253.9981, M-F, 8 a.m. to 4:30 p.m. Central. Search the help desk, find articles or submit a question at [**benefitssupport.tn.gov/hc/en-us.**](https://benefitssupport.tn.gov/hc/en-us)