

2025 Retiree Benefits Guide



Learn. Lead. Leave a Legacy!



MEMPHIS
SHELBY COUNTY SCHOOLS

WELCOME TO YOUR BENEFITS ENROLLMENT

This guide provides highlights of benefits and features of the health care plans available to you as a retiree of Memphis-Shelby County Schools. Review this guide to decide what will be best for you and your family for 2025.



Can I update my beneficiary information? Yes



Can I move from the Medicare Surround plan to the Advantage PPO plan? Yes



Can I cancel medical, dental, & vision? Yes



Can I add dependents? No



Can I move from the Advantage PPO plan to the Medicare Surround plan? No



Can I add dental & vision? No



IMPORTANT INFORMATION

2024-25 Annual Change Period: November 4 – November 22

Deadline to make changes: November 22, 2024

Changes will take effect January 1, 2025



❖ Complete the healthcare change form if you would like to make changes for 2025. (located in the back of this booklet)

Nothing is required if you wish to retain your current benefits

❖ Return completed forms to MSCS Benefits via email or mail to:

MSCS Benefits Office
160 S. Hollywood St.
Barnes Building, Rm 108
Memphis, TN 38112
901-416-5304 (option 1)
benefits@scsk12.org (email)

Please note: If you experience an event that could impact your health coverage and deductions (e.g., death, over-age dependent, Medicare enrollment, etc.), it is the retiree's responsibility to notify MSCS Benefits directly. Retirees are not allowed to add coverage; however, you are allowed to change medical plans or cancel coverage during this time.

WHAT'S NEW

Cigna Divestiture

- ***There will be no changes to your benefits for the 2025 plan year as a result of the Cigna Divestiture.****

Cancellations

- **If your plans are cancelled for any reason, you will not have another opportunity to re-enroll.**

Beneficiary Updates

- **Periodically review your beneficiary elections and make updates as needed with MSCS and TCRS.**

Upcoming Changes

- **The enrollment process for retirees will be automated for the 2026 plan year and guides will be provided digitally.**

*Medicare Advantage customers will remain enrolled in and covered by their Cigna Healthcare plan upon the close of the transaction for the duration of the 2025 plan year. There will be no changes to plan benefits, network, or premiums in plan year 2025. Cigna Healthcare's Medicare businesses and HCSC remain separate companies until closing. The Cigna Medicare Surround product is not part of the Cigna divestiture to HCSC and will remain a Cigna offered product.

Summary of Benefits and Coverage

The health section of this guide provides an overview of your medical plan options. You can find detailed information about the pre-65 medical plans in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available on the MSCS Benefits webpage.

Highlights for 2025

- ❖ During the annual change period, nothing is required if you wish to retain your current benefit elections
- ❖ There are no premium increases for medical, dental and vision for 2025
- ❖ Medical, dental and vision coverage cannot be added if you are not currently enrolled even if you and/or a dependent lose or cancel coverage for any reason
- ❖ There will be a 33% increase to retiree basic life insurance for 2025. If you choose to cancel your basic life insurance, you will not be allowed to re-enroll and you must submit a cancellation form to MSCS Benefits (premiums will be adjusted upon receipt of the cancellation form)

Note: An example of the basic life insurance increase – if you are currently paying \$25.55 for \$50,000 in coverage, your premium will change from \$25.55 to \$33.98/month effective January 2025.



Pre-65 Retirees



How to choose your medical plan:

Pre-65 Medical plans

For 2025, you have a choice of three medical plans with a range of coverage levels and costs. This gives you the flexibility to choose what's best for your needs and budget.

- ❖ **MSCS Open Access Plus (OAP) NETWORK ONLY** (This plan is not available in the State of Texas.) - This plan provides benefits only for in-network providers, and features copays for many services (so you'll know in advance what you'll spend out-of-pocket). The out-of-pocket limit for this plan is the lowest of the three plans, but it also requires the highest contributions from you.
- ❖ **MSCS Open Access Plus (OAP) Basic Preferred Provider Organization (PPO)** - This plan provides benefits for both in network and out of network services. Most services are subject to a deductible and coinsurance rather than copays. The out-of-pocket limit for this plan is higher than the limit for the OAPIN plan, but the per month contributions for this plan are lower.
- ❖ **MSCS Choice Fund Health Reimbursement Account (HRA)** - This plan provides benefits for both in network and out of network services. The out-of-pocket limit for this plan is higher than the other two plans, however your out-of-pocket expenses are offset by the HRA contributions (See Page 9 for additional details). This plan requires the lowest employee contributions.

Important Notes:

- ❖ Dependents of Pre-65 Retirees that are Medicare eligible, must be enrolled in Medicare A&B coverage (even if the retiree is under 65 and not Medicare eligible). They are also required to provide our office a copy of their Medicare A&B card for our records (rates are applied based on the retiree's status, not the dependent).





A closer look at the HRA Plan

How does the HRA work?

If you enroll in the Choice Fund HRA medical plan, it will include a health reimbursement account (HRA), funded by Memphis-Shelby County Schools (MSCS), to help you pay for some of the costs of eligible health care expenses. The account is funded on the effective date of your coverage in the HRA plan.

Most services under the HRA plan are subject to deductible and coinsurance rather than copays. The out-of-pocket limit for this plan is higher than either of the other two plans, but your out-of-pocket expenses are offset by the HRA contribution.

This means, for example, that:

1. If you elect single coverage, the first \$500 of covered expenses you have are completely paid for by the plan.
2. If you elect coverage for one or more dependents, the first \$1,000 of covered expenses incurred by your family would be paid for by the plan.
3. Any balance you have in your HRA will be used to off-set the HRA plan deductible automatically during the claims processing.
4. While the HRA is a great benefit, keep in mind that it can't be converted to cash at any time, and it can only be used to offset medical plan cost.

Please Note: Any remaining HRA fund balance rolls over into the next year (you do not lose what you don't use).

Which plan is right for me?

All the plans consider the same expenses to be eligible for reimbursement. In addition, the HRA plan is the only plan that provides benefits for some infertility services and the bariatric surgery. Each of the plans uses the same high-quality network of CIGNA providers, and the OAP Basic and Choice Fund HRA plans provide out of network benefits as well.

The plans differ in how much they pay and how much they cost in contributions. Here's how the contributions compare on a monthly basis:

Pre-65 Medical Plan Contributions per Month			
Medical / Rx Plan Options	OAP In-Network	OAP Basic	Choice Fund HRA Plan
Retiree	\$299.56	\$271.87	\$246.27
Retiree + 1	\$599.11	\$543.73	\$492.52
Family	\$835.76	\$758.49	\$687.07

All medical plans

1. Free in-network preventive care

As with all MSCS health plans, preventive care is fully covered under every plan option — you pay nothing toward your deductible and no copays as long as you receive care from in-network providers. Preventive care includes annual physicals, well-child and well-woman exams, immunizations, flu shots, and cancer screenings.

2. Extensive provider network

The plan uses Cigna's large network of doctors and other health care providers.





Compare medical pre-65 plans

The chart below provides a comparison of key coverage features and costs.

	OAP IN-NETWORK PLUS	OAP BASIC OPTION		CHOICE FUND HRA	
	In-network	In-network	Out-of-network	In-network	Out-of-network
	You Pay	You Pay		You Pay	
Annual deductible					
Employee	\$500	\$1,000	\$2,000	\$1,500	\$3,000
Employee + 1	\$1,000	\$2,000	\$4,000	\$3,000	\$6,000
Family	\$1,000	\$2,000	\$4,000	\$3,000	\$6,000
Annual Out-of-pocket maximum*					
Employee	\$3,000	\$4,000	\$8,000	\$7,150	\$14,300
Employee + 1	\$9,000	\$12,000	\$24,000	\$14,300	\$28,600
Family	\$9,000	\$12,000	\$24,000	\$14,300	\$28,600
Coinsurance					
	20%	20%	50%	30%	50%
Annual Health Fund (HRA)					
<i>Annual Health Fund provided to offset your deductible</i>					
Employee	N/A	N/A	N/A	\$500	
Employee + 1				\$1,000	
Family				\$1,000	
Medical coverage					
Doctor's office visits	\$25 copay	20%*	50%*	30%*	50%*
Preventive care (mammograms, PAP test, physicals, immunizations)	0%	0%	Not Covered	0%	Not Covered
Specialist visits	\$40 copay	20%*	50%*	30%*	50%*
Telemedicine visits	\$25 copay	20%*	N/A	30%*	N/A
Outpatient surgery	\$250 copay	20%*	50%*	30%*	50%*
Inpatient hospital (per stay)	\$500 copay	20%*	50%*	30%*	50%*
Emergency room	\$250 copay	\$400 copay; then 0%*	\$400 copay; then 0%*	30%*	50%*
Labs and X-rays	20%*	20%*	50%*	30%*	50%*
Urgent Care	\$75 copay	20%*	50%*	30%*	50%*
Prescription drugs					
Deductible	N/A	N/A	\$100 per person	N/A	\$100 per person
Generic (30-day supply)	\$10 copay	\$10 copay	50%*	\$10 copay	50%*
Preferred Brand Formulary (30-day supply)	20%	20%	50%*	20%	50%*
	(\$25 min/\$60 max)	(\$25 min/\$60 max)		(\$25 min/\$60 max)	
Non-Preferred Brand (Non-formulary) (30-day supply)	30%	30%	50%*	30%	50%*
	(\$50 min/\$80 max)	(\$50 min/\$80 max)		(\$50 min/\$80 max)	
Mail Order (90-day supply)	3 x retail copay	3 x retail copay	Not covered	3 x retail copay	Not covered

* after deductible

Note: All plans have an unlimited lifetime plan maximum

Post-65 Retirees





A closer look at the Medicare Advantage PPO

Medicare Advantage PPO

Medicare Advantage PPO: This plan offers a lower cost and an expanded prescription benefit. If your doctor does not currently accept the PPO plan, call customer service at the phone number below. Cigna will reach out to the doctor on your behalf to explain how the plan works. In most cases, this will resolve the issue.

The Medicare Advantage PPO is a great choice if your:

1. Medical providers are in the CIGNA network
(To find out if your provider participates visit the CIGNA Medicare Advantage PPO network website to look up your provider at hcpdirectory.cigna.com)
2. Medical provider will agree to bill CIGNA for their services (ask your provider)
3. If you take preventive medications or diabetic medications that the Advantage PPO plan covers for free

What if my provider does NOT agree to bill CIGNA for my services? Call CIGNA customer service for assistance. They can be reached at 888-281-7867 or by e-mail at letushelpyou@cigna.com

Medicare Eligibility Requirements

If you and/or your dependent become Medicare eligible and you would like to continue your benefits with Memphis-Shelby County Schools, it is required that you and/or your dependents:

- ❖ Enroll in Medicare Parts A&B
- ❖ Provide a copy of your Medicare card to Benefits
- ❖ Complete the enclosed healthcare enrollment form

Please note: Members currently enrolled in Medicare Surround or Medicare Advantage HMO, can continue to participate in these plans. However, the Medicare Advantage PPO Plan is the only plan currently available for Post-65 or Medicare eligible participants.

If you are currently participating in Medicare Surround or Medicare Advantage HMO Plan, and you choose to cancel, you will not have another opportunity to enroll back into these plans.

Active & Fit – Silver & Fit

As a Cigna customer, you have access to the Active & Fit Direct Program (Pre-65 & Medicare Surround plans) or the Silver & Fit Direct Program (Medicare Advantage plan), which offers huge discounts on fitness center memberships to over 8,000 fitness centers nationwide. To learn more, visit www.ActiveandFitDirect.com/fitness/Cigna or www.SilverandFit.com

Medical-Post 65 Retiree Medical Plans:

This chart summarizes key features of each medical plan, prescription drug benefits are shown on the next page. **The Medicare Surround and Medicare Advantage HMO Plans are only available to participants currently enrolled in them.**

Medicare Benefits	Medicare Advantage PPO	Medicare Surround (Supplement)	Medicare Advantage HMO
Monthly cost (per person) before TCRS credits	\$122.00	\$190.03	\$57.00
Provider Network	In-network and out-of-network	Not applicable	In-network Only
Plan Deductible	\$240	\$240	\$0
Maximum out-of-pocket cost	\$240	Not applicable	\$1,500
Doctor Visits	\$0 (deductible does not apply)	\$0 after deductible	\$5
Specialist Visits	\$0 (deductible does not apply)	\$0 after deductible	\$10
Emergency Care	\$0 (deductible does not apply)	\$0 after deductible	\$120
Urgent Care	\$0 (deductible does not apply)	\$0 after deductible	\$10
Inpatient Hospital Care	\$0 (deductible does not apply)	\$0 after deductible	\$0
No PCP Required	✓	✓	
One ID card and one customer service phone number for medical and Rx**	✓		✓
Wellness Incentives**	✓		✓
Retire-focused clinical programs**	✓		✓
Silver & Fit fitness program**	✓		✓
Home life resources and referral services**	✓		✓
Home delivered meals**	✓		✓
Caregiver support**	✓		
Hearing aids**	✓		
Transportation services**	✓		
\$0 Rx copay for select preventative drugs and diabetic drugs and supplies**	✓		

With a Cigna Healthcare Medicare Advantage PPO plan, you can see any in-network or out-of-network provider with no referrals, if they accept Medicare and the plan. Accepting the plan means the doctor is willing to treat you and bill Cigna Healthcare, even if they are not contracted with us as an in-network Medicare Advantage provider. Unlike many other PPO plans, you pay the same cost-share to see an in-network provider or out-of-network provider.



Medical-Post 65 Retirees Prescription Drug Plan

Each of our medical benefit plans will include the prescription drug benefits shown below. The prescription drug benefits are the same across all plans with one exception: the Medicare Advantage PPO plan includes a \$0 copay benefit for certain preventive medications and diabetic medications and supplies. These \$0 copay drugs under the Medicare Advantage PPO plan would include drugs such as Metformin, Atorvastatin, Albuterol HFA, Clopidogrel, and many insulins.

Deductible for prescriptions	\$0	
Coverage limit and coverage gap	Same for all three medical plans	
List of eligible drugs	Same for Medicare Surround PDP & Medicare Advantage PPO	
Retail / Mail	Retail (30-day)	Home delivery (90-day supply)
Tier 1 preferred generics	\$10	\$20
Tier 2 preferred brand	\$25	\$50
Tier 3 non-preferred brand and generic	\$50	\$100
Tier 4 specialty	\$50	n/a
Select preventive medications and select diabetic medications and supplies	\$0 under Medicare Advantage PPO (copay apply under Surround and Advantage HMO plans)	\$0 under Medicare Advantage PPO (copay apply under Surround and Advantage HMO plans)

Medical-Post 65 Retirees Monthly Costs for 2025

All plans cover medical benefits and prescription drug benefits as noted above.

Medicare Surround Monthly Cost	Classified or Certified with less than 15 years of TCRS services	Certified 15-19 years of TCRS services	Certified 20-29 years of TCRS services	Certified 30+ years of TCRS service
Retiree	\$190.02	\$165.02	\$152.52	\$140.02
Retiree + 1	\$380.05	\$355.05	\$342.55	\$330.05
Family	\$570.07	\$545.07	\$532.57	\$520.07

Medicare Advantage HMO Monthly Cost	Classified or Certified with less than 15 years of TCRS services	Certified 15-19 years of TCRS services	Certified 20-29 years of TCRS services	Certified 30+ years of TCRS service
Retiree	\$57.00	\$32.00	\$19.50	\$7.00
Retiree + 1	\$114.00	\$89.00	\$76.50	\$64.00
Family	\$171.00	\$146.00	\$133.50	\$121.00

Medicare Advantage PPO Monthly Cost	Classified or Certified with less than 15 years of TCRS services	Certified 15-19 years of TCRS services	Certified 20-29 years of TCRS services	Certified 30+ years of TCRS service
Retiree	\$122.00	\$97.00	\$84.50	\$72.00
Retiree + 1	\$244.00	\$219.00	\$206.50	\$194.00
Family	\$366.00	\$341.00	\$328.50	\$316.00

If your dependents are not Medicare-eligible, rates and plans may differ for dependent coverage. Please contact the MSCS Benefits Office for more information. The Medicare Surround and Medicare Advantage HMO Plans are only available to participants currently enrolled in them.

Dental & Vision





Dental (Pre & Post 65)

Healthy teeth and gums are important to your overall wellness. That's why it's important to have regular dental checkups and maintain good oral hygiene. Learn more about the MSCS dental plan available to help you maintain your oral health.

	Cigna DPPO \$1,500 Plan	
	Network	Out-of-Network
Annual deductible (employee only / family)	\$50 / \$150	\$100 / \$300
Calendar-year maximum	\$1,500	\$1,500
Preventive/diagnostic services (annual cleanings, exams, etc.)	0%	0%
Basic services (filling, extractions, etc.)	20%*	20%*
Major services (crowns, implants, etc.)	50%*	50%*
Orthodontia (Adults not covered)	50% \$1,500 Lifetime maximum	50%

Vision (Pre & Post 65)

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and covered dependents.

Cigna Vision	Network	Out-of-Network
Exam (once every 12 months)	\$10 copay	Up to \$30 allowance
Lenses (once every 12 months)	\$20 copay	Up to \$25-\$60 allowance
Frames (once every 24 months)	\$130 allowance plus 20% discount on amount exceeding frame allowance	Up to \$30 allowance
Contact lenses (once every 12 months)	Covered at 100% (medically necessary)	Up to \$225 allowance (medically necessary)
	\$150 allowance (elective)	Up to \$75 allowance (elective)

2025 Monthly Dental and Vision premiums (Pre & Post 65)

Dental Plan - DPPO- \$1,500	Monthly Premium
Retiree	\$25.79
Retiree + 1	\$54.17
Family	\$77.38

Vision Plan	Monthly Premium
Retiree	\$5.10
Retiree + 1	\$9.77
Family	\$15.84

Please Note: Voluntary dental and vision plan options are only available to retirees currently enrolled. Medical, dental and vision coverage cannot be added if you are not currently enrolled – even if you and/or a dependent lose coverage elsewhere or if coverage is canceled for any reason.

Reminders

Eligibility

You are eligible for Memphis-Shelby County Schools benefit programs if you meet specific qualifications to continue coverage at retirement. If you have questions, please contact the Employee Benefits Department at benefits@scsk12.org or 901-416-5304 (Option 1).

(Please note: You cannot be covered as both a retiree and as a dependent under any MSCS plans.)

When you become Medicare eligible

If you and/or your dependent become Medicare eligible and would like to continue your benefits with Memphis-Shelby County Schools, it is required that you and/or your dependents:

- ❖ Enroll in Medicare Parts A&B
- ❖ Provide a copy of your Medicare card to Benefits
- ❖ Complete the enclosed healthcare enrollment form

Medicare open enrollment for part A & B begins in October. If you have any questions regarding Medicare, you should contact Social Security Administration at 1-800-MEDICARE or www.medicare.gov



Do I have to re-enroll in my retiree benefits?

Nothing is required if you wish to retain your current benefit elections. You do not have to re-enroll in medical, dental or vision coverage. Your current plans will remain in place for 2025. During this annual change period, you cannot add coverage, you can only change medical plans or cancel coverage.

Should I cancel my retiree coverage?

You can cancel medical, dental, vision, or basic life insurance coverage at any time. Billing will be adjusted according to the receipt of the written request for cancellation.

Please keep in mind, if you cancel or lose coverage for medical, dental, vision or basic life insurance benefits for yourself and/or a dependent you will NOT be allowed to reinstate coverage for any reason.

If you are currently participating in the Medicare Surround or Medicare Advantage HMO Plan, and you choose to cancel, you will not have another opportunity to enroll back into these plans. The Medicare Surround and Medicare Advantage HMO Plans are only available to participants currently enrolled in them.

How do I pay for my benefits?

Your premiums for medical, dental, vision, and/or basic life insurance will continue to be deducted from your TCRS pension check.

If you have any questions or need to make any updates including cancellations, address changes, etc. submit your request in writing to Memphis-Shelby County Schools, Barnes Building, 160 S. Hollywood Street, Room 108, Memphis, TN 38112.

Important Note:

If you are a new retiree and have not received your first TCRS retirement check, you must submit your health insurance payments directly to MSCS to prevent cancellation.



Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

Plan	Who to Call	Web Address	Phone Number
Medical	Cigna	www.mycigna.com	Annual Enrollment Questions: (800) 401-4041 On-going Customer Service: (800) 736-7568 Prescriptions/Medicare PDP (800) 558-9562 (Medicare Surround) (888) 281-7867 (Medicare Advantage)
Dental	Cigna	www.mycigna.com	
Vision	Cigna	www.mycigna.com	
Basic Life Insurance	Memphis-Shelby County Schools	www.scsk12.org	Customer Service: Basic Life Insurance (901) 416-5304 (option 1)
MSCS Benefit Office 160 S. Hollywood, Rm 108 Memphis, TN 38112		www.msck12.org	(901) 416-5304 (option1) (901) 416-6463 (fax)

Common insurance terms & definitions

ASO (Administrative Services Only) – An arrangement in which an employer hires a third party to deliver administrative services to the employer such as claims processing and billing; the employer bears the risk for claims. This is common in self-insured health care plans.

Coinsurance - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a stated percentage of medical expenses after the deductible amount, if any, was paid. Once any deductible amount and coinsurance are paid, the insurer is responsible for the rest of the reimbursement for covered benefits up to allowed charges: the individual could also be responsible for any charges in excess of what the insurer determines to be “usual, customary and reasonable”. Coinsurance rates may differ if services are received from an approved provider (i.e., a provider with whom the insurer has a contract or an agreement specifying payment levels and other contract requirements) or if received by providers not on the approved list. In addition to overall coinsurance rates, rates may also differ for different types of services.

Copayment - A form of medical cost sharing in a health insurance plan that requires an insured person to pay a fixed dollar amount when a medical service is received. The insurer is responsible for the rest of the reimbursement. There may be separate copayments for different services. Some plans require that a deductible first be met for some specific services before a copayment applies.

Deductible - A fixed dollar amount during the benefit period - usually a year - that an insured person pays before the insurer starts to make payments for covered medical services. Plans may have both per individual and family deductibles. Some plans may have separate deductibles for specific services. For example, a plan may have a hospitalization deductible per admission. Deductibles may differ if services are received from an approved provider or if received from providers not on the approved list.

Preferred provider organization (PPO) plan - An indemnity plan where coverage is provided to participants through a network of selected health care providers (such as hospitals and physicians). The enrollees may go outside the network but would incur larger costs in the form of higher deductibles, higher coinsurance rates, or non-discounted charges from the providers.

Maximum out-of-pocket expense - The maximum dollar amount a group member is required to pay out of pocket during a year. Until this maximum is met, the plan and group member shares in the cost of covered expenses. After the maximum is reached, the insurance carrier pays all covered expenses, often up to a lifetime maximum.

Primary care physician (PCP) - A physician who serves as a group member's primary contact within the health plan. In a managed care plan, the primary care physician provides basic medical services, coordinates and, if required by the plan, authorizes referrals to specialists and hospitals.

Self-insured plan – A plan offered by employers who directly assume the major cost of health insurance for their employees. Some self-insured plans bear the entire risk. Other self-insured employers insure against large claims by purchasing stop-loss coverage. Some self-insured employers' contract with insurance carriers or third-party administrators for claims processing and other administrative services; other self-insured plans are self-administered.



MEMPHIS SHELBY COUNTY SCHOOLS
New Retiree Health Care Plan
Enrollment/Change Form
(Please complete this form in its entirety)

Administered by
 Connecticut General Life Insurance Company
 Cigna HealthCare of Tennessee, Inc.

A	<input type="checkbox"/> NEW RETIREE <input type="checkbox"/> ENROLL CHANGE PERIOD	EFFECTIVE DATE OF ADD/CHANGE/ CANCELLATION (MM/DD/CCYY)	MSCS PLAN GROUP 3211484	CIGNA ACCOUNT NO. BRANCH CODE 3211484	MEDICAL COVERAGE TIER <input type="checkbox"/> RETIREE ONLY <input type="checkbox"/> RETIREE + ONE <input type="checkbox"/> RETIREE + FAMILY <input type="checkbox"/> WAIVE MEDICAL
	EMPLOYER NAME EMPLOYER ADDRESS MEMPHIS SHELBY COUNTY SCHOOLS 160 S. HOLLYWOOD, MEMPHIS, TN 38112				PRE-65 RETIREE (under age 65) <input type="checkbox"/> OAP IN-Network Plus <input type="checkbox"/> OAP Basic <input type="checkbox"/> Choice Fund HRA POST-65 RETIREE or Medicare eligible (over age 65) <input type="checkbox"/> MEDICARE ADVANTAGE COVERAGE () PPO
	TYPE OF CHANGE: <input type="checkbox"/> Cancel Dependent(s)* <input type="checkbox"/> Change to Single <input type="checkbox"/> Other _____ <input type="checkbox"/> Cancel Coverage* <input type="checkbox"/> Change to Retiree + One Dependent				DENTAL COVERAGE TIER (MUST HAVE MEDICAL COVERAGE) <input type="checkbox"/> RETIREE ONLY <input type="checkbox"/> RETIREE + ONE <input type="checkbox"/> RETIREE + FAMILY <input type="checkbox"/> DPO 1500 <input type="checkbox"/> WAIVE DENTAL
	* List Names in Section B				VISION COVERAGE TIER (MUST HAVE MEDICAL COVERAGE) <input type="checkbox"/> RETIREE ONLY <input type="checkbox"/> RETIREE + ONE <input type="checkbox"/> RETIREE + FAMILY <input type="checkbox"/> VISION <input type="checkbox"/> WAIVE VISION
B	RETIREE NAME (Last) _____ (M.I.) _____ SOCIAL SECURITY NO. _____				
	DATE OF BIRTH (MM/DD/CCYY)	GENDER <input type="checkbox"/> M <input type="checkbox"/> F	HOME PHONE () ()	WORK PHONE () ()	E-MAIL ADDRESS
	ADDRESS (Street) _____ (City) _____ (State) _____ (Zip Code) _____		PRIMARY CARE PHYSICIAN NAME _____ PRIMARY CARE PHYSICIAN ID _____		
C	R E T I R E E				
	DEPENDENT INFORMATION Last Name First Name M.I.		DEPENDENT SOCIAL SECURITY NO.	DEPENDENT PRIMARY CARE PHYSICIAN	DATE OF BIRTH MM DD CCYY
	Spouse Name _____ ID _____ Relationship _____	Dependent * Name _____ ID _____ Relationship _____	Dependent * Name _____ ID _____ Relationship _____	DEPENDENT COVERAGES <input type="checkbox"/> Medical <input type="checkbox"/> Dental <input type="checkbox"/> Vision <input type="checkbox"/> Add <input type="checkbox"/> Cancel	MSCS EMPLOYEE? Yes No <input type="checkbox"/> <input type="checkbox"/>
	* DEPENDENTS - Up to age 26. Adult children married or unmarried and living or not living with parent qualify for this coverage. If totally disabled prior to age 26, attach proof of disability for eligibility review.				
C	OTHER HEALTH CARE COVERAGE: Do you or your dependents have other health insurance under a group plan, HMO, or Medicare? <input type="checkbox"/> Yes <input type="checkbox"/> No <i>if yes, please provide the following:</i>				
	NAME OF PERSON COVERED	SOCIAL SECURITY NO.	EFFECTIVE DATE	MEDICARE Part A Part B	HIC # (MEDICARE ID NUMBER) MEDICAID OTHER INSURANCE CARRIER
D	SIGNATURE - I have read this form and certify that all statements contained are true and correct to the best of my knowledge. I understand any material misrepresentation will result in the cancellation of my coverage and the denial of claims plus reimbursement to the health plan of any benefit payments. I understand that if my coverage contains limitations on pre-existing conditions that these limitations will be stated in the plan. I accept the provisions on the reverse side of this form which I have read and understand.				
	RETIREE'S SIGNATURE _____				DATE _____

PROVISIONS

- "CIGNA HealthCare" refers to various operating subsidiaries of CIGNA Corporation. Products and services are provided by these subsidiaries and not by CIGNA Corporation. These subsidiaries include Connecticut General Life Insurance Company, Tel-Drug, Inc. and its affiliates, CIGNA Behavioral Health, Inc., Intracorp, and HMO or service company subsidiaries of CIGNA Health Corporation and CIGNA Dental Health, Inc.
- I agree, for myself and my dependents, that, in the event any health services provided are the primary responsibility of any other party by way of other group health coverage or by the act or omission of another person to fully inform the healthplan and will execute such assignments, liens or other documents which maybe necessary to enable the healthplan to recover the value of the services provided. I further agree that in the event I or any of my dependents collect benefits or damages from any other party who has primary responsibility for services provided by the healthplan, I will immediately reimburse the healthplan to the extent of services provided, to the extent permitted by state law.

FRAUD WARNING

It is a crime to knowingly provide false, incomplete or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines and denial of insurance benefits.

AUTHORIZATION TO DEDUCT CONTRIBUTIONS

I authorize deductions from my earnings of the required contributions, if any, toward the cost of the coverage. This authorization applies only if employee contributions are required.

SPECIAL PROVISION FOR EMPLOYERS WITH SECTION 125 PLANS

By allowing an individual to enroll in the Insurance Plan other than during the open enrollment period, CIGNA HealthCare or Connecticut General Life Insurance Company does not waive any terms of its contract. Further, by allowing an individual to enroll in the Insurance Plan other than during an open enrollment period, CIGNA HealthCare or Connecticut General Life Insurance Company does not thereby express any opinion regarding the appropriateness of the change under Section 125 of the Internal Revenue Code or the terms of the employer's Section 125 Plan.

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The annual enrollment guide is intended to be a summary of the benefits programs offered by Memphis-Shelby County Board of Education. If you would like further details about any of the benefit offerings described herein, refer to each plan's official policy relating to that benefit.

The information in this booklet constitutes a Summary of Material Modifications (SMM) of the MSCS Benefits Handbook for the noted plan changes. Effective January 1, 2025, this benefits guide, along with a copy of the Summary Plan Description (SPD) will comprise the SPD. Please retain this guide for reference.

These documents, along with all the required annual legal notices, are accessible on www.scsk12.org. If you have any questions, please contact MSCS Benefits at 901-416-5304 (option 1).

Memphis- Shelby County Board of Education always works to ensure information provided to employees is accurate. However, if for some reason the information in this annual enrollment guide conflicts with any information in the plan or benefits policy, the plan or policy document will govern. Memphis-Shelby County Board of Education reserves the right to amend, suspend or terminate these plans at anytime.

Memphis-Shelby County Schools offers educational and employment opportunities without regard to race, color, religion, sex, creed, age, disability, national origin or genetic information.

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