



SUMNER COUNTY, TENNESSEE
DEPARTMENT OF FINANCE
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To: All County-Insured Employees
From: Finance Department
Date: February 6, 2014
Re: Additions and Changes to Benefits

As BlueCross BlueShield navigates the Affordable Care Act, we must address many changes to our coverage. Set forth below are these amendments:

(1) Hearing Aids Or Devices are now a covered benefit.

Effective February 1, 2014, employees and their dependents covered by the Sumner County Employees Insurance Trust, over the age of 18 years of age and not eligible by other hearing device coverage, will qualify for up to \$6,000.00 coverage for hearing devices and aids. Any devices and aids must be medically necessary and prescribed by a licensed medical practitioner. The Insured will only be eligible for a purchase once every five years. This eligibility does not cover the cost of replacement insurance, batteries or any power devices, storage for the aids or any cosmetic accompaniments to the devices. Nor does the authorization cover cochlear implants or any surgically implanted hearing devices. Finally, the covered costs associated with hearing aids and devices will be paid in the same manner as any other illness.

(2) Deductibles and Out-of-Pocket Maximums

The medical deductibles did not reset on January 1, 2014. They will reset on July 1, 2014 (resulting in an 18-month deductible period). Hereafter, they will reset on July 1st.

However, the out-of-pocket maximums reset on January 1, 2014. They will reset again on July 1, 2014 and on July 1st in subsequent years.

(3) Vision Insurance

The **\$200 annual vision coverage** began on January 1, 2014. Blue Cross will no longer offer this coverage after **June 30, 2014**. This means you should use your coverage for this vision benefit before this date.