



Metro Nashville

YOU SERVE METRO. WE SERVE YOU.



New Employee Orientation

2025 Benefits

Metro Nashville Public Schools Version 11/2/2024



Benefit Highlights

Core Benefits – Metro and employee share cost or it's free to you

Medical	Metro pays 75% you pay 25% of the premium
Dental	Metro pays full cost of Employee Only coverage; you pay cost for Family coverage
Retirement	Metro provides 100% of cost for you – you make no contribution
Basic Life and AD&D	Metro provides coverage of \$50,000 (\$32,500 after age 65)

Optional Benefits – You pay premiums at competitive group rates

- Vision
- Short-Term & Long-Term Disability
- Supplemental & Dependent Life Insurance
- Flexible Spending Accounts

Enrolling in Coverage

- You must decide today what benefits you want to enroll in and complete the enrollment forms provided by Metro Human Resources.
- Coverage is effective the first day of the month following one full calendar month of employment.
- Insurance premiums are deducted through payroll deductions each pay period.
- What if I do not enroll in coverage?
 - If you do not complete and submit an enrollment form by the deadline provided in the email with this presentation, you will automatically be enrolled in single coverage in Metro's PPO medical plan and Flexible dental plan.



Opting Out of Coverage

- If you have other medical insurance coverage – either through a spouse’s or parent’s plan (or you’re age 65 and older with Medicare) – you may opt out of Metro’s insurance by providing documentation of the other coverage.
- If you are age 65, you may opt out of Metro’s medical insurance if you prefer to have Original Medicare Parts A & B, a Medicare Supplement or a Medicare Advantage plan, rather than Metro’s medical insurance.
- You may opt into Metro’s coverage at a future Annual Enrollment or within 60 days of an eligible change in status.

Who is Eligible to Enroll?

- Employees – regular full-time employees who average 20 or more hours a week for two consecutive quarters
- Dependents are defined as your:
 - Spouse while not divorced or legally separated
 - Domestic partner of the same or opposite sex
 - Dependent Children from birth to age 26, married or unmarried as long as he/she is your child by birth, adoption, legal guardianship or your stepchild (you may cover children when Qualified Medical Child Support Order has been issued)



Domestic Partner Benefits

- Employees and their domestic partner must complete and sign a Declaration of Domestic Partnership stating they have shared the same residence for the last 365 days and have not been married or legally separated from another individual during those 365 days.
- The domestic partners must also provide 3 sources of documentation supporting their financial interdependence on one another with one document dating back at least 365 days.
- If your partner is not your tax dependent (as defined by the IRS), the value of your partner's benefits will be included in your taxable wages as imputed income and those premiums will be paid on a post-tax basis.

Domestic Partner Benefits

- Visit Human Resources' website at HR.nashville.gov to complete details about eligibility requirements, possible tax implications and a list of *Frequently Asked Questions*.
- You may **not** enroll a domestic partner until you contact Metro Human Resources to schedule an appointment and provide the necessary documentation. This must occur within **60 days** of your hire date.
- Even if you are not interested in adding your partner to Metro's insurance benefits, you may want to consider filing a Declaration of Domestic Partnership with Metro in the event of your death.



Dependent Eligibility Verification Program

- Please be sure to only add ELIGIBLE dependents to your coverage. Today, you will be required to sign an affidavit certifying they are your legal and eligible dependents as defined by Metro's rules.
- While Metro Human Resources is not requiring you provide documentation to substantiate your dependents' eligibility today, you will be required by Metro to provide this documentation in the very near future.
- You must contact Metro Human Resources within 60 days of an eligible change in status to add or remove dependents.



Eligible Changes in Status

- You may change your benefit elections during the year only if you have an eligible change in status or during Annual Enrollment.
- Examples of status changes include:
 - Marriage, divorce, or legal separation
 - Birth, adoption, legal guardianship or changes in child's eligibility
 - Change in a dependent's insured status or job
 - Death of a spouse/domestic partner or dependent child
- You **MUST** notify Metro Human Resources and provide documentation **within 60 days** of your eligible change in status; otherwise, you will **NOT** be able to make changes to your coverage or dependents until the next Annual Enrollment.



Annual Enrollment

- Every October, you will receive an Annual Enrollment packet at your home address from Metro Government.
- Annual Enrollment is your opportunity to make changes to your current benefits.
- Any changes made during Annual Enrollment will be effective January 1 of the next year.
- If you do not make any changes, your insurance remains the same for the upcoming year.



Medical Plan Options – administered by Cigna

PPO Plan	HRA Plan
<p>PPO plan pays 80% and you pay 20% of claims when you use in-network providers.</p> <p>Copays apply for office visits and pharmacy benefits even after out-of-pocket max has been met.</p>	<p>Health Reimbursement Arrangement (HRA) – Metro provides a Fund to cover medical and pharmacy benefits before you pay deductible. After deductible, plan pays 90% and you pay 10%.</p>
<p>Annual Out-of-Pocket Max: \$1,000 Employee Only \$2,000 Family/Employee + Child(ren)</p>	<p>Annual Out-of-Pocket Max: \$1,150 Employee Only \$2,300 Family/Employee + Child(ren)</p>

- Both plans share the same network of providers and drug formulary
 - Higher benefit for using in-network healthcare providers
 - No referrals needed to see specialists

PPO Plan

- The PPO plan pays 80% of covered medical services – you pay 20% coinsurance after copays.
 - \$20 copay for primary care physician office visits
 - \$30 copay for specialist office visits
 - \$100 copay for emergency room visits
- Preventive Care Benefit
 - Children age 6 and younger covered at 80%
 - Age 7 and older covered at 100% up to \$750, then at 80%
- Pharmacy Benefits
 - \$10 copay for generic drugs
 - \$30 copay for brand-name drugs
- Copays apply all year long even after out-of-pocket max has been met.

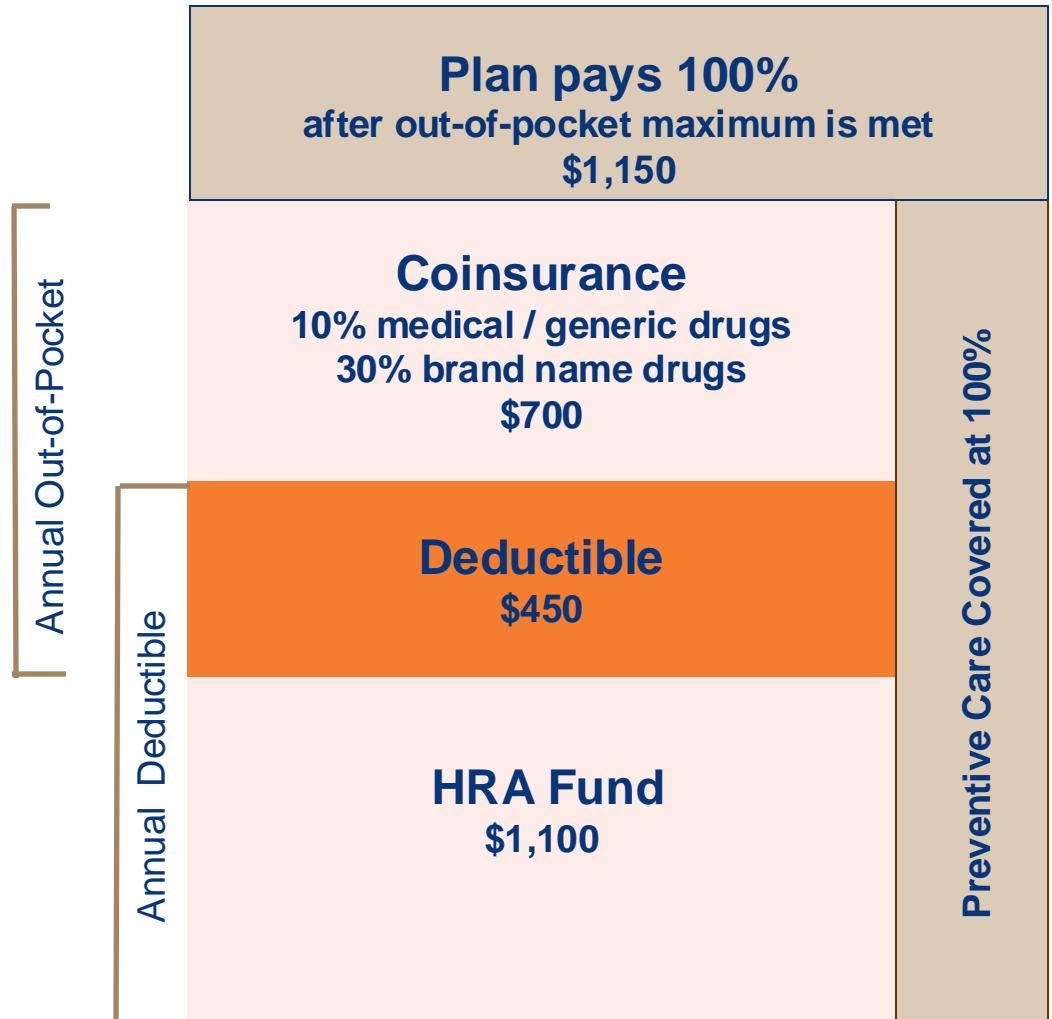
HRA Plan

- Metro puts money into your HRA Fund each year to cover medical and pharmacy expenses before you pay anything out of your pocket.
 - \$1,100 Employee Only
 - \$2,200 Family/Employee + Child(ren)
- Once the HRA Fund is exhausted, you pay a deductible.
 - \$450 Employee Only
 - \$900 Family/Employee + Child(ren)
- After you've met the deductible, you pay
 - 10% coinsurance for medical expenses and generic drugs
 - 30% of brand-name drug costs
 - Once the annual out-of-pocket max is met, you have 100% coverage.
- Preventive Care is covered at 100% by the plan.



HRA Plan

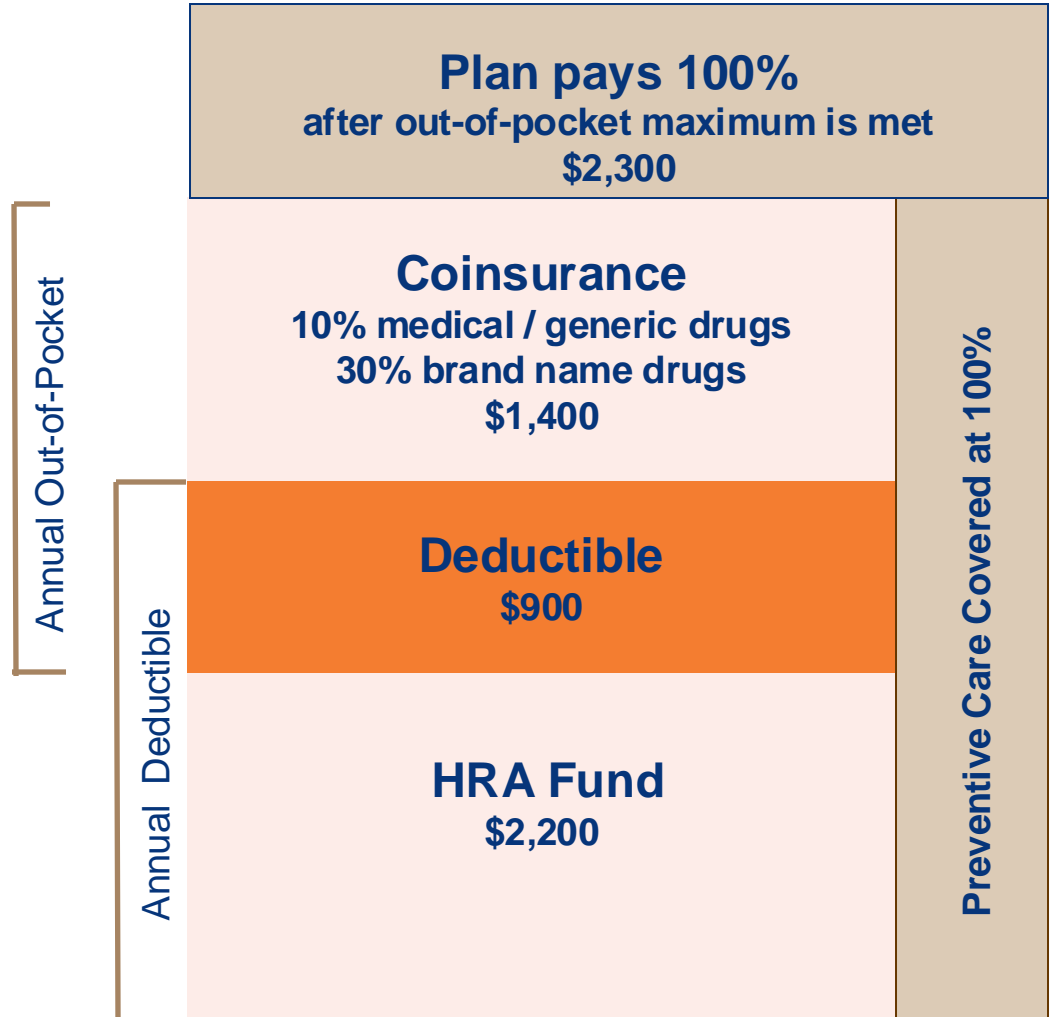
- Employee Only Coverage





HRA Plan

- Employee + Family Coverage
- Employee + Child(ren) Coverage



HRA Plan

If your insurance is effective April 1 or later, your HRA Fund will be prorated for this plan year as follows:

Insurance Effective Date	Employee Only	Employee + Family Employee + Child(ren)
1st Quarter (January – March)	\$1,100	\$2,200
2 nd Quarter (April – June)	\$825	\$1,650
3 rd Quarter (July – September)	\$550	\$1,100
4 th Quarter (October – December)	\$275	\$550

Cigna Programs

PPO and HRA plan members may participate in the programs listed on the next two slides, but **ONLY** HRA Plan members are eligible to receive the incentive dollars added to their HRA Fund at the completion of a program.

- HRA plan members and their spouse/domestic partner (if you elect to enroll them for coverage as a dependent) are eligible for the incentive dollars.
 - Dependent children may participate in the programs but are not eligible to earn incentive dollars.
- Participation in the programs is optional.

Cigna Programs

1. Health Risk Assessment

- Complete a brief, online, confidential questionnaire that provides you with a personalized health profile. Your information is not shared with anyone at Metro.
- **HRA Plan members – \$100** per person upon completion (\$200 max per family)

2. Chronic Health Condition Support

- Receive personalized support from a Cigna health coach for chronic conditions. Examples include cardiac, diabetes, chronic obstructive pulmonary disease (COPD), asthma, depression, low back pain, osteoarthritis and weight complications.
- **HRA Plan members – \$100** per person (\$200 maximum per family; each person is only eligible to receive one \$100 incentive under this program each calendar year)

Cigna Programs

3. Lifestyle Management Program

- Receive personalized support from a Cigna health coach for lifestyle behaviors such as tobacco cessation, stress and weight loss.
- **HRA Plan members – \$50** per person (You can participate in the separate programs for each behavior (tobacco, stress and weight loss) but there is a \$100 annual maximum per person; \$200 annual maximum per family.)

4. Healthy Pregnancies, Healthy Babies

- Designed to help you and your baby stay healthy during your pregnancy by encouraging early prenatal care.
- **HRA Plan members – \$150** if enrolled by the end of your first trimester, or **\$75** if enrolled by the end of your second trimester

Nashville General Hospital Incentive Program

- Nashville General Hospital (NGH) offers a healthcare incentive program to Metro employees and their dependents which can save you money out of your pocket by using their services.
 - PPO members pay no copays or coinsurance (and it doesn't count towards your annual out of pocket maximum).
 - HRA members would use HRA funds first but will have no deductible or coinsurance (and it doesn't count towards your annual out of pocket maximum).
- Services are convenient and easy to use. Book an appointment at NGH or NHC, show your insurance card and they will coordinate results with your primary care provider. There is no extra paperwork needed to receive free and/or discounted care.

Metro Healthcare Incentive Plan.

Inpatient, Outpatient & Specialty Care



- Emergency services
- Inpatient Care
 - Intensive Care Unit
 - Medical/Surgical
 - Labor & Delivery/ Post-Partum/ NICU
- Diagnostic Services
 - CT
 - Interventional Radiology
 - Mammogram (**new 3D**)
 - MRI
 - X-ray
- Endoscopy
- Laboratory
- Rehab Therapies
 - Occupational therapy
 - Physical therapy
 - Respiratory therapy
- Same Day Surgery



- Breast health
- Endocrine
- ENT
- Family Medicine
- Foot & Ankle Surgery
- Gastroenterology (GI)
- General surgery
- GYN (minimally invasive)
- Heart & Vascular Center
- Hematology/Oncology (Dr. Hardy Cancer Center)
- Hepatology (Kidney)
- Internal Medicine
- Interventional Cardiology
- Interventional Radiology
- Men's Health
- Neurology
- Ophthalmology
- Orthopedics
- Pulmonology
- Renal
- Rheumatology
- Urology
- Women's health

Appointments: 615-341-4968

Billing: billingquestions@nashvilleha.org

Information: MetroHealth@nashvilleha.org

Locations

Main: 1818 Albion Street, Nashville, TN 37208

Midtown: 1919 Charlotte Avenue, Nashville, TN 37203

Opening Spring 2025

Bordeaux: 4007 Clarksville Highway, Nashville, TN 37218

Primary & Specialty Care ■ Urgent Care ■ Diagnostic Services

MNPS Clinic Incentive Program

- Metro employees and their dependents may access care through the MNPS Employee & Family Health Care Centers located across Metro.*
- Family Nurse Practitioners provide health and wellness services.
- Your medical insurance will be billed.
 - PPO members pay no copays for services.
 - HRA members must pay for services until deductible is met and HRA exhausted, then no copay for services.
- For more information, visit [MNPSHealth.org](https://www.mnpshealth.org).

* Those who have Medicare may still use the MNPS clinics but may not participate in this incentive program and have copays, deductibles or coinsurance waived.

2025 Medical Insurance Premiums

		General Government			MNPS	
		12-month Bi-Weekly	12-month Semi-Monthly	9-month Semi-Monthly	12-month Bi-Weekly	10-month Bi-Weekly
PPO	Single	\$103.38	\$112	\$149.33	\$103.38	\$134.40
	Employee +Child(ren)	\$144.92	\$157	\$209.33	\$144.92	\$188.40
	Family	\$265.38	\$287.50	\$383.33	\$265.38	\$345
HRA	Single	\$104.31	\$113	\$150.67	\$104.31	\$135.60
	Employee +Child(ren)	\$149.08	\$161.50	\$215.33	\$149.08	\$193.80
	Family	\$273.23	\$296	\$394.67	\$273.23	\$355.20

Dental Plan Options – administered by BCBS

Flexible Plan	Limited Plan
\$1,000 annual max benefit per member	No annual max benefit
<p>See any dentist you choose You may be responsible for paying charges above reasonable and customary limits and may need to submit claim forms.</p>	<p>Must use in-network providers No out-of-network treatment is available. No claim forms to file.</p>
<p>Benefit Levels:</p> <ul style="list-style-type: none"> – 100% preventive – 80% basic – 50% major – 50% orthodontics 	<ul style="list-style-type: none"> – Scheduled benefits with no deductibles – Higher benefits for orthodontia – Does not cover out-of-network treatment, implants or TMJ treatment
<ul style="list-style-type: none"> • Both plans offer 2 cleanings per year 	

Dental Limited Plan – Scheduled Benefits Sample

BASIC		
D7140	Extraction	\$0.00
D7210	Surgical removal of erupted tooth	\$25.00
D7220	Removal of impacted tooth - soft tissue	\$25.00
D7230	Removal of impacted tooth - partially bony	\$60.00
MAJOR		
D2740	Crown - porcelain/ceramic substrate	\$290.00
D2750	Crown - porcelain fused to high noble metal	\$350.00
D2751	Crown - porcelain fused to predominately base metal	\$290.00
D2752	Crown - porcelain fused to noble metal	\$350.00
D2790	Crown - full cast high noble metal	\$330.00
D2791	Crown - full cast predominantly base metal	\$290.00
D2792	Crown - full cast noble metal	\$290.00
D2920	Replacement crown	\$15.00

2025 Dental Insurance Premiums

		General Government			MNPS	
		12-month Bi-Weekly	12-month Semi-Monthly	9-month Semi-Monthly	12-month Bi-Weekly	10-month Bi-Weekly
Flexible Plan	Single	Metro pays cost of single coverage				
	Family	\$18.84	\$20.42	\$27.22	\$18.84	\$24.50
Limited Plan	Single	Metro pays cost of single coverage				
	Family	\$23.99	\$25.99	\$34.65	\$23.99	\$31.19

Basic Life Insurance

- \$50,000 of basic life insurance provided by Metro at no cost to you.
- Metro provides Accidental Death & Dismemberment (AD&D) benefits if you suffer certain injuries or if you die in an accident – the amount of this benefit depends on the type of injury.
- Basic and AD&D benefits are reduced to 65% (\$32,500) on January 1 following your 65th birthday.
- You will need to complete a beneficiary form today.
- The Hartford administers Metro's life insurance program.

Optional Benefits

- Optional Benefits are available to provide you with a measure of financial protection and security.
- You pay the full cost of the optional benefits at group rates. Payments are made through payroll deduction.
- Reenrollment in optional benefits is automatic each year **except for the Flexible Spending Accounts.**

Vision Plan Options

National Vision Administrators (NVA)

- Annual eye exams with a \$10 copay for in-network services and up to a \$45 reimbursement for out-of-network services
- NVA will pay less when you use an out-of-network provider

	Basic Plan	Enhanced Plan
Glasses <u>or</u> Contacts	every 24 months	every 12 months
Copay	\$10	\$25
Lense and Frame Allowance	\$130	\$150 (standard progressives and polycarbonates covered at 100%)
Contact Allowance	\$125	\$140



2025 Vision Insurance Premiums

		General Government			MNPS	
		12-month Bi-Weekly	12-month Semi-Monthly	9-month Semi-Monthly	12-month Bi-Weekly	10-month Bi-Weekly
Basic Plan	Employee Only	\$1.36	\$1.48	\$1.97	\$1.36	\$1.77
	Family	\$4.16	\$4.51	\$6.01	\$4.16	\$5.41
Enhanced Plan	Employee Only	\$2.15	\$2.33	\$3.11	\$2.15	\$2.80
	Family	\$6.87	\$7.44	\$9.92	\$6.87	\$8.93

Coverage without Proof of Good Health

- As a new employee enrolling now, you may enroll in Supplemental Life Insurance, Dependent Life Insurance and Long-Term Disability without providing proof of good health.
 - If you have a known health condition that could possibly preclude you from being approved by the insurance company, you should strongly consider enrolling now.
 - If you decide to wait and enroll in the future, you will be required to provide proof of good health.
 - If you enroll now and drop coverage later, you must show proof of good health to re-enroll.



Supplemental Life & Dependent Life Insurance

- Life insurance provides your family or dependents a measure of financial security in the event of a death. In addition to the \$50,000 Metro provides you (or \$32,500 if 65 or older), you may choose to purchase extra Supplemental Life coverage for your family at your cost.
- When considering the option, you should consider your:
 - Marital status
 - Dependents' ages
 - Other income sources
 - Debts
 - Savings
 - Retirement benefits
- Supplemental Life & Dependent Life is offered through The Hartford.

Supplemental Life & Dependent Life Insurance

- Supplemental Life
 - Provides a lump sum payout to your beneficiary in the event of your death.
 - You may purchase coverage in increments of \$10,000 up to a maximum of \$500,000. As a new employee, you may purchase up to \$400,000 without proving your good health.
- Dependent Life
 - Pays you a lump sum benefit of up to \$520,000 in the event of your spouse's/domestic partner's death and \$5,000 for the death of a dependent child. Proof of your spouse's/domestic partner's good health is required for any amount above \$20,000.
 - You must be enrolled in Supplemental Life to purchase Dependent Life insurance.

2025 Insurance Premiums

Supplemental Life

Age	Monthly Rate Per \$10,000	Age	Monthly Rate Per \$10,000
Less than 25	\$0.50	50-54	\$2.40
25-29	\$0.60	55-59	\$4.30
30-34	\$0.80	60-64	\$6.60
35-39	\$0.90	65-69	\$12.70
40-44	\$1.10	70 +	\$20.60
45-49	\$1.60		

2025 Insurance Premiums

Dependent Life

\$5,000 for each dependent child plus spouse/domestic partner coverage amount of:

Monthly Premium

\$10,000

\$3.76

\$20,000

\$7.12

Short-Term Disability

- Short-term disability benefits replace 60% of your Metro salary if you become disabled and cannot work because of an illness or injury.
- Benefits begin after a 7-day waiting period and may continue for up to 180 days.
- If you do not enroll when first becoming eligible, you will be subject to a late enrollment penalty where the waiting period would be extended from 7 days to 60 days for any condition other than an accidental injury.
 - If you have a physical disease, mental disorder or if you are pregnant and you enroll in STD when first eligible (at this new hire orientation), you will NOT be subject to this late enrollment penalty.
- STD is offered through MetLife.

2025 Insurance Premiums

Short-Term Disability Insurance

Premiums are based upon your Metro salary. This chart represents sample monthly premiums. To calculate your monthly STD premiums, multiply .0261 times your weekly (not monthly) pay.

Hourly Earnings	Weekly Earnings	Annual Earnings	Sample Monthly Premium
\$18	\$720	\$37,440	\$18.79
\$22	\$880	\$45,760	\$22.97
\$30	\$1,200	\$62,400	\$31.32

Long-Term Disability

- Long-term disability benefits replace 50% of your Metro salary if you become disabled and cannot work because of an illness or injury.
- Benefits begin after 180 days of continuous disability.
- In certain circumstances, pre-existing medical conditions may exclude you from being eligible for benefits for the first 12 months of employment. Contact Metro's carrier, MetLife, before enrolling if you have a pre-existing condition.
- LTD is offered through MetLife.

2025 Insurance Premiums

Long-Term Disability Insurance

Premiums are based upon your Metro salary. This chart represents sample monthly premiums. To calculate your monthly LTD premiums, multiply .00264 times your monthly (not weekly) pay.

Hourly Earnings	Monthly Earnings	Annual Earnings	Sample Monthly Premium
\$18	\$3,120	\$37,440	\$8.24
\$22	\$3,813	\$45,760	\$10.07
\$30	\$5,200	\$62,400	\$13.73

Flexible Spending Accounts

- Flexible Spending Accounts (FSA) allow you to set aside a tax-free portion of your salary to reimburse yourself for many types of care expenses not covered by insurance.
- Metro offers two tax-saving options under the FSA program:
 - Health Care Account
 - Dependent Care Account

Health Care Flexible Spending Account

- The Health Care FSA includes most health care expenses that are not covered by your medical, dental and vision plans or out-of-pocket expenses you pay. Examples include:
 - Deductibles and copays
 - Prescriptions and some over-the-counter items prescribed by your physician
 - Eyeglasses
 - Dental expenses not covered by your insurance
- You can incur expenses from January 1 (or your hire date whichever is later) through March 15 of the next year and you can submit claims for that period until June 15 (of the same year).
- You may contribute a minimum of \$240 or up to \$3,200 per year. Plan your contributions carefully, because if you do not use your FSA dollars you will lose them.

Health Care Flexible Spending Accounts

- Regardless of which medical plan you choose, if you know you will have out-of-pocket healthcare expenses, consider the FSA.
- Here's an example of how it works:
 - If your eligible out-of-pocket expenses will be \$1,000 for the year and you elect \$1,000 for your HCFSA, it will be withheld in equal amounts over the calendar year from your paycheck and be deducted before taxes are calculated. The full \$1,000 contribution will be available to you immediately.
 - As you incur eligible medical expenses, you submit a claim form and your receipt to WageWorks. You'll be reimbursed out of your FSA account by check or direct deposit.
 - As you incur eligible pharmacy expenses, you can use the FSA debit card and the cost will automatically be deducted from your FSA account.



Dependent Care Flexible Spending Account

- The Dependent Care FSA includes amounts you pay for daycare expenses for children, elder care for parents or home health care for a disabled dependent.
- You can incur expenses from January 1 (of your hire date, whichever is later) through December 31 and you can submit claims for that period until March 15 (of the next year).
- You may contribute up to \$5,000 per year. Plan your contributions carefully, because if you do not use your FSA dollars you will lose them.

Before-Tax Premium Savings Plan

- You are automatically enrolled in Metro's Before-Tax Premium Savings Plan. This means your medical, dental and vision premiums will be deducted out of your paycheck before taxes are calculated – **which saves you money!!**
 - Your payroll taxes deducted from your paycheck will be lower and your take home pay will be higher.
- You can opt out of this plan, but if you do, you will pay **more** in payroll taxes and your take home pay will be less.

Additional Benefits and Information

- Disability & Pension Benefits
- Connection of Service
- Injured-on-Duty Program
- HIPAA Privacy Regulations
- Register to Vote
- MetroMax 457 Deferred Compensation Plan

Disability Pension

- Metro offers two types of disability pension benefits – 100% paid for by Metro with no employee contribution.
 - Medical Disability – must have 10 years of service
 - In-Line of Duty (IOD) – immediate coverage for work-related injuries
 - Monthly pension benefit is 50% of your last 12 months earnings
 - If you have questions about disability benefits, contact Metro Human Resources at (615) 862-6700.

Retirement Pension – General Government

- Metro pays 100% of pension plan benefits – employees do not contribute.
 - 10-year vesting requirement (applies to employees hired on/after January 1, 2013).
 - Normal unreduced pension benefits begin after age 60 once your age plus years of service equal 85 points.

Rule of 85 = Age + Years of Service
 - Early reduced pension benefits may begin at age 50 once you have 10 years of service.
 - If you are vested and eligible to retire immediately, you may be eligible for retiree medical benefits. Premiums are based upon your credited service with Metro.



Retiree Medical Premiums – Medical premium indexing applies to employees hired and non-vested employees rehired on/after January 1, 2013.

Pension Type	Credited Service	Metro Contribution	Pensioner Contribution
<ul style="list-style-type: none"> • Service Pensioner • Survivor of a Service Pensioner or Active Employee 	Less than 10 years of service	Not eligible to participate	
	10 years, but less than 15 years ^{1,2}	25%	75%
	Between 15 – 16 years	50%	50%
	Between 16 – 17 years	55%	45%
	Between 17 – 18 years	60%	40%
	Between 18 – 19 years	65%	35%
	Between 19 – 20 years	70%	30%
	20 years or more	75%	25%
Disability Pensioners & Survivors of Disability		75%	25%

¹ Includes those eligible for a normal service pension at age 65 with 5 years service (GG) and age 60 with 1 year service (PF).

² If you are vested but leave Metro before becoming eligible for an Early Service pension, you will not be eligible for medical insurance at retirement.

Connection of Service

- If you worked for Metro Nashville Government before, left and have now returned, you *may* be able to connect your prior service after one year of continuous service in your new Metro job.
- By connecting your prior Metro service to your current service, you'll receive a greater service pension benefit at your retirement.
- To connect your service, please contact Human Resources at (615) 862-6700.

MetroMax 457 Deferred Compensation Program

- The MetroMax plan allows you to make contributions to a 457 retirement account through pre-tax or Roth payroll deductions to fill the gap between your Metro pension and Social Security benefits when you retire.
- As a new hire, you will automatically be enrolled in the MetroMax 457 plan with a zero contribution amount. If you want to participate in the 457 plan, you'll need to go to Voya's website to designate your contribution amount and choose your investment options. Voya will mail a letter to your home address with instructions on how to make your elections online.
- You may make your elections at any time during the year, but the earlier you get started, the more you'll save for retirement.
- Contact Metro's local Voya advisors to enroll, receive counseling, or for more information at 615-627-1500 (select option 3).

Injured-on-Duty Program

- What happens if you are injured at work?
 - As soon as the injury occurs, you must report the injury to your immediate supervisor or department safety office, if appropriate.
 - If you need medical treatment, visit Metro's IOD Clinic open from 7am – 4pm Monday through Friday located at 337 21st Avenue North. The IOD Clinic is open to treat all non-emergency work-related injuries or illnesses.

HIPAA Privacy Regulations

- HIPAA (Health Insurance Portability and Accountability Act) requires that your health insurance plan limit the release of your health information to the minimum necessary required for your care, or as outlined in their Privacy Notice. You may review Metro Human Resource's Notice of Privacy Practice on HR's home page at HR.nashville.gov.
- For more information, contact your insurance carrier or Metro Human Resources' Plan Privacy Administrator at (615) 862-6700.

Register to VOTE

- Register to vote today at [GoVoteTN.com](https://www.govotetn.com).
 - Fast and secure.
 - If you've moved, update your address.
 - You need a TN Drivers license or a photo ID issued by the TN Department of Safety.

- New registrations must be postmarked or hand-delivered to the Davidson County Election Commission no later than 30 days before an election in order to vote in that election.



Metro Nashville Public Schools

Benefits Office: (615) 259-4636

or visit Metro Human Resources

on the web: HR.nashville.gov