



Good day,

We sincerely hope you had a joyous holiday season, and that you and yours are staying healthy and safe during these winter months. Zinnia is pleased to be able to provide as many benefits as possible to employees, and we are always looking for more ways to assist you. We wanted to take this time to bring a few things to your attention.

**First**, the benefits section of our website has been updated, so please feel free to check it out. (You can find the link on our employee resources page.) We also have a new benefit! If you use Verizon Wireless, you can save 15% off your phone bill just because you are a Zinnia Wellness employee!

**Next**, if there are benefits that you would like to see, and if you believe there are a number of employees who would appreciate them, let us know and we might be able to incorporate them into our offerings. We want to give you everything we can!

**And finally**, the main purpose of this letter is to let you know that we are currently in **Open Enrollment** for Health Care coverage, including **Medical, Dental, and Vision** through Blue Cross/ Blue Shield of Tennessee (BCBSOT). All Zinnia Wellness employees who work an average of 30 hours per week or more (all full-time employees) are eligible to purchase this BCBSOT coverage.

We want you to be aware that medical insurance costs have increased across the board this year, and that this rate increase is not specific to Zinnia Wellness. Also, the rates for these BCBSOT plans are the exact same for all companies in Tennessee. We looked and worked diligently to find the best and most robust plans available. Vision and Dental coverages have not changed prices and are still an excellent value. If you meet full-time status, you can even choose Dental and/or Vision coverage and still decline the Medical coverage. For those who choose a Zinnia medical coverage plan through BCBSOT Zinnia pays a portion of the monthly cost. (Dental and Vision do not have this benefit).

**What to do now:**

**If you work less than 30 hours (averaged) per week:**

- 1) If you do not average 30 hours per week through Zinnia Wellness, you are not eligible to participate in group insurance, and you don't have to do anything. Certain qualifying events (open enrollment, change in marital or family status, etc.) may qualify you to apply for coverage. If you have a specific situation that you believe might qualify you for coverage outside of Open Enrollment, please reach out to Human Resources at Zinnia Wellness at: [swillier@zinniawellness.com](mailto:swillier@zinniawellness.com), or you may reach out to our Blue Cross/ Blue Shield Rep. Brian Shirk at: [bshirk@benefits-inc.com](mailto:bshirk@benefits-inc.com).
- 2) If you have TennCare, or if you are insured through a spouse or other family member, and do not work at least 30 hours per week, you don't have to do anything, either.



**If you work 30 hours or more (averaged) per week:**

- 1) **Please find attached with this letter a 3-page enrollment form, and a series of rate sheets showing the various costs of coverage. If you work 30 hours per week or more, then we will need these forms back from you showing either enrollment, or your signature declining coverage. (The forms all have a decline option on them for each coverage type).**
- 2) If you average 30 hours per week or more working through Zinnia Wellness, you have the option to enroll. If you want this coverage, please call us and let us know as soon as possible, and then fill out page 2 and page 3 of the attached enrollment forms, and turn them in.
- 3) If you already have BCBSOT Insurance and eligible, please select the appropriate new plan(s) and use the rates sheets for determining the cost of your coverage. If you need assistance filling out the forms please reach out to Zinnia Wellness HR or to our Blue Cross/ Blue Shield Rep. ([bshirk@benefits-inc.com](mailto:bshirk@benefits-inc.com))
- 4) If you are eligible because you work at least 30 hours per week, but do not want this coverage, please fill out enrollment form page 2 checking off the “Decline” for each type of coverage, and sign at the bottom of page 3, and turn those pages in to the office (with your notes is fine).
- 5) If you have TennCare, or if you are insured through a spouse or other family member, and work 30 hours or more per week, please fill out enrollment form page 2 checking off the “Decline” for each type of coverage, and sign at the bottom of page 3, and turn those pages in to the office (with your notes is fine).
- 6) If you use the Affordable Care Act Marketplace, you may continue to do so. If you work 30 hours or more per week, please fill out enrollment form page 2 checking off the “Decline” and sign at the bottom of page 3, and turn those pages in to the office (with your notes is fine). Also, please remember that if you work 30 hours or more per week and you use the ACA Marketplace that you might receive a penalty for using it.

If you have any questions, please don't hesitate to email Human Resources at Zinnia Wellness at: [swillier@zinniawellness.com](mailto:swillier@zinniawellness.com), or you may reach out to our Blue Cross/ Blue Shield Rep. Brian Shirk at: [bshirk@benefits-inc.com](mailto:bshirk@benefits-inc.com). Although Brian will usually email you back, please include your name, that you work for Zinnia Wellness, and a phone number you can be reached at during regular business hours.

Thank you for being a part of the team!

-Zinnia Wellness Directors