

This is a mass email being sent to all regular benefited employees and those who are benefited under the Affordable Care Act (ACA).

2024 Annual Enrollment is here. Enrollment period runs from October 1, 2024, through 10/18/2024 at 4:30 p.m. with benefits effective 1/1/2025! If you DO NOT want to make changes to your current State sponsored benefits, NO ACTION is required EXCEPT Flexible Spending (FSA) accounts.

State of Tennessee Benefits: All annual enrollment changes for health, dental, vision, basic life, basic accidental death, voluntary accidental death, short-term disability and long-term disability must be made through the Edison portal!

You can access your Edison Self-Service portal through your MTSU Pipeline account.

1. Log into your Pipeline Account
2. Click on the “Employees” tab
3. Click on the “Edison (State of Tennessee Benefits) button in purple
4. You will be directed to “accept” the user terms
5. Click the “Benefits & Health” tab
6. Under Benefits, click “Benefits Enrollment” – (will not be available until 10/1/2024)
7. Click “Start” on the right-hand side to begin

Information regarding coverages listed above, related plans and instructions/navigation to make changes/enroll through Edison is located on the [State of Tennessee Annual Enrollment](#) designated page. Please review your options for 2025.

- **Voluntary Life**
 - Changes or enrollment for the Voluntary Life coverages must be made directly with the vendor, [Securian Financial](#).

Higher Education Benefits:

- ***Flexible Benefits Enrollment:*** Flexible Spending Accounts (FSA), Limited Flexible Benefits Accounts (LFSA), and Dependent Care Accounts (DCA) are managed through the direct vendor contract with Optum. ***Flexible Benefits accounts must be re-elected each year!***
 - You must make 2025 elections directly with the vendor, [Optum](#). ***You must create a username and password with Optum to elect flexible benefits for 2025.*** This will not impact your username/password if you have an existing Optum account. The annual enrollment system is separate from the account system.
 - Step by step instructions for creating your annual enrollment account is located on the [HRS web page](#) under the link, “How to enroll in Flexible Benefits for 2024.”
- Enrollment or changes to a Health Savings Account (for Consumer Driven Health Plan participants - CDHP) is processed with paper forms. The HSA enrollment/change form is located on the [HRS web page](#) under “2025 HSA Enrollment/Change Form.” As in the past, CDHP participants will receive automatic funding for 2025. HSA forms should be submitted directly to the MTSU HR office.

- Long-Term Disability plan is now under the State of Tennessee benefits platform and no longer under Higher Education Benefits. Eligible employees will be automatically enrolled in the long-term disability option 3, and the state will pay 100% of the premiums. Coverage cannot be waived because it is 100% employer paid. Other coverage options are available, but employees are responsible for 100% of the premiums for the other available options (1, 2 and 4). Find the MetLife disability handbook by visiting the designated [Disability Insurance](#) web page.