New Hire Orientation
University Benefits Administration Staff

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State of Tennessee
Group Insurance Program

• The health plan is **self-insured**, meaning that the State, not an insurance company, pays claims from premiums collected from members and their employers

• The Division of Benefits Administration manages the State Group Insurance Program and works with your Agency Benefits Coordinator (ABC) to serve you
When Will Coverage Begin?

• As a new employee, your eligibility date is your hire date. You must complete enrollment within 31 days after your hire date. Coverage starts on the first day of the month after you complete one full calendar month of employment.

• For example, if an employee is hired on January 1, 2016 his benefits will begin February 1. If an employee is hired on January 17, 2016 his benefits will begin March 1, 2016.

• Optional Term Life coverage begins after three full calendar months from employment/eligibility.

• Optional Long-Term Care effective date is included with the Certificate of Coverage issued by MedAmerica.

• Ask your ABC if you have questions about when your coverage begins.
Eligibility and Enrollment Guide

State Group Insurance Program

Eligibility and Enrollment Guide

State and Higher Education Employees
Dependent Eligibility Verification

Proof of all dependent’s eligibility is required by the State of TN

- Dependents must be verified by submitting a copy of the required documentation when you apply for coverage
- Dependents will NOT be enrolled until verified
- A list of acceptable documents is available during orientation, and can also be found online at:

http://www.tn.gov/assets/entities/finance/benefits/attachments/deva_eligible_docs.pdf
State Benefits Administration

Web Site

- The Summary of Benefits Coverage (SBC) describes your health coverage options.

- ParTNers For Health: [http://www.partnersforhealthtn.gov/](http://www.partnersforhealthtn.gov/)
Notice to TennCare Enrollees

• You must contact your caseworker at the TennCare within 10 days of your date of employment

• Report to TennCare your new job, salary and that you have access to medical insurance with your new employer

• Employees cannot be enrolled in both TennCare and a State Group Health Insurance plan
Your Health Insurance Options

- Insurance Option (subject to eligibility)

<table>
<thead>
<tr>
<th>Options</th>
<th>Two Insurance Carriers</th>
<th>Four Premium Levels (tiers)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Partnership PPO*</td>
<td>• BlueCross BlueShield of Tennessee - Network S</td>
<td>• Employee</td>
</tr>
<tr>
<td>• Standard PPO</td>
<td>• Cigna – LocalPlus network</td>
<td>• Employee + Child(ren)</td>
</tr>
<tr>
<td>• Wellness HealthSavings CDHP/HSA*</td>
<td></td>
<td>• Employee + spouse</td>
</tr>
<tr>
<td>• HealthSavings CDHP/HSA (No Partnership Promise)</td>
<td></td>
<td>• Employee + spouse + child(ren)</td>
</tr>
</tbody>
</table>
## Comparing Your PPO Options

<table>
<thead>
<tr>
<th>Partnership PPO/Wellness HealthSavings CDHP/HSA</th>
<th>• Standard PPO / HealthSavings CDHP/HSA (No Partnership Promise)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Rewards members for taking an active role in their health</td>
<td>• No incentives for healthy behaviors</td>
</tr>
<tr>
<td>• Requires participation in wellness program</td>
<td>• Members pay a greater share of costs</td>
</tr>
</tbody>
</table>
Partnership Promise – Partnership PPO and Wellness HealthSavings CDHP/HSA

• Members (and their spouses if enrolled) must commit to a Partnership Promise each year

• Partnership Promise is not required for covered children

• The Partnership Promise requirements may change one year to the next.

• Healthways administers the Partnership Promise: http://www.partnersforhealthtn.gov/
Partnership Promise for 2016

In 2016, Partnership PPO members and covered spouses must:

1. Complete the online Healthways Well-Being Assessment™ (health questionnaire) **between January 1 and March 15, 2016**

2. Complete a biometric health screening **by July 15, 2016**

3. Actively participate in coaching **if you are called**
   - Coaching could include a Healthways’ tobacco cessation program and/or case management

4. Update your contact information with your employer **if it changes**
   - Spouses must also keep contact information current with Healthways
How does HealthSavings CDHP work?

- Members pay for health care expenses based on discounted network rates.
- When deductible is met, they pay coinsurance.
- When out of pocket maximum is met, plan pays 100 percent.
## Comparing Your PPO and HealthSavings CDHP

<table>
<thead>
<tr>
<th>In-Network</th>
<th>Partnership PPO</th>
<th>Standard PPO</th>
<th>Wellness HealthSavings CDHP</th>
<th>HealthSavings CDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$450 individual</td>
<td>$800 individual</td>
<td>$1,400 individual</td>
<td>$1,500 individual</td>
</tr>
<tr>
<td></td>
<td>$1,150 family</td>
<td>$2,050 family</td>
<td>$2,800 family</td>
<td>$3,000 family</td>
</tr>
<tr>
<td><strong>Medical</strong></td>
<td>$2,300 individual</td>
<td>$2,600 individual</td>
<td>$2,300 individual</td>
<td>$3,800 individual</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td>$4,600 family</td>
<td>$5,200 family</td>
<td>$4,600 family</td>
<td>$7,600 family</td>
</tr>
<tr>
<td><strong>Pharmacy</strong></td>
<td>$2,500 individual</td>
<td>$3,000 individual</td>
<td>Included with Medical</td>
<td>Included with Medical</td>
</tr>
<tr>
<td>Out-of-Pocket Max</td>
<td>$5,000 family</td>
<td>$6,000 family</td>
<td>Medical</td>
<td>Medical</td>
</tr>
<tr>
<td><strong>HSA Employer</strong></td>
<td>N/A</td>
<td>N/A</td>
<td>$500 individual</td>
<td>$0</td>
</tr>
<tr>
<td>Contributions</td>
<td>N/A</td>
<td>N/A</td>
<td>$1,000 family</td>
<td>$0</td>
</tr>
</tbody>
</table>
Benefits of an HSA

- The money you save in the HSA (both yours and any employer contributions) rolls over each year and collects interest. **You don’t lose it at the end of the year.**

- You can use money in your account to pay your deductible and qualified medical expenses.

- The money is yours! You take your HSA with you if you leave or retire.

- The HSA offers tax advantages on money in your account:
  - 1. Both employer and employee contributions are tax free.
  - 2. Withdrawals for qualified medical expenses are tax free.

- It also serves as another retirement savings account option.

- Earn interest each month on the money in your HSA.

- When the account balance reaches $1,000 – you can invest the funds over this amount.

- You can access options and set up investments through your online PayFlex account.
Eligibility to an HSA

- You cannot have a CDHP with a HSA and be enrolled in another plan, including a PPO, your spouse’s plan, or any government plan (e.g., Medicare A and/or B, Medicaid, TRICARE).

- If you are eligible for VA medical benefits and did not receive benefits during the preceding three months, you can enroll in and make contributions to your HSA.

- You can’t be claimed as a dependent by someone else.

- Other restrictions may apply. Go to IRS.gov to learn more.

- If you FSA balance is zero on 12/31, you are eligible to open your HSA on January 1.

- If your FSA balance is not at zero on 12/31, you are not eligible to open your HSA until April 1.
What is Alex?

ALEX is a smart, funny benefits expert who explains benefits options and may help members choose what’s best for them.

Go to www.partnersforhealthtn.gov
If you choose to enroll in a HealthSavings CDHP, you will need to activate your account with PayFlex.

You will register and access your PayFlex HSA online at www.stateoftn.payflexdirect.com.

- PayFlex will send you additional information about the account after you enroll.
- Once funds are available in your HSA, PayFlex will send you a card to pay for your eligible expenses.
Pharmacy Benefits

- Administered by CVS Caremark
- The covered drug list is the same for both the Partnership PPO and Standard PPO, although copays differ between the two (requires a copay)

*HealthSavings CDHPs* require members to pay the full negotiated cost of prescription drugs* up to annual deductible, then coinsurance

*For 90-day chronic maintenance drugs (e.g. hypertension; statins to treat high cholesterol; medications for asthma; oral diabetic medications, insulin and diabetic supplies; COPD; depression; etc.) pay coinsurance only – don’t have to meet deductible first

- There are three drug levels:
  - **Generic** (tier one) is a generic medicine that is FDA-approved and equal to the brand-name product in safety, effectiveness, quality and performance
    - Least expensive option
  - **Preferred Brand** (tier two) is a brand-name drug included on the drug list
    - More expensive option
  - **Non-preferred Brand** (tier three) is a brand-name drug not on the drug list
    - Most expensive option
Dental Insurance

Members can choose between two dental options:

<table>
<thead>
<tr>
<th>Cigna Prepaid Plan</th>
<th>MetLife Dental Preferred Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Fixed Copays</td>
<td>• Coinsurance and deductibles</td>
</tr>
<tr>
<td>• Participating dentists only</td>
<td>• Any dentist</td>
</tr>
<tr>
<td>• Must select from Cigna HMO Network</td>
<td>• Pay less with network providers</td>
</tr>
</tbody>
</table>

Vision Insurance - EyeMed

- Members can choose between two plan levels Basic and Expanded
- Both offer the same services
  - Annual routine eye exam
  - Frames
  - Eyeglass lenses
  - Contact lenses

<table>
<thead>
<tr>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Offers mostly % -off discounts</td>
<td>Copays</td>
</tr>
<tr>
<td>Allowances</td>
<td>Allowances</td>
</tr>
<tr>
<td></td>
<td>Discounted rates</td>
</tr>
</tbody>
</table>
Basic Term Life, and Accidental Death & Dismemberment

The State provides, at no cost to the employee:

- $20,000 basic term life insurance
- $40,000 basic accidental death and dismemberment (AD&D)

If you are enrolled in health insurance, your coverage automatically increases, based on your age and salary:

- Up to $50,000 term life insurance
- Up to $100,000 AD&D insurance

Members are responsible for the additional cost of coverage.

Dependents enrolled in health insurance are each covered for $3,000 in basic term life, and an amount of basic AD&D based on your salary and family composition.
Additional Life Insurance

Optional Accidental Death & Dismemberment (AD&D)

- Available to members and their dependents
- Low group rates – Single = $2.10 or less / Family = $3.36 or less per month

Optional Term Life Insurance

- Select up to five times your annual base salary
  - Minimum: $5,000 / Maximum: $500,000
- Must enroll within first 30 days of employment for guaranteed issue, effective after 3 full months of employment
- May apply later during Enrollment Transfer Period with health questions
- Coverage available for spouse and dependent children
  - Spouse: maximum level of coverage is $30,000
  - Children: $5,000 or $10,000 term rider
- Premiums are based on age and the amount of coverage requested
Long-Term Care Insurance

Covers services for those who are unable to care for themselves without the assistance of others

- Nursing facility care
- Assisted living facility care
- Home care

Employees have 90 days to enroll with guaranteed-issue coverage

- Spouse, dependent children, parents, and parents-in-law may apply through medical underwriting at any time

Premiums are based on the age of the insured at the time of enrollment

Plan administered by MedAmerica

www.ltc-tn.com  1.866.615.5824
Employee Assistant Program (EAP)

Support tool to help employees and family members deal with both workplace and personal issues

- **All services are confidential and available at no cost, 24/7**
- Employees and their eligible dependents may get up to five, no cost counseling sessions per problem episode, per year
- The EAP also offers work-life services, financial, and basic legal services, assistance finding eldercare and dependent care services and much more
- Contact ParTNers EAP:
  - 1.855.HERE4TN  (1.855.437.3486)
  - [www.Here4TN.com](http://www.Here4TN.com)
Family Medical Leave Act (FMLA)

Provides eligible employees up to 12 work-weeks of job-protected leave during a twelve month period for specified family and/or medical reasons.

Eligibility:
• Worked 1,250 hours during the previous 12 months
• Worked 1 year at the University of Memphis

Qualifying Events:
• Serious illness of employee, spouse, child, or parent
• Birth or adoption of a child
• Military Caregiver provision (up to 26 weeks)

*FMLA is Non-Paid leave:*
• Must use personal Sick/Annual Leave to be paid
Workers’ Compensation

- Any job-related injury must be reported immediately to your Supervisor.
- Contact HR as soon as possible.
- Complete the University of Memphis First Report of Injury & submit it to the Benefits office.
- Employee and Supervisor must contact CorVel Workplace Injury and First Notice of Loss Call Center to speak to a nurse for immediate care at 1.866.245.8588.
  - Forms can be found on the Benefits web site under “Related Resources & Links” and “Forms”.
Tax Deferred Annuity & Deferred Compensation Plans

401(k)
- Traditional (pre-tax)
- ROTH (post-tax)
- Empower Retirement Services (formerly Great-West)

457
- Empower Retirement Services (formerly Great-West)

403(b)
- Choice of VOYA, VALIC, or TIAA-CREF

401(k) & 403(b) = combined annual maximum contribution
457 = separate annual maximum contribution
Your Privacy

Your personal health information is strictly confidential.

Your health privacy rights are protected through the federal law, “HIPAA.”

Benefits Administration can only discuss benefits information with the head of contract (HOC).

The Authorization for Release of Protected Health Information form must be completed before Benefits Administration can discuss benefits information with your spouse or any other authorized representative.
TBR Benefits

http://www.memphis.edu/benefits/index.php
Vision Insurance - VSP

Two plan Levels

• Both offer the same services
  • Annual routine eye exam
  • Frames
  • Eyeglass lenses
  • Contact lenses

<table>
<thead>
<tr>
<th>Bronze</th>
<th>Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Offers mostly percentage -off discounts</td>
<td>• Copays</td>
</tr>
<tr>
<td></td>
<td>• Fixed dollar discounted rates</td>
</tr>
</tbody>
</table>
AFLAC Supplemental Insurance

Five plans available:

• Group Hospital Indemnity
• Group Accident Insurance
• Group Critical Illness
  ➢ New Hire: eligible for guaranteed amount of $20,000
  ➢ Annual Enrollment eligible for $5,000
• Personal Sickness Indemnity
• Cancer Indemnity

Guaranteed Issue only within your first 30 days of employment

Debbie Booker  901.230.6439
Long Term Disability

Provides partial salary replacement if you become disabled and are unable to perform the material and substantial duties of your regular occupation.

3 coverage options:

#1 – 180 days waiting period, 50% wage replacement
#2 – 120 days waiting period, 60% wage replacement
#3 – 90 days waiting period, 60% wage replacement

<table>
<thead>
<tr>
<th>Bi-Weekly – Non-Exempt</th>
<th>Monthly - Exempt</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Benefit</td>
<td>Maximum Benefit</td>
</tr>
<tr>
<td>• #1 $6,000/month</td>
<td>• #1 $2,000/month</td>
</tr>
<tr>
<td>• #2 $6,000/month</td>
<td>• #2 $4,000/month</td>
</tr>
<tr>
<td>• #3 $6,000/month</td>
<td>• #3 $7,000/month</td>
</tr>
</tbody>
</table>
Retirement

- All regular full time employees of the University of Memphis are required to participate in a State of TN retirement program

- Regular part time employees are eligible, but not required to participate

- Employees who are non-US citizens on F-1 or J-1 visas are not eligible for retirement membership (if you gain H-1 visa status or become a permanent resident, you must contact University Benefits Administration immediately to enroll)

- Employees who have current membership in either the TCRS or ORP (because of previous State of TN employment) may be eligible for the Legacy TCRS/ORP program

- Employees paid on an hourly basis will be automatically enrolled in the Tennessee Consolidated Retirement System (TCRS)

- Regular academic, executive, and administrative employees have the option of becoming a member of either the TCRS or the ORP
## Retirement: Hybrid - TCRS

Two components: **Defined Benefit** and **Defined Contribution/401(k)**

<table>
<thead>
<tr>
<th></th>
<th>Defined Benefit</th>
<th>Defined Contribution/401(k)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Contribution</strong></td>
<td>5% (required)</td>
<td>2% (auto-enrolled, but optional)</td>
</tr>
<tr>
<td><strong>Employer Contribution</strong></td>
<td>3.87%</td>
<td>5%</td>
</tr>
<tr>
<td><strong>Vesting</strong></td>
<td>5 years</td>
<td>Immediate</td>
</tr>
<tr>
<td><strong>Retirement Eligibility</strong></td>
<td>Service: Rule of 90, or age 65 and vested</td>
<td>Based on IRS regulations – 401(k) plan administered by Empower Retirement Services (formerly Great-West)</td>
</tr>
</tbody>
</table>
# Retirement: ORP

Defined Contribution Plan with added auto-enroll 401(k)

<table>
<thead>
<tr>
<th></th>
<th>Employee Contribution</th>
<th>Employer Contribution</th>
<th>Vesting</th>
<th>Retirement Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Required Contribution</td>
<td>5%</td>
<td>Up to $50 match</td>
<td>Immediate</td>
<td>Based on IRS regulations - 401(a) plan</td>
</tr>
<tr>
<td>Optional Contribution</td>
<td>2% (auto-enrolled)</td>
<td></td>
<td>Immediate</td>
<td>Based on IRS regulations – 401(k) plan administered by Empower Retirement Services (formerly Great-West)</td>
</tr>
</tbody>
</table>

Based on IRS regulations – 401(k) plan administered by Empower Retirement Services (formerly Great-West)
Retirement: ORP

- Choice of 3 companies:
  - VOYA
  - VALIC
  - TIAA-CREF

- Employee chooses investment options
- One-time transfer option to Hybrid TCRS after 5 years
- Refund possible if less than $15k upon termination (2015
Annual Leave, Sick Leave, and Sick Leave Banks

Annual Leave:
- Exempt – accrue 15 hours/month
- Non-Exempt – accrue 7.5 hours/month (increases with years of service)
- Nine, ten, and eleven-month faculty are not eligible to accrue annual leave

Sick Leave:
- Sick Leave – accrue 7.5 hours/month

Sick Leave Banks:
- Provides sick leave to members of the bank after their personal sick and annual leave has been exhausted
- Membership requires a donation of 22.5 hours of sick leave into the bank
- Pre-existing conditions and waiting periods apply
Longevity

Bonus for years of service with the State of Tennessee

• Begins after 3 years of service

• $100 per year, up to a max of $3,000

• Paid during your anniversary month (Bi-weekly is paid on the second pay period of your anniversary month)
Flexible Benefits

• Medical & Dental insurance premiums automatically pre-taxed

• Medical Expense Flexible Spending Account (FSA)
  ➢ Calendar year election
  ➢ $2,550 maximum

• Dependent Care Expense Flexible Spending Account
  ➢ Calendar year election
  ➢ $5,000 maximum

• Health Savings Account (HSA) for CDHP Participants
  ➢ Calendar year election
  ➢ $3,350 individual maximum
  ➢ $6,750 family
  ➢ At age 55 and older you can make additional $1,000/year contributions
Educational Assistance

Tuition assistance can be used at the University of Memphis, any TBR, or UT institution

• **Staff Scholarship**
  - Up to 6 credit hours per semester
  - At least 6 months of service as of 1\textsuperscript{st} day of class
  - Faculty may only audit or take non-credit job related courses

• **PC-191**
  - 1 course per semester /4 hour maximum
  - Eligible upon 1\textsuperscript{st} day of employment
  - May register for course only at specific times

• **Spouse/Dependent Tuition Discount**
  - 50% Discount for spouse/dependents of full time employees (pro-rated for part-time)
  - Undergraduate coursework only
Holidays

- New Year’s Day
- Martin Luther King, Jr. Day
- Last Day of Spring Break
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day & the day after
- Christmas Day & 4-5 Administrative Closing Days
THANK YOU!

http://www.memphis.edu/benefits/index.php