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.

- Insurance premiums are taken from the paycheck at the end of each month to pay for the next month’s coverage.

- 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, 2018 benefits will begin February 1. If hired on January 17, 2018 his benefits will begin March 1, 2018.

- Voluntary Term Life coverage begins after three (3) full calendar months from employment/eligibility.

- Ask your ABC if you have questions about when your coverage begins.
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/attatchments/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.
Health Insurance Benefits

Insurance Options

- Premier PPO
- Standard PPO
- CDHP/HSA

Coverage Type
- Employee Only
- Employee + Spouse
- Employee + Child(ren)
- Employee + Spouse + Child(ren)

Member Choice
- Plan
- Coverage Type
- Network

BCBST Network S
Cigna LocalPlus
Cigna Open Access Plus (OAP) *(surcharge applies)*

After your new hire period, changes can only be made if you experience a special qualifying event or during Annual Enrollment in the fall.
Health Insurance Options

You get the choice of a health plan and a network

Three (3) health options — you choose one.

Each option has different out-of-pocket costs for copays, deductibles, coinsurance and out-of-pocket maximums. You won’t pay anything for eligible preventive care — it’s covered at 100% as long as you use an in-network provider.

• **Premier PPO**: Highest premiums, but you pay less for copays at the doctor’s office and pharmacy than the Standard PPO and less in coinsurance.

• **Standard PPO**: Lower premiums than the Premier PPO, but you pay more for copays at the doctor’s office and pharmacy.

• **Consumer-driven Health Plan (CDHP)/Health Savings Account (HSA)**: Lower premiums and a lower out-of-pocket maximum, but you have a higher deductible. You get a HSA (health savings account) — to use for qualified healthcare expenses, including your deductible and to save for retirement.
CDHP/HSA – How does it work?

**PREVENTIVE CARE**
Covered 100%

**DEDUCTIBLE**
Amount paid before the plan begins to pay

**COINSURANCE**
Percentage you pay after deductible is met

**OUT-OF-POCKET MAXIMUM**
Plan will pay 100% of eligible expenses when Out-of-Pocket Maximum is met

**CDHP/HSA benefits**
- The state contributes to your HSA ($250 employee only/$500 family tiers), and you can contribute to this account with pre-tax dollars.
- HSA money can be used to pay for your out-of-pocket costs like your deductible, coinsurance for doctor’s visits and prescription drugs.
- Your HSA money rolls over each year.

Members pay for health care expenses based on discounted network rates.
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 is over $1,000 – you can invest the funds.

- 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 (Medicare, 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.
  • If you receive VA benefits in the future, then you are NOT entitled to contribute to your account for another three (3) months.

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

• Other restrictions may apply. Go to www.IRS.gov to learn more.
Health Savings Account

PayFlex is the HealthSavings Account Manager

• If you choose to enroll in a CDHP/HSA, 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.

• Calendar year election maximum
  ➢ $3,450 individual (includes $250 state HSA contribution)
  ➢ $6,900 family (includes $500 state HSA contribution)
  ➢ At age 55 and older you can make additional $1,000/year contributions
# Premiums for 2018
## State and Higher Education

**Employee Share** of Monthly Premiums

<table>
<thead>
<tr>
<th>Premium Level</th>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$150</td>
<td>$190</td>
<td>$102</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$225</td>
<td>$265</td>
<td>$153</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$314</td>
<td>$394</td>
<td>$215</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$389</td>
<td>$469</td>
<td>$266</td>
</tr>
</tbody>
</table>
## Deductible and Out-of-Pocket Maximums

<table>
<thead>
<tr>
<th></th>
<th>Premier PPO</th>
<th>Standard PPO</th>
<th>CDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Deductibles</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$500</td>
<td>$1,000</td>
<td>$1,500</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$750</td>
<td>$1,500</td>
<td>$3,000</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$3,000</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$1,250</td>
<td>$2,500</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Out of Pocket Max (medical and pharmacy combined)</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee only</td>
<td>$3,600</td>
<td>$4,000</td>
<td>$2,500</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$5,400</td>
<td>$6,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$7,200</td>
<td>$8,000</td>
<td>$5,000</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9,000</td>
<td>$10,000</td>
<td>$5,000</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts

- **Medical Expense Flexible Spending Account (FSA)**
  For certain medical, dental, vision and prescription costs not covered by insurance. You DO NOT qualify if enrolled in a CDHP. But you can put money in a limited purpose FSA for dental and vision.
  - Calendar year election
  - $2,600 maximum
  - Up to $500 of your unused FSA balance can be carried over into the next plan year instead of you “losing it.

- **Limited Purpose FSA:** For certain dental and vision costs not covered by insurance.
  - Calendar year election
  - $2,600 maximum

- **Dependent Care FSA**
  For certain dependent care costs such as after school care, baby-sitting fees, adult or child daycare and preschool
  - Calendar year election
  - $5,000 maximum
  - Employee and spouse may contribute to the dependent care FSA up to $2,500 each if both are working.

- **Contribution Limits:** Set by the IRS. Go to IRS.gov for contribution limits
- Employees must re-enroll each year.
- Employees that have a HSA with a debit card and plan to enroll in a limited-purpose FSA – will use the same debit card for both.
Pharmacy Benefits

CVS/caremark is the Pharmacy Benefits Manager

- All state health insurance plans include pharmacy benefits
- The covered drug list is the same in each insurance plan but costs differ from plan to plan
- **HealthSavings CDHPs** require members to pay the full negotiated cost of prescription drugs* until the annual deductible is met, 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
- For each plan, how much you pay depends on the prescription tier:
  - Lowest cost: Tier one/generic drug
  - Higher cost: Tier two/preferred brand drug
  - Highest cost: Tier three/non-preferred brand
  - Specialty pharmacy tier
- For specialty drugs in the PPOs, coinsurance will apply with a member minimum ($50) and maximum ($150) out-of-pocket
Dental Insurance

Employees can enroll and choose between the two dental options:

**Cigna Prepaid Plan**
- Fixed copays
- Participating dentists only
- In-network only
- Dental Care DHMO Network

**MetLife Dental Preferred Plan**
- Coinsurance and deductibles
- Any dentist
- Pay less with network providers
- DPPO Network

<table>
<thead>
<tr>
<th>2018 Premiums</th>
<th>Cigna Prepaid</th>
<th>MetLife DPPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$13.44</td>
<td>$23.18</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$27.91</td>
<td>$53.29</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$23.83</td>
<td>$43.84</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$32.76</td>
<td>$85.78</td>
</tr>
</tbody>
</table>
Vision Insurance

Vision Plan is managed by Davis Vision

There are two plan options – both plans offer the same services:

<table>
<thead>
<tr>
<th>Basic Plan</th>
<th>Expanded Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Discounted rates</td>
<td>Copays</td>
</tr>
<tr>
<td>Allowances</td>
<td>Allowances</td>
</tr>
<tr>
<td></td>
<td>Discounted rates</td>
</tr>
</tbody>
</table>

2018 Premiums

<table>
<thead>
<tr>
<th></th>
<th>Basic</th>
<th>Expanded</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.07</td>
<td>$5.56</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.13</td>
<td>$11.12</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.82</td>
<td>$10.57</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.01</td>
<td>$16.35</td>
</tr>
</tbody>
</table>

Both options offer the same services including:

- Routine eye exam once every calendar year
- Frames once every two calendar years
- Choice of eyeglass lenses or contact lenses once every calendar year
- Discount on LASIK/refractive surgery
Life Insurance

Basic Term Life / Accidental Death & Dismemberment (AD&D) Insurance

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

Voluntary 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

Voluntary Term Life Insurance

• Select up to five times your annual base salary
  ➢ Minimum: $5,000 / Maximum: $500,000
• Must enroll within first 31 days of employment for guaranteed issue, effective after three (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
Employee Assistant Program (EAP)

Support tool to help employees and dependents deal with issues such as:

<table>
<thead>
<tr>
<th>Family or relationship issues</th>
<th>Child and elder care</th>
</tr>
</thead>
<tbody>
<tr>
<td>Feeling anxious or depressed</td>
<td>Difficulties and conflicts at work</td>
</tr>
<tr>
<td>Dealing with addiction</td>
<td>Grief and loss</td>
</tr>
<tr>
<td>Legal or financial issues</td>
<td>Work/life balance</td>
</tr>
</tbody>
</table>

- 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
- Contact ParTNers EAP:
  - Toll Free 24/7 at 1.855.HERE4TN (1.855.437.3486)
  - Or at 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 Office of Environmental Health and Safety
• 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”
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
Short Term Disability Insurance

Short Term disability insurance replaces a portion of your income during a disability, which could last up to 26-weeks. It may be good for those who:

- Have little annual or sick leave
- Take part in high-risk activities
- Don’t have six-month emergency funds

<table>
<thead>
<tr>
<th></th>
<th>Option A</th>
<th>Option B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elimination (Waiting) Period</td>
<td>14 calendar days</td>
<td>30 calendar days</td>
</tr>
<tr>
<td>Duration of Benefit</td>
<td></td>
<td>26-weeks</td>
</tr>
<tr>
<td>Maximum Weekly Benefit</td>
<td>Up to $2,500</td>
<td></td>
</tr>
<tr>
<td>Minimum Weekly Benefit</td>
<td>$25</td>
<td></td>
</tr>
</tbody>
</table>

The short term disability insurance plan is managed by MetLife. Call the MetLife State of Tennessee Dedicated Customer Service Line with questions: **855.700.8001**, Mon.- Fri., 7 a.m. – 10 p.m., Central time.
Long Term Disability Insurance

Long Term disability insurance replaces a portion of your income during a disability that is expected to last for an extended period of time. This period of time is typically longer than 90 or 180 days. It may be good for those who:

- Need their income to pay for housing, food and other bills
- Would have trouble supporting themselves if out of work more than 90 days

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

<table>
<thead>
<tr>
<th>Age/Calendar Year</th>
<th>401(k) and 403(b) combination</th>
<th>457</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than age 50</td>
<td>$18,500</td>
<td>18,500</td>
</tr>
<tr>
<td>Age 50 or older</td>
<td>$24,000</td>
<td>$24,000</td>
</tr>
</tbody>
</table>

401(k) & 403(b) = combined annual maximum contribution
457 = separate annual maximum contribution
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 Tennessee Consolidated Retirement System (TCRS) or Optional Retirement Program (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 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: Hybrid ORP**

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

<table>
<thead>
<tr>
<th>Employee Contribution</th>
<th>5% (required)</th>
<th>2% (auto-enrolled, but optional)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employer Contribution</td>
<td>9%</td>
<td>Up to $50 match</td>
</tr>
<tr>
<td>Vesting</td>
<td>Immediate</td>
<td>Immediate</td>
</tr>
<tr>
<td>Retirement Eligibility</td>
<td>Based on IRS regulations – 401(a) plan</td>
<td>Based on IRS regulations – 401(k) plan administered by Empower Retirement Services (formerly Great-West)</td>
</tr>
</tbody>
</table>
Retirement: ORP

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

- Employee chooses investment options

- One-time transfer option to Hybrid TCRS after 5 years

- Refund possible if less than $15k upon termination (2015)
Retirement

- The Treasury Department is requiring all newly hired employees to make a retirement election on his/her **FIRST DAY OF EMPLOYMENT**.

- Employees who do not make a binding retirement decision on the first day of employment will be automatically defaulted into TCRS.
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)
Educational Assistance

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

• **Fee Waiver (formerly PC-191)**
  - 1 course per semester / 4 hour maximum
  - Eligible upon 1st day of employment
  - May register for course only at specific times

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

• **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