Enroll Now in 2016 Insurance Programs

The annual enrollment period for health, dental, vision, basic and term life, long-term care and optional special accident programs is underway and runs through Oct. 15, 2015.

Now is your chance to:

- Enroll in programs
- Change providers or options
- Add dependents
- Cancel coverage

The decisions you make during the enrollment period are effective Jan. 1 – Dec. 31, 2016.

If you DO NOT want to make changes. . .

If you’re happy with your current benefit selections, no action is required. But it’s still a good idea to look through the information because new plans are being introduced, monthly premiums are changing and dental providers are being replaced. Also, check provider networks to make sure your preferred doctors, hospitals and centers are still in-network.

If you do decide to switch, you must make changes online by Oct. 15 using the state’s self-service program.

Open enrollment details can be found on page 2

A Reminder from UTHSC Family Nurse Practitioner Marie Bredy:

Any time something is free—do take advantage of it, especially pertaining to good health.

Primary prevention is key to averting the development of diseases. Our insurance coverage allows for free annual physicals, blood work, vaccinations, immunizations, screenings, coaching and more. Continuing relationships with your medical providers is necessary for maintaining a healthy lifestyle.

If a follow-up appointment is recommended or scheduled—keep it. Falling behind creates a gap in therapeutic management. Don't let the next visit be in the hospital after a heart attack. The more you come in, the better, so you receive the best possible care on the front end.

Marie Bredy, DNP, is a family nurse practitioner with the University Health Services clinic at the UT Health Science Center. The clinic serves students, employees and families of UT employees.
New for 2016: 4 Health Insurance Plans to Fit Your Needs

In addition to the Partnership PPO and Standard PPO health plans, two new plans are available that feature lower monthly premiums and tax-free health savings accounts that can be used to pay the plans’ higher deductibles. The deductibles must be met before the plans start paying for covered expenses.

Take a look at the chart below to get a better understanding of what’s available. All four plans:
• Provide the same comprehensive health insurance coverage
• Cover preventive care (annual well visit, routine screenings and tests) in-network at no cost to you
• Offer the same provider networks and discounts
• Include pharmacy coverage

<table>
<thead>
<tr>
<th></th>
<th>Partnership PPO</th>
<th>Standard PPO</th>
<th>Wellness HealthSavings CDHP*</th>
<th>Standard PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$450 individual; $1,150 family</td>
<td>$800 individual; $2,050 family</td>
<td>$1,400 individual; $2,800 family</td>
<td>$800 individual; $2,050 family</td>
</tr>
<tr>
<td>In-network Max</td>
<td>$2,300 individual; $5,600 family</td>
<td>$2,600 individual; $5,200 family</td>
<td>$3,000 individual; $6,000 family</td>
<td>$3,000 individual; $6,000 family</td>
</tr>
<tr>
<td>Pharmacy Out-of-Pocket Max</td>
<td>$2,500 individual; $5,000 family</td>
<td>$3,000 individual; $6,000 family</td>
<td>(included with medical max)</td>
<td>$3,000 individual; $6,000 family</td>
</tr>
<tr>
<td>Employer Contribution to Tax-Free Health Savings Account</td>
<td>N/A</td>
<td>N/A</td>
<td>$500 individual; $1,000 family</td>
<td>N/A</td>
</tr>
<tr>
<td>Monthly Premiums (Costs vary based on plan type)</td>
<td>N/A</td>
<td>N/A</td>
<td>$81 - $212</td>
<td>$143.50 - $358.09</td>
</tr>
</tbody>
</table>

Monthly Premiums

• Partnership PPO
• Standard PPO
• Wellness HealthSavings CDHP
• Standard PPO

Wondering which plan’s right for you?
Everyone’s needs are different, and there’s a lot to consider. Read through the scenarios and detailed information included in the state’s 2016 Decision Guide—mailed to home addresses earlier this month and available at partnersforhealthtn.gov—to help you decide. What’s included here is just a summary.

What else is changing for 2016?
• Monthly health insurance premiums listed above reflect increases of 3.5 percent—that’s between $4 and $10.50 a month depending on the plan you select.
• But monthly premiums are now the same for both providers (BlueCross and Cigna) for the East, Middle and West Tennessee.
• The pharmacy lower-cost, 90-day maintenance tier has been expanded to include medications to treat asthma, depression, chronic obstructive pulmonary disease, additional anti-hypertensives for coronary artery disease and congestive heart failure.
• The cop-pay for convenience clinics has been lowered to the same level as a primary care visit.
• The cop-pay for urgent care centers has been raised to the same level as a specialist visit.
• Chiropractic coverage is limited to 50 visits a year.
• Dental plan providers have changed. The prepaid dental vendor will be Cigna, and the dental preferred provider vendor is MetLife.

Work Healthy UT Takes Off with New Website and Employee-Directed Blog

Work Healthy UT is a new statewide initiative to better communicate the dozens of health and wellness resources available and create an online community for healthy living enthusiasts and those who want to learn more.

The Work Healthy website—humanresources.tennessee.edu/workhealthy—launched in March and includes information about:
• Trainings and workshops
• Fitness centers, classes and clubs
• Community and family events
• On-campus health clinics and services
• Tobacco cessation
• Apps and online trackers
• Ideas for making small changes

Perhaps the most exciting part of Work Healthy UT is the new blog written entirely by faculty and staff. You’ll find it’s a place for sharing, learning, discussing, connecting and supporting.

Check it out at workhealthy.tennessee.edu and subscribe if you haven’t already.

Tell your story
We’re looking for good storytellers and want to hear from you if you’re interested in sharing your expertise or personal experiences. Researchers, teachers, parents, survivors—we all have something to share.

Here are some ideas for the types of topics we’d like to publish this fall:

• INTERFETENCY DISORDER WORKER EXPERIENCES STRESS REDUCTION WEEKEND-DEPARTMENTS RELATIONSHIPS CANOEING AND PRESERVING SNACKS FOR KIDS SUGAR FUJI SEASON SUPPORTING A SPouse WITH DEMENTIA VOLUNTEERING FALL POLICY ON DIABETES HOLIDAY WEIGHT GAIN HEALTHY SNACKS VETERANS DIVING HOUSEHOLD CHORES GENEALOGY SUMMERS WINTER EXERCISE SEASONAL AFFECTIVE DISORDER BUDGETING

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5 Steps to Determining Retirement Readiness
Advice from Jon Gushen and the UT System Office of Benefits and Retirement Team

1. FORECAST RETIREMENT PLAN PAYMENTS
Regardless of which retirement plan you have with the University, it’s easy to get an estimate of how much money you’ll receive each month. Employees enrolled in the Tennessee Consolidated Retirement System (TCRS) or one of the three closed plans should contact campus or institute retirement specialists listed on the next page. Employees enrolled in the Optional Retirement Plan (ORP) should contact VOYA (ING), TIAA-CREF or VALIC for monthly projections. Contacts are listed at humanresources.tennessee.edu/benefits/orp/orp_vendor_contacts.html. You’ll also want to account for income from plans you may have from previous employers.

2. FACTOR IN YOUR 401(K)
Ask your 401(k), 403b and/or 457 deferred compensation plan providers to run projections for how much your investments will total by your projected retirement date and what the lump sum total will be versus annuitized monthly payments. Also, gather projections for any individual retirement accounts you may have outside the University.

3. CONSIDER SOCIAL SECURITY
In about two minutes, you can receive an estimate of how much you’ll be paid each month in Social Security benefits using the retirement estimator available at socialsecurity.gov. Benefits are calculated based on your actual Social Security earnings record, and monthly estimates are provided for ages 62, 67 and 70.

4. ESTIMATE YOUR EXPENSES
List the expenses you expect to have in retirement, including basic living, health care, miscellaneous and unforeseen costs. Ideally, you want to own your home before you retire. Also give thought to the lifestyle you’d like to live in retirement. Do you plan to travel, care for a family member, make charitable donations or take up new hobbies?

5. COMPARE MONEY COMING IN TO MONEY GOING OUT
Compare your projected income in retirement to your estimated expenses. If the numbers don’t work in your favor, you may need to make some adjustments. Consider scheduling time to talk about your accounts and investment strategy with your campus or institute retirement specialist. There are many factors to consider, and the best approach to retirement planning involves regular discussions with a certified professional.

QuoVadis (the Greek mythological figure who marked the road to the Underworld) may not lead you to the path of retirement, but he does symbolize the journey. To help you start, the UT System Office of Benefits and Retirement has created the following quiz.

QUIZ: Test Your Retirement IQ

1. What’s a good rule of thumb for the percentage of your current income you should expect to replace in retirement?
   a. 50% c. 65%
   b. 60% d. 67%

2. At what age are you fully eligible for Medicare?
   a. 60 c. 65
   b. 62 d. 67

3. At what age are you eligible to begin drawing early Social Security?
   a. 60 c. 65
   b. 62 d. 67

4. What’s the maximum amount of money you can put in your 401(k) for 2015 if you’re under the age of 50?
   a. $17,000 c. $18,000
   b. $17,500 d. $18,500

5. True or False: In most cases, you should increase the risk of your investments as you age.

Extra Credit: Matt Healy, University of Tennessee Extension’s Finance and Family Economics, has a four-week program on financial planning for retirement that you can take online or in class. Find out more at socialsecurity.gov/benefits/retirement/plan-ahead.

President’s Awards: New Employee Recognition Program Coming Soon
A new program is being introduced to recognize and reward outstanding faculty and staff contributions in the areas of UT’s three-fold mission to educate, discover and connect.

The President’s Awards is a system-wide employee recognition program designed to supplement—not replace—the many existing programs at each campus and institute. Honorees will be selected from a system-wide pool of candidates nominated by campus and institute leaders. The program includes monetary awards, and honorees will be invited to serve as advisors to the president for three-year terms on an internal advisory group.

The first awards ceremony is being planned for winter 2016, and more information about criteria for each award and the nomination and selection processes will be shared soon.

Retirement Prep: Are your savings on track?
Whether your last day is decades away or right around the corner, now is the time to figure out if your savings are on track to meet your needs.

“When it comes to retirement planning, the worst thing you can do is outlive your money,” said Jon Gushen, director of benefits and retirement for the UT System Administration. “The secret is projecting how much will be coming in and how much will be going out.”

“Only if we could see the future, it would make it a lot easier to plan. But it just doesn’t work that way. The advice I got from Jon and others in the office was right on the money. It’s an involved process, and you have to start early.”

Kaye Smith, Extension Agent with Family and Consumer Sciences, Retired in September 2014 after 43 years of service with the UT Institute of Agriculture

“If I have to admit, I didn’t do a lot of planning for retirement over the years. My dad was a farmer, so I didn’t have an example or model to follow. Jon got me through the process, and it felt good working with him. Start thinking about it now so you’re not surprised by anything in the end.”

Jim Noel, Professor Emeritus and Extension Beef Cattle Specialist Retired in October 2014 after 43 years of service with the UT Institute of Agriculture
Help Make Sure Presentations and Events Are Accessible to Everyone

Accessibility was one of the many takeaways from UT’s first diversity summit for faculty and staff held in April.

“It’s a right that everyone has the same equal access and ability to succeed,” explained Jeanneda Gilbert, disabilities services specialist in the Office of Disability Services at UT Martin. “You may think you’re helping a few specific individuals, but there are likely others in your class, listening to your presentation or attending your event who have needs and are trying to manage on their own. When you focus on accessibility and offer accommodations for everyone—everyone benefits.”

Staff from UT’s various Offices of Equity, Diversity and Disability Services have provided the following guidelines and suggestions to make sure you’re contributing to an accessible and inclusive working and learning environment.

WHEN PRESENTING TO A GROUP:

• Provide materials to all participants in advance and in electronic format.
• Respond promptly to requests for accommodations, and take advantage of on-campus resources if you need help.
• Make sure videos shown include captions.
• Read or describe bullets, photos, graphics and charts.
• Present at a comfortable and considerate pace.
• Ensure font sizes are adequate on all electronic and print materials.
• Use specific language when referring to a section of the room, how many participants raised their hands, etc.
• Don’t panic if you use words like walk, hear and see.

WHEN PLANNING AND HOSTING AN EVENT:

• Include a statement about accommodation needs in invitations, announcements and reminders: “To request disability-related accommodations, please contact [hosting office and contact information] at least [X days/weeks] prior to the event.”
• Make sure signage notes accessible parking, entrances and restrooms.
• Plan for accessible tables and seating.
• Ensure paths are navigable.
• Designate someone to assist in carrying materials, meals or other items.
• Always ask how you can help before providing assistance.

These are just a few things to consider when it comes to accessibility. To learn more, take advantage of the many group trainings, online resources and individual support services available at each campus and institute.
Annual Reminder to Check the Code

According to the 2014 employee engagement survey, the majority of employees think UT is a great place to work—a special place, even.

To maintain the workplace culture that employees enjoy, the University adopted a code of conduct to clarify existing University policies and rules for how employees should conduct themselves.

Make sure you’re doing your part to promote responsible and ethical behavior by reviewing the code at tennessee.edu/code.

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