

## 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**.

### 2016 **DECISION** GUIDE

ANNUAL ENROLLMENT PERIOD  
**SEPT. 15 – OCT. 15, 2015**

PARTNERS  
FOR HEALTH

#### WELCOME

Thank you for dedicating a few minutes to read *For Your Benefit*, a newsletter about the benefits offered to you as a UT employee.

Inside you'll find details about open enrollment for health, dental and vision insurances and other state- and University-provided programs.

I encourage you to take advantage of these benefits and reach out for help if you're unsure about something. You'll also find information about retirement, accessibility, wellness, trainings and much more.

Our goal is to share important and timely information with you in an easy-to-read format. I hope you find the stories helpful and encourage you to share comments and suggestions by emailing us at [systemhr@tennessee.edu](mailto:systemhr@tennessee.edu).

Linda Hendricks Harig  
*UT System Vice President  
for Human Resources*



## 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.*

## Questions?

Contact the HR Call Center

**1-888-444-UTHR**

From 865 Area code, call 946-8847  
Available 8 a.m. – 6 p.m. ET

## 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

	Deductible	Medical Out-of-Pocket Max	Pharmacy Out-of-Pocket Max	Employer Contribution to Tax-Free Health Savings Account	Monthly Premiums (Costs vary based on plan type)	
Higher Premiums, Lower Deductibles						
	<b>Partnership PPO *</b>	\$450 individual; \$1,150 family	\$2,300 individual; \$4,600 family	\$2,500 individual; \$5,000 family	N/A	\$118.50 - \$308.09
	<b>Standard PPO</b>	\$800 individual; \$2,050 family	\$2,600 individual; \$5,200 family	\$3,000 individual; \$6,000 family	N/A	\$143.50 - \$358.09
Lower Premiums, Higher Deductibles						
	<b>Wellness HealthSavings CDHP *</b>	\$1,400 individual; \$2,800 family	\$2,300 individual; \$4,600 family	(included with medical max)	\$500 individual; \$1,000 family	\$81 - \$212
	<b>HealthSavings CDHP</b>	\$1,500 individual; \$3,000 family	\$3,800 individual; \$7,600 family	(included with medical max)	\$0	\$81 - \$212

\* Partnership and Wellness plans offer incentives for fulfilling the Partnership Promise

### FAQS: TAX-FREE HEALTH SAVINGS ACCOUNTS

Both HealthSavings CDHP plans include tax-free health savings accounts that can be used to cover qualified medical expenses, including deductibles. The money in your account rolls over each year, earns interest and goes with you if you leave. You can contribute to the accounts via payroll deduction. And if you enroll in the Wellness HealthSavings CDHP option, which requires participation in the Partnership Promise, the state will deposit money in your account each year—\$500 for individual and \$1,000 for family coverage in 2016.



### 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) and for 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 co-pay for **convenience clinics** has been lowered to the same level as a primary care visit.
- The co-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.

## PARTNERS FOR HEALTH

### 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](http://partnersforhealthtn.gov)—to help you decide. What's included here is just a summary.

### ENROLLMENT INSTRUCTIONS

- Everything is done online through the state's self-service program.
- Instructions are available at [partnersforhealthtn.gov](http://partnersforhealthtn.gov).
- Login and password information was mailed to home addresses by the state's benefit office in early September.
- If you did not receive this information or have questions about using the state's online system, call (800) 253-9981, option 3.

## Work Healthy UT Takes Off with New Website and Employee-Driven 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](http://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.blogs.tennessee.edu](http://workhealthy.blogs.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:

- INFERTILITY
- ERGONOMIC WORKSTATIONS
- STRESS REDUCTION
- WEEKEND GETAWAYS
- RELATIONSHIPS
- CANNING AND PRESERVING
- SNACKS FOR KIDS
- FATIGUE
- FLU SEASON
- SUPPORTING A SPOUSE WITH DEMENTIA
- VOLUNTEERING
- FALL FOLIAGE
- DIABETES
- HOLIDAY WEIGHT GAIN
- HEALTHY SKIN
- VETERANS
- DIVIDING HOUSEHOLD CHORES
- GENEALOGY
- SUPERFOODS
- WINTER EXERCISE
- SEASONAL AFFECTIVE DISORDER
- BUDGETING

### EXCERPTS FROM THE BLOG:

#### THE GIFT OF GARDENING

I began to feel like an astrophysicist who forgot to take astronomy or a neurosurgeon who never took anatomy. I felt like a



piece of the puzzle was missing, so I spent a summer volunteering on a farm—working in the fields and listening to the farmers throughout the growing season.

Gardening has been holy ground for me. It's reminded me of the seasons of life. That growth often happens despite my failings. And that the Earth and her people are gifts to be cherished.

Melissa Powell is a registered dietitian and dietetics lecturer at UT Chattanooga. Her favorite subjects are faith, food, farming, family, friends and football. She's also written posts about summer reading and recipe sharing.

#### 4 TIPS FOR TAKING LIFE'S BUMPS IN STRIDE

We expect instant news, instant text replies, instant streaming videos, etc. No wonder standing in the checkout line five more minutes seems unbearable.

There's dynamic empowerment in choice.



Regardless of what life throws at us, we get to choose how we respond. Getting angry takes energy. So does laughing. Why not choose the one that makes you feel better when it's over?

Jonathan Ruth works in the IRIS Administrative Support department with the UT System Administration. He's also a life coach and has a passion for helping others. His advice for letting little things go serves as a good reminder about what's important in life.

#### CHOLESTEROL, CRAVINGS AND FOOD COSTS: MY EXPERIENCE WITH CLEAN EATING

I made the decision to start walking every day and switch to a whole foods diet—no processed foods and very little sugar. There went my nightly handful of peanut M&Ms.

From the beginning, I never called it a diet, because that sounded so much like a fad. I called it a lifestyle change, and it certainly has been. I've lowered my cholesterol and even lost 30 pounds.



Susan Robertson handles communications for the UT Institute for Public Service. She enjoys spending time outdoors, watching all sports, reading, cooking and fulfilling the needs of her demanding miniature dachshund, Wrigley.

#### “MOMMA! DADDY'S STARING AT THE BOX OF PASTA AGAIN!”

Wren came out of the womb screaming and didn't let up for four months. That's how long it took us to identify most of the allergies that were making our daughter feel so miserable.

But this post is not about gluten. It's about what happened when relatively late in life (I'm 43), I was forced to start reading—and I mean really reading—food labels.

Our dietary changes were provoked by Wren's health issues, but we're all benefiting from them. Rory recently had her pre-kindergarten check-up, and her pediatrician was shocked by her low cholesterol numbers. (Apparently cholesterol is a growing problem among American 5-year-olds!)



Darren Hughes lives on a small farm with his wife, two daughters, a couple horses and a whole mess of cats. He's director of online engagement for the UT Foundation.

#### SHINGLES—NOT JUST THINGS ON YOUR ROOF

In about one out of every three people, chicken pox will reactivate later in life and cause a condition called herpes zoster—more commonly called shingles. As we get older, our risk of getting shingles increases. In fact, half of shingles cases occur in people over the age of 60.

A vaccine was developed several years ago, and one dose is currently recommended for individuals over the age of 60.



Dr. Victoria Niederhauser is a faculty member and dean of the UT Knoxville College of Nursing. Her scholarly activities focus on the areas of child and adolescent health promotion and disease prevention, with an emphasis on immunizations.

#### ALL IT TOOK WAS ONE VACATION

My inspiration was my summer vacation to Europe. If I wanted to do everything my family had planned (lots of walking), I had to get in better shape. With the help of some co-workers, I started mountain biking on the trails around campus. With that one lifestyle change, many other changes came, too—healthier eating, losing weight and more energy for the grandkids. I'm doing things I haven't been able to in years.



Joel Davenport is director for Advanced Research Labs and Technical Support Group at the UT Space Institute. He enjoys traveling, spending time with his family and putting many miles on his bike.



# 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.”

## 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](http://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

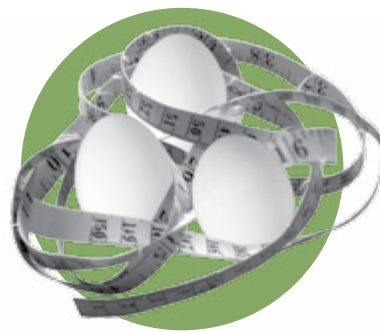
In about two minutes, you can receive an estimate of how much you'll be paid each month in Social Security benefits using the retirement estimator available at [socialsecurity.gov](http://socialsecurity.gov). Benefits are calculated based on your actual Social Security earnings record, and monthly estimates 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? If so, account for those expenses. The Office of Benefits and Retirement has created a template to make it easy to estimate expenses and account for inflation. If you'd like a copy, email Jon Gushen at [jonathan.gushen@tennessee.edu](mailto:jonathan.gushen@tennessee.edu).

### 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.



THE #1 QUESTION FROM EMPLOYEES:  
“What’s the right age to retire?”

Unless there are extenuating circumstances, it doesn't make financial sense to retire before age 60.



“If only 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*

## UT SYSTEM OFFICE OF BENEFITS AND RETIREMENT

HOW WE CAN HELP:

- Individual Consultations
- Retirement Estimates
- 401(k), 403b, 457 Plan Enrollment, Changes and Beneficiary Designations
- Seminars and Trainings
- New Employee Enrollment



QUIZ:

### Test Your Retirement IQ

- What's a good rule of thumb for the percentage of your current income you should expect to replace in retirement?  
\_\_\_\_\_
- At what age are you fully eligible for Medicare?  
a. 60      c. 65  
b. 62      d. 67
- At what age are you eligible to begin drawing early Social Security?  
a. 60      c. 65  
b. 62      d. 67
- 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
- True or False:** In most cases, you should increase the risk of your investments as you age.

Answers: 1. 80%, 2. C, 3. B, 4. C, 5. False

“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 Neel, Professor Emeritus and Extension Beef Cattle Specialist Retired in October 2014 after 43 years of service with the UT Institute of Agriculture*

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FACT:

## 30% of Employees are Retirement Eligible

More employees are of retirement age right now than at any time in UT's history.

## 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.

## 7 Tips for Making Meetings Work

By Ivory Patten, Trainer and Management Specialist in the UT System Human Resources Office of Employee and Organizational Development

Think back to the last meeting you attended. How prepared were you? How much was accomplished? Be honest—how many times did you check your phone?

Meetings fill an increasing number of hours in the workday, and yet many employees consider them a waste of time. Below are seven tips for turning meetings around from the “Making Meetings Work” training course I lead. If you’re interested in learning more or attending a class, email me at [ipatten@utk.edu](mailto:ipatten@utk.edu).



IVORY PATTEN

### TIP 1 UNDERSTAND YOUR ROLE BEFORE THE MEETING STARTS

If you’re not sure why you were invited or what you can add—talk to the facilitator in advance. Make sure you’re clear on expectations so you can prepare.



### TIP 2 BE IN ATTENDANCE—PHYSICALLY AND MENTALLY

We all know the habitual latecomer and chronic email checker. These mistakes send the message that you don’t want to be there. Be on time, pay attention and contribute.



### TIP 3 MINIMIZE DISTRACTIONS

Get as far away from your computer as possible, switch your phone to silent—not vibrate—and turn it facedown. The group deserves your full attention, and if you’re so distracted that you can’t be present, reschedule.



### TIP 4 KEEP THE ENERGY UP

Change things up by switching locations, using different presentation tools, rotating facilitators and making time on the agenda for recognizing progress.



### TIP 5 KEEP THE END IN MIND

As a facilitator, you should know what you want to accomplish and share an agenda ahead of time so everyone else understands, too. For every item that’s not finished, there should be agreement among group members about how to move forward.



### TIP 6 BUDGET YOUR MEETING LIKE YOU BUDGET YOUR MONEY

Creating an agenda without times sets yourself up to waste time. Decide what you want to accomplish, allocate time accordingly and stick to it.



### TIP 7 TAKE RESPONSIBILITY

Everyone is responsible for a meeting’s success. If you’re involved in a meeting where nothing is getting done, you’re at fault, too. Find ways to share feedback and suggest solutions regardless of your role within the group.



The UT System Office of Employee and Organizational Development offers more than 150 courses, many of which are held statewide. Traveling courses can be arranged for groups of 12 or more participants. Additionally, more than 300 e-learning courses are available at no cost to employees at [humanresources.tennessee.edu/eod/training\\_information.html](http://humanresources.tennessee.edu/eod/training_information.html)

## 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.

PROGRESS UPDATE:

## 2014 Employee Engagement Survey

Almost a year has passed since the November 2014 employee engagement survey, but hardly a week goes by that Mary Lucal isn’t thinking about your feedback.

She’s one of more than 50 staff and faculty members serving on work culture improvement teams at each campus and institute tasked with recommending new approaches, programs and ideas based on survey results.

“It’s easy to feel overwhelmed by the responsibility of making meaningful progress,” said Lucal, associate vice chancellor for human resources at UT Knoxville. “But it’s an honor to contribute to building a better workplace.”

**YOUR VOICE.  
YOUR UT.**

Focus areas for each campus and institute vary depending on unit-specific results and priorities. Diversity, productivity, transparency, communication, compensation and training are some of the areas teams hope to impact.

A few examples of initiatives being discussed by campuses and institutes include:

- Communication workshops for middle managers
- Increased visibility of shared governance opportunities
- Establishing networks of preferred child care providers, surveying demand and recommending initiatives based on feedback
- Exploring options for more informal campus communication
- Evaluating the orientation process for new faculty members
- Increasing engagement with community festivals and diversity related organizations

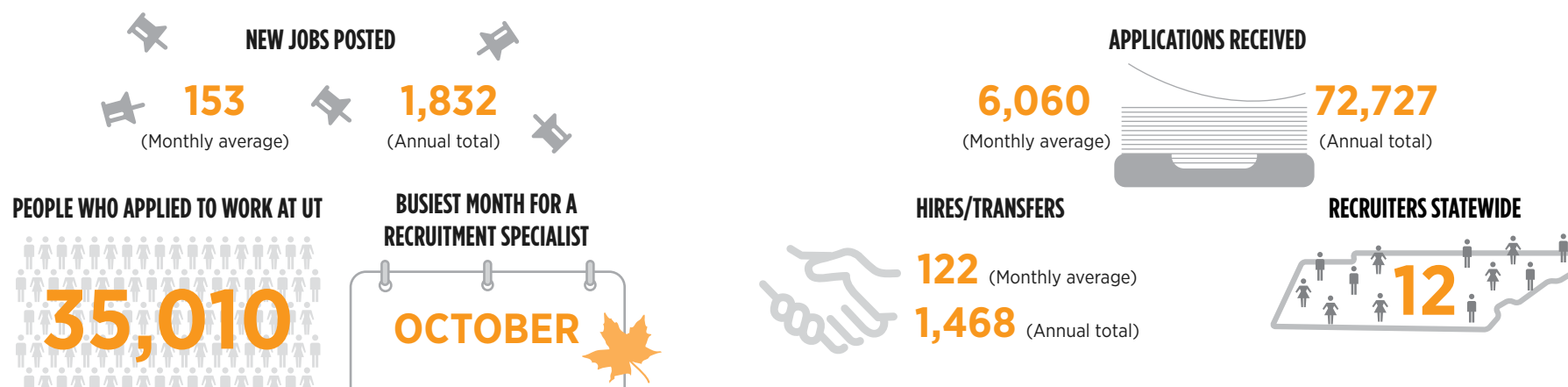
Learn more about progress at your campus or institute by contacting your team lead or human resources office. Team leads are listed on the survey website at [yourvoice.tennessee.edu](http://yourvoice.tennessee.edu).

## FACTS & FIGURES

# WORKING AT UT

If number of applications submitted is an indicator for being a great place to work, UT is on the right track. More than 70,000 applications were received in 2014 for a total of 1,800 positions.

Here’s a statewide look into the busy world of employee recruitment in 2014:



System Human Resources  
825 Andy Holt Tower  
Knoxville, TN 37996



NEWS AND INFORMATION ABOUT YOUR UNIVERSITY BENEFITS

FALL 2015

## 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](http://tennessee.edu/code).



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