

Retirement Made Simple

Whether you are years away from retirement or a few days short, one thing is certain—a secure retirement requires thoughtful planning and disciplined saving.

If you are employed in a regular full-time position, upon employment, you are required to participate in a retirement plan. Regular means your employment is expected to be more than 12 months, and full-time means you are regularly-scheduled to work 40 hours per week.

If you are regular part-time, meaning you are regularly-scheduled to work less than 40 hours per week, you have the option to participate in a retirement plan. Regular non-exempt employees, which means you are eligible for overtime provisions according to the Fair Labor Standards Act (FLSA), participate in the Tennessee Consolidated Retirement Plan (TCRS). It requires that you have five years of retirement creditable service to be vested. Regular exempt employees, meaning you are not eligible for overtime provisions of the FLSA, may participate in TCRS or the Optional Retirement Plan (ORP), which has immediate vesting. The University makes all contributions to the retirement plans; you pay nothing for this important benefit.



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Get Educated, Get Connected, Speak Out for UT

When UT System President Joe DiPietro was asked in the State of UT webcast what UT employees could do to help the University, his response was advocacy. “Every legislator I talk with, every agency office I go into in Nashville expects me to advocate for UT,” DiPietro says. “But we’re trying to develop a network of people to make it a local enterprise.”

UT employees are key in voicing support for the University. Employees are the University’s most credible spokespersons, as they understand through their work the impact that UT has on the state and its citizens.

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Welcome

Welcome to the sixth issue of *For Your Benefit*, a newsletter addressing the total compensation (pay + benefits) offered to you as a UT employee.



In this issue, we discuss how to prepare for retirement at any age and the advantages offered to employees. We also are delighted to share information about campus summer camps for children K-12, fun stories on families with multiple members working at UT, tips on how to train people with different learning styles and much more!

This newsletter is “For Your Benefit,” so I encourage you to send us any suggestions or questions we can address to make this newsletter more beneficial to you. Thank you all for your service to our University!

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From 865 area code, call 946-8847

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Do you have an idea for the next newsletter?
Email it to systemhr@tennessee.edu.

Retirement Made Simple *(continued from page 1)*

Regular and term employees also have the option to set aside supplemental retirement savings via salary reductions through the deferred compensation program, which includes 401(k), 401(k) Roth, 403(b) and 457 plans. These plans allow employees to defer a portion of current income until after retirement. The amount you contribute to your plan will not be considered as income for federal income tax purposes until you actually receive the income. In these plans, you have control of the investments. You may enroll at any time, adjust your investment options or suspend your investments. Here is an overview of each plan:

- **401(k)** – The University matches the amount you choose to defer each month, up to \$50. There is no match above \$50 regardless of the amount you defer. Most employees select this option.
- **401(k) Roth** – This plan also has the \$50 match feature, but the University’s contribution will go into the traditional 401(k). The advantage of the Roth is that while you pay taxes on the money today, you do not pay taxes when you withdraw the funds. It is important to note that you don’t pay taxes on the growth of the funds either.
- **403(b)** – This plan offers the greatest amount of investment choices and is excellent for the investor who likes to choose from a variety of financial products. There are investment advisors who can assist you with this plan.
- **457** – This plan operates similarly to a 401(k) or 403(b), only there is no 10 percent penalty for withdrawal before the age of 59 ½ (although the withdrawal is subject to ordinary income taxation). It allows you to defer an additional amount (up to \$17,500 in 2013).

Planning for retirement in stages

Consider your career as occurring in three stages. Let’s take a look at each of these stages and how you can plan for your long-term goals.

Stage 1 Early Career (ages 18 – 35 yrs.)

Start small and grow. Your greatest ally is time. If you do not have many demands on your income, such as a mortgage, children or heavy debt, this is a good time to stretch your dollars and save as much as possible. You should start early because you will likely be responsible

for more of your own retirement savings than earlier generations, and you have the time to invest more aggressively, which can bring higher returns.

Stage 2 Mid-Career (ages 35 – 50 yrs.)

As your career continues, your income typically increases. You may wish to defer more money to reduce your taxes. If you haven’t already started saving, do it now. Time is critical. Money may be tight, but even small amounts can make a big difference given the right investments and tax-favorable plans such as those mentioned previously. By maximizing the amount you contribute to an optional savings plan, you can really add to your retirement income while reducing your current tax burden.

Stage 3 Near Retirement (ages 50+)

At this point in your career, retirement no longer seems far off. There are, however, still demands on your time and income. Schedule a time to speak with UT Benefits and Retirement and get more information on how to meet your retirement goals. Limits on your optional plans increase after age 50, meaning you can defer more of your income and play catch-up (several options are available). You may also consider getting an estimate from the Social Security Administration to find out what you might expect upon retirement.

Quick Retirement Tips

- Make saving a habit early in your career.
- Have a savings goal.
- Saving enough to meet UT’s match in a 401(k) plan is a basic goal. Saving at least 10 – 15 percent of pay may also be a reasonable goal.
- When planning, figure out your actual expenses and predict how they might change in the future. Assume health care expenses and the general cost of living will increase as you age.
- Don’t dip into retirement savings.
- Use automatic deductions from your payroll or your checking account for deposits in investment vehicles.
- UT Benefits & Retirement is here for you. Schedule a time to speak with a representative about retirement and establish a plan that works for you.

Learner-Focused Training: Tips from a Trainer

By Darnita Brassel, Training Administrator in the UT Health Science Center Office of Human Resources

Whether you're presenting a PowerPoint in a meeting or teaching a new department member a skill, training is a role that every UT employee has had at some point in his or her career.

Effective training isn't just about the quality of information you present. It's also about presenting the information in a manner that will enhance your audience's ability to understand and retain it.

Individuals primarily process information through three main learning styles: visual, auditory and kinesthetic. When used collectively, these styles offer trainers the ability to connect with a diverse audience.

Recognizing the learning styles of others will enhance your learning environment and result in a quicker adaptation and understanding of new information.

To learn more about being an effective trainer, consider taking our *Training Basics Made Simple* class. This two-day, train-the-trainer class is for subject-matter experts or anyone who would like to learn the basics of training in a safe and energetic environment. In addition to a review of learning styles, it also reviews each aspect of the training process and provides an opportunity for participants to practice what they learn. For more information call (865) 974-6657. Health Science Center employees may contact dbrassel@uthsc.edu.



To understand these styles and how to implement varied tactics into your training, take a look at the following tips:

Tip 1: Appeal to a Visual Learner

You've heard the old adage, "A picture is worth a thousand words." This is likely true for visual learners. Visual learners benefit from images. Graphic depictions of content through charts, graphs, videos and other images help bring objectives alive and increase retention of the content.

Tip 2: Appeal to an Auditory Learner

The experience for the auditory learner is enhanced by hearing information. This can be accomplished through small group discussions, one-on-one conversations and role playing in addition to the facilitator lecture. Opportunities to hear and process information aloud are valuable components of the encounter for auditory learners.

Tip 3: Appeal to a Kinesthetic Learner

Kinesthetic learners learn by doing or practicing. If a process reviewed in class involves completion of certain forms, the kinesthetic learner benefits from actually completing the form. Also, in the case of long training programs, it can be helpful to have things available that kinesthetic learners can manipulate with their hands during the class. It is not uncommon to notice kinesthetic learners scribbling or drawing on paper. The use of their hands is central to a good learning experience.

Speak Out for UT *(continued from page 1)*

The UT Advocacy program, part of the Office of Government Relations and Advocacy, hopes to empower UT employees, supporters and stakeholders by providing updates on legislative issues affecting the University and offering opportunities for training.

"Being an advocate for the University starts with being informed," Advocacy Director Carey Smith says. "Our website, advocacy.tennessee.edu, and Twitter feed, @UTAdvocator are great sources of information because they are tailored to issues that specifically affect the University."

There are opportunities to speak out in support of the University as well. "For employees who are very interested,



we also offer training programs that teach you how to advocate for the University publicly, through the proper channels," Smith says.

To learn more about the program or state and federal issues affecting the University, visit advocacy.tennessee.edu.

Bring the Family

Employees say UT is a great place to work. Benefits such as insurance, annual leave and sick leave are competitive and, in some cases, better than those offered by private companies. More perks of working for UT include taking advantage of day care, classes, camps and other activities for children right where you work.

Kids U offers a unique summer experience

Rockets, bugs and lawyers, oh my! Despite what you might think, these are not the ingredients to pull off a spectacular prank but are a small sampling of the myriad of programs available at UT Knoxville's Kids U this summer.

At Kids U, students K-12 come to the Knoxville campus for hands-on educational experiences in a variety of fields. What makes Kids U unique is that in every program, students work with University faculty, staff and graduate students.



"Kids U is a unique opportunity for both our campus and area students," says Brent Lackey, director of Kids U. "At Kids U, kids can learn about insects, music, rockets and more from UT faculty, staff and graduate students."

Last year, Danielle and Spence Meyers, both UT Knoxville employees, saw the benefit of the Kids U enriched learning programs when they signed up their son, Lucas, for "Rockets!" This three hour, three-day program gave Lucas the opportunity to learn how to build and launch model rockets from Space Science Outreach Director Paul Lewis.

"It was awesome," Lucas says. "The best part was making the rockets fly."

Lewis had the students start with building basic rockets with bottles. By the third day, the students had advanced to model kit rockets that could shoot hundreds of feet into the air. If you worked on the Hill last summer, you may have heard the occasional "Zing!" of a flying rocket.

"At home, Lucas told us about jet propulsion and rocket flight," Danielle Meyers says. "It was such a wonderful experience for Lucas and the hands-on teaching of Paul Lewis really had a lasting impression on him. He's looking forward to more programs this summer."

To learn more about Kids U, call (865) 974-0150 or search "Kids U" on the utk.edu homepage.

Columbia's 4-H Center Offers Years of Fun for Kids

With 16 years as a Crockett County UT Extension Agent, Tonya Bain has seen her fair share of 4-H camps.

"I've been to 4-H camp every year and usually twice," Bain says.

So it's no surprise that both Bain's kids, daughter Reagan and son Parker, are 4-H camp veterans. Parker, 11, plans to return to 4-H camp for the third time this summer. Reagan, 14, attended junior high 4-H camp last year.

Both attend the W. P. Ridley 4-H Center in Columbia, where they enjoy the zipline, rifle range and a sport unique to 4-H camp—Gaga.

"Gaga is like dodgeball, but the kids are in what we call 'the pit' in a circle, and they have to hit the ball to one another and can only touch it with their hands," Bain says. Daughter Reagan's favorite camp experience was eating chocolate-



5 Fun Ways to Keep Kids Learning

from Becky Cox, associate professor in educational studies at UT Martin

1. Learn more about Tennessee. From the state motto to famous Tennesseans, the summer is a great time to teach your kids more about the state.
2. Go to a festival. Tennessee offers festivals of all kinds, ranging from the Riverbend in Chattanooga to the Secret City Festival in Oak Ridge to the Music and Heritage Festival in Memphis.
3. Play outside! Summer is a great time to explore the outdoors.
4. Visit museums—virtually! The Smithsonian website offers a glimpse of many of its exhibits online. Go to si.edu/Exhibitions.
5. Read with your child. Share your favorite books from your childhood or read your child's favorite books.

Bring the Family *(continued from page 4)*



covered crickets. The crickets are purchased ready to eat. The kids then get to dip them in chocolate and put sprinkles on them.

“I can't say that I've ever been hungry enough to eat one,” Bain jokes, “but that is still one of Reagan's favorite camp experiences.”

Bain's favorite part of camp is interacting with the kids, especially her own. She noted that through the county's volunteer leader program, other parents can come to camp with their kids, too.

“Some of my best leaders have been every year with their child. They consider it vacation time when they can do things with their child,” Bain says. “And if they come as a volunteer leader, they get to go for free, which is nice.”

Camp is both fun and educational. Each camp has an annual theme, ranging from science to Tennessee history.

“The kids are always doing something hands-on and learning, whether they realize it or not,” Bain says.

One of the biggest benefits of camp is the independence kids learn. While kids have adult and teen leaders to supervise and assist them, they also have responsibility for keeping up with the daily schedule and money for their activities.

“Mom and Dad aren't there to make a lot of the decisions that are usually made for them,” Bain says.

To learn more about 4-H camps, contact your county extension agent or visit 4h.tennessee.edu.

UT Health Science Center's Camp Helps Kids with ADHD

Five years ago, Katie Epps' son, Benny, was having difficulty concentrating in class. Epps, an accounting specialist for the UT Health Science Center Pharmacology Department, took Benny to see Dr. David Kube, a UT Health Science Center neurodevelopmental pediatrician.

Dr. Kube suggested Benny try a UTHSC camp for kids with ADHD called “All Days are Happy Days,” which was developed and is run by faculty and staff at the UT Boling Center for Development Disabilities.

The camp is designed to teach kids how to work with others and strategies for managing their behavior, such as the STAR technique. STAR teaches kids to Stop, Think and React.

“One of the concerns was whether or not Benny was really ADHD,” says Belinda Hardy, chief of social work for the

Boling Center. “We were able to observe him in camp instead of an office setting and see his ability to interact with other kids.”

About 80 percent of camp attendees have a formal ADHD diagnosis, but a child doesn't have to be formally diagnosed to attend the camp.

“It's our policy that we don't rule anyone out unless they don't meet the age requirement, which is 6 to 11,” Hardy says.

Benny enjoyed his time at camp and was excited to go every morning. “Most mornings (her son) would not want to get up, but he was eager to go to camp,” says Katie Epps. Learn more about the camp at <http://www.uthsc.edu/bcdd/training/community/ADHDcamp.php> or by emailing Belinda Hardy at btate@uthsc.edu.

5 Free Activities for You and Your Child

from Jamie F. Harvey, assistant professor in the Health and Human Performance Department at UT Chattanooga

1. Any outside activity is fun during the summer. Bike, swim or walk—just don't forget to apply sunscreen and drink lots of water.
2. Cook at home together. Although the cost is at the store, the free fun is at home teaching your child to cook, bake and grill.
3. Plant a garden.
4. Throw down the blanket on a warm night and look at the stars.
5. Let your imagination take you where you want to go.

5 Ways to Keep Your Kids Safe During Summer Travel and Activities

from Matt Devereaux, associate professor and child development specialist with the University of Tennessee Extension Department of Family and Consumer Sciences

1. If you are staying at a friend's or family member's house, discuss the importance of creating a safe environment for your children. Ask that they take the necessary precautions, such as a self-closing, self-locking gate around a swimming pool or hot tub.
2. Secure all loose items in the car, as they can become projectile objects in the event of an accident.
3. Purchase ID bracelets ahead of time if planning a trip to a crowded destination, such as an amusement park.
4. Designate a central meeting spot in the event a parent or child is separated from the group during travel or at a crowded destination.
5. Teach and visually show your children who the proper people are to ask in the event they are lost or need help.

Working Together

Husbands and wives, brothers and sisters, parents and children. Many UT employees go to work every day with relatives.

UT Martin is Home for the McCulloughs

When Jeffrey and Desiree McCullough finished their graduate studies at Oklahoma State University in 2001, they were looking for a university where they could both teach. And they wanted it to feel like home.



Desiree and Jeffrey McCullough

Twelve years later, the native Oklahomans still love UT Martin. “UT Martin is a friendly place,” says Desiree McCullough, an associate professor of mathematics and statistics and current interim director of institutional research. “It’s been easy to make it our home.”

The McCulloughs agree that working on the same campus has its benefits.

“We typically ride to work together,” Jeffrey McCullough, an associate professor of engineering, says. “When we can, we go to lunch together. It’s easy because UT Martin isn’t that big of a campus.”

The University Cafeteria is their favorite place to eat on campus. Off campus, they enjoy local favorites Opera House and Los Portales.

The McCulloughs have embraced being Skyhawks, too. They especially enjoy attending Martin athletic events together.

“We both love sports and attend as many athletic events as we can at Martin and on the road,” Desiree McCullough says.

UTHSC Supports Sisters

Sue Scates loved working for UT Health Science Center so much that she recruited her daughters, Ramona Jackson and Emily Cooley, to come work for UT as well.

Scates started at the University in 1986 and, ultimately, found her passion working as the benefits coordinator in human resources. She retired in 2008.

After Scates passed away in January, the UT family she and her daughters built over the years at the Health Science Center rallied around the sisters.

“Just tons of people came to the visitation,” Emily Cooley says. “They came from all over campus, even people that we knew just casually and UT retirees.”

It was easy to see why Scates was so well-liked, says longtime co-worker and HR Director Jerry Hall.

“It’s really the department’s responsibility to notify us when an employee is out for more than three days so we can put them on Family Medical Leave, but Sue kind of took it upon herself that if she heard someone was out for three days to actually send information to that employee,” Hall says.

“It didn’t matter if it was in her job description or not, she was going to do it. She made HR and the University look good.”

“Sue knew the benefits in and out,” Hall says. “With her personality and knowledge, Sue was able to explain benefits to everyone.”

Scates wasn’t just an expert in UT benefits; she took advantage of the programs offered, including educational assistance. She graduated from UT Martin two years prior to her retirement with a bachelor’s degree in university studies.



Emily Cooley (left) and Ramona Jackson (right)

It was great benefits, like the educational assistance program, and the opportunities for advancement that motivated her to recruit her daughters to UT.

Cooley began work at UTHSC in 1988 in the department of education. After three years, she moved to the office of student life as an administrative aide.

Jackson started her career at UTHSC as a campus police dispatcher. Although she left the University briefly, she came back to the College of Medicine in 2002 and currently works as the BSN/CNL program coordinator for the College of Nursing.

Cooley has 24 years of experience at UTHSC. Jackson has worked at UTHSC 19 years. They agree that working with each other and their mother on campus has great benefits.

Working Together *(continued from page 6)*

“I’ll be honest with you, it comes in handy to have family here,” says Jackson. “Mom was so well-known and well-liked that it would help me build a bridge when working with people I hadn’t worked with before. People would say, ‘Oh! You’re Sue’s daughter!’ And Emily’s so loved by the students that it’s just a huge advantage.”

Both said they were overwhelmed with the support they received from their UT family upon their mother’s death and are grateful to UTHSC, which they describe as a close-knit family.

“I think we’re fortunate to have one, a larger UT family, and then to have a campus-level family,” says Hall.

Starting Your Family

How much leave can new parents take after the birth or adoption of a child? How do employees add children to insurance coverage, and when? Here are some handy tips for what you need to do.

Taking Family Medical Leave

Family Medical Leave (FML) is available to full-time employees who have worked one full year. Maternity or paternity leave can be taken up to four months. Below are the steps to taking FML leave for the new addition to your family.

1. Complete your campus’ one-page FML request form.
2. Initially, you should list the due date of your child as your FML start date. If the start date of your leave needs to change due to your doctor’s recommendation or early arrival of your child, contact your campus HR office and notify your department.
3. You and your supervisor or department head must sign the form.
4. Return the form to your campus HR office at least 30 days in advance, if possible.
5. HR will process the request and send you a letter notifying you of approval. A copy of the letter will also be sent to the supervisor and to the Payroll office.

In the case of adoption, leave begins when you receive custody of the child. Contact your campus HR office with additional questions.

Long Term Care

This type of insurance pays for care at home, in assisted living or nursing facilities that is needed if you, a spouse, dependent child 18-26 and parents (in-law) becomes disabled from an accident, disease or other health condition. Enrollment is open with full medical underwriting for actively-at-work full-time employees. New hires have 90 days from date of hire with no health questions. Personal telephone consultations and brochures are available at gotltci.com/ltciconsultations/ltc-tn/. For more information, contact Penny Smith at pennye@ltcconsultants.com or (888) 400-1118.



Steps to Adding a New Child to Insurance

1. Contact your campus insurance office within 31 days of the birth.
2. Complete the appropriate insurance form and provide a copy of the birth certificate (the mother’s copy issued by the hospital is fine).
3. Within 60 days of your newborn’s date of birth, contact your campus insurance office and provide them with the child’s social security number. The State Benefits Administration Office will provide you with a temporary SSN since the processing time is six to eight weeks.

Waiting beyond 31 days to notify and provide the proper paperwork to your campus insurance office can create problems with claims.

New Employee Code of Conduct

Did you know UT has a revised Code of Conduct for employees? The code does not replace University policies but supplements and clarifies ways to respect others, report violations and avoid conflicts of interest. For more information, visit tennessee.edu/code.html.

Statewide Employee Discounts

Introducing the State of Tennessee Employee Discount Program! University employees can receive a discount on products and services from various vendors. Learn more: humanresources.tennessee.edu/employeerelations/discounts/

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