



for your

FALL 2023

BENEFIT

NEWS AND INFORMATION ABOUT
YOUR UNIVERSITY BENEFITS

The Annual Enrollment

ISSUE

Greetings UT faculty and staff across the system!

Get Into the Game

An Employee Value Proposition (EVP) goes beyond traditional benefits and perks to attract and retain top talent. The EVP is a unique set of offerings, benefits, and opportunities that an employer provides its employees in exchange for their skills, knowledge and commitment. The EVP is an investment in the organization's long-term success, leading to a highly engaged and motivated workforce. As employees of the UT System, let's explore the life choices we must make when we select from the specific highlighted investments from the state that enhance our rich benefits at the UT System.

As we gear up for benefits open enrollment, I can't help but draw a parallel to one of Hasbro's iconic games - "The Game of Life." Just as "The Game of Life" presents us with various career paths, family decisions, and investments, open enrollment allows us to consider our health and financial choices. From health plans to wellness programs, these benefits act as tools to enhance your life's journey.

Here's how our real-life open enrollment is similar to the game:

- 1. Choose Your Path:** In the game, you decide your career path—a doctor, artist, or athlete. During open enrollment, you choose the health plan that suits your needs, whether you're an individual or have a family. The power is in your hands to select what aligns with your unique circumstances.
- 2. Invest Wisely:** Just like in the game, where you invest in education and real estate, open enrollment lets you invest in your health and well-being. From flexible spending accounts to wellness and other incentives, these investments ensure you thrive.
- 3. Family Matters:** The game revolves around family decisions, and so does open enrollment. Your choices affect you and your loved ones. As you review your benefits, consider the well-being of your family members and make choices that support their health and future.
- 4. Adapt to Changes:** In the game, unexpected events can alter your path. Similarly, life can throw curveballs, and your benefit needs might change. Open enrollment provides a chance to adapt your coverage to meet new circumstances.
- 5. Plan for the Future:** Just as the game encourages you to plan for retirement, open enrollment invites you to consider ways to secure your health and financial future.

Just as in "The Game of Life," your open enrollment choices shape your journey. Explore your options. Ask questions. Our HR team is here to assist you every step of the way through life.

BRIAN K. DICKENS



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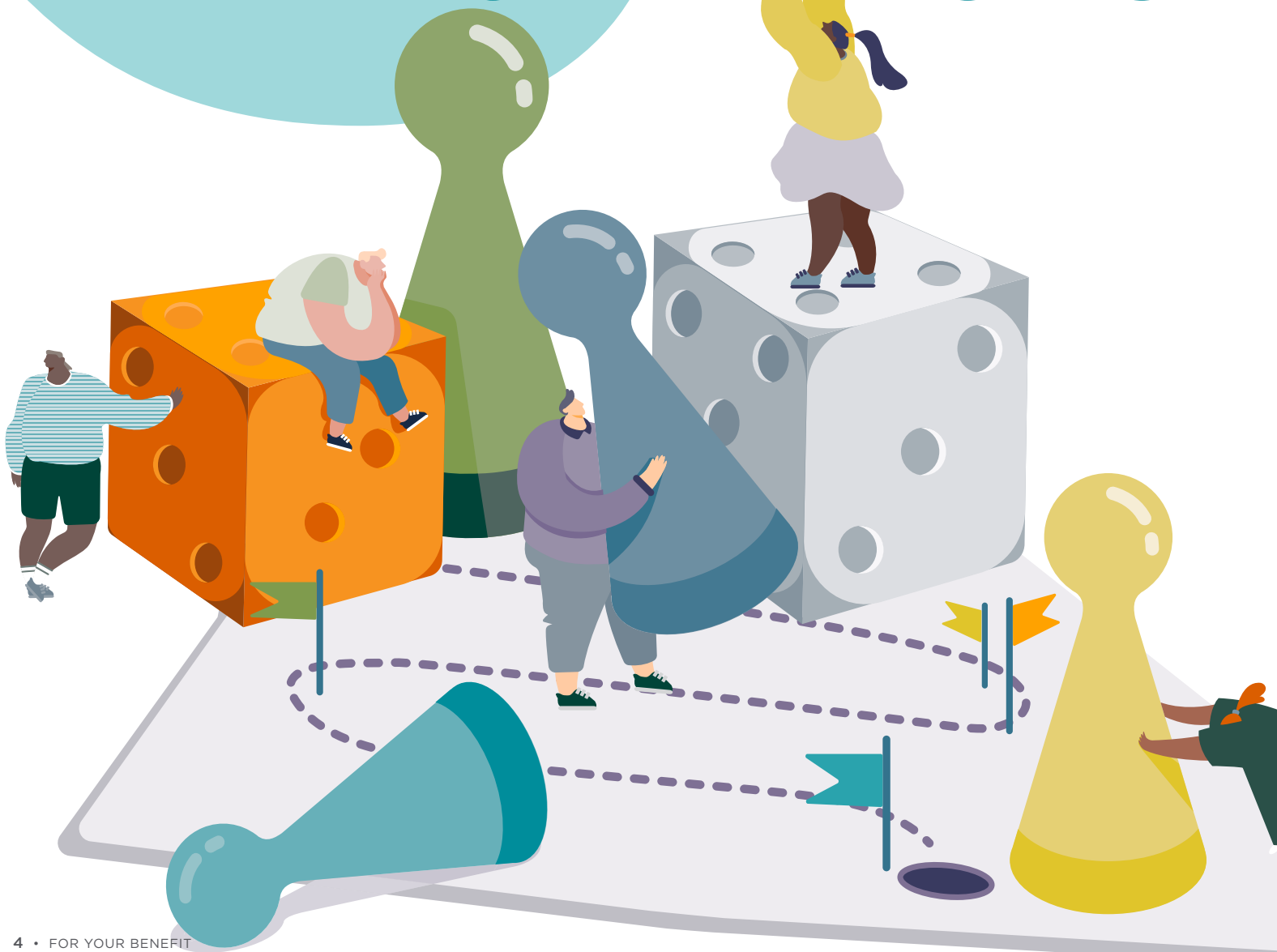
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5 BIG CHANGES



Open enrollment is here! Annual enrollment for 2024 benefits will take place from Sunday, Oct. 1 through Friday, Oct. 13.

WHAT IS OPEN ENROLLMENT?

Open enrollment is a time to choose insurance benefits or make changes to current election benefits for 2024. There are a few big changes happening, and we want to make sure you have access to important information to make the best decision for you and your family.

THREE BIG CHANGES

1. Life Insurance

- **Life insurance benefits are changing.** Dependent basic term life/basic accidental death and dismemberment (AD&D) insurance coverage is ending. You may be able to enroll your dependents in voluntary term life insurance and/or voluntary AD&D. There are also changes to voluntary term life insurance options for employees and dependents. Go to the Additional Benefits section for details.
- **New in 2024 - Basic term life/basic AD&D insurance.** The state will pay 100% of the premiums for employee basic term life/basic AD&D insurance.
- **New in 2024 - Basic term life.** Designated beneficiaries will receive 1X the employee's base annual salary rounded to the next highest thousand (\$50K minimum/\$250K maximum, except when reduced at age milestones). Employees may opt to decrease coverage to \$50,000 to avoid imputed income, as outlined in IRS publication 15B.
- **Basic AD&D: Employee coverage will be 1X basic term life insurance coverage.** Basic term life/basic AD&D coverage amounts decrease at ages 65 and over.

- **Important! Dependent basic term life/basic AD&D coverage will end after Dec. 31, 2023.** Employees may be able to enroll your dependents in voluntary term life and/or voluntary AD&D insurance. See voluntary term life and voluntary AD&D sections for more information.
- **Spouses losing the \$3,000 of basic term life coverage can choose to enroll for voluntary spouse term life in the amount of \$5,000 without answering health questions** (guaranteed issue). Voluntary child term life insurance in the amount of \$5,000 or \$10,000 can also be added to an employee or spouse's voluntary term life certificate without answering health questions.
- **Employees enrolled in voluntary AD&D insurance can add dependent coverage.**

2. Long Term Disability

- **Long-term disability:** Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days.
- **New in 2024 - The state will pay 100% of the premiums** for long-term disability insurance for state and higher education employees. Employees who use this benefit will receive 63% of their monthly salary*, up to 10K per month, following a 90-day waiting period. *The maximum covered monthly salary is \$15,873.02.

- **All eligible employees will automatically be defaulted into LTD option 3** in Edison for coverage effective on Jan. 1, 2024. This is guaranteed issue coverage and employees won't have to answer medical questions.
- **Coverage cannot be waived because it is 100% employer paid.**
- **LTD coverage options 1, 2 and 4 are also available**, but employees are responsible for 100% of the premium.
- **More details for employees who are currently off work on an LTD claim**, what happens if you file a claim in 2024, tax implications and how time enrolled in current state or higher education LTD plans apply are available on the Disability webpage.
- **Disability insurance premiums adjust as of Oct. 1** if your salary is greater on Sept. 1 compared to the prior Sept. 1.

3. Dental

- **Cigna Dental HMO rates are increasing by 2.5%.** You must use a network dentist to receive benefits under this plan.
- **Delta Dental PPO rates are increasing by 1%.** You can use any dentist but you will receive maximum benefits when visiting an in-network dentist.
- **New for 2024 - The state will pay 50% of the dental premiums** for either plan you select.

UT: A GREAT PLACE TO WORK



For the second consecutive year, the University of Tennessee System has earned its certification as a great place to work.

The Great Place to Work Certification™ is determined by what current employees say about their experience working at the University of Tennessee System, its campuses and institutes. This year, **74%** of employees rated the UT System as a great place to work – **17 points higher** than the average U.S. company. Great Place to Work® is the global authority on workplace culture, employee experience, and the leadership behaviors proven to deliver market-leading revenue, employee retention and increased innovation.

“We are thrilled to become Great Place To Work-Certified™ for the second consecutive year across the UT System,” said Brian Dickens, chief human resources officer for the UT System. “This ‘employer of choice’ distinction is a coveted designation only bestowed by our dedicated employees to whom we owe our continued success. We celebrate and thank them for all they do to earn this incredible recognition.”

Among the top statements garnered from UT employees, this survey found:

- **91%** of employees have confidence that the UT System is a physically safe place to work
- **88%** of employees feel comfortable taking time off from work when necessary
- **83%** of employees feel they are given a lot of responsibility
- **84%** of employees feel good about the ways the UT System contributes to the community
- **84%** of employees take pride in telling others they work for the UT System

According to Great Place to Work research, **95%** of job candidates say reputation is a major factor when considering a job offer. Job seekers are 4.5 times more likely to find a great boss at a Certified great workplace. Additionally, employees at Certified workplaces are **93%** more likely to look forward to coming to work and are twice as likely to be paid fairly and have a fair chance at promotion.



ADDITIONAL PERKS WE THINK ARE GREAT!



ALEX

ALEX is our virtual benefits counselor who helps employees choose benefits that best suit them and their family.

It provides personalized guidance and education during annual enrollment and ongoing engagement throughout the year to make benefits decisions as easy as possible.



PerkSpot

Partnerships with several national companies allow UT to offer an employee discount program. Listed below are some of the statewide discounts offered to UT employees. Be sure to check with each campus/institute for any additional entity-specific discounts.

To view a list of perks, please scan the QR code.

Changes coming to wellness program vendor

Active Health Management is a perk provided through the state of Tennessee’s “Partners for Health” plan. It helps create health solutions that fit within the context of people’s lives by providing tools, education and clinical resources to make better health decisions. Starting Jan. 1, 2024, Sharecare will be the new wellness program vendor.

SAVE THE DATE: Knoxville-area sick leave bank open enrollment begins April 1!

Sick leave banks offer members experiencing an illness or injury the opportunity to request additional paid leave after exhausting all personal accrued annual and sick leave.

Beginning April 1, 2024, and continuing through June 30, 2024, applications will be accepted for new enrollees in the Knoxville-Area (including the Institute for Public Service, System Administration, UT Foundation and UT Space Institute), and Institute of Agriculture sick leave banks. Stay tuned for more information.

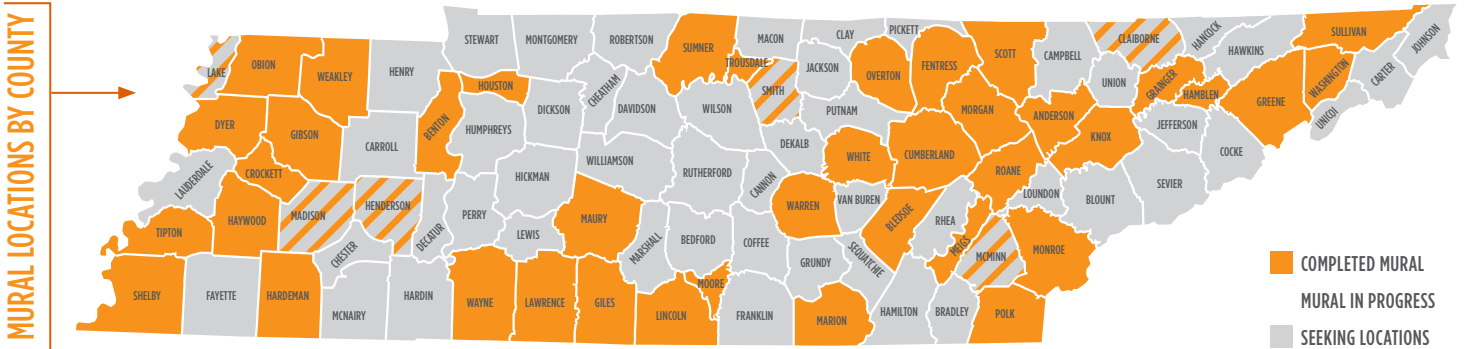


EVERYWHERE YOU LOOK,

From fertile farms to new fields of study, we are there. We're telling our story of statewide impact in a big way—by painting murals on barns and buildings across Tennessee. In fact, we're on a mission to paint one in each of Tennessee's 95 counties by 2030! Each location has a unique story, and we're glad for the opportunity to celebrate the many ways our partners are shaping their communities. Currently, we have 29 murals in 29 counties that proudly showcase Everywhere You Look, UT. Follow along with our progress as we work towards 95 murals.



DISCOVER MORE STORIES



2023 PRESIDENT'S AWARD WINNERS

Earlier this year, University of Tennessee System President Randy Boyd announced the recipients of the 2023 President's Awards.

Fourteen faculty and staff members from across the UT System received awards to celebrate their accomplishments and dedication to the Be One UT values. These values are intended to shape culture across the system, build purpose, improve team cohesion and create a shared sense of commitment in the workplace. Recipients were nominated by campus and institute leaders and are selected annually from a system-wide pool. Recipients were honored by the president and his Be One UT cabinet at a special luncheon held in August in Nashville.

"Our 'Be One UT' values are not just a philosophy, but a concrete way we define our culture and way of doing business," Boyd said. "These award recipients exemplify who we are, as well as who we continually aspire to be in serving the people of Tennessee."

The President's Awards were established in 2016 to

annually recognize the accomplishments of faculty and staff, from across the UT System with the mission to educate, discover and connect. Additionally, the awards celebrate and acknowledge outstanding contributions in the areas of support and diversity.

The President's Awards are the highest honor a UT employee can receive from the University. Winners receive commemorative plaques and a monetary award of \$3,000.

Bold and Impactful:

Faculty: **Dr. James Bailey**

Professor and Robert S. Pearce Endowed Chair in Internal Medicine, Director for the Center for Health Systems Improvement, and Executive Director, Tennessee Population Health Consortium UT Health Science Center

Staff: **Melissa Smith**

Coordinator of Student Services, College of Pharmacy, UT Health Science Center

Embrace Diversity:

Faculty: **Henrietta Giles**

Lecturer, Department of Mass Media and Strategic Communications, UT Martin

Staff: **Michelle Rigler**

Executive Director, Disability Resource Center, UT Chattanooga

Optimistic and Visionary:

Faculty: **Nan Gaylord**

Associate Dean of Practice and Global Affairs, Professor, College of Nursing, UT Knoxville

Staff: **Destin Tucker**

Director, Undergraduate Admissions, UT Martin

Nimble and Innovative:

Faculty: **Dr. David Rausch**

Associate Dean, College of Health, Education, and Professional Studies Program Director, Professor, Learning and Leadership Program, UT Chattanooga

Staff: **Patricia Page**

Senior Program Manager, Electronic Research Administration, UT Health Science Center

Excel In All We Do:

Faculty: **Stephanie Kolitsch**

Interim Provost and Senior Vice Chancellor, Academic Affairs Director of Accreditation, Southern Association of Colleges and Schools Liaison, UT Martin

Staff: **Abeer Mustafa**

Associate Vice Chancellor of Enrollment Management and Student Affairs, UT Chattanooga

United and Connected:

Faculty: **Clinton Smith**

Professor, Chair, Department of Educational Studies, UT Martin

Staff: **Tomi Rogers**

Manager, Human Resources and Operations, UT Institute for Public Service

Transparent and Trusted:

Faculty: **Dr. Heather Sedges**

Associate Professor of Human Development, Department of Family and Consumer Sciences, UT Knoxville, UT Extension

Staff: **Charles Primm**

Public Records Coordinator, Division of Communications and Marketing, UT System



UT President Randy Boyd, left, presents award to Charles Primm, right.



BE ONE UT VALUES

BOLD & IMPACTFUL

Serving the state by tackling grand challenges.

- THINK BIG
- MAKE A DIFFERENCE
- SERVE WITH PURPOSE

OPTIMISTIC & VISIONARY

Empowering courageous leadership.

- FIND THE POSITIVE
- INSPIRE OTHERS
- LEAD BY EXAMPLE

UNITED & CONNECTED

Collaborating internally and externally for greater collective impact.

- BE A TEAM PLAYER
- SEE YOURSELF AS PART OF THE LARGER PURPOSE
- SHARE EXPERIENCE AND KNOWLEDGE

EMBRACE DIVERSITY

Respecting our individual and organizational uniqueness that makes us stronger.

- LISTEN WITH EMPATHY
- EXPECT CIVILITY AND COLLEGIALITY
- MODEL INCLUSIVE BEHAVIORS

NIMBLE & INNOVATIVE

Inspiring creative and transformational action.

- TRY NEW THINGS AND KEEP WHAT WORKS
- EMBRACE CHANGE
- REMOVE BARRIERS

TRANSPARENT & TRUSTED

Fostering integrity through openness, accountability and stewardship.

- BELIEVE IN THE GOOD INTENTIONS OF OTHERS
- BE HONEST
- PROACTIVELY COMMUNICATE

EXCEL IN ALL WE DO

Committing to continuous improvement and outstanding performance.

- SET HIGH STANDARDS
- PURSUE LEARNING AND GROWTH
- RECOGNIZE AND CELEBRATE QUALITY



Submit what Be One UT value you incorporate into your day-to-day work. We will pick some submissions to appear in the next issue of For Your Benefit!
Scan the QR code to submit your statement.

HOLIDAYS CAN MEAN HARDER DAYS FOR MANY



For some, the upcoming holiday can mean harder days in terms of dealing with increased anxiety, fatigue, financial stress and more.

The UT **Employee Assistance Program (EAP)** is designed to provide free, confidential assistance to help employees and their families resolve problems that influence their personal lives or job performance. Spouses and dependent children of employees also qualify for EAP benefits.



The program is available to all benefits-eligible UT employees and their immediate families, regardless of whether you participate in the State's Group Health Insurance Program. The state EAP provides free short-term counseling, financial counseling, and brief legal advice for regular employees scheduled to work at least 75% (30 hours per week) time. Seminars are also available throughout the state.

Access State EAP Services

The State of Tennessee EAP contact is Optum 1-855-Here4TN (1-855-437-3486) or here4TN.com.

The EAP provides anonymous, free confidential personal self-assessments of the following:

- alcohol use
- anger management
- anxiety disorder
- depression
- eating disorders



Self-tests are also available to assess the following issues:

- career motivation
- conflict management
- emotional intelligence
- goal setting
- nutrition knowledge
- self-esteem
- stress (SRR scale)

Online service is available through **here4TN.com**. You may enter as a registered or unregistered user. Results are given immediately after completion of the screening test. Remember, if you score as a potential problem, you may contact the EAP for personal counseling sessions.

Keeping a Gratitude Journal

In the hustle and bustle of life, we often forget to pause and appreciate the simple joys that surround us. Enter the gratitude journal – your passport to a more positive outlook. Keeping a gratitude journal involves jotting down a few things you're thankful for each day. This uncomplicated practice has a remarkable impact on your overall well-being.

Research reveals that maintaining a gratitude journal can uplift your mood, reduce stress, and improve relationships. By focusing on the positives, you're training your brain to perceive life through a more optimistic lens. Start by dedicating a few minutes each day to reflect on what you're grateful for, whether it's a supportive friend, a beautiful sunset or a small personal achievement.

Get a free gratitude journal by contacting UT System Administration's human resources department at **systemhr@tennessee.edu**, or by contacting your campus/institute's HR representative.

WHO DO I CALL FOR WHAT?

A Look at Your Payroll, Benefits and Retirement Team

Payroll (865-974-5251):



Rob Chance
Executive Director, Payroll

rchance@tennessee.edu



Pam Quick
Associate Director, Payroll

pquick@tennessee.edu



Marchelle Robinson
Assistant Director

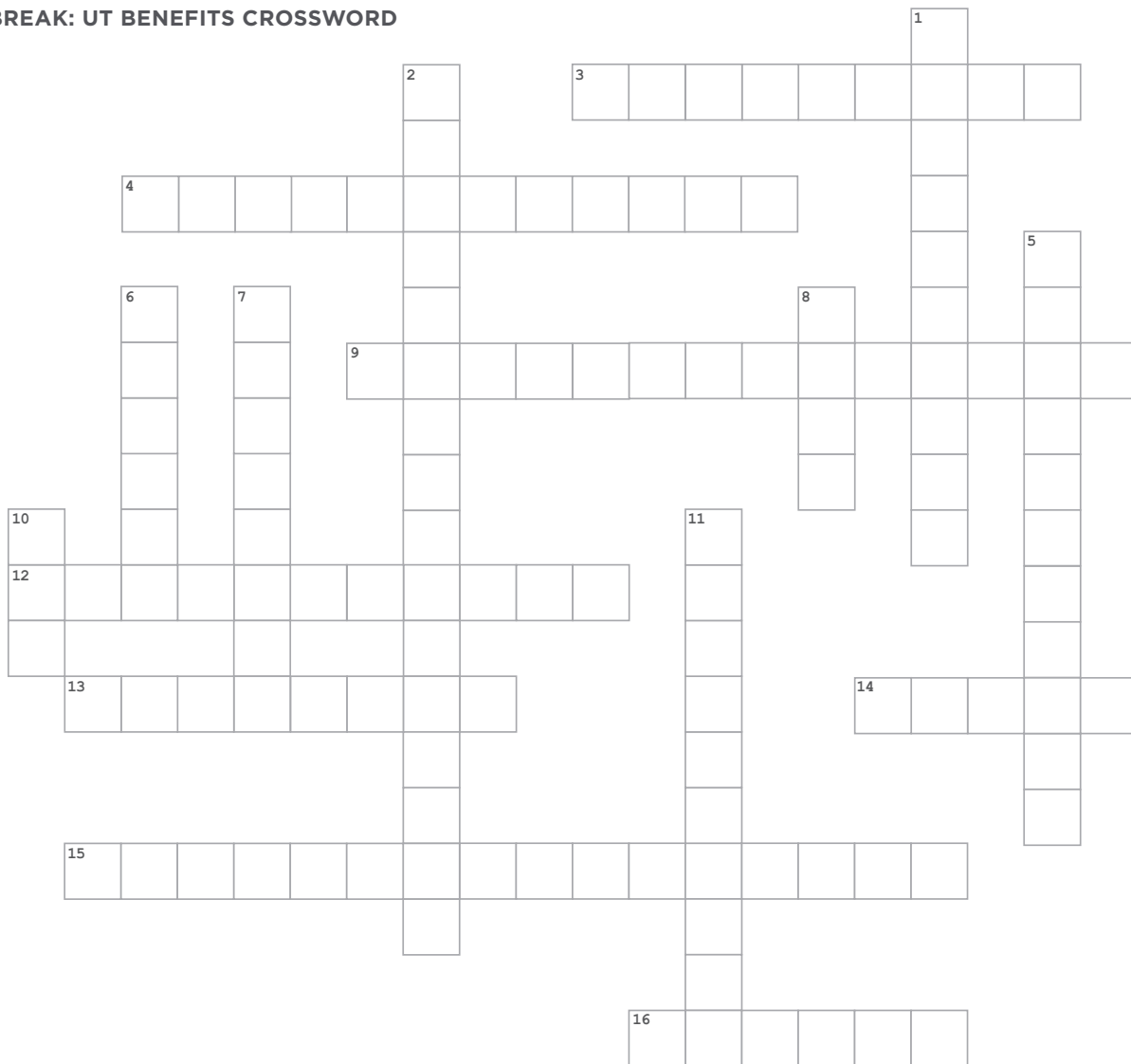
mrobin67@tennessee.edu



Alyssa Adorati
Assistant Director

achapma7@tennessee.edu

MENTAL BREAK: UT BENEFITS CROSSWORD



ACROSS

3. a person who relies on another as a primary source of income (such as a qualifying child or qualifying relative)
4. creates health solutions that fit within the context of people's lives by providing tools, education and clinical resources to make better health decisions
9. a time to choose insurance benefits or make changes to current election benefits
12. a period of paid time off work granted by employers to employees to be used for whatever the employee wishes
13. UT's employee discount program
14. a fixed amount for a covered service, paid by a patient to the provider of service before receiving the service
15. a unique set of offerings, benefits and opportunities that an employer provides its employees in exchange for their skills, knowledge, and commitment
16. benefits that help pay for the cost of visits to a dentist for basic or preventive services, like teeth cleaning, X-rays, and fillings

DOWN

1. withdrawal from one's position or occupation or from active working life
2. a certification that recognizes employers who create an outstanding employee experience
5. a person or entity, such as a trust or nonprofit, that you designate to receive your assets when you die
6. often covers routine eye health expenses such as eye exams, contact lens fittings, contact lenses, and eyeglass lenses and frames
7. offers members experiencing an illness or injury the opportunity to request additional paid leave after exhausting all personal accrued annual and sick leave
8. provides personalized guidance and education during annual enrollment and ongoing engagement throughout the year to make benefits decisions as easy as possible
10. designed to provide free, confidential assistance to help employees and their families resolve problems that influence their personal lives or job performance
11. the amount paid out of pocket by the policy holder before an insurance provider will pay any expenses

Answer key: 1. Retirement; 2. Great Place to Work; 3. Dependent; 4. Active Health; 5. Beneficiary; 6. Vision; 7. Sick Bank; 8. Alex; 9. Open Enrollment; 10. EAP; 11. Deductible; 12. Annual Leave; 13. Perkspot; 14. Copay; 15. Value Proposition; 16. Dental

 *for your*
BENEFIT

UT HUMAN
RESOURCES

1100 UT Tower
505 Summer Place
Knoxville, TN 37902

**PRE-ORDERS
NOW OPEN!**



Offer ends Oct. 13



**YOUR
NEW
FALL
FAVE**

Exclusive Be One UT design, available by pre-order only, in a cozy heathered sweatshirt or ring-spun, soft t-shirt. For more product information and design detail visit utsystemshop.com.

utsystemshop.com