

**THE UNIVERSITY OF TENNESSEE**  
**Faculty and Staff Benefits**

BENEFIT	WHO PAYS?	WHO'S ELIGIBLE?	WHEN ARE YOU ELIGIBLE?	WHAT IT MEANS TO YOU...
<b>RETIREMENT</b>				
<b>Tennessee Consolidated Retirement System (TCRS) Hybrid Plan</b>	Defined Benefit Employee – 5 % Employer – 4% Defined Contribution Employee – Optional 2% Employer – 5%	Faculty, Exempt, and Non-exempt -Regular Full-time -Regular Part-time	Immediately	Vested after 5 years of full-time service. Portable within TN Government. Formula benefits based on average salary and service.
<b>Optional Retirement Plan (ORP) Hybrid Plan</b>	Employee – 5 % Employer – 9% Defined Contribution Employee – Optional 2%	Faculty and Exempt -Regular Full-time -Regular Part-time	Immediately	Immediate vesting. Portable in higher education. Retirement annuity based on investments over career. Choice of two vendors, TIAA/CREF and VOYA
<b>Social Security</b>	Employee & university equally	Regular Full-time Regular Part-time Temporary	Immediately	Additional financial assistance at retirement
<b>DEFERRED COMPENSATION</b>				
<b>401(k), 403(b), 457 and Roth 401(k)</b>	Employee	Regular employees	Immediately	Federal tax savings at time of deduction with payments received at retirement
	University	Employees eligible to participate in retirement	Date eligible to participate in retirement.	401(k) Plan - \$100 per month matching contribution to traditional 401(k) Must be enrolled in a retirement plan.
<b>GROUP INSURANCES</b>				
<b>State of TN Group Insurance</b>	Employer – 80% Employee – 20% (for all plans)	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Premier PPO Standard PPO CDHP (high deductible)
<b>Dental</b>	Employee – 50% Employer – 50%	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Coverage based on plan chosen. Two plans are available for Dental & Vision.
<b>Vision</b>	Employee – 100%			
<b>Basic Life &amp; AD&amp;D</b>	Employer – 100%	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Coverage equivalent to 1x salary. Minimum \$50k, maximum \$250k
<b>Voluntary AD&amp;D</b>	Employee – 100%			Minimum \$50k, maximum \$500k
<b>Voluntary Term Life</b>	Employee – 100%	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Coverage based on plan chosen. Option for additional life insurance on self, spouse and/or children.
<b>Long Term Disability</b>	Employee – 100%	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Salary replacement benefit (63%) after 90 days of disability.  Other employee-paid options available
<b>Short Term Disability</b>	Employee – 100%	Regular Full-time Regular Part-time – 75%+ Temporary – 75+	First of month following one full calendar month of employment.	Salary replacement benefit (60%) up to six months.
<b>LEAVES</b>				
<b>Annual Leave (Vacation)</b>	University	Regular Full-time Regular Part-time hired on or before 1/31/2014 – any % Regular Part-time hired on or after 2/1/2014 – 75%+	Immediately	Regular Full-time <b>**Nonexempt Only**</b> 1-5 years service – 12 days per year 6-10 years – 18 days per year 11-20 years – 21 days per year 20+ years – 24 days per year <b>**Exempt &amp; 12-mth Faculty**</b> 24 days per year – 2 days a month Regular Part-time - pro rata to his/her planned working time in IRIS
<b>Sick Leave</b>	University	Regular Full-time Regular Part-time hired on or before 1/31/2014 – any % Regular Part-time hired on or after 2/1/2014 – 75%+	Immediately	Regular Full-time 12 days per year – 1 day per month Regular Part-time - pro rata to his/her planned working time in IRIS

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<b>LEAVES, Cont'd</b>				
<b>Sick Leave Bank</b>	Employee Donations	Regular Full-time Regular Part-time	Annual enrollment April through June. 30 calendar day waiting period after donation before benefit is available.	Provides sick leave to member employees who have suffered disability due to a personal illness, injury, or quarantine and who have exhausted their compensatory time and personal, sick, and annual leave balances
<b>Family Medical Leave</b>	University	Regular Full-time Regular Part-time	After 12 months with at least 1,250 hours worked	Provides time off to eligible employees consistent with the federal FML Act and Tennessee Parental Leave Act
<b>Holidays</b>	University	Regular Full-time Regular Part-time (prorated)	Immediately	Eight paid holidays a year: New Year's Day, Martin Luther King Jr. Day, Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day.
<b>Administrative Closings</b>	University	Regular Full-time Regular Part-time (prorated)	Immediately	Days off with pay as declared by the university – typically the Friday after Thanksgiving and the remainder of Christmas week.
<b>Funeral &amp; Bereavement Leave</b>	University	Regular Full-time Regular Part-time	Immediately	Five days due to death of spouse, child, stepchild, parent, or stepparent. Three days due to death of grandparent, grandchild, parent-in-law, foster parent, brother, sister, brother-in-law, sister-in-law, daughter-in-law, or son-in-law
<b>Court Leave</b>	University	Regular Full-time Regular Part-time ----- Temporary & Student	Immediately  ----- After six months	No loss of regular pay
<b>Military Leave</b>	University	Regular Full-time Regular Part-time	Immediately	Per policy, upon request
<b>Educational Leave</b>	University	Regular Full-time Regular Part-time	Immediately	Per policy, upon request
<b>Personal Leave Day</b>	University	Regular Full-time (nonexempt Regular Part-time only)	After six-month probationary period	Per policy, upon request
<b>EDUCATIONAL ASSISTANCE</b>				
<b>Employee Attending UT</b>	University	Regular Full-time  Regular Part-time	Immediately	Credit courses not to exceed 9 credit hours per term (correspondence courses not included) Pro-rated according to policy schedule
<b>Employee Attending Tennessee Board of Regents institutions</b>	University	Regular Full-time	Immediately	One credit course per term (correspondence courses not included)
<b>Spouse &amp; Eligible Children Attending UT or TBR Institutions</b>	University	Regular Full-time  Regular Part-time – 50%+	Immediately  After one year waiting period	50% of undergraduate in-state maintenance fee Pro-rated according to policy schedule
<b>OTHER</b>				
<b>Longevity Pay</b>	University	Regular Full-time Regular Part-time 82.05%+	With 36 full-time equivalent months at 82.05% or more, with UT, TBR, or state agencies	Bonus pay for 3 or more years of full-time service with state up to a maximum of 30 years
<b>Flexible Benefits</b>	Employee	Regular Full-time Regular Part-time 75%+	Immediately	Exclude, from federal taxes, premiums paid by you for group medical insurance, dental insurance and amounts you contribute to a medical and/or dependent care reimbursement account
<b>Workers' Compensation</b>	University	All employees	Immediately	Medical care and compensation for work-related injury or illness per state statute
<b>UT Libraries</b>	Employee	Regular Full-time Regular Part-time	Immediately	Book checkout privileges

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