



Tennessee Board of Regents Tennessee Tech University



2011

Benefits Guide

The Tennessee Board of Regents is the nation's sixth largest higher education system, governing 46 post-secondary educational institutions. The TBR system includes six universities, 13 two-year colleges and 27 technology centers, providing programs in 90 of Tennessee's 95 counties to more than 200,000 students.

LETTER TO EMPLOYEES

Dear TBR Employee,

Welcome to the TBR employee benefits open enrollment. It is our pleasure to provide you with a copy of the 2012 Plan Year Employee Benefits Open Enrollment Guide. Its purpose is to acquaint you with the benefits and programs offered by TBR.

There are three opportunities to make benefit enrollment elections:

1. When you are hired as a new employee
2. When you have a qualifying event (QE)
3. During Open Enrollment

Option 1 – Hired as a New Employee

If you are a newly hired benefits-eligible employee, you have 30 days from the date you begin employment to enroll in your benefits plans. To enroll, you are required to return completed forms to Human Resources. If you do not enroll within 30 days from the date your employment begins, you cannot enroll until the next Open Enrollment period. Choose your options carefully. Once enrolled, you cannot make changes until the next Open Enrollment unless you have a qualifying event.

Option 2 – Qualifying Event (QE)

If you have a QE, you have 30 days from the date of the QE to make any changes to your benefits. QE's include marriage, legal separation or divorce; death of a spouse or dependent; birth or adoption of a child; loss of other coverage, or loss of dependent eligibility.

Option 3 – Open Enrollment

Open Enrollment takes place each year in October/November for a January 1st effective date. This gives you the opportunity to review benefit plan options and make changes for the following plan year. All benefits chosen during this time take effect on January 1st. The benefit plan year is January 1st through December 31st.

TBR offers a competitive and comprehensive benefits package to its eligible employees. You have an extensive array of benefits from which to choose, and we encourage you to study this book thoroughly. The benefits package provided to you is a valuable part of the total compensation you receive as an employee, providing valuable protection for you and your family. Thoughtful consideration should be given to your choices in order to achieve the greatest return from this opportunity.

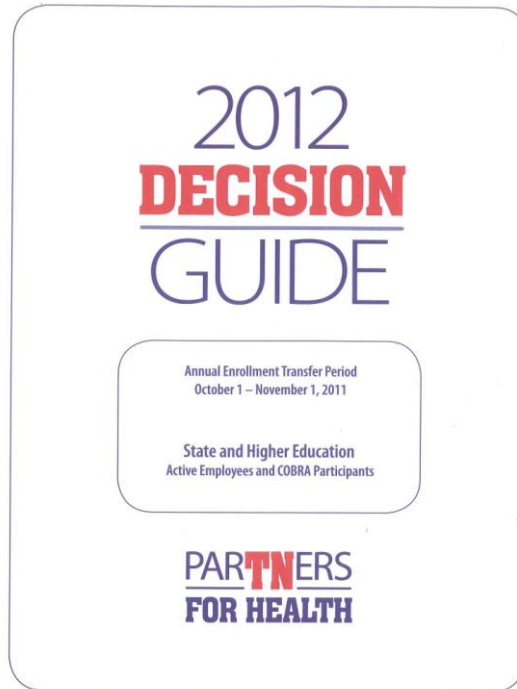
Sincerely,

Tennessee Board of Regents
Office of Human Resources

GET AQUAINTED

1. **Annual Enrollment Transfer Period – STATE – October 1st through November 1st**
 - a. Health – BCBSTN, Cigna
 - b. Dental – Assurant, Delta Dental
 - c. Long Term Care – MedAmerica
 - d. Supplemental Life - UNUM

(Mailed directly to each employee's home address by the State's Benefits Administration team)



2. **Open Enrollment – TBR SYSTEM – October 17 through November 18**
 - a. Flexible Spending Account - FBMC
 - b. Voluntary Vision Plan - VSP
 - c. Voluntary Cancer, Critical Illness, Accident, etc. - AFLAC
3. **Annual Transfer Period – TBR SYSTEM – October 17 through November 18**
 - a. Long Term Disability – Prudential

STATE OF TENNESSEE – ANNUAL TRANSFER PERIOD

MEDICAL

Eligible employees continue to have the choice of two health insurance options and two insurance carriers.

Option 1

Partnership PPO – employees participating in the partnership option will benefit from lower premiums, co-pays, and co-insurance costs. This option requires a pledge to complete a health questionnaire, screening, and routine health services.

- **Blue Cross Blue Shield of Tennessee – S Network**
- **Cigna Open Access**

Partnership PPO - Employee Health Premiums (monthly)				
Coverage Type	2011		2012	
	BCBST	Cigna	BCBST	Cigna
Employee Only	\$102.30	\$112.30	\$106.39	\$116.39
Employee + Child(ren)	\$153.45	\$173.45	\$159.59	\$179.59
Employee + Spouse	\$214.83	\$234.83	\$223.42	\$243.42
Employee + Spouse + Child(ren)	\$265.98	\$285.98	\$276.62	\$296.62

Option 2

Standard PPO – employees participating in the standard option are not required to complete the health screening.

- **Blue Cross Blue Shield of Tennessee – S Network**
- **Cigna Open Access**

Standard PPO - Employee Health Premiums (monthly)				
Coverage Type	2011		2012	
	BCBST	Cigna	BCBST	Cigna
Employee Only	\$127.30	\$137.30	\$131.39	\$141.39
Employee + Child(ren)	\$178.45	\$198.45	\$184.59	\$204.59
Employee + Spouse	\$264.83	\$284.83	\$273.42	\$293.42
Employee + Spouse + Child(ren)	\$315.98	\$335.98	\$326.62	\$346.62

LATE APPLICANT FEE – CHANGES IN 2012

The monthly Late Applicant Fee for 2012 will be reduced as follows:

Employee Only	\$65.00
Spouse Only	\$72.00
Employee and Spouse	\$137.00

DENTAL

Eligible employees continue to have a choice of two dental insurance carriers.

Option 1

Assurant Prepaid Plan – employees selecting this option will be required to submit the “Dental Selection Card” upon enrollment.

Option 2

Delta PDO Dental – employees selecting this option will have access to all in-network providers.

Employee Dental Premiums (monthly)		
Coverage Type	Assurant Prepaid	Delta PDO
Employee Only	\$ 9.35	\$19.86
Employee + Child(ren)	\$19.42	\$45.66
Employee + Spouse	\$16.57	\$37.56
Employee + Spouse + Child(ren)	\$22.79	\$73.50

BASIC TERM LIFE AND ACCIDENTAL DEATH – Annual Transfer Period

All employees will continue receiving basic term life and accidental death insurance. Coverage increases with salary for employees enrolled in health insurance as the head of contract.

SUPPLEMENTAL LIFE – Annual Transfer Period

Optional universal life insurance and optional term life insurance programs remain available at group rates on an employee paid basis for employees and eligible dependents. **Premiums for optional term life will decrease by 3% effective January 1, 2012.**

Provident Life and Accident Insurance Company, an insuring subsidiary of UnumProvident Corporation of Chattanooga, Tennessee, underwrites both plans.

Long Term Care

Long Term Care is available through MedAmerica. To enroll in MedAmerica, Long Term Care insurance visit the following web address:

<http://yourlongtermcare.com/enrollment/enroll.jsp>

TBR - TTU— OPEN ENROLLMENT OPPORTUNITIES

FLEXIBLE SPENDING ACCOUNT (FSA) – Open Enrollment

Eligibility Criteria: Employees working 80% or 30 hours per week are eligible to participate in the FSA plan. Coverage is effective the first of the month following the 30 days of employment for new hires.

If you want a medical and/or dependent day care reimbursement account 2012, you must sign up during the TBR Open Enrollment Period (10/17-11/18) – even if you are already participating. This open enrollment is effective January 1, 2012.

A Flexible Spending Account permits employees to set aside a specified number of pre-tax dollars up to an annual maximum for use for purposes permitted by the Internal Revenue Service. In general, these are certain types of childcare expenses and certain types of health-related expenses. TBR's flexible benefits plan is administered by the Fringe Benefits Management Company.

Voluntary Vision Plan – Open Enrollment

Eligibility Criteria: Employees working 80% or 30 hours per week are eligible to participate in the TBR vision plan. **Coverage is effective January 1, 2012.**

The TBR vision plan is voluntary coverage provided through VSP. This means that participating employees pay the full premium.

Eligible employees have a choice between the following two vision plan options:

Option 1 - Bronze Plan

Services	In-Network Benefits
Exam Services	\$0 co-pay (covered in full)
Glasses	20% off prescription glasses, plus a \$50 materials/eyewear schedule of allowances
Lens Options	20% off all lens options
Additional Pairs	20% off unlimited additional complete pairs of prescription glasses
Sunglasses	20% off unlimited non-prescription sunglasses
Contact Lenses	<ul style="list-style-type: none">• 15% off contact lens exam, excluding materials• Instead of eyeglasses, elective contact lens exam and materials are covered in full up to \$50 allowance toward any type of prescription contact lenses• Exclusive offers for VSP members include: Mail-in rebate savings up to \$110 on eligible Bausch & Lomb contacts and up to \$125 on eligible ACUVUE Brand Contact Lenses
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom Lasik.

Out-of-Network	Reimbursement schedule for services from other providers: Exam Reimbursement: \$45 Materials/Eyewear Allowances: \$50
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Bronze Plan - Employee Monthly Vision Premiums *	
Coverage Type	Monthly Premium
Employee Only	\$3.73
Employee plus Spouse	\$7.46
Employee plus Child(ren)	\$7.99
Family	\$12.78

*Monthly premiums include a 6% administrative fee.

Option 2 - Gold Plan

Services	In-Network Benefits																					
Exam Services	<p>Comprehensive WellVision Exam</p> <ul style="list-style-type: none"> \$10 co-pay <p>Contact Lens Exam (fitting and evaluation):</p> <ul style="list-style-type: none"> Standard fit: Covered in full after copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60. Premium fit: Covered in full after copay. Member receives 15% off of contact lens exam services; member's copay will never exceed \$60. 																					
Lenses	<p>Glass or plastic:</p> <table> <tr> <td>Single vision</td> <td>\$15 co-pay</td> </tr> <tr> <td>Lined bifocal</td> <td>\$15 co-pay</td> </tr> <tr> <td>Lined trifocal</td> <td>\$15 co-pay</td> </tr> <tr> <td>Lenticular</td> <td>\$15 co-pay</td> </tr> </table>	Single vision	\$15 co-pay	Lined bifocal	\$15 co-pay	Lined trifocal	\$15 co-pay	Lenticular	\$15 co-pay													
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Lens Options	<p>The most popular lens options are covered-in-full with a copay, saving members an average of 20-25%. Maximum copay on standard lens options:</p> <table> <thead> <tr> <th><u>Patient Option</u></th> <th><u>Single Vision</u></th> <th><u>Multifocal</u></th> </tr> </thead> <tbody> <tr> <td>Anti-reflective coating</td> <td>\$43</td> <td>\$43</td> </tr> <tr> <td>Polycarbonate for children</td> <td>No copay</td> <td>No copay</td> </tr> <tr> <td>Polycarbonate</td> <td>\$33</td> <td>\$37</td> </tr> <tr> <td>Progressive</td> <td>N/A</td> <td>\$55</td> </tr> <tr> <td>Photochromic</td> <td>\$70</td> <td>\$82</td> </tr> <tr> <td>Scratch-resistant coating</td> <td>\$17</td> <td>\$17</td> </tr> </tbody> </table>	<u>Patient Option</u>	<u>Single Vision</u>	<u>Multifocal</u>	Anti-reflective coating	\$43	\$43	Polycarbonate for children	No copay	No copay	Polycarbonate	\$33	\$37	Progressive	N/A	\$55	Photochromic	\$70	\$82	Scratch-resistant coating	\$17	\$17
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Photochromic	\$70	\$82																				
Scratch-resistant coating	\$17	\$17																				
Frame	<ul style="list-style-type: none"> Frames covered-in-full up to the retail allowance of \$130, less \$15 material copay Frame allowances backed by a wholesale allowance guarantee, ensuring over 13,000 frames are covered-in-full 20% off any amount above the retail allowance Members can choose from virtually any frame on the market 																					
Elective Contact Lenses	<ul style="list-style-type: none"> Prescription contact lens materials covered-in-full up to the retail allowance of \$130 (in lieu of frame & lenses) VSP members get exclusive mail-in rebate savings up to \$110 on eligible Bausch & Lomb contacts and up to \$125 on eligible ACUVUE Brand Contact Lenses Members can choose from any available prescription contact lens materials 																					

Necessary Contact Lenses	Covered-in-full for members who have specific conditions
Additional Pairs of Glasses	20% off unlimited additional complete pairs of prescription glasses
Sunglasses	20% off unlimited non-prescription sunglasses
Laser VisionCare Program	Discounts average 15-20% off or 5% off a promotional offer for laser surgery, including PRK, LASIK, and Custom Lasik.
Out-of-Network	Reimbursement schedule for services from other providers: Exam: \$45 Lenses: Single vision \$30 Lined bifocal \$50 Lined trifocal \$65 Frame: \$70 Elective contact lenses (in lieu of lenses and frame) \$105

Gold Plan - Employee Monthly Vision Premiums*	
Coverage Type	Monthly Premium
Employee Only	\$8.10
Employee plus Spouse	\$16.22
Employee plus Child(ren)	\$17.34
Family	\$27.73

*Monthly premiums include a 6% administrative fee.

Voluntary Worksite Benefits – Open Enrollment

Eligibility Criteria: Voluntary supplemental benefits are available upon hire and during the annual Benefits Open Enrollment. Products are offered through AFLAC with convenient payroll deductions. **Coverage is effective January 1, 2012.**

Hospital Indemnity – Level 1 **(Group Supplemental Hospital Indemnity –#CA18576hsa)**

Monthly Premiums*	Benefits
Ages 18 - 64 \$16.89	The Supplemental Hospital Indemnity plan provides benefits for inpatient as a result of covered accidents and sickness. Please refer to the Group Supplemental Hospital Indemnity Brochure for specific benefits, definitions, and exclusions.

*Monthly premiums include a 6% administrative fee.

Accident

(Group Accident 24-Hour Coverage - #CAI7776TN)

Monthly Premiums*	Description
Ages 18 – 69 \$17.09	Group Accident insurance pays a benefit for the treatment of injuries suffered as the result of a covered accident. Benefits are paid regardless of any other health insurance benefits the insured may receive. Please refer to the Group Accident Brochure for specific benefits, definitions, and exclusions.

*Monthly premiums include a 6% administrative fee.

Critical Illness

(Group Critical Illness - #CAI2876TN)

Monthly Premiums*	Description
Non- Tobacco Rates: <i>First \$5,000 of coverage</i> Ages 18 to 29 \$ 5.07 Ages 30 to 39 \$ 6.71 Ages 40 to 49 \$10.47 Ages 50 to 59 \$16.46 Ages 60 to 69 \$24.68 Tobacco Rates: <i>First \$5,000 of coverage</i> Ages 18 to 29 \$ 6.39 Ages 30 to 39 \$ 9.31 Ages 40 to 49 \$18.53 Ages 50 to 59 \$29.76 Ages 60 to 69 \$45.88	Group Critical Illness provides a lump-sum benefit upon the diagnosis of not only one covered illness, but for each covered illness. Please refer to the Group Critical Illness Brochure for specific benefits, definitions, and exclusions.

*Monthly premiums include a 6% administrative fee.

Personal Sickness Indemnity

(Individual Hospital Confinement Sickness Indemnity –#A45075B1TN)

Monthly Premiums*	Description
Ages 18 to 39 \$21.41 Ages 40 to 49 \$23.96 Ages 50 to 59 \$29.79 Ages 60 to 64 \$41.45	Individual Hospital Confinement Sickness Indemnity provides cash benefits directly, which can be used for treatment costs or everyday bills. Please refer to the Individual Hospital Confinement Sickness Indemnity Brochure for specific benefits, definitions, and exclusions.

*Monthly premiums include a 6% administrative fee.

Cancer Indemnity (Individual Maximum Difference Essentials –#A761ESTN)

Monthly Premiums*	Description
Ages 18 to 35 \$11.99	Individual Maximum Difference Essentials provides cash benefits directly, which can be used for treatment costs or everyday bills. Please refer to the Individual Maximum Difference Essentials Brochure for specific benefits, definitions, and exclusions.
Ages 36 to 45 \$14.74	
Ages 46 to 55 \$19.43	
Ages 56 to 70 \$24.94	

*Monthly premiums include a 6% administrative fee.

TBR - TTU – ANNUAL TRANSFER PERIOD OPPORTUNITIES

LONG TERM DISABILITY – Annual Transfer Period

Long-term Disability (LTD) provides income protection in the event an employee becomes disabled due to a covered sickness or accidental bodily injury. During annual transfer period, the following allowed changes can occur (all terms and conditions of the policy will apply):

- Employees that are currently participating may **increase** their level of coverage at annual transfer by completing an enrollment form and evidence of insurability form (EOI). All increases must be approved by Prudential before the increase in benefit is effective.
- Employees that are currently participating may **decrease** their level of coverage at annual transfer without completing EOI.
- Employees who failed to enroll when first eligible may apply for coverage during the annual transfer period by submitting EOI. Coverage will be effective once approved by Prudential.
- Employees may voluntarily terminate coverage at this time. Employees who terminate coverage will be considered a late entrant if they decide to reenter the plan during a subsequent annual transfer period.

TBR - TTU– RETIREMENT PROGRAM OPPORTUNITIES

VOLUNTARY DEFERRED COMPENSATION

In addition to the employer provided retirement program, the TBR offers several deferred compensation plans to allow employees to save for retirement on a tax-deferred basis. Contributions to these plans are made through regular payroll deductions. Salary set aside through these plans cannot be withdrawn before

separation from service except under a few limited circumstances. Participants in these plans are permitted to direct their contributions among a variety of investment options. TBR matches up to \$50.00 per month of employee contributions to the 401(k) plan.

There are three optional tax-deferred retirement savings plans operated by the State of Tennessee Treasury Department:

- 457
- 401(k)
- 403(b)

Benefits are an important part of your total rewards. Be sure to take time to review your choices and select the best benefits for you and your family.

This guide contains a summary of benefit features. It does not describe all benefits and benefit limitations under the plans. For a complete description of benefits you must refer to the plan documents.