Dear Tennessee Tech Employee,

It is our pleasure to announce the Tennessee Tech University and the State of Tennessee’s Open Enrollment Periods will again run concurrently. The dates of this year’s open enrollment are September 30 – October 11, which limits the enrollment period to TWO WEEKS ONLY.

As a higher education employee, you are eligible to participate in insurance plans offered by both the State and Tennessee Board of Regents.

At your request, your HR Generalist will also provide enrollment and change information for the 401(k), 457, and 403(b) plans. While higher education employees are eligible to enroll and/or make changes to contributions levels at any time during the plan year, many employees choose to complete these tasks during the annual enrollment period. This is also an excellent time to review and/or update your beneficiaries for all applicable benefits.

Tennessee Tech University recognizes benefits as an important part of your total compensation package. Please take the time to review your choices and select the benefits most beneficial for you and your family.

Sincerely,

Human Resource Services
Tennessee Tech University
GET AQUAINTED WITH STATE SPONSORED BENEFITS

1. Enrollment Period – TTU / STATE of TN – September 30 through October 11, 2020
   b. Dental – Cigna Prepaid, MetLife DPO
   c. Vision – Davis Vision
   d. Flexible Spending Account (FSA), Limited and Full – PayFlex
   e. Short Term Disability - MetLife
   f. Optional Group Term Life Insurance – Minnesota Life

A Newsletter explaining all the state offered benefits is mailed directly to each employee’s home address by the State’s Benefits Administration team.
WHAT YOU NEED TO KNOW ABOUT ESS

If you DO NOT want to make changes to your current State sponsored benefits, NO ACTION is required EXCEPT if you would like to continue an FSA contribution.

However, if you DO want to make changes to your State sponsored benefits, you must do so online using employee self-service (ESS) in Edison, the State’s business software. The State does not accept paper forms during Open Enrollment. Detailed instructions were provided in the State’s Newsletter that was mailed to every benefit eligible employee’s home address https://www.tn.gov/content/dam/tn/finance/fa-benefits/documents/newsletter_sthe_20_final_links.pdf. If you recently moved and didn’t receive a copy, contact your HR Generalist to update your address and receive a copy of the Newsletter.

PARTNERS FOR HEALTH

Employee Self Service (ESS) Instructions

How to make changes in Edison
> Log into Edison at https://www.edison.tn.gov.
> Click Self Service > Employee Work Center.
> Click Benefits Enrollment under My Benefits on the left of the page.
> On the Welcome to Employee Self Service page under Open Benefit Points: click Select.
> Click Edit next to the plan that you want to add or change.
> Under Select an Option, click your plan choice.
> Under Enroll Your Dependents, check the boxes next to the dependent’s name to cover him/her.
> Click Update and Continue to confirm your option.
> You will see a summary of the options you selected. To make changes, click Discard Changes. If no changes, click Update Elections.
> Once you have made all of your changes, click Continue on the Benefits Enrollment page.
> If adding dependents, you will see an Action Needed page that lets you know you will need to provide verification for your new dependents. Click Continue.
> If adding dependents, click on the Upload Documents button and then upload any documents that you need to submit, then click the Finished Uploading, Continue to Next Step button.
> If you are enrolled in basic life and voluntary AD&D, you will be taken to a page that asks you to enter/verify your beneficiaries. If you are not enrolled, move to the next step. If you need to make updates, click the Update Beneficiaries button. Once you have made all of your changes, click the Finished Updating, Continue to Next Step button.
> Next, choose if you want your confirmation by mail or email. Make any changes needed. Click Submit. YOU MUST COMPLETE THIS STEP FOR CHANGES TO BE SUBMITTED.
> You will be taken to a confirmation screen. Click OK.
> You can now view confirmation of your selections on the Welcome to Employee Self Service page selecting View in the View/Print Confirmation Statement box.

Remember to keep your contact information, including mailing address, updated in Edison.

To add dependents:
> You may add dependents in the medical, dental and vision sections. Look for the Enroll Your Dependents section, Click Add/Review Dependents to add a dependent.
> Click Add a Dependent on the Add/Review Dependents page.
> Add the dependent’s personal information and click Save, then OK on the next screen. Then click the Return to Dependent Summary link.
> To add additional dependents, click Add a Dependent on the Add/Review Dependents page. When done, click Return to Event Selection.
> Click the Enroll boxes under Enroll Your Dependents. Then click Update Elections.
> You will see an Action Needed page after clicking Continue on the Benefits Enrollment page. Click Continue to add dependent verification.
> You can upload your dependent documentation into ESS. Scan your document and click Upload Documents. Click Browse, find the file and upload.
> You can upload as many documents as needed. When complete, click Finished Uploading. Continue to Next Step.
  > If faxing hard copies, send to 615.741.8196 and include your name and employee ID (found on the front of your CVS/caremark card) on each page.

There is a link to a list of acceptable documentation on the ESS Upload Dependent Verification Documents page and the Benefits Administration website.

All dependent verification documents must be received by 4:30 p.m. Central time on the last day of your enrollment period. If you do not submit proper documents, your dependents WILL NOT be enrolled.
TTU– ENROLLMENT PERIOD

MEDICAL

Eligible employees will continue to have a choice of two insurance carriers, Blue Cross Blue Shield and Cigna. Additionally, eligible employees will have a choice of two Cigna networks – the current LocalPlus network and an expanded Open Access network. Please note the following IMPORTANT information regarding the carrier networks:

- Blue Cross Blue Shield – S Network will remain in place
- Cigna LocalPlus Network will remain in place
- Cigna Open Access will remain in place (available for a surcharge)

Eligible employees will have the choice of participating in the Premier PPO, Standard PPO, or CDHP/HSA.

2019/2020 Active Employees Monthly Health Premiums

<table>
<thead>
<tr>
<th>ALL REGIONS</th>
<th>BCBST</th>
<th>CIGNA LOCALPLUS</th>
<th>CIGNA OPEN ACCESS</th>
<th>EMPLOYER SHARE</th>
</tr>
</thead>
<tbody>
<tr>
<td>PREMIER PPO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$136</td>
<td>$136</td>
<td>$176</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$204</td>
<td>$204</td>
<td>$244</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$284</td>
<td>$284</td>
<td>$364</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$352</td>
<td>$352</td>
<td>$432</td>
<td>$1,411</td>
</tr>
<tr>
<td>STANDARD PPO</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$92</td>
<td>$92</td>
<td>$132</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$139</td>
<td>$139</td>
<td>$179</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$195</td>
<td>$195</td>
<td>$275</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$241</td>
<td>$241</td>
<td>$321</td>
<td>$1,411</td>
</tr>
<tr>
<td>CDHP/HSA</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$60</td>
<td>$60</td>
<td>$100</td>
<td>$543</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$89</td>
<td>$89</td>
<td>$129</td>
<td>$814</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$125</td>
<td>$125</td>
<td>$205</td>
<td>$1,140</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$154</td>
<td>$154</td>
<td>$234</td>
<td>$1,411</td>
</tr>
</tbody>
</table>
Option 1
Premier PPO – highest premiums, but lower copays and co-insurance costs compared to Standard and CDHP.

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

Option 2
Standard PPO – lower premiums, but higher copays and co-insurance costs compared to Premier PPO.

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

Option 3
CDHP/HSA – lowest premiums, but higher deductibles (which must be met prior to co-insurance applying).

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

*Employees who enroll in the CDHP/HSA for plan year 2020 will receive a one-time employer contribution, applicable to the coverage level selected. See below:*

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>State Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$250</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$500</td>
</tr>
</tbody>
</table>

HEALTH SAVINGS ACCOUNT (HSA)

Employees who enroll in a CDHP can also contribute pre-tax dollars to his/her HSA account up to certain limits. The 2020 limits are $3,550 individual or $7,100 family (limits increase $1,000 at age 55 and older).

Pursuant to IRS regulations, employees who enroll in a CDHP and have a 2019 Flexible Spending Account (FSA) must have a zero balance on 12/31/19 to have access to the funds in the HSA on 1/1/20.
LIMITATIONS TO BE AWARE OF:

The IRS does not allow anyone enrolled in Medicare (any Part, including Part A), Tricare, or anyone treated by Veteran’s Administration (VA) in the last 3 months to contribute to a HSA. While a Medicare, Tricare, or VA participant may spend money from an existing HSA, he or she may not actively contribute or receive employer contributions into a HSA.

Employees who enroll in a CDHP cannot use a Flexible Spending Account (FSA) for medical expenses. CDHP participants may still elect a limited purpose FSA which can be used for dental and vision expenses only.

Participants cannot have other health coverage that pays for out-of-pocket expenses before a plan deductible is met.

*Note: Please refer to the State’s PartNers for Health website for additional information about HSAs https://www.tn.gov/content/tn/partnersforhealth/health-options/cdhp.html

DENTAL

Eligible employees continue to have a choice of two dental plans. Eligible members who wish to enroll or make plan changes must make an election in Edison Self Service during the open enrollment period.

Option 1

**Cigna Prepaid Plan (Cigna DHMO)** – employees selecting this option will be required to choose a participating provider from the specified list and notify Cigna of their choice. The network for this plan is Cigna Dental Care (DHMO).

Option 2

**MetLife DPPO Dental** – employees selecting this option will have access to all providers; however, maximum benefits are received when utilizing an in-network provider. The network for this plan is MetLife DPPO.

<table>
<thead>
<tr>
<th>2020 MONTHLY DENTAL PREMIUMS</th>
<th>CIGNA PREPAID PLAN</th>
<th>METLIFE DPPO PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ACTIVE MEMBERS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$13.44</td>
<td>$23.64</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$27.91</td>
<td>$54.36</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$23.83</td>
<td>$44.72</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$32.76</td>
<td>$87.50</td>
</tr>
</tbody>
</table>
VZION

The State vision plan is voluntary coverage and is provided through Davis Vision. Employees who want to change coverage levels must log in to the Edison system and elect the plan/coverage of their choice. Eligible employees have a choice between a Basic or Expanded vision plan.

<table>
<thead>
<tr>
<th>ACTIVE MEMBERS</th>
<th>BASIC PLAN</th>
<th>EXPANDED PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$3.07</td>
<td>$5.56</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>$6.13</td>
<td>$11.12</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$5.82</td>
<td>$10.57</td>
</tr>
<tr>
<td>Employee + Spouse + Child(ren)</td>
<td>$9.01</td>
<td>$16.35</td>
</tr>
</tbody>
</table>

FLEXIBLE SPENDING ACCOUNT (FSA)

Eligibility Criteria: Regular employees working 80% or 30 hours per week are eligible to participate in the Flexible Spending Account (FSA) plan. Employees who elect a Consumer CDHP may only enroll in a Limited Purpose FSA and should calculate the annual election amount using only forecasted dental and vision expenses.

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 (IRS). The Flexible Spending Account is sponsored by the State of Tennessee and administered by PayFlex, a division of Aetna.

The maximum annual Healthcare FSA annual contribution is $2,700. The carryover limit is $500.

If you want a medical and/or dependent day care reimbursement account in 2020, you must sign up during the Open Enrollment Period (9/30 – 10/11) – even if you are already participating. This open enrollment is effective January 1, 2020.

Higher Education employees will enroll directly on the PayFlex website – this means you will not see an option for FSA enrollment on the State’s Edison ESS system and must visit the PayFlex portal to enroll.

VOLUNTARY TERM LIFE INSURANCE

If you qualify, you can purchase additional voluntary term life insurance for yourself, your spouse and children.

• Voluntary term life insurance premiums are not changing, but your rates could go up if you increase your life insurance amount, or you move into a higher age-bracket.

• For this coverage, you apply and update beneficiaries on the Securian Financial website at https://web1.lifebenefits.com/sites/lbwem/home. Find more information at tn.gov/partnersforhealth on the Life Insurance webpage under Other Benefits.
GET ACQUAINTED WITH TTU SPONSORED BENEFITS

Long Term Disability — TTU – September 30 through October 11
• Long Term Disability – Lincoln Financial

Sick Bank Open Enrollment – October 1 through October 31

ANNUAL OPEN ENROLLMENT OPPORTUNITIES

LONG TERM DISABILITY – OPEN ENROLLMENT

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

➢ Employees that are currently participating in long term disability that wish to continue the same coverage do not need to take action.

➢ Employees that are currently participating may decrease their level of coverage during the open enrollment period without completing evidence of insurability (EOI).

➢ Employees who failed to enroll when first eligible may apply for coverage during the open enrollment period by applying on-line with Lincoln Financial. Coverage will be effective once approved by Lincoln Financial.

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 open enrollment period. For more information on long term disability or to change your coverage, please go to https://www.tbr.edu/hr/ltd.

LTD Premiums:

<table>
<thead>
<tr>
<th>Option 1 Rates – 180 Days/50%:</th>
<th>Option 2 Rates – 120 Days/60%:</th>
<th>Option 3 Rates – 90 Days/60%:</th>
</tr>
</thead>
<tbody>
<tr>
<td>0.00146</td>
<td>0.00237</td>
<td>0.0028</td>
</tr>
</tbody>
</table>

To determine your cost:

Monthly earnings $__________ X rate from table $__________ = monthly cost $__________

*Maximum $2,000/mo for Option 1; $4,000/mo for Option 2; and $7,000/mo for Option 3.
OTHER BENEFITS

LONGEVITY PAY

Eligibility Criteria: Upon completion of 36 months of service, all regular full-time employees are eligible for longevity payments. In addition, all regular part-time employees who are scheduled to work 1600 or more hours in a fiscal year and have 36 months of service are also eligible for longevity payments.

Eligible employees shall receive longevity pay at an established rate for each year of creditable service up to the maximum provided by law. The rate per year of service is currently $100 and is established annually by the Legislature.

EDUCATIONAL ASSISTANCE

Educational Assistance Programs provide benefits to employees at TTU to further their formal education. Programs are also available for dependents of TTU employees. The following programs are subject to eligibility based on service requirements and funding:

- Educational Assistance for TTU Employees
  - Faculty or Administrative/Professional Staff Grant-in-Aid Program
  - Faculty or Administrative/Professional Staff Tuition or Maintenance Fee Reimbursement Program
  - Employee Audit/Non-credit Program
  - Clerical and Support Staff Tuition or Maintenance Fee Reimbursement Program
  - Fee Waiver for TTU Employees Program

- Educational Assistance for Spouse and Dependents of TTU Employees
  - Fee Discount for Spouse and/or Dependent Children Program

EMPLOYEE ASSISTANCE PROGRAM (EAP)

TTU participates in the State’s Employee Assistance Program (EAP), which provides counseling services for employees and eligible dependents who may be experiencing personal or workplace problems.

Optum Health will continue to be the EAP provider in 2020. All services are strictly confidential and can be accessed by calling 1.855.HERE.4.TN (1.855.437.3486), seven days a week, 24 hours a day.

Below are just a few of the many issues EAP can help with:

- Stress
- Depression and anxiety
- Family or parenting issues
- Alcohol or drug dependencies
- Marital or relationship issues
- Financial issues
- Adjusting to change
- Child and elder care
- Workplace concerns
- Grief and loss
- Work/life balance
- Legal Consultation
SICK LEAVE BANK OPEN ENROLLMENT

System Office employees wishing to join the System Office Sick Leave Bank may sign-up during the annual enrollment period of October 1 – October 31. Please contact your HR Generalist for further details and eligibility.

RETIREMENT PROGRAM OPPORTUNITIES

VOLUNTARY DEFERRED COMPENSATION

In addition to the employer provided retirement program, the TTU 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. TTU matches up to $50.00 per month of employee contributions to the 401(k) plan.

There are four optional retirement savings plans operated by the State of Tennessee Treasury Department and/or TTU:

- 457
- Roth After-tax
- 401(k)
- 403(b)

*Benefits are an important part of your total compensation. 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.