Early start for Annual/Open Enrollment Transfer Period!

September 15-October 15, 2010

All employees should be aware of the changes that have occurred with the State medical plans. The first of September, all currently enrolled employees received a Welcome Kit from Partners for Health. This kit included a DVD, new premium charts and enrollment forms for health, dental, and life insurance plans. Every employee should take a moment to view the DVD, read the material and forward any remaining questions to the Benefits office on campus or the Partners for Health office.

It is mandatory that all employees who are currently enrolled in a medical plan select a new medical plan for 2011. The enrollment form can be found in your kit, online or in the benefits office. If no selection is made, the employee will default to the CIGNA Standard PPO.

For first time enrollees or if you would like to add dependents for the first time, this is the time to do it! Before you decide to enroll, please be aware of the late applicant fee that could apply. This late applicant fee will be in addition to your monthly premium and will be paid beginning January 1, 2011-December 31, 2013.

All forms must be submitted to the benefits office on campus and NOT to the Benefits Administration! Please forward your original forms to the benefits office on or before 5pm October 15. Any forms received after the deadline cannot be processed.

Please use the following resources for additional information and forms:

Partners for Health: 866-741-6464 or http://partnersforhealthtn.org/
UT Benefits Office: 901-448-5577 or http://www.uthsc.edu/hr/Insurance/
Benefits Admin. (forms): 800-253-9981 or http://www.state.tn.us/finance/ins/forms.html

To make the transition into the new medical plans easier, Phyllis Hubbard, Insurance Coordinator and Karen Weatherly, Sr. Benefits Specialist have been providing Insurance info sessions throughout the month of September. The sessions were also made available to our family practices as far away as Chattanooga, via video conference. The response from employees has been positive and the majority found the sessions to be useful in helping them determine which medical plan they would select for the new year. There is one remaining session on October 6, at 10am in the GEB. If you would like to attend this final session, please register via HR128 at: http://www.uthsc.edu/hrtraining. cont on page 3.

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Taking Charge of Your Health!

Health care has been a hot topic for the last year nationally and locally. The State of Tennessee has made major changes to our plans and health care has become the topic of many employee conversations. One major concern is the increased cost and changes in participating providers. There is not much we can do about premiums, co-pays and providers. However, there are things we can do to keep our out of pocket medical expenses in check.

Lawrence Madlock, MD our UT Health Services physician, graciously agreed to share his experiences as a physician and offer insight on what behaviors we must address in order to take better control of our health which could have a direct affect on our health care cost.

Q. In your experience, what behaviors do you see among patients who do not take their health care seriously?
A. Generally speaking, many patients will not take prescribed medications properly, if at all and some may not make follow up appointments with their physicians.

Q. Why do you think people tend to put their health at the bottom of their to-do list?
A. There are many factors that must be considered regarding why some people tend to put their health care at the bottom of the list of things to do. A large number of people feel they are too busy or the appointments are not convenient. While others may not have flexibility on their jobs or the time to take off work. They cant “afford” to be sick.

Q. If someone is having symptoms but are ignoring them, what would be your first concern?
A. Their symptoms would be my first concern. I would need to establish whether the symptoms are major or minor. If major, I would want to understand why they allowed themselves to suffer unnecessarily. Finally, I would reassure them that help is available and to seek the needed treatment.

Q. Are most medical problems treatable if caught early?
A. For those in our society, most illnesses (diabetes, hypertension, etc) can be treated if caught early. However, preventive care is key and will prevent unnecessary suffering. Early beats late, but prevention beats early.

Q. How can employees improve their health or maintain their healthy lifestyle?
A. Getting healthy and staying healthy is not about perfection, its about progress. Improving your diet and getting some form of exercise makes a big difference over time. Take it one day at a time.

Q. Do you believe a healthier society would affect medical care cost?
A. If we begin to take our health seriously and make a shift from illness to prevention, I believe the gradual transition will impact cost over time.
Life Planning Seminar Offers New Sessions

The Life Planning Seminar (LPS) has the reputation of focusing on employees interested in retiring in the very near future. Although that is true to an extent, it also offers information that could be useful to those who do not plan to retire as soon. To change the perception of the LPS, there have been two new sessions added that apply to employees in all age groups. Sessions, “We Want to Live Forever, but We Won’t: The Importance of Current Wills and Beneficiaries, and “Who Wants to be a Millionaire?” are sure to add a new level of interest to the seminar. The seminar will continue to offer the TCRS/ORP sessions, Social Security and Retiree Insurance. Please go to http://www.uthsc.edu/hr/Benefits/ to find registration forms. In order to receive a personalized retirement statement, your registration form must be mailed or faxed to the Benefits office by October 13. Forward your forms to the Benefits office at 910 Madison Ste. 727 or fax to: 901-448-7497.

Who Wants to be a Millionaire? This session will be geared toward employees who have 15 years or more years before retirement. The session, “Who wants to be a Millionaire” will highlight ways to save for your future now. Representatives from Great West Retirement Services will provide information on ways you can save now, and show you the impact it could have on your future. The best time to save is now, while you and/or your family are young and have the potential to ensure you live your dream retirement!

The usual Wills and Estates session has been changed to a more “real life” scenario session entitled, “We Want to Live Forever, but We Won’t: The Importance of Current Wills and Beneficiaries.” A panel of local judiciary experts who specialize in wills and estates along with other UTHSC personnel will share with the audience what happens during the probate process. Unlike the past, this session will provide a more personalized look at what happens to your estate upon your death if there is no beneficiary listed or no beneficiary form on file. The discussion will focus on actual case studies and what the process will be for your loved one who will have the task of sorting out your estate through the court system.

Insurance Staff efforts gets a Thumbs Up!

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Seating for the last session is limited. If you cannot attend the final insurance session, please view your DVD and read the information included in your Welcome Kit. If you have any remaining questions, contact the Benefits office at 901-448-5577 or 901-448-4876.

Phyllis Hubbard facilitates an Insurance info session during the month of September.
New Website Designs for State Retirement and Tax Deferred Annuities

The State of Tennessee recently updated its Department of Treasury website. This website contains information on both the retirement plans and Tax Deferred Annuities. If you visit the site you will find the Retirement Participation tab which includes TCRS and ORP information. Information available include, what is the plan, how do I enroll, plan performance, plan comparison, etc. The new home page can be found here: http://treasury.tn.gov/index.html

The State of Tennessee also updated their deferred compensation webpage on the 401(k) and 457 plans. This new page has a wealth of information and a tab with information from Great West, including calendars and a pre-retiree presentation, as well as employee access options to their accounts, fund performance, etc. Please visit the updated website at: http://treasury.tn.gov/dc/index.html.

New FMLA forms available

The HR Benefits FMLA website has been updated with new forms. Please begin using the new forms immediately for requesting Family and Medical leave and certifying the need for leave. You may view and print the new forms online at: http://www.uthsc.edu/hr/Benefits/fma.html.

Benefits Fair 2010!

Employees came out in record numbers for the Benefits Fair on September 23. Thanks to our visiting vendors and employees who made the fair a success!