



PROSPECTIVE EMPLOYEE  
BENEFIT PREVIEW PACKET

# WELCOME

This preview packet is a quick-reference guide of UTHSC and State of Tennessee benefits. As a prospective employee, this guide will help you become understand the benefits you may qualify for upon employment. When completing your onboarding process, you will be given information regarding New Hire Orientation. During the orientation process you will receive detailed information regarding the benefits will have the opportunity to ask questions and receive enrollment information.

## Human Resources Contacts

### [UTHSC HR WEBSITE](#)

Dr. Chandra Alston  
Associate Vice Chancellor  
901-448-5600  
[calston@uthsc.edu](mailto:calston@uthsc.edu)

Debbie Jackson  
Benefits Director  
901-448-8547  
[djacks24@uthsc.edu](mailto:djacks24@uthsc.edu)

Gina Curry  
Insurance Coordinator  
901-448-4876  
[gcurry2@uthsc.edu](mailto:gcurry2@uthsc.edu)

Debbie Long  
Benefits Associate  
901-448-2784  
[deblong@uthsc.edu](mailto:deblong@uthsc.edu)

#### Benefits

910 Madison Ave. Ste. 753  
Memphis, TN 38163  
901-448-5601

#### Employment

910 Madison Ave. St. WP012  
Memphis, TN 38163  
901-448-5600

#### Employee Relations

910 Madison Ave. Ste. 764  
Memphis, TN 38163  
901-448-5600

#### Compensation

910 Madison Ave. Ste. 753  
Memphis, TN 38163  
901-448-5600

## INSURANCE OPTIONS

- ❖ Health
  - ❖ Dental
  - ❖ Vision
  - ❖ Life Insurance: Term and Accidental
  - ❖ Long Term Disability
  - ❖ Short Term Disability
  - ❖ Flexible Spending Accounts
  - ❖ Health Spending Accounts
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[Benefits Website](#)

### **ELIGIBILITY**

Eligible employees must work at least 30 hrs. per week (at least 75%) or more and are regular staff or faculty.

### **ELIGIBLE DEPENDENTS**

- Spouse (legally married)
- Natural, Stepchildren or adopted children (until age 26)
- Children for whom you are the legal guardian
- There are special requirements to cover disabled children who are older than 26.

### **COVERAGE TYPES**

- Employee Only
- Employee + Spouse
- Employee + Child(ren)
- Employee + Spouse + Child(ren)

### **ENROLLMENT PERIOD**

New employee's enrollment period begins on date of hire. You must complete enrollment forms within **30 days after your hire date**. If enrollment papers and supporting documents are not received by the campus insurance office within this period, employees will be denied coverage unless there is a special qualifying event. Employees may also enroll during the Annual Enrollment period.

### **EFFECTIVE DATE OF COVERAGE**

The effective date of insurance coverage will be the first day of the month following completion of **one full calendar month of employment**, provided the employee has submitted the required enrollment forms and supporting documentation.

## RETIREMENT

All regular full-time employees are required to enroll in a retirement plan. Regular part time employee's enrollment is optional. Non-exempt employees (full or part-time) are required to participate in the Tennessee Consolidated Retirement System Hybrid (TCRS). TCRS is a defined benefit and contributory plan which requires 5 years of service to vest. Exempt employees have the option to elect the TCRS Hybrid or Optional Retirement Program Hybrid (ORP). The ORP is a defined benefit and contributory plan with no vesting requirements.

Employees who are non-US citizens on F-1 or J-1 visas **may not be eligible for retirement**. Eligibility will be determined within the first 30 days of employment.

A comparison of the plans is listed on page 6.

*Returning State of Tennessee employee hired prior to 7/1/2014 with a break in service that is less than 7 years, may be able to re-enroll in the non-contributory TCRS or ORP.*

### UT LEBONHEUR PEDIATRIC SPECIALISTS

In addition to the UTHSC retirement. Full time employees who are employed with UT Le Bonheur Pediatric Specialists (ULPS) are also required to enroll in the ULPS retirement-John Hancock. This "**post-tax**" **401k** savings plan requires a monthly 5% employee contribution and a 9% employer contribution. These contributions are based on the practice plan salary. The plan sponsor is John Hancock and plan administrator is Merrill-Lynch-Wealth Management.

*Returning ULPS employee hired prior to 7/1/2014 with a break in service that is less than 7 years, may be able to re-enroll in the non-contributory ULPS retirement plan.*

### VOLUNTARY DEFERRED COMPENSATION

In addition to other retirement elections, regular and part-time employees may enroll in a voluntary deferred compensation plan. The university offers four options that can be used for supplemental income after retirement: 401k (pre or post tax), 457b or 403b. Enrollment in the 401k pre-tax automatic for new hires with an option to opt out at any time.

*UT contributes 5% 401k contribution and limited match for TCRS Hybrid members.*

## RETIREMENT COMPARISON CHART

<b>Tennessee Consolidated Retirement System (HYBRID)</b>	<b>Optional Retirement Program (HYBRID)</b>
<p style="text-align: center;"><b><u>Contributions</u></b></p> <p>Contributions are paid by the employer and member. The defined benefit portion of TCRS is a 4% contribution by UT and 5% contribution by the member.</p> <p>UT will also contribute 5% to the 401k for all TCRS members.</p> <p>Enrollment is optional for part-time exempt employees.</p>	<p style="text-align: center;"><b><u>Contributions</u></b></p> <p>Contributions are paid by the employer and member. UT contributes 9% and member contributes 5% of gross salary.</p> <p>Enrollment is optional for part-time employees.</p>
<p><b><u>Vesting</u></b></p> <p>Higher education employees participating in TCRS are vested after 5 years of service.</p>	<p><b><u>Vesting</u></b></p> <p>Contributions are 100% vested from the date of first contribution.</p>
<p><b><u>Portability</u></b></p> <p>TCRS is portable within the State of Tennessee governmental agencies only.</p>	<p><b><u>Portability</u></b></p> <p>Each member's contract is portable. Additional monies cannot be contributed, however, may be tied together with new contracts such as an IRA.</p>
<p><b><u>Retirement Eligibility</u></b></p> <p><u>Service Retirement Eligibility</u> – A member becomes eligible for service retirement upon attainment of age 65 and completion of five years of creditable service or the Rule of 90. The Rule of 90 (age plus years of service equals 80)</p> <p><u>Early retirement</u> is attained at age 60 with 5 years of creditable service or the Rule 80 (age plus years of service equals 80).</p>	<p><b><u>Retirement Eligibility</u></b></p> <p>Members are eligible for distribution upon separation of employment.</p> <p>ORP is a defined contribution plan. The amount of income payable is based on the value of the accumulation and on the person's age.</p>
<p><b><u>Payout Options-Not Retirement Eligible</u></b></p> <p>Upon separation from service, you may apply for a refund of your accumulated contributions and interest. Employer contributions to the defined benefit portion to the Hybrid Plan are not refundable. <b>By obtaining a refund, you give up your TCRS membership and all rights and benefits in the retirement system.</b></p> <p><b><u>Refund-Defined Contribution (401k)</u></b></p> <p>Contact 401k vendor regarding rollover or withdrawal options.</p>	<p><b><u>Payout Options</u></b></p> <p>Members are eligible for 100% refund or rollover options. Other payout options are subject to the offerings of the product provider the member selects.</p> <p>Vendor will provide additional payout options.</p>
<p><b><u>Disability</u></b></p> <p>To be eligible for ordinary disability retirement benefits, you must have a minimum of five years of creditable</p>	<p><b><u>Disability</u></b></p> <p>Upon disability retirement (or upon termination of employment for any reason), the member may request</p>

<p>service. There is no minimum service requirement for accidental disability benefits; however, the accident must have occurred in the performance of duty. Disability benefits are equal to 90% of the service retirement benefit that would have been payable.</p>	<p>an annuity settlement or lifetime distribution payout. Members receiving social security disability benefits may also elect a partial lump sum payment from their account, subject to the provisions of the product(s) the member selected.</p>
<p><b><u>Cost-of-Living Increases</u></b>  Retirees may receive cost-of-living increases after being retired a minimum of 12 months. Increases are based on the Consumer Price Index (CPI) up to 3%.</p>	<p><b><u>Cost-of-Living Increases</u></b>  There are no automatic cost-of-living increases. Instead, there may be variances in annuity income based on market conditions.</p>
<p><b><u>Death Benefits Before Retirement</u></b>  The beneficiary or estate of an active member who dies prior to retirement may be eligible for survivor benefits. The survivor options is based on who the survivor is, your age and length of service.</p>	<p><b><u>Death Benefits Before Retirement</u></b>  The value of the total accumulation is payable to the named beneficiary or estate. If the value of the accumulation is sufficiently large, the beneficiary may have other options, including annuity payments.</p>
<p><b><u>Transfer between TCRS and ORP</u></b>  Employees who are eligible to participate in the ORP but who elected to participate in TCRS may make a one-time election to transfer membership from TCRS to the ORP. Members are advised to obtain a TCRS benefit estimate before deciding to transfer.</p>	<p><b><u>Member Companies</u></b>  The ORP is comprised of three companies: TIAA and VOYA. You can choose to have contributions invested in one or both companies.</p>
<p><b><u>Transfers outside Tennessee's Plans</u></b>  Employees who joined TCRS after July 1, 1981, may not transfer their TCRS account to another employer's plan or to an Individual Retirement Account (IRA).</p>	<p><b><u>Transfers between TCRS and ORP</u></b>  Beginning in 2005, ORP members who reach five years of service will have a one-time transfer option. Notification is sent to employee when eligible.</p>
<p><b><u>Transfers outside Tennessee's Plans</u></b>  Employees who joined TCRS after July 1, 1981, may not transfer their TCRS account to another employer's plan or to an Individual Retirement Account (IRA).</p>	<p><b><u>Transfers outside Tennessee's Plans</u></b>  Some employees who participate in the ORP may be eligible to transfer a portion of their Tennessee ORP account balance to another employer's plan or to an Individual Retirement Account (IRA) if they qualify for a partial or total lump sum distribution.</p>

## ADDITIONAL BENEFITS

### **Annual Leave**

All regular full time and part time employees (at least 75%) accrue annual leave monthly. Full time exempt employees accrue 16 hours per month. Full time non-exempt employees accrue 8 hours per month with an increase in accruals as service time increases. The maximum amount of leave allowed at year-end for any employee is 336 hours (42 days) per year. Excess annual leave is transferred to sick leave at the end of each calendar year. Part time employees accrue annual leave on a pro rata basis.

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### **Sick Leave**

All regular fulltime and part time employees (at least 75%) accrue sick leave monthly. Both exempt and non-exempt employees accrue 8 hours of sick leave per month. There is no year- end maximum. Part time employees accrue sick leave on a pro rata basis.

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### **Sick Leave Bank**

The Sick Leave Bank is an opportunity for eligible employees to protect their income. The Bank may provide paid leave to bank members who have exhausted all of their own paid leave due to a personal illness or injury. Membership requires a onetime donation of 24 sick leave hours to the bank. Open enrollment for Sick Leave Bank is conducted in April, May, and June of each year. Enrollment forms must be submitted to the Human Resources office by June 30<sup>th</sup>.

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### **Family and Medical Leave (FMLA)**

The Family and Medical Leave Act (FMLA) provides eligible employees with job protected leave to care for their own personal illness or that of an eligible family member. FMLA is designed to help employees balance their work and family responsibilities by allowing them to take reasonable unpaid leave for certain family and medical reasons. FML leave will cover up to a 12-week period and 16 weeks for childbirth. Qualified employees must have at least 12 months of service and worked at least 1250 hours.



## **Paid Parental Leave**

Paid Parental Leave provides eligible full-time employees (75% or more) with six weeks (30 days or 240 hours) of paid parental leave within the first 12 months following childbirth or adoption. Eligible employees must have been on payroll for at least 12 consecutive months prior to the start of the requested leave.

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## **Workers' Compensation**

Workers' Compensation provides medical care and compensation to eligible university employees who are injured or contract occupational illnesses in the course of employment with the university in accordance with federal workers' compensation (WC) law and state of Tennessee regulations.

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## **Educational Assistance-Employees**

Full-time regular faculty and staff may enroll in any UT or Tennessee Board of Regents college, university, or vocational-technical school without payment of maintenance fees for up to a maximum of nine undergraduate or graduate credit hours per term/semester. Part-time regular faculty and staff working 50 percent time or more may enroll without payment of maintenance fees based upon their percent of effort.

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## **Educational Assistance- Spouse and Dependent**

A student fee discount is provided for the spouse and dependent children of regular full time and part time employees for undergraduate work only. Students must attend an approved State of Tennessee or TBR school. Discounts are applied as follows:

- **Regular Full-time employees** - UT will pay 50% towards in-state maintenance fee.
  - **Regular Part-time employees** - UT will pay pro-rata share of the 50% in-state maintenance fee, depending on your percent of effort. Part-Time (50-99%) employee must be employed for 1yr to receive Full 50% Discount.
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## **Longevity Pay**

After 36-months of service, the employee will receive \$100 for each year of service up to the maximum which is \$3,000 for 30 years of service. Part-time employees who are 82.05% or more are eligible to receive this benefit after completing 36 full-time equivalent (FTE) months of service.

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## **Paid Holidays**

The University recognizes 8 holidays per year. Employees do not use accrued annual leave on the day of the holiday. Holidays recognized are:

- New Year's Day
  - Martin Luther King, Jr. Day
  - Spring Holiday
  - Memorial Day
  - Independence Day
  - Labor Day
  - Thanksgiving (Thanksgiving and following Friday)
  - Winter Holiday (1 week in the month of December)
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## **Fitness Center**

- Free use of facility for employees and small fee for family. Registration required.
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## **University Dental School-Faculty Practice**

- 20% discount for services for employees and dependents