



Tennessee State University

New Employee Orientation

Welcome to Our Team

Tennessee State University

A Brief History

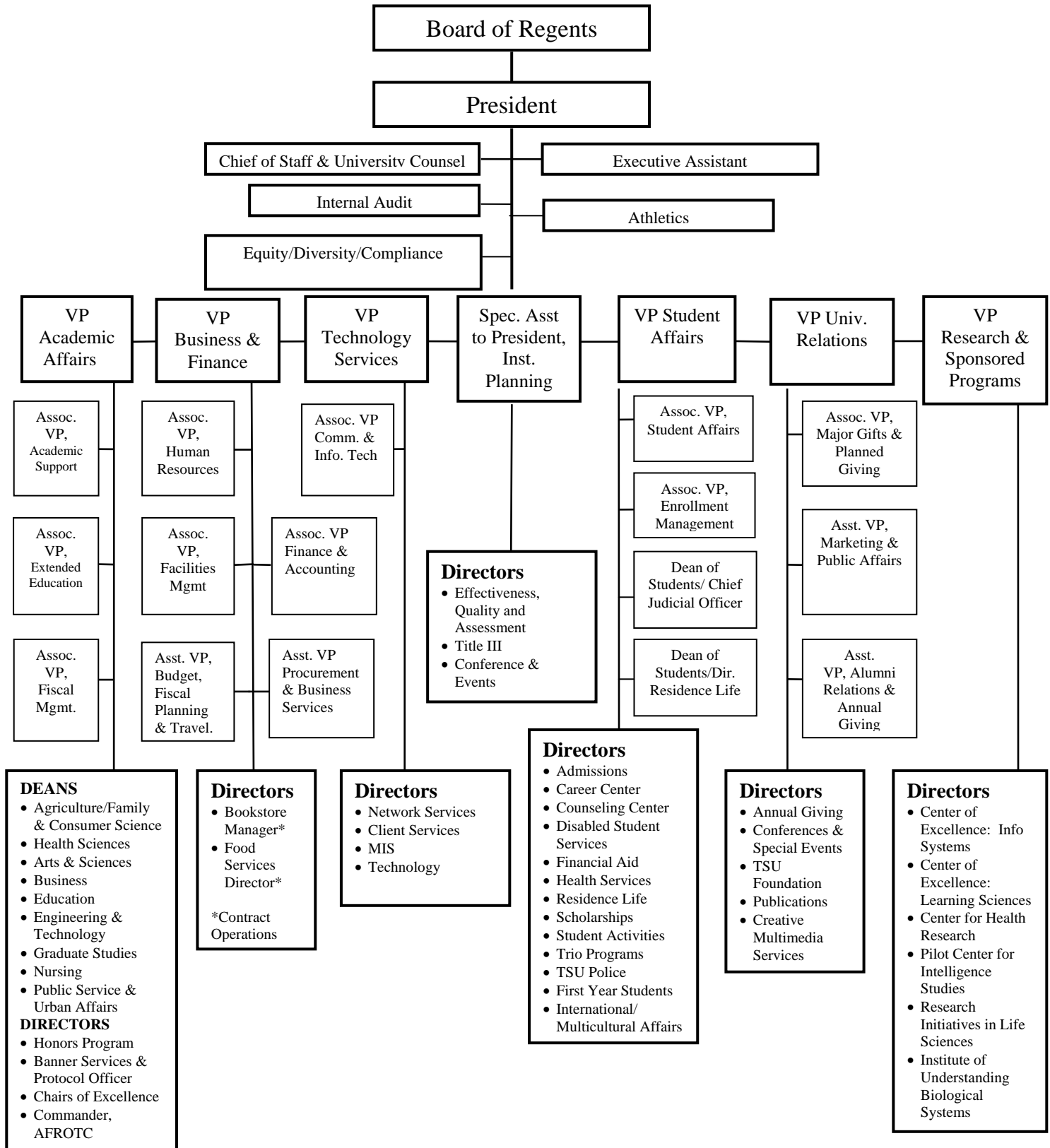
Tennessee State University, founded in 1912, is a state supported institution of higher education located on 500 acres of gently rolling hills, in the northwest section of Nashville-Davidson County.

Accreditation of the institution by the Southern Association of Colleges and Schools was first obtained in 1946. In August, 1951, the institution was granted university status by approval of the State Board of Education. The reorganization of the institution's educational program included the establishment of the Graduate School, the School of Arts and Sciences, the School of Education and the School of Engineering. Provisions were also made for the later addition of other schools in agriculture, business, and home economics, respectively. The University was elevated to a full-fledged land-grant university by approval of the State Board of Education in August, 1958.

On July 1, 1979, the former University of Tennessee at Nashville was merged with Tennessee State University. The merger of both institutions resulted in an expansion of the present-day Tennessee State University as a Tennessee Board of Regents institution.

As an environment for both study and work, TSU has much to offer its students, faculty, staff, dedicated friends and supporters. The University continues to be committed to its long-standing motto: “**THINK, WORK, AND SERVE**”.

Tennessee State University Organization Chart



TSU Human Resources

The following is a list of Human Resources employees that you will need to contact for specific questions:

For Question's Concerning:	Contact:
Compensation (Faculty and Staff) Longevity Pay Reclassifications Data Input for Payroll	Regina Anderson, Compensation Specialist Phone: 963-5284 Email: randers6@tnstate.edu
Retirement Employee Benefits Family Medical Leave (FMLA) Prior state service for longevity/transfer of accrued Sick Leave and Annual Leave	Sandra Brown, Assist. Director, Benefits Phone: 963-5288 Email: sbrown@tnstate.edu
Employee Benefits: -New Employee Orientation -Benefits HR Website Training	Justin Harris, Benefits Specialist Phone: 963-7433 Email: jharri11@tnstate.edu
Employment Employment Contracts PeopleAdmin	Rita Williams-Seay, Employment Manager Phone: 963-5285 Email: rseay@tnstate.edu
Contracts Ready to be Signed PeopleAdmin Login (Employee) Direct Deposit Information The receipt of items such as Personnel Action Request Forms, Appointment Recommendations, and Extra Service Pay forms	Cheryl Watts, HR Assistant II Phone: 963-5281 Email: cwatts1@tnstate.edu
Student Worker Verification Student Payroll Assignments People Finder Updates	Lauren Strayhorn, HR Assistant II Phone: 963-1237 Email: lstrayhorn@tnstate.edu
Tuition Reimbursement Form PC191 Employment Verification Employee Records	Carey Wallace, HR Assistant I Phone: 963-5286 Email: cwallace@tnstate.edu
Public Records Requests Workers Compensation Payments for Educational Assistance Employee Recognition/Awards	Jessica Stephens Johnson, HR Operations Coordinator Phone: 963-1238 Email: jstephens03@tnstate.edu
Employee Relations HR Banner Team Lead Visas, I-9, F1, etcetera	Ronald Ostenfeld, Associate Director Phone: 963-5283 Email: rostenfe@tnstate.edu
Employee Relations Grievances and Complaints Reorganizations Management Consulting	Linda Spears, Director Phone: 963-5282 Email: lspears@tnstate.edu



TSU PERSONNEL HANDBOOK

Human Resources

[\(download pdf of entire document\)](#)

SECTION IV – HEALTH, RETIREMENT, AND OTHER BENEFITS

G. Workers' Compensation Program (Injury During Work)

Under a 1984 Act of the General Assembly, State employees are entitled to the same workers' compensation benefits that are provided by private employers in Tennessee. The State of Tennessee's Workers' Compensation Program is a self-insured plan and is currently administered by: Sedgwick CMS (1-800-526-2305).

The Tennessee State University Police Department (TSUPD) is charged with the primary Responsibility to provide a safe working environment for all Tennessee State University employees. An employee injured on the job is required to inform his/her supervisor and to notify the TSU Police Department, located in the General Services Building at 2700 Heiman Street, 1st floor, north side of the building. An incident/accident report must be completed and submitted to the TSUPD and the Human Resources Office. All accidents are required to be reported on the appropriate form by the employee or a family member/friend within 24 hours of the occurrence. Failure to file such a report may place a subsequent workers' compensation claim in jeopardy.

The State of Tennessee and its administrator, determine benefits payable for job-related injury, medical treatment, and/or lost time payment. The Human Resources Office receives and transmits all reports, claims and medical bills to Sedgwick James. The Human Resources staff will assist employees with information and proper procedures, including information as to approved medical providers of treatment for initial service in case of injury.

At this time, Davidson County medical service for Workers' Compensation Injury is provided by Baptist Hospital and Baptist Centra Care Centers. Service provider lists for other counties are available through contact with the TSU Human Resources Office or through contact with USA Workers' Injury Network at 1-800-USA-3860. Employees ARE RESPONSIBLE for bills incurred for which WORKERS' COMPENSATION CLAIMS are DENIED. A Workers' Compensation Handbook is available from the Human Resources Office.

Employees should become familiar with their rights and duties as listed below:

1. It shall be your duty to cooperate with your supervisor and the Safety Officer in furthering the objectives of the safety program.
2. It shall be your duty to perform your tasks in such a manner that you do not present a hazard to yourself or your fellow workers. Employees who fail to do this or who perform their duties in such a manner that equipment and property may be damaged, are subject to disciplinary action in accordance with personnel policies.
3. You may submit complaints through your department head to the TSU Police Department or campus OSHA representative concerning conditions or practices that may be injurious to your safety or health.
4. If after submitting complaints through the proper channels you are not satisfied with the action taken to correct the condition or practice, you have the right to petition the Commissioner of Labor for an investigation.
5. If you feel you have been transferred, dismissed, or given a position in a lower skill level as a result of having submitted a complaint, you may file a grievance in accordance with personnel policies.
6. You are entitled to review the annual safety report submitted by the University and to protest any portion of the report which you feel is inaccurate or fails to portray real and existing conditions. You are encouraged to report safety hazards promptly and make suggestions that you feel will result in making TSU a safer place to work.

General Information Regarding Injuries and Accidents

Students and Visitors

This is for informational purposes. The information presented here is believed to be correct at the time of printing, but may be subject to update. Any questions about a claim, property damages, or medical treatment should be directed to the Division of Claims Management.

Agency Administrator:

State of Tennessee Division of Claims Administration
Treasury Department
9th Floor
Andrew Jackson State Office Building
Nashville, TN 37243-0243
(615) 741-2734

Medical Facility:

Students and visitors requiring medical attention may seek treatment at the facility of their choice.

Claims Process:

Contact the TSU Police Department at 963-5171 and ask them to complete a report of the incident. Claim forms are available from the Department of Facilities Management at 615-963-5671. Tommi Smith is the University's designee to handle student and visitor claims.

Payment of Bills:

Students and Visitors are responsible for all medical and other bills resulting from an injury or property damage. If a claim is submitted and approved by the State of Tennessee Division of Claims Administration, losses will be reimbursed. The Division of Claims Administration will not pay service providers directly.

Approval/Denial of claims:

The State of Tennessee Division of Claims Administration, not TSU, will review cases and determine if claims will be approved.

Employees

Worker's Compensation Contacts:

Sedgwick Claims Management Services - To file a claim or inquire about an active claim

P. O. Box 19808

Knoxville, TN 37939

1-800-526-2305

(865) 583-8310 (fax)

Tennessee Claims Commission - Appeals and adjudication of disputed claims
9th Floor

Andrew Jackson State Office Building

Nashville, TN 37243-0576

(615) 741-0741

Prime Health Network - For names of authorized medical providers

1-866-348-3887

Tennessee State University contact:

Department of Human Resources

Jessica Stephens Johnson

615-963-1238

Hospital / Medical Facilities:

Only approved medical facilities can be used for Worker's Compensation claims. A directory of approved medical providers can be found at <http://tn.prime-health.net/>, or by calling Prime Health Network at 1-866-348-3887.

Paperwork:

You may phone in your claim at 1-866-245-8588 (toll free), or contact Jessica Stephens in the Human Resources Office at 963-1238. An incident report should also be filed with the TSU Police Department (963-5171). Copies of the claim form, the incident report, and any paperwork from the doctor or hospital should be filed with the TSU Human Resources Department

Payment of Bills:

Sedgwick Claims Management Services will make all decisions regarding claims approvals or denials.

NOTE – Loss of property claims are handled by the Division of Claims Administration following the same procedures as described for Students and Visitors.

Holiday Schedule

Each calendar year, Tennessee State University observes the following holidays:

New Year's Day	Labor Day
Martin Luther King's Birthday	Thanksgiving Day
Memorial Day	Christmas Day
Independence Day	

In addition, the following six (6) Administrative Closing Days will be scheduled: the Friday following Thanksgiving, and the four (4) days following Christmas Day.

2012 Holiday Schedule

Holiday or Administrative Closing	Date
New Years Day	Monday, January 2, 2012
Martin Luther King Day	Monday, January 16, 2012
Memorial Day	Monday, May 28, 2012
Independence Day	Wednesday, July 4, 2012
Labor Day	Monday, September 3, 2012
Thanksgiving Day	Thursday, November 22, 2012
Administrative Closing	Friday, November 23, 2012
Administrative Closing	Monday, December 24, 2012
Christmas Day Observed	Tuesday, December 25, 2012
Administrative Closing	Wednesday, December 26, 2012
Administrative Closing	Thursday, December 27, 2012
Administrative Closing	Friday, December 28, 2012
Administrative Closing	Monday, December 31, 2012
*New Year's Day Observed for 2013	Tuesday, January 1, 2013

Note: The above listed dates are the only dates approved to be charged as holiday leave. All other leave taken around these dates will need to be charged accordingly under each employee's annual, sick, or compensatory leave time. If an employee has exhausted his/her leave time and requests to be off, the leave will be recorded as leave without pay.

Procedures for Processing Employee Benefits

New employees are required to participate in the Online New Employee Orientation. Provided in the orientation is a packet of information concerning benefits and forms for selected benefit offerings based on the employment category (exempt or non-exempt). The forms are reviewed for completeness by the conductor, logged in the individual's personnel file and submitted to the Benefits Specialist for processing, appropriate calculations of premiums, and data input.

Each employee is required to check items listed on the employee Insurance Checklist after each item is discussed. This form is maintained, along with other elected, original insurance documents, in the employee's benefits file. Information contained in the employee's benefits record is considered sensitive and kept confidential.

All state group insurance premiums as well as the Long Term Disability premiums are deducted on the employee's month-end payroll check. In the event that the employee elects not to participate in the state group insurance program, s/he must indicate "Refusal" on the State of Tennessee Group Insurance Program Enrollment/Change Form. Elected refusals are maintained in the employee's benefits file.

The benefits file also contains designated beneficiaries for death and/or survivor benefits (i.e., Basic Term Life, Optional Special Accident, Optional Term and Universal Life, accrued annual and sick leave balances, and the beneficiary for the final payroll check).

More detailed information concerning the State of Tennessee Group Insurance Program offerings is contained in the Insurance Handbook. The Insurance Handbook, other insurance publications and forms are maintained in Human Resources, or you may access the State of Tennessee Division of Insurance Administration's website that refers the inquirer to other company websites, or to print various publications and forms:

<http://www.state.tn.us/finance/ins/ins.html>.

Benefits Websites

State of Tennessee

Division of Insurance Administration: <http://www.state.tn.us/finance/ins/ins.html>
Tennessee Consolidated Retirement System: <http://www.treasury.state.tn.us/tcrs/>
Deferred Compensation Programs: <http://www.treasury.state.tn.us/dc/>
Optional Retirement Programs: <http://www.treasury.state.tn.us/orp/>
Baccalaureate Education System Trust: <http://www.treasury.state.tn.us/best/index.htm>

Health Insurance

Blue Cross / Blue Shield (PPO) - http://www.bcbst.com/members/tn_state/
Cigna (PPO) - <http://www.cigna.com/>

Dental Insurance

Assurant Employee Benefits (Pre-paid plan) -
<http://www.assurantemployeebenefits.com/wps/portal/Home>
Delta Dental (PDO) - <http://www.deltadentaltn.com/statetn/>

Life Insurance - <http://www.state.tn.us/finance/ins/life.html>

Accident, Cancer, Critical Illness, Hospital Indemnity, and Personal Sickness Insurance

AFLAC - <http://aflac.com/us/en/Default.aspx?tcs=1&>

Vision

VSP Vision Care - <http://tbrvision.com>

Employee Assistance Program - <http://www.state.tn.us/finance/ins/eap/>

Flexible Benefits

Fringe Benefits Management Company - <http://www.myfbmc.com/>

Long-Term Care

What is Long-Term Care - <http://www.state.tn.us/finance/ins/ltc.html>
MedAmerica Insurance Company – <http://www.ltc-tn.com>

General Insurance Information

Employee Eligibility

- Full-time employees regularly scheduled to work a minimum of 30 hours a week for a period expected to exceed six months
- Faculty employed a minimum of 30 hours a week for the full academic year
- Part-time employees with 24 months of service regularly working a minimum of 1450 hours per year

Dependent Eligibility

- Legally married spouse as defined under State of TN law
- Natural or adopted children
- Step-children, if you or your spouse has legal or joint custody, or shared parenting
- Children living in your home for whom you are the legal guardian
- Any dependent child claimed as a dependent on your federal income taxes and living in your home
- Unmarried dependent children are eligible for coverage through the last day of the month of their 19th birthday
- Dependent children between the ages of 19 and 24 must be claimed on your income tax or be a full-time student to remain eligible
- Proof of a dependent's eligibility may be required

Effective Date of Insurances

The following insurances will be effective on the first day of the month following your date of hire:

- Basic health and life
- Dental
- Long Term Disability
- Optional Special Accidental Death and Dismemberment

Optional term and universal life coverage will begin 1 month following the health insurance effective date.

For example, if your appointment date is August 23, insurance begins September 1; optional life begins October 1.

Deductions are made a month in advance for all insurance programs except long-term disability and flexible spending accounts. Example: health insurance deductions are made in September for October coverage.

Dependent Eligibility

Definitions and Required Documents — 2011

TYPE OF DEPENDENT	DEFINITION	REQUIRED DOCUMENT(S) FOR VERIFICATION
Spouse	A person to whom the participant is legally married	Page 1 and signed and dated signature page of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the spouse name and marked either married filing jointly or married filing separately; or
		Page 1 and Certificate of Electronic Filing (must show as accepted) of participant's prior year Federal Income Tax Return (1040, 1040A or 1040EZ) listing the spouse name and marked either married filing jointly or married filing separately; or
		Marriage certificate and one of the following: <ul style="list-style-type: none"> • Proof that participant and spouse own a home or other real estate together • Proof that participant and spouse are both listed on a lease or share the rent of a home or other property • A utility bill with both names • Proof of a jointly-owned bank or financial account • Proof of a joint loan or debt obligation
		If just married in the current calendar year, a marriage certificate only is acceptable proof of eligibility
Natural (biological) child under age 26	A natural (biological) child	The child's birth certificate; or
		Certificate of Report of Birth (DS-1350); or
		Consular Report of Birth Abroad of a Citizen of the United States of America (FS-240); or
		Certification of Birth Abroad (FS-545)
Adopted child under age 26	A child the participant has adopted or is in the process of legally adopting	Court documents signed by a judge showing that the participant has adopted the child; or
		International adoption papers from country of adoption; or
		Papers from the adoption agency showing intent to adopt
Child for whom the participant is legal guardian	A child for whom the participant is the legal guardian	Any legal document that establishes guardianship
Stepchild under age 26	A stepchild	Verification of marriage between employee and spouse and birth certificate of the child showing the relationship to the spouse; or
		Any legal document that establishes relationship between the stepchild and the spouse or the member
Child for whom the plan has received a qualified medical child support order	A child who is named as an alternate recipient with respect to the participant under a Qualified Medical Child Support Order (QMCSO)	Court documents signed by a judge; or
		Medical support orders issued by a state agency
Disabled dependent	A dependent of any age (who falls under one of the categories previously listed) and due to a mental or physical disability, is unable to earn a living. The dependent's disability must have begun before age 26 and while covered under a state-sponsored plan.	Documentation will be provided by the insurance carrier at the time incapacitation is determined

Never send original documents. Please mark out or black out any social security numbers and any personal financial information on the copies of your documents BEFORE you return them.

Health Insurance Portability and Accountability Act (HIPAA)

Under provisions of this federal law, new employees who had health insurance before employment at Tennessee State University and the gap in coverage is less than 63 days, no pre-existing condition clause will be applied. A certificate of insurance coverage is required from your former employer or insurance company that reflects effective date of coverage, ending date of coverage, and all dependents who were insured.

Enrollment for Health Insurance

As a new employee, this is the only opportunity for you and your eligible dependents to enroll in the basic health and life insurance plan without additional fees. If you and your dependents do not enroll as a new employee, you may apply to join later only through the Special Enrollment Process or if the State conducts an Open Enrollment.

Special Enrollment Process

You and your dependents may apply for coverage by providing supporting documentation that one of the following qualifying events has occurred within the past 60 days and caused loss of coverage:

- Death of employee's spouse
- Divorce or legal separation
- Termination of spouse's employment
- Reduction in spouse's work hours below number required for benefits
- Spouse's employer discontinues total contributions to spouse's coverage
- Loss of TennCare coverage (excluding loss for lack of payment)
- You may also apply within 60 days of acquiring a new dependent (marriage, birth/adoption) without proving a loss of coverage.

Cancellation of Health Insurance

Health insurance premiums are automatically paid on pre-tax basis unless a waiver is signed. Therefore, cancellations may be processed with a valid family status change or during the Annual Enrollment Transfer Period (cancellation will be effective the following January 1). If you chose to waive the pre-taxation of the health premiums, you may cancel your coverage at anytime. To waive the pre-taxation of medical premiums, you must complete the Flexible Benefits enrollment form, indicating this choice.

Annual Enrollment/Transfer Period – Fall 2012

An annual enrollment/transfer period is scheduled from October 1st – November 1st to afford employees the opportunity to:

1. Transfer from the current medical plan to another medical plan
2. Transfer from one dental plan to another.
3. Enroll in a dental plan.
4. Enroll in the Optional Special Accident Plan
5. Apply for the following insurance plans:
 - Optional Universal Life
 - Optional Term Life
 - Long Term Disability
 - Long Term Care
 - AFLAC
 - VSP Vision
6. Enroll in the Flexible Benefits Plan for the ensuing calendar year.
7. Enroll self or dependents that were not previously enrolled (Employee and/or Spouse will be subject to Late Applicant Fees).
8. Cancel coverage for the upcoming plan year.

Employee Benefits Eligibility

	Admin/Professional (Monthly paid)	Clerical/Support (Semi-monthly)	Tenure-Track Faculty	1-Year Temp Faculty	1-Semester Temp Faculty	Temporary Status
Insurance Plans						
Medical/Basic Life	Y	Y	Y	Y	N	N
Dental	Y	Y	Y	Y	N	N
Optional Life	Y	Y	Y	Y	N	N
Long Term Disability	Y	Y	Y	Y	N	N
Long Term Care	Y	Y	Y	Y	N	N
Flexible Benefits	Y	Y	Y	Y	N	N
Leave Accrual						
Annual Leave	Y	Y	N	N	N	N
Sick Leave	Y	Y	Y	Y	N	N
Educational Assistance						
PC-191	Y	Y	Y	Y*	N	N
Reimbursement	Y	N	Y	Y*	N	N
Staff Development	N	Y	N	N	N	N
Spouse/Dependent	Y	Y	Y	Y	N	N
Retirement Plans						
TCRS	Y	Y	Y	Y	N	N
Optional Plans (ORP)	Y	N	Y	Y	N	N
Payroll Deductions						
Parking Decal	Y	Y	Y	Y	N	N
Athletic Tickets/Lunch Program	Y	Y	Y	Y	N	N
Deferred Compensation Plans	Y	Y	Y	Y	N	N
Other						
TSU/TBR/State of TN ID card	Y	Y	Y	Y	N	N
Longevity (at 36 months)	Y	Y	Y	Y	N	N
Holidays	Y	Y	Y**	Y**	N	N

*Fall and Spring Semesters Only

**Student Semester Breaks – paid as holidays

Comparing the 2012 Partnership and Standard PPOs — Services that Require Copays

Services in this table ARE NOT subject to a deductible and costs DO NOT APPLY to the annual out-of-pocket coinsurance maximum.

	PARTNERSHIP PPO		STANDARD PPO	
COVERED SERVICES	IN-NETWORK	OUT-OF-NETWORK ^[1]	IN-NETWORK	OUT-OF-NETWORK ^[1]
Preventive Care				
Office Visits • Well-baby, well-child visits as recommended by the Centers for Disease Control and Prevention (CDC) • Adult annual physical exam • Annual well-woman exam • Immunizations as recommended by CDC • Annual hearing and non-refractive vision screening • Screenings including colonoscopy, prostate, mammogram and colorectal, Pap smears, labs, bone density scans, nutritional guidance, tobacco cessation counseling and other services as recommended by the US Preventive Services Task Force	No charge	\$45 copay	No charge	\$50 copay
Outpatient Services				
Primary Care Office Visit * • Family practice, general practice, internal medicine, OB/GYN and pediatrics • Nurse practitioners, physician assistants and nurse midwives (licensed healthcare facility only) working under the supervision of a primary care provider • Including surgery in office setting and initial maternity visit	\$25 copay	\$45 copay	\$30 copay	\$50 copay
Specialist Office Visit * • Including surgery in office setting	\$40 copay	\$65 copay	\$45 copay	\$70 copay
Mental Health and Substance Abuse * ^{[2] [3]}	\$25 copay	\$45 copay	\$30 copay	\$50 copay
X-Ray, Lab and Diagnostics • Including reading, interpretation and results (not including advanced x-rays, scans and imaging)	100% covered after office copay, if applicable	100% covered up to MAC after office copay, if applicable	100% covered after office copay, if applicable	100% covered up to MAC after office copay, if applicable
Allergy Injection	100% covered	100% covered up to MAC	100% covered	100% up to MAC
Allergy Injection with Office Visit *	\$25 copay primary; \$40 copay specialist	\$45 copay primary; \$65 copay specialist	\$30 copay primary; \$45 copay specialist	\$50 copay primary; \$70 copay specialist
Chiropractors	Visits 1-20: \$25 copay Visits 21 and up: \$40 copay	Visits 1-20: \$45 copay Visits 21 and up: \$65 copay	Visits 1-20: \$30 copay Visits 21 and up: \$45 copay	Visits 1-20: \$50 copay Visits 21 and up: \$70 copay
Pharmacy				
30-Day Supply	\$5 copay generic; \$30 copay preferred brand; \$80 copay non-preferred brand	Copay plus amount exceeding MAC	\$10 copay generic; \$40 copay preferred brand; \$90 copay non-preferred brand	Copay plus amount exceeding MAC
90-Day Supply (90-day network pharmacy or mail order)	\$10 copay generic; \$60 copay preferred brand; \$160 copay non-preferred brand	Copay plus amount exceeding MAC	\$20 copay generic; \$80 copay preferred brand; \$180 copay non-preferred brand	Copay plus amount exceeding MAC
90-Day Supply (certain maintenance medications from 90-day network pharmacy or mail order) ^[4]	\$5 copay generic; \$30 copay preferred brand; \$160 copay non-preferred	Copay plus amount exceeding MAC	\$10 copay generic; \$40 copay preferred brand; \$180 copay non-preferred	Copay plus amount exceeding MAC
Urgent Care				
Convenience Clinic or Urgent Care Facility	\$30 copay		\$35 copay	
Emergency Room				
Emergency Room Visit (waived if admitted)	\$80 copay		\$100 copay	

* **Out-of-Pocket Maximum — per individual** (applies to **in-network** office visits for primary care, specialist care and mental health and substance abuse treatment); **\$900 Partnership PPO; \$1,100 Standard PPO**

Services that Require Coinsurance — Deductibles and Out-of-Pocket Coinsurance Maximums

Services in this table ARE subject to a deductible and eligible expenses CAN BE APPLIED to the annual out-of-pocket coinsurance maximum.

COVERED SERVICES	PARTNERSHIP PPO		STANDARD PPO	
	IN-NETWORK	OUT-OF-NETWORK ^[1]	IN-NETWORK	OUT-OF-NETWORK ^[1]
Hospital/Facility Services • Inpatient care ^[3] • Outpatient surgery ^[3] • Inpatient mental health and substance abuse ^{[2] [3]}	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Maternity • Global billing for labor and delivery and routine services beyond the initial office visit	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Home Care ^[3] • Home health • Home infusion therapy	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Rehabilitation and Therapy Services • Inpatient ^[3] ; outpatient • Skilled nursing facility ^[3]	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Ambulance • Air and ground	10% coinsurance		20% coinsurance	
Hospice Care ^[3] • Through an approved program	100% covered up to MAC (even if deductible has not been met)		100% covered up to MAC (even if deductible has not been met)	
Equipment and Supplies ^[3] • Durable medical equipment and external prosthetics • Other supplies (i.e., ostomy, bandages, dressings)	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
Dental • Certain limited benefits (extraction of impacted wisdom teeth, excision of solid-based oral tumors, accidental injury, orthodontic treatment for facial hemiatrophy or congenital birth defect)	10% coinsurance for oral surgeons	40% coinsurance for oral surgeons	20% coinsurance	40% coinsurance
	10% coinsurance non-contracted providers (i.e. dentists, orthodontists)		20% coinsurance non-contracted providers (i.e. dentists, orthodontists)	
Advanced X-Ray, Scans and Imaging • Including MRI, MRA, MRS, CT, CTA, PET and nuclear cardiac imaging studies ^[3] • Reading and interpretation	10% coinsurance	40% coinsurance	20% coinsurance	40% coinsurance
	100% covered	100% covered up to MAC	100% covered	100% covered up to MAC
Out-of-Country Charges • Non-emergency and non-urgent care	N/A - no network	40% coinsurance	N/A - no network	40% coinsurance
Deductible				
Employee Only	\$350	\$700	\$700	\$1,400
Employee + Child(ren)	\$550	\$1,100	\$1,100	\$2,200
Employee + Spouse	\$700	\$1,400	\$1,400	\$2,800
Employee + Spouse + Child(ren)	\$900	\$1,800	\$1,800	\$3,600
Out-of-Pocket Coinsurance Maximum				
Employee Only	\$1,350	\$2,700	\$1,700	\$3,400
Employee + Child(ren)	\$2,150	\$4,300	\$2,800	\$5,600
Employee + Spouse	\$2,700	\$5,400	\$3,400	\$6,800
Employee + Spouse + Child(ren)	\$3,500	\$7,000	\$4,500	\$9,000

No single family member will be subject to a deductible or out-of-pocket maximum greater than the "employee only" amount. Once two or more family members (depending on premium level) have met the total deductible and/or out-of-pocket maximum, it will be met by all covered family members. Only eligible expenses will apply toward the deductible and out-of-pocket maximum. Charges for non-covered services and amounts exceeding the maximum allowable charge will not be counted.

- [1] Subject to maximum allowable charge (MAC). The MAC is the most a plan will pay for a service from an in-network provider. For non-emergent care from an out-of-network provider who charges more than the MAC, you will pay the copay or coinsurance PLUS difference between MAC and actual charge.
- [2] The following behavioral health services are treated as "inpatient" for the purpose of determining member cost-sharing: residential treatment, partial hospitalization, and intensive outpatient therapy.
- [3] Prior authorization required. When using out-of-network providers, benefits for medically necessary services will be reduced by half if prior authorization is required but not obtained, subject to the maximum allowable charge. If services are not medically necessary, no benefits will be provided. (For DME, PA only applies to more expensive items.)
- [4] Applies to certain antihypertensives; oral diabetic medications, insulin and diabetic supplies; statins.

2012 Monthly Premiums for Active Employees

EAST AND MIDDLE TENNESSEE				
	BCBST		CIGNA	
	EMPLOYEE SHARE	EMPLOYER SHARE	EMPLOYEE SHARE	EMPLOYER SHARE
PARTNERSHIP PPO				
Employee Only	\$106.39	\$484.67	\$116.39	\$484.67
Employee + Child(ren)	\$159.59	\$727.01	\$179.59	\$727.01
Employee + Spouse	\$223.42	\$1,017.81	\$243.42	\$1,017.81
Employee + Spouse + Child(ren)	\$276.62	\$1,260.15	\$296.62	\$1,260.15
STANDARD PPO				
Employee Only	\$131.39	\$484.67	\$141.39	\$484.67
Employee + Child(ren)	\$184.59	\$727.01	\$204.59	\$727.01
Employee + Spouse	\$273.42	\$1,017.81	\$293.42	\$1,017.81
Employee + Spouse + Child(ren)	\$326.62	\$1,260.15	\$346.62	\$1,260.15

WEST TENNESSEE				
	BCBST		CIGNA	
	EMPLOYEE SHARE	EMPLOYER SHARE	EMPLOYEE SHARE	EMPLOYER SHARE
PARTNERSHIP PPO				
Employee Only	\$116.39	\$484.67	\$106.39	\$484.67
Employee + Child(ren)	\$179.59	\$727.01	\$159.59	\$727.01
Employee + Spouse	\$243.42	\$1,017.81	\$223.42	\$1,017.81
Employee + Spouse + Child(ren)	\$296.62	\$1,260.15	\$276.62	\$1,260.15
STANDARD PPO				
Employee Only	\$141.39	\$484.67	\$131.39	\$484.67
Employee + Child(ren)	\$204.59	\$727.01	\$184.59	\$727.01
Employee + Spouse	\$293.42	\$1,017.81	\$273.42	\$1,017.81
Employee + Spouse + Child(ren)	\$346.62	\$1,260.15	\$326.62	\$1,260.15

Covered Dental Services

Here is a comparison of deductibles, copays and your share of coinsurance for 2012 under the dental options. Costs represent what the member pays.

COVERED SERVICES	PREPAID OPTION		PDO OPTION	
	GENERAL DENTIST	SPECIALIST DENTIST	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	None		None	\$100 single; \$300 family, per policy year ^[5]
Annual Maximum Benefit	None		\$1,500 per person, per policy year	
Pre-existing Conditions	Covered		Some exclusions	
Office Visit	\$10 copay ^[3]		No charge	20% of MAC
Periodic Oral Evaluation	No charge		No charge	20% of MAC
Routine Cleaning Adult	No charge		No charge	20% of MAC
X-ray — Intraoral, Complete Series	No charge	\$5 copay	20% of MAC	40% of MAC
Amalgam (silver) Filling — 2 Surfaces Permanent	\$8 copay	\$10 copay	20% of MAC	40% of MAC
Endodontics — Root Canal Therapy Molar (excluding final restoration)	\$250 copay	\$600 copay	50% of MAC	
Major Restorations — Crowns (porcelain fused to high noble metal)	\$275 copay, plus lab fees ^[1]		50% of MAC ^[4]	
Extraction of Erupted Tooth (minor oral surgery)	\$15 copay	\$70 copay	20% of MAC	40% of MAC
Removal of Impacted Tooth — Complete Bony (complex oral surgery)	\$100 copay	\$120 copay	50% of MAC	
Dentures — Complete Upper	\$310 copay, plus lab fees ^[1]		50% of MAC	
Orthodontics	25% off participating orthodontist's usual fees		50% of MAC	
• Annual Deductible	None		None	
• Lifetime Maximum	None		\$1,250 (including any benefits received under a prior dental plan) ^[2]	
• Waiting Period	None		12 months	
• Age Limit	None		Up to age 19	

MAC—Maximum Allowable Charge

The benefits listed are a sample of the most frequently utilized dental treatments. Refer to vendor materials for complete information on coverage, limitations and exclusions.

[1] Members are responsible for additional lab fees for these services.

[2] If an individual had coverage through another dental plan, they may also have had a lifetime maximum for orthodontia. The orthodontia maximum is a lifetime benefit, which means, if an individual enrolls under the PDO, the benefit amount will not start over again. The benefits for orthodontia under the PDO would be adjusted based on the benefits a member may have received previously through another dental plan.

[3] A charge of \$20 may apply for a missed appointment when the member does not cancel at least 24 hours prior to the scheduled appointment.

[4] A 12-month waiting period applies.

[5] Does not apply to diagnostic and preventive benefits such as periodic oral evaluation, cleaning and x-ray.

2012 Monthly Premiums

	ASSURANT PREPAID PLAN	DENTA DENTAL PDO PLAN
ACTIVE MEMBERS		
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
COBRA PARTICIPANTS		
Employee Only	\$9.54	\$20.26
Employee + Child(ren)	\$19.81	\$46.57
Employee + Spouse	\$16.90	\$38.31
Employee + Spouse + Child(ren)	\$23.25	\$74.97
COBRA DISABILITY PARTICIPANTS		
Employee Only	\$14.03	\$29.79
Employee + Child(ren)	\$29.13	\$68.49
Employee + Spouse	\$24.86	\$56.34
Employee + Spouse + Child(ren)	\$34.19	\$110.25
RETIREE PARTICIPANTS		
Retiree Only	\$10.28	\$25.64
Retiree + Child(ren)	\$21.36	\$58.96
Retiree + Spouse	\$18.23	\$48.50
Retiree + Spouse + Child(ren)	\$25.06	\$94.91

Benefits Summary

State of Tennessee Group Insurance Program

Medical Plans: Partnership PPO – Blue Cross/Blue Shield or Cigna
Standard PPO - Blue Cross/Blue Shield or Cigna

Enrollment in one of two medical plans is available to eligible employees (employed at 80% time or more), and their eligible dependents (spouse, and children through age 26. Employees may choose ***Employee Only***, ***Employee + Spouse***, ***Employee + Child(ren)*** or ***Employee + Spouse +Child(ren)***. Employees are eligible to enroll in either plan within thirty days of the employment date. If you decline the insurance during your first 30 days and elect to participate later, in the absence of a qualifying event, you will be required to wait until the next Open Enrollment.

The premiums are based upon the type of plan chosen. The employee pays 20% of the monthly premium, while the University pays the remaining 80%.

Basic Life Plan: Employee Basic Term Life
Dependent Basic Term Life
Basic Accidental Death & Dismemberment

The basic term life is included with the medical plan of choice. The amount of employee life insurance is based on a salary range – dependent life insurance remains a constant amount. In the event of accidental death of the employee or eligible dependent(s), the basic term life includes a double indemnity provision, upon documented evidence of the cause of death. The employee pays a portion of the premium and the university pays a portion of the premium.

Optional Life Plans: Optional Universal Life
Optional Term Life
Optional Accidental Death & Dismemberment

Additional life and accident plans are available for eligible employees and dependents. Employees may elect up to three times their salary in optional term or universal life coverage, without proving insurability, if enrollment occurs within the first 30 days of employment. The premium for either plan is based on the employee's age and the amount of life insurance elected. The Optional Accidental Death & Dismemberment plan has a set premium. The employee pays for the type of coverage elected (single or family coverage).

The employee pays 100% of the monthly premium(s) for the Optional Life plan(s).

Dental Plans: Pre-Paid – Assurant
PDO – Delta Dental

Eligible employees may enroll in one of two dental plans within the first 30 days of employment. The Pre-Paid option offers comprehensive benefits through a network of plan dentists specific to your city of residence. In order to utilize the pre-paid plan, a participating general dentist from the plan directory must be designated as the primary dentist.

The PDO plan affords you the flexibility to select from among the dentists listed in the PDO directory, or to select a dentist outside of the participating network which includes an annual deductible per family member, and the responsibility to pay for charges that exceed the maximum plan allowance (MPA). The PDO plan has a calendar year maximum for preferred and non-preferred providers, a 12 month waiting period for major services, and a reduced benefit for basic, diagnostic, and preventative services.

State of Tennessee Employee Assistance Program

The EAP is a counseling service for employees and their eligible dependents who may be experiencing personal or work place problems. The EAP handles a wide range of problems, including: emotional, family, marital, stress, financial, substance abuse, legal, work place, and elder care. Additional services are available such as consultation, referrals, and noon-hour seminars for employees.

EAP counseling is available for problems that can be resolved in a short period of time (up to six sessions per problem episode at no cost to the employee). Referrals are made for problems requiring more time.

All services provided by the EAP are kept strictly confidential.

Long Term Care Insurance - MedAmerica

Long Term Care Insurance is available to eligible employees within 90 days of employment via guaranteed issue (i.e., proof of insurability is not necessary). LTC provides a variety of services when an individual is unable to care for himself / herself without the assistance of others, primarily due to an injury, chronic illness, advanced age or cognitive impairment.

The employees' spouse, eligible dependent children, parents, and parents-in-law may also apply for coverage; however, they must provide information about their health.

LTC is structured so that you make choices in the amount and duration of coverage. For daily benefit amounts, benefit levels, and monthly premiums, visit the website at: <http://www.ltc-tn.com>.

Long Term Disability Program – Prudential

Exempt (salaried) employees: Active regular exempt (faculty, administrative, professional and executive staff) employees scheduled to work at least 80% (30 hours per week) are eligible to enroll in the exempt plan within the first 30 days of employment. The LTD plan provides you with loss of income protection in you become disabled from a covered illness, pregnancy or accidental bodily injury. Coverage begins on the first of the month following a full 30 days of employment. There is a one-year elimination period for pre-existing conditions, and depending upon the plan level chosen, a 3, 4, or 6 month waiting period from the onset of disability.

You may select one of the three plan options that vary in the amount of benefits (percentage of salary), payable to you during the period of disability, the commencement of benefits after being disabled, and the amount you pay in premiums. Benefit payments will be reduced by the amount of income received from other sources (i.e., Worker's Compensation, Social Security, retirement benefits, or salary continuation).

Non-exempt (hourly) plan: Active, regular non-exempt (clerical, support, and paraprofessional staff) employees scheduled to work at least 80% (30 hours per week) are eligible to enroll in the non-exempt plan within the first 30 days of employment. The plan provides loss of income protection if you become disabled from a covered illness, pregnancy or accidental bodily injury. There is a 730 day elimination period for pre-existing conditions, and depending upon the plan level chosen, a 3, 4, or 6 month waiting period from the onset of disability.

You may select one of three plan options that vary in the amount of benefits (percentage of salary) payable to you during the period of disability, the commencement of benefits after being disabled, and the amount you pay in premiums. Benefit payments will be reduced by the amount of income received from other sources (i.e. Worker's Compensation, Social Security, retirement benefits, or salary continuation).

Retirement Plans

Several retirement plans are available to new employees:

I. Tennessee Consolidated Retirement System (TCRS)

This is the only retirement plan available to non-exempt, classified employees. Full vesting in TCRS is reached after 5 years of service. (A vested member has accrued a right to a retirement benefit).

Exempt, classified employees may opt to participate in TCRS or the Optional Retirement Program (ORP).

TCRS and the ORP are non-contributory on the part of the employee; the university contributes a percentage of your monthly base salary toward the retirement plan.

II. Optional Retirement Program (ORP)

This retirement option allows the member to direct employer contributions, made on his/her behalf, to one or more of the following designated companies for investment of the funds.

1. VALIC 2. ING 3. TIAA-CREF

ORP members attain immediate vesting rights.

Optional Retirement Plan (ORP) members are offered a one-time opportunity to transfer membership to TCRS. The legislation can be found in Public Chapter 738 or TCA 8-35-403(f). The specifics of this one-time opportunity are as follows:

- The member must be a current State of Tennessee employee or higher education employee at the time of transfer with 5 or more years of service in the ORP.
- The member must not have received a cash withdrawal or other distribution from the ORP.
- The transfer must include Tennessee ORP service. If you elect to transfer to TCRS, you waive all current and future rights to ORP benefits from Tennessee contributions. The decision is irrevocable.
- The cost of the transfer will be the greater of (a) the ORP account balance, or (b) a percentage of the member's compensation during the ORP participation period, plus annual interest. Most likely, in many cases, the ORP balance will not cover the total cost of the transfer.
- The required payment must be made in lump sum not later than December 31 of the transfer year stipulated. There are various options for funding the payment including transferring your ORP account or other tax-deferred retirement accounts, or using personal savings.

Employees are under no obligation to transfer membership from the ORP to TCRS.

Optional Retirement Program Comparison of Provisions

TCRS	ORP
<p>Contributions The member makes no contributions to the plan. The employer pays both the employee and employer costs for funding the benefits.</p>	<p>Contributions The member makes no contributions to the plan. The employer contributes 10% of gross salary covered by Social Security and 11% of salary in excess of the Social Security Wage Base.</p>
<p>Vesting Higher education employees participating in TCRS are vested after 5 years of service.</p>	<p>Vesting All contributions made to the plan are 100% vested from the date of contribution.</p>
<p>Creditable Service Members may earn service credit in TCRS for service with the state of Tennessee, the public school systems in Tennessee, or over 300 political subdivisions in Tennessee which have elected to participate. Vested members may also establish credit in TCRS for up to 4 years of eligible military service. At retirement, unused sick leave may be converted to retirement service credit at the rate of one month of service credit for each 20 days of leave.</p>	<p>Creditable Service Benefits are based on the member's account balance rather than on service. Contributions are credited to the member's account during service to a Tennessee higher education institution while a member of the ORP.</p>
<p>Retirement Benefits TCRS retirement benefits are computed under a formula which uses the average of the member's highest five consecutive years of salary (while a member of TCRS) and the years of service credited in TCRS. Members are eligible for unreduced benefits upon attaining age 60 or 30 years of service. Reduced benefits are available upon attaining age 55 or 25 years of service.</p>	<p>Retirement Benefits ORP benefits are based on the member's account balance and the member's age at the time benefits begin. Members are eligible to begin drawing lifetime benefits at any age if separation from service has occurred.</p>
<p>Disability Benefits Accidental disability retirement benefits are available immediately if a member is injured on the job. Ordinary disability retirement benefits are available to members with 5 years of creditable service, regardless of where the member is employed at the time the disability occurs.</p>	<p>Disability Benefits Upon disability retirement (or upon termination of employment for any reason), the member may request 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>Payout Methods Available to Members Vested members are eligible to select a single life annuity or one of several joint and survivor annuities at retirement. No refunds of contributions are provided for members who joined after July 1, 1981.</p>	<p>Payout Methods Available to Members Members are eligible to select a single life annuity, a joint and survivor annuity, periodic payments for their life expectancy, or a minimum distribution payout beginning at age 70 1/2, subject to the</p>

	offerings of the product provider the member selects. Members whose Tennessee ORP accounts total less than \$10,000 in 2006 may file a Lifetime Distribution Exception form to qualify for a lump sum payment. In addition, any member who is beginning a lifetime payment plan may elect to receive a partial lump sum payment of up to 50 percent of the account balance at the time the lifetime payout or annuity payment begins.
Cost-of-Living Adjustments TCRS retirement benefits are payable in the form of a fixed annuity. Compounded adjustments in benefits to reflect increases in the CPI of up to 3% are made annually.	Cost-of-Living Adjustments There are no automatic cost-of-living adjustments in most ORP payment options; however, the benefit payable under a variable annuity may fluctuate up or down depending on market conditions.
Death Benefits Before Retirement The beneficiary of a TCRS member who dies before retirement may be eligible for one of the following benefits: (1) if the member is eligible to retire, TCRS will provide a survivor annuity to a surviving beneficiary upon the member's death before retirement; or (2) if the member has at least 10 years creditable service, the surviving spouse is eligible for a 100% joint and survivor annuity if the spouse is named as beneficiary; or (3) if the member has made contributions to TCRS, the beneficiary or estate may receive a lump-sum payment equal to twice the value of the member's accumulation.	Death Benefits Before Retirement The value of the total accumulation is payable to the named beneficiary or the estate. If the value of the accumulation is sufficiently large, the beneficiary may be eligible to elect an annuity payout.
Transfers Between TCRS and ORP Employees who are eligible to participate in the ORP but who elected to participate in TCRS may make a onetime election to transfer membership from TCRS to the ORP. Members are advised to obtain a TCRS benefit estimate before making a decision to transfer.	Transfers Between TCRS and ORP Employees who participate in the ORP generally may not transfer membership to TCRS; however, beginning in 2005, ORP members with five years of service but less than six years have a one-time transfer option.
Transfers Outside Tennessee's Plans 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).	Transfers Outside Tennessee's Plans 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.

SUMMARY OF WITHDRAWAL RESTRICTIONS ON STATE OF TENNESSEE ORP INVESTMENT PRODUCTS

VENDOR AND INVESTMENT PRODUCTS	LUMP SUM DISTRIBUTION INCLUDING ROLLOVERS UPON TERMINATION OR RETIREMENT	TRANSFERS TO OTHER INVESTMENT PRODUCTS OFFERED BY THE SAME VENDOR	TRANSFERS TO OTHER TENNESSEE ORP INVESTMENT PROVIDERS	TRANSFERS TO THE TCRS DEFINED BENEFIT PLAN IN 2005	WITHDRAWAL IN EVENT PLAN SPONSOR CONTRACT WITH VENDOR IS CANCELLED OR NOT RENEWED
AIG VALIC All Variable and Fixed Investment Options offered through VALIC's Portfolio Director Group Annuity Contract	<p>No fees and no charges on distributions and rollovers.</p> <p>Distributions processed (including direct rollovers and minimum distributions) in accordance with plan provisions and IRS guidelines.</p>	Transfers among all VALIC investment options, excluding the VALIC Fixed Interest Option, may be done at any time without restriction or cost. A 20% per contract year restriction from Fixed Account Plus to the Variable options does apply.	No restrictions, no fees and no charges on variable funds. A 20% per contract year restriction from Fixed Account Plus to other approved vendors does apply.	For 2005, no restrictions, no fees, and no charges. AIG VALIC reserves the right to reinstitute restrictions on Fixed Account Plus in future years.	No restrictions, no fees, and no charges. A 20% per contract year restriction from Fixed Account Plus does apply.
ING Fixed Plus Account	No restrictions apply when you leave your employer or retire.	<p>During each rolling 12-month period, up to 20% of the Fixed Plus Account value may be transferred to one or more of the Fund(s). The 20% limit is reduced by any partial withdrawals, Fund Transfers or amounts used to purchase an annuity during the 12-month period. This limit is waived when the balance in the Fixed Plus Account is \$1,000 or less on the date the Fund Transfer is received in good order.</p> <p style="text-align: center;">OR</p> <p>Full transfer of the Fixed Plus Account to another investment option can be made over a five-year period. No more than 20% of the Fixed Plus Account value may be transferred in any one calendar year until year five, in which 100% of the remaining balance may be transferred.</p>	<p>During each rolling 12-month period, up to 20% of the Fixed Plus Account value may be transferred.</p> <p style="text-align: center;">OR</p> <p>Full transfer of the Fixed Plus Account to another provider can be made over a five-year period as follows:</p> <p>(a) One-fifth of the Current Value on the day the request is received in good order to the Hartford, CT Service Center, reduced by any amount from the Fixed Plus Account that was transferred, withdrawn or used to purchase annuity benefits during the prior 12 months;</p> <p>(b) One-fourth of the remaining Current Value 12 months later;</p> <p>(c) One-third of the remaining Current Value 12 months later;</p> <p>(d) One-half of the remaining Current Value 12 months later; and</p> <p>(e) The balance of the Current Value 12 months later.</p>	No restrictions, no fees, and no charges apply.	<p>Full transfer of the Fixed Plus Account to another provider can be made over a five-year period as follows:</p> <p>(a) One-fifth of the Current Value on the day the request is received in good order to the Hartford, CT Service Center, reduced by any amount from the Fixed Plus Account that was transferred, withdrawn or used to purchase annuity benefits during the prior 12 months;</p> <p>(b) One-fourth of the remaining Current Value 12 months later;</p> <p>(c) One-third of the remaining Current Value 12 months later;</p> <p>(d) One-half of the remaining Current Value 12 months later; and</p> <p>(e) The balance of the Current Value 12 months later.</p>

III. Supplemental Retirement Plans

a) Tax Sheltered Annuity

403(b), a tax sheltered annuity plan that affords the employee the opportunity to defer receiving a portion of his/her salary before taxes. Employees over the age of 50 may be eligible to make “catch-up” contributions. There are approximately 20 companies that are approved for payroll deduction of tax-sheltered annuities.

403(b) Vendors Approved for Payroll Deduction:

ING
TIAA-CREF
VALIC

b) State of Tennessee Deferred Compensation Program

401(k) / 457 – Tax deferred plans that afford an employee the opportunity to defer a portion of his/her salary before taxes. The University matches a minimum of 20 dollars per month, up to a maximum of 50 dollars per month toward the 401(k) Deferred Compensation plan.

Employees under the age of 50 may tax-shelter a maximum of \$15,500 for the 2011 calendar year. Employees over the age of 50 may tax-shelter a maximum of \$20,500. Employer contributions to the 401(k) are not included in these limits. Aggregate limits do apply to the 401(k) and 403(b), in other words, you are limited to the above maximums for the combination of both of these plans. Aggregate limits do not apply to the 457 plan.

IV. Disability Retirement

Upon completing 5 total years of service (with TSU or other State of Tennessee entities), disability retirement is available to disabled employees who are members of the Tennessee Consolidated Retirement System (TCRS). Approval through TCRS is required.

Educational Assistance Program (TBR Guideline P-130)

Exempt employees (Faculty, Administrative, Professional, and Executive)

Regular full-time and part-time exempt employees are eligible to participate in the following:

PC-191 – Employees may enroll in one 3 hour course at any state college or university at no cost and no minimum length of employment.

Tuition or Maintenance Fee Reimbursement Program – Upon completing six months of service, employees may enroll in one or two additional courses (3 to 6 credit hours) on a fee reimbursement basis. The employee pays the tuition and fees to register for the course(s). Upon completion with a grade of an A or B, the employee may request reimbursement. The employee must provide a copy of the tuition receipt, and a copy of the final grade report.

Non-exempt employees (Clerical and Support)

Regular full-time and part-time non-exempt employees are eligible for the following:

PC-191 – Employees may enroll in one 3 hour course at any state college or university at no cost and no minimum length of employment.

Staff Development Program – Employees may take up to 6 credit hours per semester, at TSU only, after satisfactorily completing 6 months of employment. Employees must receive a passing grade. A grade of incomplete or a withdrawal after the drop/add deadline is not considered a passing grade. If the employee does not pass a class, s/he must pay for and successfully complete the same number of credit hours to reestablish eligibility for the program.

Spouse and Dependent Tuition Program (TBR Guideline P-131)

Regular full-time employees and medical residents are eligible for a student fee discount for their spouses and dependent children who have been admitted to any of the institutions in the TBR or UT system as undergraduate students through regular admission procedures. Spouses and dependent children of regular part-time employees who have one or more years of continuous service within either system working a minimum of fifty percent (50%) time shall receive a pro rata discount based on the employee's percentage of employment. (Part-time employees with temporary service immediately preceding regular service shall receive credit for such service if they are eligible for leave accrual adjustments.)

For detailed information regarding Educational Assistance benefits, refer to TBR Guideline P-130, Support for Educational Assistance, and TBR Guideline P-131, Educational Assistance for Spouse and Dependents of TBR Employees.

Flexible Benefits Plan

The flexible benefits plan affords the employee the opportunity to tax shelter dental premiums in addition to the medical premium (which is automatically tax sheltered unless participation in the plan is waived). The employee may also elect to tax shelter, through payroll deduction, additional dollar amounts for qualified medical and dental expenses as well as dependent day care costs.

Employees must enroll in the plan each year during the Annual Transfer Period (October 15 to November 15) for the next calendar year. **You are locked into the elections for the entire calendar year unless you have a family status change (as described in General Insurance information).** This benefit is not carried forward from year to year. After incurring an eligible expense, employees request reimbursement from their expense account through the plan vendor. Reimbursement requests must be submitted no later than March 31 of the following year. Any money remaining in the account after that deadline is forfeited.

Credit Unions

Tennessee State University provides payroll deductions for the following credit unions:

Cornerstone Credit Union (formerly Educators Credit Union)
Tennessee Credit Union (formerly Tennessee Teachers Credit Union)
TSU Employee Federal Credit Union
US Community Credit Union

Banking

Tennessee State University employees are eligible for discounted banking at the following:

Regions Bank
SunTrust Bank

Longevity Incentive Pay

All regular, full-time employees scheduled to work at least 1600 hours per fiscal year are eligible to receive \$300 after completing 36 months of service. Longevity is payable at the end of the anniversary month (month of hire), with a maximum payment of \$3,000 (for 30 or more years of service). Employees with eligible prior State of Tennessee service must provide official documentation verifying the service. The anniversary date will be adjusted for times spent away from State of Tennessee employment.

Faculty Pay and Leave Accrual

Nine Month Faculty

Academic Personnel (Faculty) employed on a nine (9) month service basis (i.e., academic year – mid-August through mid-May), shall be compensated over a twelve (12) month period. Twenty-five percent (25%) of the nine-month salary is deferred each month for regular pay during the summer months (i.e., June, July, and August).

Nine (9) month faculty shall receive the first (1st) payroll check on the last workday for the month of September. The final or ninth month of the academic year, the payroll check will be issued on the last workday at the end of the month of May.

Leave accrual

Sick leave is accrued at the end of each month at the rate of seven and one-half (7.5) hours per month over the nine (9) month period. Sick leave is not payable upon separation.

Nine, ten, or eleven month academic personnel (full or part-time), shall not be eligible to accrue annual leave.

Twelve Month Faculty

Academic Personnel (Faculty) employed on a twelve (12) month basis (usually fiscal year basis – July 1 through June 30), shall receive compensation over a twelve (12) month period.

Twelve (12) month faculty shall receive the first (1st) payroll check on the last workday at the end of the month.

Leave accrual

Twelve (12) month faculty accrue annual and sick leave at the following rates: fifteen (15) hours of annual leave per month or a pro-rated amount based on percentage of employment or modified service; seven and one-half (7.5) hours of sick leave per month or a pro-rated amount based on percentage of employment or modified service.

A maximum accumulation of 315 hours (i.e., forty-two (42) days) of annual leave can be carried over into each fiscal year (July 1), or a pro-rated amount based on percentage of employment or modified service. Annual leave in excess of 315 hours shall be transferred to the employee's current sick leave balance.

Sick leave is not payable upon separating from the University. Annual leave is payable to twelve month faculty upon separation (maximum may apply).

Leave Policies

Annual Leave

All regular, full-time employees and part-time employees (including 12-month faculty), accrue annual leave as follows:

1. Regular non-exempt full-time employees begin accruing annual leave upon completion of a full calendar month of service or a major fraction thereof, in accordance with the following schedule:

Years of Service	37.5 hour work week	40 hour work week
0 to less than 5	7.5 hours per month	8.0 hours per month
5 to less than 10	11.3 hours per month	12.0 hours per month
10 to less than 20	13.2 hours per month	14.0 hours per month
20 or more	15.0 hours per month	16.0 hours per month

Maximum accumulation of annual leave varies based on the number of years of service. Annual leave accumulated in excess of the maximum shall be transferred to sick leave if not used prior to the end of the fiscal year (July 1).

2. Exempt employees will accrue 15.0 hours of annual leave per month with a maximum accumulation of 315.0 hours, regardless of years of service.

3. Regular part-time employees will accrue annual leave on a pro-rated basis.

4. Temporary employees do not accrue annual leave.

5. Nine month academic appointments do not accrue annual leave.

6. Regular employees with MODFY appointments will accrue annual leave during their appointment periods. MODFY employees who work during their normal non-duty periods shall accrue annual leave on the same basis as full-time employees for each month of full-time employment. For part-time employment during that period, MODFY employees shall accrue annual leave on a pro-rated basis.

7. The anniversary date for computation of leave shall be the beginning date of employment for each employee, except when adjustments in the date must be made because of periods of non-accrual (i.e., leaves of absence, temporary breaks in service).

8. Annual leave shall be requested and approved by the department head or supervisor before leave begins. Annual leave may not be advanced and shall not be in excess of the amount accrued by the employee.

9. An employee who is dismissed for gross misconduct or who resigns to avoid dismissal for gross misconduct shall not be entitled to any compensation for accrued but unused annual leave at the time of dismissal.

10. In the case of death, payment for an employee's unused accrued annual leave shall be made to the employee's estate or designated beneficiary.

Sick Leave

Accrued sick leave is cumulative for all days not used. Under no circumstance shall sick leave be taken before it is earned. Employees do not earn or accrue sick leave while on leave of absence. Employees do not receive payment for unused accrued sick leave days while on leave of absence or receive payment for unused accrued sick leave days upon termination. Sick leave may be used for purposes such as: illness or injury to an employee, medical examinations and dental appointments, illness of immediate family and illness or incapacity to work due to pregnancy.

In instances of death of a member of the immediate family, sick leave may be granted at the discretion of the appropriate approving authority for a maximum of 2 days after the 3 days of bereavement leave have been used.

Regular employees accrue sick leave at the rate of one day (7.5 or 8.0 hours) for each calendar month of actual service or a major fraction thereof. A regular full-time employee cannot earn more than 12 days (90 or 96 hours) of sick leave per year.

Part-time regular employees accrue sick leave on a pro-rata basis. Temporary, seasonal, and intermittent employees do not accrue sick leave.

Regular employees with MODFY (modified fiscal year) appointments accrue sick leave during their appointment periods. MODFY employees who work during their normal non-duty periods shall accrue sick leave as full-time employees for each month of full-time employment. For part-time employment during that period, MODFY employees shall accrue sick leave on a pro-rata basis.

Illness of the employee shall be reported to the respective department head as soon as possible on the first day of absence. If such notification is not given, such absence may be charged as annual leave or leave without pay. Sick leave should be documented and approved by the department head on the first workday after the absence. Employees who will be on sick leave for more than three days should contact Human Resources as they may be eligible for FMLA (see section below).

In the case of death, payment for an employee's unused accrued sick leave shall be made to the employee's estate or designated beneficiary.

Transfer of Leave

An employee who transfers to another system institution, or school, or another state agency, shall not be paid for his or her accrued but unused annual and sick leave. Rather, all unused annual/sick leave shall be transferred to the other institution or state agency. If an employee leaves and is re-employed with a Tennessee State agency prior to his/her termination date with TSU, he/she shall have all unused annual/sick leave transferred/reinstated to the employing agency.

He/she shall not be entitled to payment for annual leave beginning with the date of re-employment. Any payment for annual leave upon the termination, which is later found to have been in violation of this policy, shall be repaid to the University by the terminating employee.

Bereavement Leave

In instances of death of one of the following relatives, a maximum of 3 paid bereavement days are granted by the approving authority:

1. Grandparent, grandchild
2. Sibling
3. Parent, step-parent, foster parent, parent-in-law
4. Child, stepchild, foster child
5. Spouse

In instances of death of a member of the above immediate family, as defined in the bereavement leave policy, the approving authority may, upon request, grant an additional 2 days which will be charged to sick leave.

Parental Leave

Regular, full-time employees with at least 12 consecutive months of employment are eligible to request up to 4 months of leave for adoption, pregnancy, childbirth and nursing the infant, where applicable, in accordance with T.C.A. Section 4-21-408. With regard to adoption, the four (4) month period shall begin at the time the employee receives custody of the child.

Requests for such leave must be submitted at least 3 months in advance of the anticipated commencement of leave. Medical emergencies necessitating an earlier commencement of leave shall not disqualify the employee for the leave period.

Up to 30 days of sick leave may be used during the Parental leave period. In order to be eligible to use sick leave as parental leave, a statement from the attending physician indicating the expected date of delivery must accompany the request for leave. Additional information from the attending physician may be required if there are complications and the period of absence must begin sooner than agreed, extend further than agreed, or require the use of sick leave beyond the period beginning with the period of hospitalization and extending for thirty (30) work days after delivery.

After the employee's physician determines that the employee should be released, thus ending the period of sick leave, the employee may use accrued annual leave or leave without pay for the remainder of the four-month parental leave.

For detailed information regarding Parental Leave, please refer to TBR Policy 5:01:01:08, Parental Leave.

Civil Leave / Jury Duty

Civil leave shall be granted to an employee who serves as a witness for the federal government, the State of Tennessee, or a political sub-division of the state, or when he or she attends any court in connection with his or her official duties, or serves on a jury in any state or federal court. For the period an employee eligible for civil leave renders jury service or serves as a witness, he/she shall be entitled to his/her regular compensation and the amount allowable for such service.

An employee may retain all compensation or fees received as a witness or juror. Documentation to substantiate an absence due to performing civil duty must be presented to the Human Resources

Office. Employees involved in personal litigation, or who serve as a witness in private litigation shall be charged with annual leave or leave without pay.

Leave of Absence

Leave of Absence without pay, not to exceed 1 year, may be granted for justifiable absences wherein it is not desirable to terminate the employee. Examples of such absences are: illness, injury, or disability of an employee who has insufficient accumulated leave; leave for educational purposes; and leave for justifiable personal reason. The President must approve such leave.

Leave of absence for periods exceeding 1 year may be granted upon recommendation of the President and approval by the Chancellor of the TBR. Leave without pay (LWOP) for periods of one month or less shall be requested in writing when the employee has no applicable leave accumulation. Requests that have been approved by the supervisor shall be forwarded to the Human Resources Office for approval by the Human Resources Director as designated by the President as the approval authority for periods of one month or less.

While on leave of absence for educational purposes or other justifiable personal reasons other than illness, injury, disability, or maternity leave, an employee retains accumulated annual and sick leave, but does not earn or accrue additional annual or sick leave.

Military Leave

All employees who are members of any reserve component of the armed forces of the United States or of the Tennessee National Guard shall be entitled to military leave for periods of military service during which they are engaged in the performance of duty or training in the service of this state, or of the United States, under competent orders. Each employee who is on military leave shall be paid his or her salary for a period, or periods, not to exceed 15 working days in any one calendar year. After that time, the employee may use accumulated annual leave, if he/she so chooses. At the end of the 15 days (or when the annual leave is exhausted) the employee will then be on leave of absence without pay.

Military Leave with Partial Pay shall be granted to all employees who are called to active duty by the President of the United States or under the authority of the Governor as members of the Reserve or National Guard as provided by applicable Tennessee Executive Orders. Partial pay shall be the difference between the employee's regular state salary and the employee's fulltime military salary. Affected employees shall remain state employees while on such active duty for the purpose of (a) accruing sick leave, (b) accruing annual leave, (c) accruing longevity pay which shall continue to be paid to the employee annually, and (d) accruing retirement time. Earnable compensation and retirement benefits shall be not increased or decreased by any partial payment made pursuant to this section. The period of absence while on military duty shall count toward the minimum twelve (12) months and 1,250 hours required that an employee work for eligibility for leave under the Family Medical Leave Act. Current Executive Orders 4, 9, 12, 17, 20, 26 and 40 relating to Military Leave with Partial Pay can be found at: www.state.tn.us/sos/pub/execorders/index.

Voting Leave

Employees who are registered voters may receive reasonable time off to vote if they request such time off before noon the day before the election. The supervisor may specify the hours during which the employee may be absent to vote, and the time off may not exceed 3 hours. No time off will be granted if the polls in the county where the employee is a resident are open 3 or more hours before the

employee is scheduled to begin work or if the polls close 3 or more hours after the employee's work schedule ends.

Time off to vote shall be recorded as non-duty pay hours and will be reported on the employee's time sheet. Time off to vote is considered for non-exempt employees as non worked time when calculating overtime.

Family and Medical Leave Act of 1993 (FMLA)

A Federal law enacted in 1993 for employees whose employer meets certain mandated criteria, have the right (after having been employed at least 12 months, and having worked at least 1250 hours during the prior 12 months), for a qualifying family member and/or medical reason, to 12 weeks of paid or unpaid leave for illness of the employee and immediate family. An employee absent for more than 3 consecutive days due to personal illness or the illness of eligible family members should be reported to the Office of Human Resources for appropriate FMLA action and documentation.

FMLA entitlement applies to the following events:

- Serious illness of the employee;
- The birth, adoption or foster care placement of a child (under 18 years of age, unless incapacitated), and;
- The care of a seriously ill child, spouse or parent.

Instances where the employee has no sick leave, such absence may be charged to annual leave, if applicable. If neither sick nor annual leave is available, such absence will be charged as leave without pay.

An employee may be required to present evidence in the form of a physician's certification to support the reasons for an absence during the time for which sick leave is taken.

For specific details and procedures regarding eligibility for FMLA or other pertinent information, contact the Office of Human Resources.

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA)

A Federal law enacted to enable an employee who leaves employment to maintain health/medical coverage for a specified period of time. COBRA information is generated by the State of Tennessee Insurance System upon receipt of separation data from the university. The employee has a 60 day window from receipt of the COBRA notification, to request continuation of the medical insurance by completing and returning the application to the State of Tennessee Division of Insurance Administration. Monthly premiums must be paid timely, and are paid directly to the State of Tennessee.