

# 2007 Annual Enrollment Transfer Period

## Department of Human Resources

October 15, 2007

This year, the Annual Enrollment Transfer Period (AETP) begins on October 15 and ends November 15. This newsletter is designed to share new information about your benefits options and to help you make responsible decisions. Please use Employee Self Service (<http://spectrum.memphis.edu>) to see the plans in which you are enrolled. Then use the AETP guide on page 6 of this newsletter to discover what changes you can make to your benefits and how to do it. This newsletter and guide can be found at <http://bf.memphis.edu/hr/benefits/aetp.php>. Links to forms, handbooks, directories, and vendor contact information can also be found here.

- BlueCross BlueShield of TN
- CIGNA
- Assurant Employee Benefits (prepaid dental)
- TN Consolidated Retirement System (TCRS)
- Optional Retirement Plan (ORP) companies: ING, AIG-VALIC, TIAA-CREF
- Great West (administrator for the State's 401(k) and 457 program)
- Magellan
- Employee Safety and Health
- Campus Recreation Center
- AFLAC
- Hartford Long-Term Disability
- UNUM Provident (optional life insurance)
- FBMC (flexible spending accounts)

## Benefits Fair, October 23

Employee Benefits will host a Benefits Fair on Tuesday, October 23 from 10:30 to 2:30 on the first floor of the Administration building. A list of companies scheduled to attend can be found in the box to the left. Representatives from Employee Benefits will also be available to discuss leave issues and insurance changes. Please come with any questions and/or concerns you may have for any of these companies.

### Shot Nurse

The Shot Nurse will also be available from 12 - 2 to administer flu shots (\$20), flu mist (\$30), and pneumonia shots (\$40). Acceptable forms of payment are cash or check. You may also pay online with credit or debit cards at: [www.shotnurse.com](http://www.shotnurse.com). Print your receipt for proof of purchase.

## Find It Online!

### Handbooks and Provider Directories

Links to member handbooks and provider directories for each of the medical and dental plans may be obtained online at <http://bf.memphis.edu/hr/benefits/aetp.php>.

### Online Guide

An online guide to the Annual Enrollment Transfer Period can be found at <http://bf.memphis.edu/hr/benefits/aetp.php>. Links to forms and vendor contact information can be found here.

### Employee Self Service

Employee Self Service provides online access to Human Resource information including benefit enrollment, deductions, leave balances, check stub information and the ability to update personal information. You can also update your personal password at <http://iam.memphis.edu>. Employee Self Service can also be accessed at <http://spectrum.memphis.edu>.

## Basic Life

### Insurance Addition

For employees who were eligible for health coverage but chose not to enroll when they were first hired there has been a new law passed to extend the basic life insurance coverage to them. These employees will be provided with \$20,000 of basic term life and \$40,000 of basic special accident coverage **at no cost**. This coverage is effective January 1, 2008.

Eligible employees should be receiving a letter at home from the State office of Benefits Administration outlining the details of this benefit and offering a form for designating a beneficiary. If you receive one, fill out the Beneficiary Designation Application and turn it in to the Employee Benefits Office, 167 Administration Building as soon as possible.

Remember, this is a 100% State provided benefit. No cost to you!

## How To Choose A Health Plan

Choosing an affordable health plan to fit you and/or your family's needs is a difficult decision. The following questions may help you determine the best plan for you and/or your family:

- How much did we spend on health care last year? Would co-payments better meet my financial means versus a deductible with coinsurance?
- Are the physicians and hospitals that we use participating in the network (Primary care, pediatrician, OB/GYN, specialist)? Don't let this drive your health plan decision. Providers and hospitals can come and go from health plan networks; however, you may only transfer health plans once a year.
- I have a dependent/college student that lives outside of the city/state. What type of coverage is provided for them?
- How much will I have to pay each month as my share of the premium?
- What is my share of the medical bill - for an office visit, for a hospital admission, for lab work, for prescriptions, for an ER visit?
- Is the pharmacy we use in the network?
- Is there a mail order prescription program? Can we use retail pharmacies for maintenance drugs?
- Is there a vision care benefit?
- Are specific services like chiropractor or allergy shots important to you and your family? How are they covered?
- Do we have any medical situations that require special care?

Use the health plan comparisons on page 4 and 5 to help you answer some of these questions. The vendor's web sites have links to provider directories. If you would like assistance with these questions or others, please contact the Employee Benefits Office at 678-3573 or visit us in 167 Administration Building. We want to help you make the best decision for you and your family.

## Explaining the Dental Plans

As an employee of the University of Memphis you may choose from two dental plans. These plans, offered through the State of Tennessee, will continue to be administered by Delta Dental (PPO) and Assurant Employee Benefits (Prepaid Plan).

### Delta Dental PPO Plan

Delta Dental allows the flexibility of choosing any dentist, but in order to receive the maximum benefits you must visit a Delta Dental PPO Provider. You may change dentists and visit a specialist without pre-approval. Please check the 2008 handbook or visit Delta Dental's web site at [www.deltadentaltn.com/statetn](http://www.deltadentaltn.com/statetn) for

the provider list and updated information.

### Assurant Employee Benefits Prepaid Plan

In order to utilize the benefits of the Prepaid Plan you must select a Participating General Dentist before scheduling an appointment. If you need to change dentists, you may contact Assurant at 1-800-443-2995. Once you receive services, you will be charged according to their co-pay schedules. Please check the 2008 handbook and/or Assurant's web site [www.assurantemployeebenefits.com](http://www.assurantemployeebenefits.com) for updated information.

**Remember: Participants must complete a dentist selection card to designate their general dentist.** Each eligible fam-

ily member may have a different dentist selection.

Handbooks, Prepaid dentist selection card, and enrollment/change forms can be found online at <http://bf.memphis.edu/hr/benefits/aetp.php>.

	PrePaid Plan	PPO Plan
Employee Only	\$8.90	\$17.47
Employee plus 1 dependent	\$15.78	\$33.13
Employee plus 2 or more dependents	\$21.70	\$52.61

## 2008 Insurance Premiums

### Health Insurance

The state's monthly contribution to the medical premiums will again remain at 80%. Employees will see an increase of approximately \$5 to \$7 per month for single coverage and approximately \$12 to \$17 per month for family coverage.

The Benefits Administration's web site ([www.state.tn.us/finance/ins](http://www.state.tn.us/finance/ins)) is very comprehensive and includes information regarding the Annual Transfer Period, insurance premiums, and eligibility requirements. The web site also provides links to commonly used forms and publications. We encourage you to review this information.

### Dental Insurance

There will not be a change to the Prepaid Dental Plan premiums. However, the premiums for the PPO plan with Delta Dental will be increasing. See table above for details.

**Employees will see the health and dental premium increases on their December payroll as we pay a month in advance for coverage.**

### Long-Term Disability

Long-term disability rates are not changing. However, the premiums may increase on the January payroll due to age and salary increases.

## Flexible Benefits

Fringe Benefits Management Company (FBMC) and The University of Memphis offer you Flexible Spending Accounts (FSAs), which may save you a significant amount of your annual income. You *never* have to pay federal or state income and Social Security taxes on the money you contribute to your Flexible Spending Account! By enrolling in FSAs, you authorize deposits to your account from your before-tax salary. When you incur eligible medical or dependent care expenses, you request tax-free withdrawals from your account to reimburse yourself. Since you pay less in taxes, you have more spendable income!

### The Benefits

**Medical Expense Flexible Spending Account** - You elect an amount to be deducted on a pre-tax basis from your paycheck not to exceed \$2,400 per year. The calendar year amount is based on your estimate of your expected out-of-pocket medical expenses for 2008. As eligible expenses (deductibles and co-payments are examples) are incurred, tax-free withdrawals from your account may be requested to reimburse yourself.

**Dependent Care Expense Flexible Spending Account** - You elect an amount to be deducted on a pre-tax basis from your paycheck. The calendar year amount is based on your estimate of your expected dependent care expenses for 2008. As the

expenses (such as daycare services, and after school care) are incurred, tax-free withdrawals from your account may be requested to reimburse yourself.

**Medical Insurance Premiums** - Medical insurance premiums are *automatically* deducted on a tax-free basis. If you do not wish to have the premium sheltered from taxes, you must sign a waiver.

**Dental Insurance Premiums** - You *may elect* to have dental premiums deducted on a tax-free basis.

### How am I reimbursed for the spending accounts?

You must file a claim form with supporting documentation of your expense (i.e. receipt, EOB, or bill) with FBMC. You have the option to have the payment made to you by check or direct deposit.

### Can I cancel or change the contributions during the plan year?

Cancellation or changes to any of the flexible benefits elections must be made within 90 days of a family status change. Examples of family status changes are marriage, divorce, birth, adoption, and changes to spouse's employment.

More information regarding this plan can be found in the FBMC handbook. The handbook and enrollment form can be found online at <http://bf.memphis.edu/hr/benefits/aetp.php>.

## Health Ins: No Open Enrollment

There is no open enrollment period for health insurance plans. Therefore, employees and/or dependents wishing to enroll in a health insurance plan must meet a special enrollment provision or apply under the Medical Underwriting Process.

### **Special Enrollment Provisions**

You or a dependent must prove a loss of coverage for one of the following reasons:

- Death of spouse, divorce, or legal separation
- Termination of spouse's employment or ineligibility due to reduction in hours
- Spouse's employer discontinues contributions for insurance coverage
- Loss of TennCare coverage (excluding loss for lack of payment)
- Acquiring a new dependent (spouse, newborn, adoptee); does not require loss of coverage

Under the Special Enrollment Provisions, supporting documentation on company letterhead must include names of covered participants, date coverage ended, and the reason for loss of coverage. This documentation must be submitted, and coverage applied for, within 60 days of loss of health coverage.

### **Medical Underwriting Process**

If you do not have a Special Enrollment Provision, you may apply for health coverage for you and any eligible dependents under the Medical Underwriting Process. Application forms are available in Employee Benefits. The employee must submit a health questionnaire and non-refundable application fee of \$60 to Fort Dearborn Insurance Company to determine insurability. The employee will be notified by Fort Dearborn if approved for coverage. If approved, the employee must submit approval letter and complete an enrollment/change form to Employee Benefits within 60 days of approval letter.

## Vision Care

Blue Cross Blue Shield (BCBS) of Tennessee and CIGNA HealthCare of Tennessee both offer vision care discount programs as part of their benefits plan.

Discounts through BCBS include 15% off both complete eye examinations, and contact lens examinations. To receive these benefits you must visit a Davis Vision provider. For more information about the discount plan and for a list of Davis Vision providers visit the following BCBS web site: [www.bcbst.com/learn/blueperks/vision.shtml](http://www.bcbst.com/learn/blueperks/vision.shtml).

The vision care provider for CIGNA is Vision Service Plan (VSP). Discounts through VSP include a 20% discount on prescription and non-prescription glasses including sunglasses, and a 15% discount on contact lens exams. Visit [www.vsp.com](http://www.vsp.com) for more information.

## Health Insurance Options Comparison Effective January 1, 2008

Please refer to vendor member handbooks for complete information on coverage, limitations, and exclusions.

Benefit	Network P - PPO		CIGNA - POS		CIGNA - HMO
	In-network	Out-of-network	In-network	Out-of-network	No Out-of-Network Benefits
Pre-Existing Condition Requirement	6 months if no immediate prior coverage		6 months if no immediate prior coverage		None
Annual Deductible*	\$300 per individual; \$750 family*		None	\$300 per individual; \$750 family	None
Annual Out of Pocket Max (excludes mental health and substance abuse and pharmacy)	\$1,300 per individual; \$2,600 family	\$3,900 per individual; \$7,800 family	None		None
Physician Office Visit	90% of MAC	70% of MAC	\$20 copay general; \$25 copay specialist	70% of MAC after deductible	\$15 copay PCP; \$20 copay specialist
Maternity	90% of MAC	70% of MAC	\$20 copay, first visit only; \$100 copay per hospital admission	\$300 copay; then 70% per diem after deductible	\$15 copay, first visit only; \$100 copay hospital admission
Pediatric Checkup and Immunizations	90% of MAC; 12 visits through age 5, annually ages 6-17	70% of MAC; 12 visits through age 5, annually ages 6-17	100% benefits; 12 visits through age 5, annually ages 6-17	70% of MAC after deductible; 12 visits through age 5, annually ages 6-17	\$15 copay PCP; \$20 copay specialist; 12 visits through age 5, annually ages 6-17
Annual Physical Exam-Adult	90% of MAC	70% of MAC	100% benefit	70% of MAC after deductible	\$15 copay PCP; \$20 copay specialist
Lab and X-ray	90% of MAC	70% of MAC	100% benefit	70% of MAC after deductible	100% benefit
Physical, Speech, and Occupational Therapy	90% of MAC; some limitations may apply	70% of MAC; some limitations may apply	\$20 copay per visit; limited to 45 visits per year, per condition	70% of MAC; limited to 45 visits per year, per condition after deductible	\$15 copay per visit; limited to 45 visits per year, per condition
Chiropractic Care	90% of MAC; Maintenance visits not covered when no additional progress is apparent or expected to occur	70% of MAC; Maintenance visits not covered when no additional progress is apparent or expected to occur	\$20 copay; Maintenance visits not covered when no additional progress is apparent or expected to occur	70% of MAC after deductible; Maintenance visits not covered when no additional progress is apparent or expected to occur	\$15 copay; Maintenance visits not covered when no additional progress is apparent or expected to occur
Ambulance Service - Air and Ground	80% of reasonable charges when deemed medically necessary by claims administrator		100% of reasonable charges when deemed medically necessary by claims administrator		100% of reasonable charges when deemed medically necessary by claims administrator
Emergency Room	\$50 copay per visit (waived if certain conditions are met); 90% of MAC	\$50 copay per visit (waived if certain conditions are met); 70% of MAC	\$50 copay per visit (waived if certain conditions met)	\$50 copay per visit then 70% of MAC after deductible (copay waived if certain conditions met)	\$50 copay per visit (waived if certain conditions met)
Hospital Care	90% of MAC	70% of MAC	\$100 per admission	\$300 per admission then 70% per diem after deductible	\$100 per admission
Prescription Drug Coinsurance/Copay**	\$5 generic; \$20 preferred brand; \$40 nonpreferred brand**	\$5 generic; \$20 preferred brand; \$40 nonpreferred brand + amount exceeding MAC**	\$5 generic; \$20 preferred brand; \$40 nonpreferred brand**	70% of MAC after deductible	\$5 generic; \$20 preferred brand; \$40 nonpreferred brand**
Annual Pharmacy copay Max	\$1,500 per individual**		None		None
Mental Health Inpatient*	90% of MAC, Limited to 45 days per year	70% of MAC; Limited to 45 days per year	\$100 copay per admission; limited to 30 days per year	Not covered	\$100 copay per admission; limited to 30 days per year
Substance Abuse Inpatient*	90% of MAC; Limited to two 5-day detox stays per lifetime; plus two 28-day lifetime stays	70% of MAC; Limited to two 5-day detox stays per lifetime; plus two 28-day lifetime stays	\$100 copay per admission; limited to two 5-day detox stays per lifetime; plus two 28-day lifetime stays	Not covered	\$100 copay per admission; limited to two 5-day detox stays per lifetime; plus one 28-day lifetime stay
Mental Health/Substance Abuse Outpatient*	1-15; \$5 copay/session 16-45: \$25 copay/session; limited to 45 sessions per year mental health and substance abuse combined	1-15; \$40 copay/session 16-45: \$100 copay/session; limited to 45 sessions per year mental health and substance abuse combined	\$25 copay per session; limited to 45 sessions per year mental health and substance abuse combined	Not covered	\$20 copay per session; limited to 45 sessions per year mental health and substance abuse combined

MAC=Maximum Allowable Charge. Use of out-of-network providers will result in increased cost to members as you will be required to pay the difference between the MAC and the amount billed by the provider.

\*Separate \$150 deductible for mental health/substance abuse care required under the PPO; benefits must be preauthorized by Magellan Health Services to be reimbursed at the highest level for the PPO. If the preauthorization is not obtained, benefits will be reduced for the PPO and denied for the POS and HMO.

\*\*Does not apply to annual medical deductible or annual medical out-of-pocket, if applicable. If cost of the prescription is less than the copay, the lesser amount will apply. Extended prescriptions written for 90-102 days (as authorized by the claim administrator) available for one copay when using home delivery or certain participating retail pharmacies.

## Basic Health Insurance Premiums Effective January 1, 2008

Premiums reflect monthly cost to employee and include health, life, and accidental death and dismemberment insurance.

Schedule Number	Annual Salary	Amount of Term Life Insurance*	BlueCross BlueShield of TN			CIGNA HealthCare			CIGNA HealthCare		
			PPO			POS			HMO		
			Single	Family	Split**	Single	Family	Split**	Single	Family	Split**
1	Less than \$15,000	\$20,000	\$101.53	\$253.79	\$152.05	\$80.79	\$202.06	\$121.06	\$74.30	\$184.33	\$109.82
2	\$15,000 to 17,499	\$22,000	102.09	254.37	152.61	81.35	202.64	121.62	74.86	184.91	110.38
3	\$17,500 to 19,999	\$25,000	102.93	255.27	153.48	82.19	203.54	122.49	75.70	185.81	111.25
4	\$20,000 to 22,499	\$30,000	104.32	256.74	154.87	83.58	205.01	123.88	77.09	187.28	112.64
5	\$22,500 to 24,999	\$33,500	105.30	257.78	155.87	84.56	206.05	124.88	78.07	188.32	113.64
6	\$25,000 to 27,499	\$37,000	106.27	258.81	156.88	85.53	207.08	125.89	79.04	189.35	114.65
7	\$27,500 to 29,999	\$40,500	107.25	259.86	157.88	86.51	208.13	126.89	80.02	190.40	115.65
8	\$30,000 to 32,499	\$44,000	108.23	260.89	158.89	87.49	209.16	127.90	81.00	191.43	116.66
9	\$32,500 to 34,999	\$47,500	109.20	261.92	159.86	88.46	210.19	128.87	81.97	192.46	117.63
10	\$35,000 and over	\$50,000	109.90	262.66	160.59	89.16	210.93	129.60	82.67	193.20	118.36

\*\$3,000 term life insurance for spouse and each eligible dependent; employee also receives accidental death and dismemberment for an amount equal to 2 times the employee's life insurance coverage; schedule of spouse and eligible dependent accident coverage is listed in your State of Tennessee Member Handbook furnished by Fort Dearborn Insurance Company.

\*\*Coverage for employee and dependent children (only for employees married to State employee).

## Your Guide to 2007 Annual Enrollment Transfer Period October 15–November 15\*

Program	What Can I Do?	How Do I Do It?	Special Notes
<b>Health Insurance</b>	<i>Transfer</i> between 3 health insurance plans; BCBS PPO-Network P, CIGNA–POS, CIGNA-HMO; <i>Cancel</i> coverage or change to single coverage without a family status change.	Complete enrollment/change form. Primary Care Physician (PCP) card required for CIGNA-HMO, and must be submitted with enrollment/change form to Employee Benefits.	You will receive a 2008 health insurance member handbook and directory at your home address for the plan in which you are currently enrolled. For forms, handbooks, and directories go online at <a href="http://bf.memphis.edu/hr/benefits/aetp.php">http://bf.memphis.edu/hr/benefits/aetp.php</a> .
<b>Dental Insurance</b>	<i>Enroll, Transfer</i> between plans, <i>Cancel</i> . The two plans available are the Prepaid Plan with Assurant Employee Benefits or the Preferred Dental Organization (PPO) with Delta Dental.	Complete enrollment/change form. Dentist selection card required for Prepaid Plan, and must be submitted with enrollment/change form to Employee Benefits.	For forms, handbooks, and directories go online at <a href="http://bf.memphis.edu/hr/benefits/aetp.php">http://bf.memphis.edu/hr/benefits/aetp.php</a> .
<b>Optional Term and Universal Life Insurance</b>	<i>Increase, Decrease</i> amount of coverage, <i>Request</i> coverage, <i>Cancel</i> coverage.	To increase, decrease, or request coverage, complete enrollment form and supplemental application. To cancel coverage, complete customer service form. All forms must be submitted to Employee Benefits.	If eligible for \$5000 guaranteed increase, UNUM Provident will mail applications and new premiums to your home. Must return form to Employee Benefits. For forms, handbooks, and rates go online at <a href="http://bf.memphis.edu/hr/benefits/aetp.php">http://bf.memphis.edu/hr/benefits/aetp.php</a> .
<b>Optional Special Accidental Death and Dismemberment Insurance</b>	<i>Enroll</i> without proving insurability.	Complete enrollment form.	For forms and handbooks go online at <a href="http://bf.memphis.edu/hr/benefits/aetp.php">http://bf.memphis.edu/hr/benefits/aetp.php</a> .
<b>Flexible Benefits</b>	<i>Tax-shelter dental</i> premium, <i>enroll</i> in medical and/or dependent care reimbursement accounts, or <i>waive</i> tax-shelter of health insurance premium. Cancel health or dental, or change to single coverage without a family status change.	Enrollment form must be completed every year to enroll in medical and/or dependent day care reimbursement accounts and to tax-shelter dental premiums. Waiver form is required each year if you do not want health insurance tax-sheltered.	2008 Flexible Benefits booklets and forms will be emailed to all eligible employees. Booklets and forms can also be found online at <a href="http://bf.memphis.edu/hr/benefits/aetp.php">http://bf.memphis.edu/hr/benefits/aetp.php</a> .
<b>Hartford Long-Term Disability Insurance (biweekly and</b>	<i>Change</i> from one level of coverage to another or <i>request</i> coverage.	Complete enrollment form and health questionnaire.	Forms and handbooks are available online at <a href="http://bf.memphis.edu/hr/">http://bf.memphis.edu/hr/</a>

**\*Remember!** The deadline for all changes is November 15, 2007. All forms are due in Employee Benefits office, 167 AD, by 4:30 Thursday, November 15, 2007. We have no flexibility on this deadline as it is determined by Tennessee Board of Regents and the State Benefits Administration. Thank you for your cooperation.

## Insurance Continuation After Retirement

As employees approach retirement, one of the primary issues is health insurance continuation. Following are the general eligibility rules; however, each individual's situation is different. Therefore, we encourage each employee to discuss their retirement with us individually.

### Eligibility for Insurance Continuation

You must meet the TCRS retirement benefit requirements of age 60 with a least 10 years of service or 30 years of service regardless of age for regular retirement. TCRS early retirement benefit requirements are age 55 with at least 10 years of service. For the ORP, you must be age 55 with at least 10 years of service or 25 years of service regardless of age. For both plans, with 10 - 19 years of service you must be enrolled in the insurance plan 3 years or more immediately prior to retirement. With 20 or more years of service, you must be enrolled in the insurance plan 1 year immediately prior to retirement.

### Insurance Continuation

For both retirement plans, the type of insurance continuation offered is the same. For retirees and dependents under age 65 insurance continues the same as the plan you had as an active employee. For retirees and dependents over age 65, insurance continuation is through Medicare and Medicare supplements.

In addition to individual counseling, we also host an annual pre-retirement seminar each spring of which insurance continuation is a prominent presentation. Following the seminar, brown bag lunches are offered to follow up on insurance continuation discussions and questions. For more information, the retirement packets can be found online at <http://bf.memphis.edu/hr/benefits/retiring.php>. If you have any questions or would like to make an appointment to discuss your retirement and insurance continuation options, please contact Wanda Montgomery, Benefits Counselor, at 678-2708. You may also contact Amanda Clarkson, Director of Employee Benefits, at 678-2884.

## Retirement Savings Plans

You are eligible to take advantage of three long-term savings plans designed to supplement income after retirement. They are the 403(b), 401(k), and 457 plans. Contributions and earnings are not subject to federal income tax until funds are withdrawn; there is a 10% federal penalty if 401(k) or 403(b) funds are withdrawn before age 59 1/2 or retirement.

### 401(k) and 457

The 401(k) and 457 are designed as deferred compensation plans. Currently, Great West administers these plans for the State. With at least the minimum contribution in the 401(k), the State of TN will also contribute a match between \$20 and \$50 per month; there is not a match in the 457. You may access more information regarding Great West and their investment options at [www.treasury.state.tn.us/dc](http://www.treasury.state.tn.us/dc).

### 403(b)

The 403(b) is designed for educational and nonprofit institutions. There are approximately 30 companies that are available for investment. There is not a match for the 403(b).

### Contributions

For 2007 you may contribute up to \$15,500 in a combination 403(b)/401(k) and up to another \$15,500 in the 457 plan. If you are age 50 or over next year, you may contribute \$20,500 in a combination 403(b)/401(k) and another \$20,500 in the 457 plan. This means that you could contribute a total of \$31,000 if you are under age 50 and a total of \$41,000 if you are over 50. We do not yet have the 2008 limits as determined by the IRS.

### Enrollment

You may enroll in any of the Deferred Compensation or Tax Deferred Annuity plans at any time during the year. You may access the enrollment forms and more information from the Benefits web site at <http://bf.memphis.edu/hr/benefits/tda.php>.

## Beneficiary Changes

You may be enrolled in several benefit programs that require beneficiaries to be designated. This is so payment of funds can be disbursed according to your wishes in the case of your death. The following are benefits for which you must have a beneficiary on file:

- Unpaid Compensation. Your unpaid compensation from the university will include annual and sick leave and any unpaid earnings at the time of the employee's death while actively employed.
- Retirement Plans: TCRS, ORP, 401(k), 457, and 403(b)
- Group Life Insurance: This is the term and accidental death and dismemberment coverage that is included with the health insurance program
- Optional Term and Universal Life Insurance, offered with UNUM Provident
- Optional Accidental Death and Dismemberment Insurance

Beneficiary designations are maintained in the Employee Personnel File and can be verified by visiting the Employee Benefits Office, 167 Administration Bldg. An employee can change beneficiaries at any time. In most cases, a form must be completed and notarized.

# THE UNIVERSITY OF MEMPHIS®

## Department of Human Resources

The University of Memphis  
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167 Administration Building  
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Phone: 901-678-3573  
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Email: [benefits@memphis.edu](mailto:benefits@memphis.edu)  
Web: <http://bf.memphis.edu/hr/benefits>

## Employee Benefits Staff

The Employee Benefits Office is located in 167 Administration Building. Please use this reference chart to contact us if you have any questions or concerns.

Name	Phone	Email	Responsibilities
Amanda Clarkson	678-2884	<a href="mailto:aclarksn@memphis.edu">aclarksn@memphis.edu</a>	Director; general policy issues
Linda Harris	678-3257	<a href="mailto:lfharris@memphis.edu">lfharris@memphis.edu</a>	Leave issues and workers' compensation
Brenda Feild	678-3573	<a href="mailto:bfeild@memphis.edu">bfeild@memphis.edu</a>	Insurance enrollments/changes, supplemental retirement enrollments and changes
Jennifer McNeil	678-3571	<a href="mailto:jmcneil1@memphis.edu">jmcneil1@memphis.edu</a>	Educational Assistance Programs and workers' compensation
Wanda Montgomery	678-2708	<a href="mailto:wmntgmry@memphis.edu">wmntgmry@memphis.edu</a>	Retirements and disabilities
Kate Sims	678-2885	<a href="mailto:srawlins@memphis.edu">srawlins@memphis.edu</a>	Procedures and employee communication