

From: Collins, David D.
Sent: Friday, October 16, 2009 12:29 PM
To: ETSU Faculty; ETSU Staff
Subject: Annual Enrollment Transfer Period
Importance: High



Annual Enrollment Transfer Period

October 15 through November 16, 2009

The Annual Enrollment Transfer Period for insurance benefits for 2010 is October 15 through November 16, 2009. On an annual basis, participants have the opportunity to transfer the State group health insurance coverage if they are currently enrolled. This is the only time of the year when participants can make changes in their insurance coverage. Changes in coverage will become effective on January 1, 2010, and participants must remain enrolled in their selected healthcare option until the next year. The only exception is for individuals enrolled in an HMO or POS who move out of the designated service area. **The state does not have an open enrollment period for health insurance coverage.**

During annual transfer, participants can:

- Transfer health coverage
- Add, cancel or transfer dental options
- Increase optional term or universal life insurance coverage, if eligible
- Enroll in or decrease optional term or universal life coverage
- Enroll in optional special accident coverage
- Enroll or re-enroll with Flexible Benefits
- Enroll in Long-term Disability

All participants enrolled in health coverage will receive an updated member handbook and provider directory for their current healthcare selection in addition to other materials regarding healthcare choices. Participants will also receive a benefits comparison brochure which includes a summary of common benefit categories for all health and dental options, service area maps, customer service contact information and a listing of benefit changes for the upcoming year. These items will be mailed to the home address. Handbooks can also be downloaded from the TBR web site, on the [Vendor Publications web page](#). Please see the [medical comparison chart](#) for more information.

Transferring Coverage ([Back to Top](#))

To transfer health options, complete an [enrollment change application](#). If selecting a HMO, a [physician selection card](#) must also be completed and returned to designate a PCP. Benefits will be denied under any HMO unless services are received from a designated PCP.

Premiums ([Back to Top](#))

At their last State Insurance Committee meeting, a **6 percent premium increase** for 2010 was approved. At the same time, the Committee approved **two premium holidays**, which means that no premiums will be deducted from your December 2009 and January 2010 paychecks. **In other words, you'll have more money in your pocket. What's more, the amount will be greater than the additional amount you will pay as a result of the premium increase.** Please download the following [Premium Notification Letter](#) and [2010 Employee Premiums](#).

Dental Coverage ([Back to Top](#))

Two dental benefit options are available. One is a prepaid plan administered by [Assurant](#) Employee Benefits. The prepaid plan provides services at a set copayment amount. The other is a preferred provider option (PPO) administered by [Delta Dental](#). It offers services with co-insurance, which is a percentage of the cost of the services. Please note: the PPO has a 12-month waiting period for Crowns, Prosthodontics, Implants and Orthodontics. Please download the following [2010 Employee Premiums](#). Enrollment forms are available in the Office of Human Resources.

Flexible Benefits ([Back to Top](#))

If you wish to enroll or re-enroll the Medical Expense Flexible Spending Account or Dependent Care Flexible Spending Account a new form must be completed and returned no later than November 16, 2009. Please download the following [2010 Booklet](#) and [2010 Enrollment Form](#).

Flexible benefits plans permit employees to set aside a specified number of pre-tax dollars up to an annual maximum for use for purposes permitted by the Internal Revenue Service. In general, these are certain types of childcare expenses and certain types of health-related expenses. The flexible benefits plan is handled by the Fringe Benefits Management Company. Please visit the [FBMC web site](#) for more information.

Life Coverage ([Back to Top](#))

- Optional Special Accident
 - This coverage is available through Fort Dearborn a contributory basis for employees and dependents (spouse and children) and is in addition to the basic special accident death coverage provided by the State group plan. Coverage is available at low group rates; no questions asked.
- Optional Universal Life and Term Life Insurance
 - These programs are available through UnumProvident on a contributory basis for employees and dependents (spouse and children) whether or not they participate in health coverage. Coverage is available at low group rates; insurability through a health questionnaire.

Enrollment forms are available in the Office of Human Resources.

Long-Term Disability ([Back to Top](#))

This coverage is available through Harford on a contributory basis for employees. Long-term Disability (LTD) benefits provide you with loss of income protection if you become disabled from a covered sickness or accidental bodily injury. Three plans are available to choose from:

- Plan 1 has a 6 month elimination period and replaces up to 50% of your monthly income.
- Plan 2 has a 4 month elimination period and replaces up to 60% of your monthly income.
- Plan 3 has a 3 month elimination period and replaces up to 66 2/3% of your monthly income.

Plans differ depending on employment class.

[Non-Exempt Employee Plan Details](#)

[Premium Calculation Sheet](#)

[Exempt Employee Plan Details](#)

[Premium Calculation Sheet](#)

Enrollment forms are available in the Office of Human Resources.

Long-Term Care Insurance ([Back to Top](#))

Coverage is available through MedAmerica on a contributory basis. More information is available on Benefits Administration's [Long-term Care Insurance web page](#).

Cancer and Intensive Care Insurance ([Back to Top](#))

Coverage is available through AFLAC. Upgrades are available for both plans. Contact our representative David Whitaker at 423-913-0241 for further information.

Deferred Compensation Plans ([Back to Top](#))

ETSU also offers several deferred compensation plans to allow employees to save for retirement on a tax-deferred basis. Contributions to these plans are made through regular payroll deductions. Two optional tax-deferred retirement savings plans are operated by the State of Tennessee Treasury Department: a 457 plan and a 401(k) plan. These plans are administered by Great West. Please visit the state's [Deferred Compensation Program web site](#) for additional information. ETSU also offers a 403(b) plan for employees. Information on this plan is available in the Office of Human Resources.

Informational Insurance Meetings ([Back to Top](#))

In order to assist you in updating any of the insurance plans, informational meetings are scheduled as follows:

Thur., Oct. 22, 2009

9:00 - 10:00 a.m., Culp Meeting Room 6

1:00 - 2:00 p.m., Culp Meeting Room 6

Fri., Oct. 30, 2009

9:00 - 10:00 a.m., VA Building 178, Room C-002

1:00 - 2:00 p.m., VA Building 178, Room C-002

Tue., Nov. 3, 2009

9:00 - 10:00 a.m., Culp Meeting Room 6

1:00 - 2:00 p.m., Culp Meeting Room 6

Fri., Nov. 6, 2009

9:00 - 10:00 a.m., VA Building 178, Room C-002

1:00 - 2:00 p.m., VA Building 178, Room C-002

Tue., Nov. 10, 2009

2:30 - 3:30 p.m., Kingsport Center, Room 236

Should you have any questions concerning these plans, please attend one of the above sessions.

The deadline for updating and returning all forms to the Office of Human Resources, Box 70564, Attn: Joyce Willocks is **November 16, 2009** for plans including Flex Benefits.

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