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2014 Insurance Coverage and Program Offerings

Office of the President

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2014 Insurance Coverage and Program Offerings

It's a busy time on our campuses and institutes, but I'd like to call your attention to the annual open enrollment period for many of our insurance and program offerings that is Oct. 1 through Nov. 1, 2013.

During this period, all regular employees working at least 75 percent time can add, change or cancel coverage in the following state and University offerings for calendar year 2014:

- Health
- Dental
- Vision
- Basic and term life
- Long-term care
- Long-term disability
- Special accident
- Flexible spending

Detailed information about programs, processes and changes is being sent to employees' home and office addresses and is available on the state's website at partnersforhealthtn.gov and on UT's website at insurance.tennessee.edu. The UT System Payroll Office is available to answer questions at (865) 974-5251. No action is required if you are happy with your current selections.

Information also is being sent this month about the Affordable Care Act taking effect in 2014, and the Payroll Office listed above can answer questions about coverage options, should you have them.

What's Changing for 2014

As you review materials, you'll notice some welcome changes to limit out-of-pocket expenses on medical and pharmacy copays and remove the late-applicant fee that applied to the state's health insurance plans, among others.

You'll also see increases in monthly health and dental premiums of 5.5 percent and 3 percent, respectively. To put that in dollars and cents, monthly health insurance premiums will increase between \$5.97 a month for individual coverage and \$15.52 a month for family coverage, if you keep the same provider (BlueCross or Cigna).

Additional coverage options are available as a result of the Affordable Care Act that is part of President Obama's health reform plan.

What We Can Do to Lower Costs

Employers and employees across the country are experiencing increases in healthcare costs. At UT, the costs of insuring employees exceed \$100 million a year and have increased by more than 21

percent during the last seven years - making preventative medicine and healthy lifestyles more important than ever.

I encourage you to commit to the state's Partnership PPO health insurance plan that rewards employees for making healthy lifestyle choices with lower copays and deductibles and better discounts.

I also encourage you to take advantage of the walking trails, fitness centers and farmer's markets on our campuses and participate in wellness activities that will be hosted throughout the year as part of Governor Haslam's new *Healthier Tennessee* initiative.

Thank you for everything you do for the University.

All the best,
Joe

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