

Middle Tennessee State University

OPEN ENROLLMENT BENEFITS GUIDE

2025

LETTER TO EMPLOYEES

Dear MTSU Employee,

It is our pleasure to announce the State of Tennessee's Open Enrollment Period is about to open. The dates of this year's annual enrollment are October 1 – October 18, which limits the enrollment period to TWO WEEKS ONLY.

As a higher education employee, you are eligible to participate in insurance plans offered by both the State and Tennessee. In some instances, such as the Employee Sick Leave Bank, higher education employees are only eligible to participate in the University's plan.

This is the time of year to review your benefits, as well as your individual contributions to your 401(k), 457, and 403(b) plans. While higher education employees are eligible to enroll and/or make changes to contributions levels at any time during the plan year, many employees choose to complete these tasks during the annual enrollment period. This is also an excellent time to review and/or update your beneficiaries for all applicable benefits.

Middle Tennessee State University recognizes benefits as an important part of your total compensation package. Please take the time to review your choices and select the benefits most beneficial for you and your family.

Sincerely,

MTSU Human Resource Services
Benefits

GET AQUAINTED WITH STATE SPONSORED BENEFITS

1. Enrollment Period – STATE of TN – October 1 through October 18, 2024

- a. Health – BCBSTN Network S and P, Cigna LocalPlus, and Cigna Open Access
- b. Dental – Cigna Prepaid, Delta Dental DPPO
- c. Vision – EyeMed
- d. Flexible Spending Account (FSA), Limited and Full – Optum
- e. Short Term Disability – MetLife
- f. Long Term Disability - MetLife
- g. Optional Group Term Life Insurance – Minnesota Life

Information explaining all the state offered benefits is available on the [State and Higher Education Enrollment Materials designated web page](#).

WHAT YOU NEED TO KNOW ABOUT ESS

If you DO NOT want to make changes to your current State sponsored benefits, NO ACTION is required **EXCEPT** if you would like to **continue or start** an FSA contribution.

However, if you DO want to make changes to your State sponsored benefits, you must do so online using employee self- service (ESS) in Edison, the State’s business software. The State does not accept paper forms during Annual Enrollment. You can access Edison through PipelineMT by clicking on the “employees” link and then by clicking on the Edison Icon:



Edison (State of TN
Benefits)

Employee Self Service (ESS) Instructions

How to make changes in Edison

- > Log into Edison at <https://www.edison.tn.gov>.
- > Click **Self Service** > **Employee Work Center**.
- > Click **Benefits Enrollment** under **My Benefits** on the left of the page.
- > On the Welcome to Employee Self Service page under **Open Benefit Events** click **Select**.
- > Click **Edit** next to the plan that you want to add or change.
- > Under **Select an Option**, click your plan choice.
- > Under **Enroll Your Dependents**, check the boxes next to the dependent's name to cover him/her.
- > Click **Update and Continue** to confirm your option.
- > You will see a summary of the options you selected. To make changes, click **Discard Changes**. If no changes, click **Update Elections**.
- > Once you have made all of your changes, click **Continue** on the Benefits Enrollment page.
- > If adding dependents, you will see an **Action Needed** page that lets you know you will need to provide verification for your new dependents. Click **Continue**.
- > If adding dependents, click on the **Upload Documents** button and then upload any documents that you need to submit, then click the **Finished Uploading, Continue to Next Step** button.
- > **If you are enrolled in basic life and voluntary AD&D**, you will be taken to a page that asks you to enter/verify your beneficiaries. If you are not enrolled, move to the next step. If you need to make updates, click the **Update Beneficiaries** button. Once you have made all of your changes, click the **Finished Updating, Continue to Next Step** button.
- > Next, choose if you want your confirmation by mail or email. Make any changes needed. Click **Submit**. **YOU MUST COMPLETE THIS STEP FOR CHANGES TO BE SUBMITTED.**
- > You will be taken to a confirmation screen. Click **OK**.
- > You can now view confirmation of your selections on the Welcome to Employee Self Service page selecting **View** in the View/Print Confirmation Statement box.

Remember to keep your contact information, including mailing address, updated in Edison.

To add dependents

- > You may add dependents in the medical, dental and vision sections. Look for the **Enroll Your Dependents** section. Click **Add/Review Dependents** to add a dependent.
- > Click **Add a Dependent** on the Add/Review Dependents page.
- > Add the dependent's personal information and click **Save**, then **OK** on the next screen. Then click the **Return to Dependent Summary** link.
- > To add additional dependents, click **Add a Dependent** on the Add/Review Dependents page. When done, click **Return to Event Selection**.
- > Click the **Enroll** boxes under **Enroll Your Dependents**. Then click **Update Elections**.
- > You will see an Action Needed page after clicking **Continue** on the Benefits Enrollment page. Click **Continue** to add dependent verification.
- > You can upload your dependent documentation into ESS. Scan your document and click **Upload Documents**. Click **Browse**, find the file and upload.
- > You can upload as many documents as needed. When complete, click **Finished Uploading, Continue to Next Step**.
 - If faxing hard copies, send to 615.741.8196 and include your name and employee ID (found on the front of your CVS/caremark card) on each page.

There is a link to a list of acceptable documentation on the ESS **Upload Dependent Verification Documents** page and the Benefits Administration website.

All dependent verification documents must be received by 4:30 p.m. Central time on the last day of your enrollment period. If you do not submit proper documents, your dependents **WILL NOT** be enrolled.



If you have trouble logging in to Edison, go to the Edison home page and click on 1st Time Login/Password Reset and follow the steps to reset your password. Or active State of Tennessee employees can call the Edison help desk at 866.376.0104 or 615.741.4357. All other groups: Higher Education, Local Education and Local Government employees can call the Benefits Administration Service Center at 800.253.9981 or 615.741.3590.

STATE OF TENNESSEE – ENROLLMENT PERIOD

MEDICAL

Eligible employees will continue to have a choice of two insurance carriers, Blue Cross Blue Shield and Cigna. Additionally, eligible employees will have a choice of two Cigna and Blue expanded networks. Please note the following information regarding the carrier networks:

- Blue Cross Blue Shield – S and P Networks will remain in place.
- Cigna LocalPlus and Open Access Networks will remain in place.

Eligible employees will have the choice of participating in the Premier PPO, Standard PPO, or CDHP/HSA.

2025 Active Employees Monthly Health Premiums

ALL REGIONS					
	BCBST NETWORK S	CIGNA LOCALPLUS	BCBST NETWORK P	CIGNA OPEN ACCESS	EMPLOYER SHARE
PREMIER PPO					
Employee Only	\$167	\$167	\$242	\$242	\$669
Employee + Child(ren)	\$251	\$251	\$336	\$336	\$1,003
Employee + Spouse	\$376	\$376	\$526	\$526	\$1,505
Employee + Spouse + Child(ren)	\$434	\$434	\$584	\$584	\$1,738
STANDARD PPO					
Employee Only	\$107	\$107	\$182	\$182	\$669
Employee + Child(ren)	\$161	\$161	\$246	\$246	\$1,003
Employee + Spouse	\$242	\$242	\$392	\$392	\$1,505
Employee + Spouse + Child(ren)	\$279	\$279	\$429	\$429	\$1,738
CDHP/HSA					
Employee Only	\$74	\$74	\$149	\$149	\$669
Employee + Child(ren)	\$113	\$113	\$198	\$198	\$1,003
Employee + Spouse	\$169	\$169	\$319	\$319	\$1,505
Employee + Spouse + Child(ren)	\$195	\$195	\$345	\$345	\$1,738

Option 1

Premier PPO – highest premiums, but lower copays and co-insurance costs compared to Standard and CDHP.

- **Blue Cross Blue Shield of Tennessee – S Network**
- **Blue Cross Blue Shield of Tennessee – P Network**
- **Cigna LocalPlus**
- **Cigna Open Access**

Option 2

Standard PPO – lower premiums, but higher copays and co-insurance costs compared to Premier PPO.

- **Blue Cross Blue Shield of Tennessee – S Network**
- **Blue Cross Blue Shield of Tennessee – P Network**
- **Cigna LocalPlus**
- **Cigna Open Access**

Option 3

CDHP/HSA – lowest premiums, but higher deductibles (which must be met prior to co-insurance applying).

- **Blue Cross Blue Shield of Tennessee – S Network**
- **Blue Cross Blue Shield of Tennessee – P Network**
- **Cigna LocalPlus**
- **Cigna Open Access**

Employees who enroll in the CDHP/HSA for plan year 2025 will receive a one-time employer contribution, applicable to the coverage level selected. See below:

CDHP – HSA Employer Contribution	
Coverage Level	State Contribution
Employee Only	\$500
Employee + Child(ren)	\$1000
Employee + Spouse	\$1000
Employee + Spouse + Child(ren)	\$1000

HEALTH SAVINGS ACCOUNT (HSA)

HSA IRS maximum contributions are increasing in 2025. There are limits on how much money you can put in your HSA each year:

- \$4300 for employee-only coverage in 2025;
- \$8550 for all other family tiers in 2025; and
- Members 55+ can add \$1,000 more each year.

These limits include the \$500 or \$1,000 you receive from your employer and any wellness incentive funds you may earn and add to your account. HSA contributions in excess of the IRS 2025 maximums listed above are not tax deductible and are subject to a 6% excise tax, so please monitor your HSA contributions carefully.

Pursuant to IRS regulations, employees who enroll in a CDHP and have a 2024 Flexible Spending Account (FSA) must have a zero balance on 12/31/24 to have access to the funds in the HSA on 1/1/25.

LIMITATIONS TO BE AWARE OF:

The IRS does not allow anyone enrolled in Medicare (any Part, including Part A), Tricare, or anyone treated by Veteran’s Administration (VA) in the last 3 months to contribute to an HSA. While a Medicare, Tricare, or VA participant may spend money from an existing HSA, he or she may not actively contribute or receive employer contributions into an HSA.

Employees who enroll in a CDHP cannot use a Flexible Spending Account (FSA) for medical expenses. CDHP participants may still elect a limited purpose FSA which can be used for dental and vision expenses only. Participants cannot have other health coverage that pays for out-of-pocket expenses before a plan deductible is met.

***Note: Please refer to the [State’s ParTners for Health website](#) for additional information about HSAs**

DENTAL

Eligible employees continue to have a choice of two dental plans. Eligible members who wish to enroll or make plan changes must make an election in Edison Self Service during the open enrollment period. In 2025, the state will pay one-half of dental coverage premiums in all coverage tiers for active state and higher education employees.

Option 1

Cigna Prepaid Plan (Cigna DHMO) – employees selecting this option are required to choose a participating provider from the specified list and notify Cigna of their choice. The network for this plan is Cigna Dental Care (DHMO).

Option 2

Delta Dental - Dental Preferred Provider Organization (DPPO) – employees selecting this option will have access to all providers; however, maximum benefits are received when utilizing an in-network provider. The network for this plan is Delta Dental (DPPO).

2025 Monthly Dental Premiums

ACTIVE MEMBERS	CIGNA DHMO (PREPAID PROVIDER) PLAN			DELTA DENTAL DPPO PLAN		
	TOTAL PREMIUM (LOCAL EDUCATION, LOCAL GOVERNMENT, AND STATE OFFLINE AGENCIES)	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYER PREMIUM	TOTAL PREMIUM (LOCAL EDUCATION, LOCAL GOVERNMENT, AND STATE OFFLINE AGENCIES)	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYEE PREMIUM	CENTRAL STATE GOVERNMENT AND STATE HIGHER EDUCATION EMPLOYER PREMIUM
Employee Only	\$14.69	\$7.34	\$7.35	\$20.32	\$10.16	\$10.16
Employee + Child(ren)	\$30.50	\$15.25	\$15.25	\$54.03	\$27.01	\$27.02
Employee + Spouse	\$26.03	\$13.01	\$13.02	\$39.96	\$19.98	\$19.98
Employee + Spouse + Child(ren)	\$35.79	\$17.89	\$17.90	\$82.75	\$41.37	\$41.38
COBRA PARTICIPANTS						
Employee Only/Single		\$14.98			\$20.73	
Employee + Child(ren)		\$31.11			\$55.11	
Employee + Spouse		\$26.55			\$40.76	
Employee + Spouse + Child(ren)		\$36.51			\$84.41	
COBRA DISABILITY PARTICIPANTS						
Employee Only/Single		\$22.04			\$30.48	
Employee + Child(ren)		\$45.75			\$81.05	
Employee + Spouse		\$39.05			\$59.94	
Employee + Spouse + Child(ren)		\$53.69			\$124.13	
RETIREE PARTICIPANTS						
Retiree Only		\$16.32			\$27.27	
Retiree + Child(ren)		\$33.88			\$61.60	
Retiree + Spouse		\$28.93			\$53.76	
Retiree + Spouse + Child(ren)		\$39.74			\$97.34	

VISION

The State vision plan is voluntary coverage and will be provided through EyeMed in 2025. Employees who want to **change** coverage levels must log in to the Edison system and elect the plan/coverage of their choice. Eligible employees have a choice between a Basic or Expanded vision plan.

2025 Monthly Vision Premiums

	BASIC PLAN	EXPANDED PLAN
ACTIVE MEMBERS		
Employee Only	\$3.18	\$6.30
Employee + Child(ren)	\$6.35	\$12.60
Employee + Spouse	\$6.03	\$11.98
Employee + Spouse + Child(ren)	\$9.33	\$18.54

FLEXIBLE SPENDING ACCOUNT (FSA)

Eligibility Criteria: Regular employees working 80% or 30 hours per week are eligible to participate in the Flexible Spending Account (FSA) plan. Employees who elect a Consumer CDHP may only enroll in a Limited Purpose FSA and should calculate the annual election amount using only forecasted dental and vision expenses.

A Flexible Spending Account permits 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 (IRS). The Flexible Spending Account is sponsored by the State of Tennessee and administered by Optum Bank.

The maximum annual Healthcare FSA annual contribution is \$3200. The carryover limit in 2025 is \$640.

If you want a medical and/or dependent day care reimbursement account in 2025, you must sign up during the Open Enrollment Period – **even if you are already participating**. Annual limit – \$5,000 (up to \$2,500 per spouse for married couples filing separately). This open enrollment is effective January 1, 2025.

Higher Education employees will enroll directly on the Optum Bank website at www.optumbank.com/Tennessee – this means you will not see an option for FSA enrollment on the State’s Edison ESS system and must visit the Optum portal to enroll.

DISABILITY INSURANCE

Offered through MetLife

Disability insurance is offered to full-time state and higher education employees.

- For short-term disability, employees pay the full monthly premium if enrollment is selected.

- Eligible state and higher education employees will be automatically enrolled in long-term disability option 3, and the state will pay 100% of the premiums.
- All sick leave, annual leave and comp time must be used before benefits are payable.

Short-term Disability: Replaces a percentage of your income for up to 26 weeks during a disability. Two coverage options are available for you to voluntarily select if desired.

- Apply for STD coverage or increase your coverage, if already enrolled. Pick the benefit in Edison you want under STD.
- Action Required: MetLife will mail you a Statement of Health form with medical questions. This form will also be posted online at www.metlife.com/StateOfTN Complete the form and submit it via email or mail.
- Your application is subject to review and approval by MetLife based on underwriting rules. After receiving your form, MetLife may need more information from you.

Long-term Disability: Replaces a percentage of your income during a disability that is expected to last longer than 90-180 days.

- The state will pay 100% of the premiums for long-term disability insurance for state and higher education employees. Employees who use this benefit will receive 63% of their monthly salary*, up to 10K per month, following a 90-day waiting period. *The maximum covered monthly salary is \$15,873.02.
- All eligible employees will automatically be defaulted into LTD option 3 in Edison for coverage effective on Jan. 1, 2025. This is guaranteed issue coverage and employees won't have to answer medical questions.
- Coverage cannot be waived because it is 100% employer paid.
- LTD coverage options 1, 2 and 4 are also available, but employees are responsible for 100% of the premium.

Disability insurance premiums adjust as of Oct. 1 if your salary is greater on Sept. 1 compared to the prior Sept. 1.

LIFE INSURANCE

Offered through Securian Financial

Securian Financial has an online tool, Benefit Scout, that can help you estimate the amount of life insurance you may need. Log in and find it at www.lifebenefits.com/stateoftn.

Basic term life/basic accidental death & dismemberment insurance:

The state will pay 100% of the premiums for employee basic term life/basic accidental death and dismemberment insurance.

Basic term life: Designated beneficiaries will receive 1X the employee's base annual salary rounded to the next highest thousand (\$50K minimum/\$250K maximum, except when reduced at age milestones).

You may opt to decrease your coverage to \$50,000 to avoid imputed income, as outlined in IRS publication 15B.

Basic AD&D: Employee coverage will be 1X basic term life insurance coverage.

Your basic term life/basic AD&D coverage amounts decrease at age 65 and over.

Employees enrolled in voluntary AD&D insurance can add dependent coverage.

VOLUNTARY TERM LIFE AND AD&D INSURANCE

Voluntary accidental death and dismemberment insurance:

You can buy voluntary AD&D insurance to give you and your family additional protection if you or your covered dependent's death or dismemberment is due to an accident.

There are no coverage changes in 2025. Employee coverage is a choice of these five amounts: \$50,000, \$60,000, \$100,000, \$250,000 or \$500,000. Employees can change coverage values previously selected.

- Employees can add or drop dependents already enrolled. Dependent coverage amounts are a percentage of the employee's voluntary AD&D coverage amounts. The coverage tiers are spouse only (60%), spouse enrolled with child(ren) (40%), and child(ren) (10% per child.)
- Enrolling in voluntary AD&D coverage never requires health questions.

Premium rates for employees and dependents are staying the same in 2025. Premium rates are per \$1,000 of total coverage.

Voluntary employee term life insurance:

Enhanced enrollment opportunity! Employees can enroll in or increase voluntary term life coverage in \$5,000 increments up to an additional \$50,000, not to exceed a new total of \$500,000 or five times base annual salary, whichever is less, effective January 1, 2025, *without answering medical questions*.

Employees may apply for additional coverage over the \$50,000 offered above and the overall guaranteed issue maximum¹ by completing an Evidence of Insurability application.

¹Employee Voluntary Term Life Plan Maximums - Guaranteed Issue (no medical questions) - Lesser of five times base annual salary or \$500,000

Overall maximum - Seven times base annual salary or \$500,000 with Evidence of Insurability required for coverage above guaranteed issue.

GET AQUAINTED WITH TBR/MTSU SPONSORED BENEFITS

Charitable Giving Campaign – October 1 through October 31

Sick Bank Open Enrollment – October 1 through October 31

OTHER BENEFITS

HOLIDAYS

<i>2025 Holiday Schedule</i>	
New Year's Day	Wednesday, January 1, 2025
Martin Luther King Day	Monday, January 20, 2025
Memorial Day	Monday, May 26, 2025
Juneteenth	Thursday, June 19, 2025
Independence Day	Friday, July 4, 2025
Labor Day	Monday, September 1, 2025
Thanksgiving	Thursday, November 27 and Friday, November 28, 2025
University Holiday	Wednesday, December 24, 2025
Christmas	Thursday, December 25 through Wednesday, December 31, 2025

LONGEVITY PAY

Eligibility Criteria: Upon completion of 36 months of service, all regular full-time employees are eligible for longevity payments. In addition, all regular part-time employees who are scheduled to work 1600 or more hours in a fiscal year and have 36 months of service are also eligible for longevity payments.

Eligible employees shall receive longevity pay at an established rate for each year of creditable service up to the maximum provided by law. The rate per year of service is currently \$100 and is established annually by the Legislature.

EDUCATIONAL ASSISTANCE

Educational Assistance Programs provide benefits to employees at to further their formal education. Programs are also available for dependents of employees. The following programs are subject to eligibility based on service requirements and funding:

- Educational Assistance for Employees
 - [Faculty or Administrative/Professional Staff Grant-in-Aid Program](#)
 - [Faculty or Administrative/Professional Staff Tuition or Maintenance Fee Reimbursement Program](#)
 - [Employee Audit/Non-credit Program](#)
 - [Clerical and Support Staff Tuition or Maintenance Fee Reimbursement Program](#)
 - [Fee Waiver for full-time Employees](#)
- Educational Assistance for Spouse and Dependents of Employees
 - [Fee Discount for Spouse and/or Dependent Children Program](#)

EMOTIONAL WELLBEING SOLUTIONS

The University participates in the State’s Emotional Wellbeing Solutions (formerly called Employee Assistance Program) which provides counseling services for employees and eligible dependents who may be experiencing personal or workplace problems.

Optum Health will continue to be the provider in 2025. All services are strictly confidential and can be accessed by calling 1.855.HERE.4.TN (1.855.437.3486), seven days a week, 24 hours a day.

Below are just a few of the many issues EAP can help with:

- | | |
|----------------------------------|------------------------|
| • Stress | • Adjusting to change |
| • Depression and anxiety | • Child and elder care |
| • Family or parenting issues | • Workplace concerns |
| • Alcohol or drug dependencies | • Grief and loss |
| • Marital or relationship issues | • Work/life balance |
| • Financial issues | • Legal Consultation |

MTSU – EMPLOYEE CHARITABLE GIVING

CHARITABLE GIVING CAMPAIGN

TBR approves the entire list of nonprofit agencies listed in the TBRECC brochure as eligible to receive donations from TBR employees.

Employees can choose several organizations to receive a payroll deduction gift. Donations can be made to the federations (Community Health Charities, Community Shares, or any county United Way), to member/partner charities affiliated with one of the federations, and to the independent charitable organizations listed in the brochure.

The annual campaign runs 10/1 through 10/31/2024 and you can elect a one-time donation or a monthly donation for 2025.

SICK LEAVE BANKS – FACULTY AND NON-FACULTY

SICK LEAVE BANK OPEN ENROLLMENT

Employees eligible to join the University Sick Leave Bank will be notified by Human Resource Services via email. The annual enrollment period is October 1 – October 31 and requires a one-time donation of two days of your personal sick leave.

RETIREMENT PROGRAM OPPORTUNITIES

VOLUNTARY DEFERRED COMPENSATION

In addition to the employer provided retirement program, the University 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. Salary set aside through these plans cannot be withdrawn before separation from service except under a few limited circumstances. Participants in these plans are permitted to direct their contributions among a variety of investment options. The University matches up to \$50.00 per month of employee contributions to the 401(k) plan.

There are four optional retirement savings plans operated by the State of Tennessee Treasury Department and/or University:

- 457
- Roth After-tax
- 401(k)
- 403(b)

***Benefits are an important part of your total compensation. Be sure to take time to review your choices and select the best benefits for you and your family.**

***This guide contains a summary of benefit features. It does not describe all benefits and benefit limitations under the plans. For a complete description of benefits, you must refer to the plan documents.**