• Direct Deposit; paid monthly (if hired after 1st week of the month, pay will begin the following month)
• Employee Assistance Program (EAP) through Magellan Health Services
• Holidays (13 paid days)
• Leave (NOTE: Leave is not accrued for the months of July and August for MODFY staff)
  - Sick Leave: 7.5 hours (1 day) per month
  - Annual Leave: 15.0 hours (2 days) per month
  - Bereavement Leave (22.5 hours or 3 days per occurrence)
• FMLA (Family Medical Leave Act)
• Health Insurance (Employee pays 20%; State pays 80%)
  - Blue Cross Blue Shield (Network S) PPO
  - Cigna (Open Access Plus Network) PPO
  - Each vendor will offer your choice of either a Standard PPO or a Partnership PPO
  - Coverage is effective the first of the month following date of hire
• Workers Compensation Program
• Basic Term Life Insurance – Minnesota Life
• Optional Insurance (at employee’s cost)
  - Long Term Disability Insurance Plan – Prudential
  - Long Term Care Insurance – MedAmerica
  - Dental Insurance – Delta Preferred, Assurant Prepaid Plan
  - Optional Term Life Insurance – Minnesota Life
  - Special Optional Accident – Minnesota Life
  - Vision Plan – VSP or EyeMed
  - AFLAC
    - Hospital Indemnity
    - Personal Sickness Indemnity
    - Accident Insurance
    - Critical Illness
    - Cancer Indemnity
• Health Clinic – variety of free services
• Flexible Benefits Plan
  - Health and dental insurance premium taken on a pre-tax basis
  - Medical Expense Flexible Spending Account
  - Dependent Care Flexible Spending Account
• Retirement Plans
  - Tennessee Consolidated Retirement System (TCRS) Hybrid Plan (partial defined benefit plan/partial defined contribution plan)
    - Vesting is immediate on employee contributions; however, the portion of employer contributions that goes into the defined benefit plan (4%) is vested after 5 years of service.
    - Employer contribution rate of 9%
    - Employee contribution rate
      - Mandatory 5%
      - Optional additional 2%
    - Accumulated sick leave is applied toward retirement (20 days = 1 month of retirement credit)
  - Optional Retirement Program (ORP)
    - Plans: VALIC, ING, TIAA/CREF
    - Vesting is immediate on both employer and employee contributions
    - Employer contribution rate of 9%
    - Employee contribution rate
      - Mandatory 5%
      - Optional additional 2%
• Deferred Compensation Program (Tax Deferred Annuities)
  − 401(k) − $50 monthly state match
  − 457
  − 403(b)
• Fee Waivers/Reimbursement Programs
  − PC-191 Fee Waiver – for TBR/University of Tennessee system Employees
  − Maintenance Fee Reimbursement Program (eligible after 6 months employment – temporarily suspended)
  − Spouse/Dependent Discount (50% tuition waiver)
• Longevity – $100 for each year of employment beginning with 3 years of service
• State ID Card
• Library Privileges
• Health & Wellness – fitness center