



## **BENEFITS OVERVIEW**

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*Qualifying employees may be eligible for the following*

### **MEDICAL**

Employees are offered a choice between three medical option coverages:

1. Blue Cross Blue Shield PPO – 90/10 coverage with \$300/person deductible
2. CIGNA POS – Copays for in network office visits
3. CIGNA HMO - PCP with copays

Coverage eligibility based on county where employee lives or works.

THDA pays 80% of the premium.

Employee pays 20% per month.

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### **LIFE INSURANCE**

THDA pays the first \$20,000 of term life insurance.

Voluntary optional term and universal life insurance through Fort Dearborn and UnumProvident.

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### **DENTAL INSURANCE**

Employees are offered a choice between two dental option coverages:

1. Assurant Employee Benefits - Prepaid Plan
2. Delta Dental - PDO Plan

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**EMPLOYEE ASSISTANCE PROGRAM (EAP)** through Magellan Behavioral Health

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### **FLEXIBLE BENEFIT ACCOUNTS**

Voluntary tax savings opportunity for qualifying out-of-pocket expenses, such as:

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Dependent care
- ✓ Elder care
- ✓ Prescriptions and many over-the counter medicines



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### **TENNESSEE CONSOLIDATED RETIREMENT SYSTEM**

Non-Contributory - THDA pays all contributions

Vesting after five years service

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#### **401(k) PLAN**

Tax-deferred retirement savings plan

Voluntary

Payroll deducted

11 investment options (variety of asset classes)

THDA currently matches dollar-for-dollar up to \$50/month

Qualifying rollovers from prior plans may also be transferred.

Loans available, subject to plan limitations.

Financial hardship withdrawals available.

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#### **457 PLAN**

Tax-deferred retirement savings plan

Voluntary

Payroll deducted

11 investment options

Qualifying rollovers from prior plans may also be transferred.

Financial hardship withdrawals available.



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### **LONGEVITY BONUS**

Eligible after 3 years service

\$100/year of service

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### **PAID TIME OFF**

Annual leave (1 day/month for first five years -- more after that)

Sick leave (1 day/month -- can accrue unlimited)

Sick leave bank (eligible after 12 months service)

Bereavement leave (3 days for immediate family)

Civil Leave

All State Holidays

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### **OTHER BENEFITS**

- ✓ Mission driven organization & dedicated professionals
- ✓ Fun and rewarding work environment
- ✓ Regular work hours (37.5 hours/week)
- ✓ Professional development, including opportunities to attend conferences/workshops
- ✓ Progressive technology policy
- ✓ Public Higher Education Fee Waiver (Employee) and Tuition Discount (25% for Child)
- ✓ BEST (funding for future education)
- ✓ THDA Continuing Education Policy (Tuition Assistance)
- ✓ Free Employee Health Clinic
- ✓ Employee Discounts (10% YMCA, State Parks, etc.)
- ✓ Casual Dress Policy
- ✓ Telecommuting
- ✓ Alternative Work Schedules
- ✓ Flexible daily work schedules
- ✓ State Employee Credit Union
- ✓ Tennessee Government Management Institute (TGMI)
- ✓ Tennessee Government Executive Institute (TGEI)
- ✓ THDA Council for Employee Excellence/ Social Committee
- ✓ Direct Deposit of Paychecks