Annual Enrollment for 2023 Benefits is October 1 – 14, 2022

Each year, annual enrollment is your opportunity to choose benefits or make benefit changes that will become effective January 1, 2023. The annual enrollment period for calendar year 2023 coverage is **October 1 – 14**.

**Video: 10 Things You Need to Know to Be Ready!** (4:45 minutes)

**Annual Enrollment Webinars**

Please visit [tn.gov/PartnersForHealth](http://tn.gov/PartnersForHealth) and click **Annual Enrollment** for additional details.

Check out the [Annual Enrollment Digital Newsletter](http://Annual Enrollment Digital Newsletter) for an interactive walkthrough of your benefits for 2023. A printable PDF of the Newsletter is also available [HERE](http://HERE).

Please review [Important 2023 Benefits Updates](http://Important 2023 Benefits Updates) to see all changes to your 2023 health benefits.

Changes for 2023 include:

- **Health premiums**, deductibles, co-insurance, and out-of-pocket maximums are changing for most plan members.
- **Applied Behavior Analysis** (ABA) therapy for all PPO plans will change from copay to deductible and coinsurance.
- **Vision Insurance** vendor will change to [EyeMed](http://EyeMed).
- All state and higher education benefits-eligible employees will automatically have [Basic Term Life Insurance](http://Basic Term Life Insurance) up to 1.5 times your base annual salary as of September 1 of each year, even if you are not enrolled in health insurance, to a maximum of $50,000. Basic accidental death and dismemberment coverage will continue to be two times your basic term life coverage up to $100,000. All eligible employees can also enroll eligible dependents in basic term life/basic accidental death and dismemberment.

**Need Assistance in Navigating Your Benefit Options?**

We are pleased to provide you access to [ALEX](http://ALEX), an easy to use online tool to help you with the 2023 benefit plan decision process. Before you make your enrollment decisions, be sure to spend some time with ALEX by visiting [myalex.com](http://myalex.com) to select the best benefit plan for you and...
your family. **ALEX** will ask a few questions about your health care needs, crunch some numbers and point out what plan makes the most sense for you. Use your mobile device to access ALEX by scanning the QR code below.

---

**Do I Need to Do Anything if I Don’t Want to Make Any Changes?**

It’s important to note that for MOST plan options*, if you do not want to make changes to your benefits, you don’t have to do anything during Annual Enrollment. If you don’t make changes, you will be enrolled in the same plan options for medical, dental, vision and disability products you are enrolled in now.

* Most flexible spending accounts require you to enroll each year.
* Life and accidental death and dismemberment insurance benefits will change and may require you to take action, including enrolling or removing your dependents.

**Enrolling or Making Benefit Changes:**

Enrollments, changes, cancellations and review of current insurance selections are completed online in the State’s Edison system. Employees can access Edison via the Edison folder in **My IRIS Web** without having to remember your Edison ID and password. You can sign into the https://irisweb.tennessee.edu/irj/portal using your UTC ID and password, and then click on the Edison folder on the top right area of the browser.

---

**Here’s Additional Help!**

Visit the **ParTNers for Health** website:

- Find Annual Enrollment newsletters and more on the **Enrollment Materials** webpage. Employee Webinar Presentations will be posted here soon.
- Learn more on the **Videos** webpage about PPOs, CDHP/HSA, dental, vision, disability, FSAs, telehealth and preventive care.
• Use the green Help button at the bottom left of the website to chat during normal business hours.

Contact Benefits Administration at (800) 253-9981 Monday – Friday 8am to 4:30pm CT.

**Updating Beneficiary Information**

Annual enrollment is also a good time to review your designated beneficiaries and make any needed changes. Please review the list of items where you should have designated a beneficiary. If you need to make any changes, please do so by following the links below:

1. University of Tennessee Beneficiary Designation (Policy HR0307 - Benefit in the Event of an Employee Death). Update in [IRIS ESS](#) under Personal Information. Click the “Beneficiary Electronic Form” in the Personal Profile section.
2. [Tennessee Consolidated Retirement System](#)
3. [401k/403b Plans](#)
4. [Optional Retirement Program and 403(b) Plans](#)
5. [Life Insurance (Voluntary Term Life)](#)
6. [Life Insurance (Basic Term Life)](#) – Return completed form to UTC HR office.

**Remember the Deadline for Annual Enrollment!**

Annual enrollment for 2023 Benefits is Saturday, October 1, 2022 – Friday, October 14, 2022. When enrolling dependents, dependent verifications documents must also be submitted by the annual enrollment deadline of Friday, October 14, 2022.

If you have questions about insurance offerings, please email sara-j-harper@utc.edu. For questions about the IRIS portal, please contact irishelpdesk@tennessee.edu.

Thank you,

Sara Harper
Total Compensation Specialist
University of Tennessee at Chattanooga
720 McCallie Avenue
Chattanooga, TN 37403
Phone: (423) 425-5743
Fax: (423) 425-4574
sara-j-harper@utc.edu