# 2020 Benefits at a Glance

## INSURANCE BENEFITS

The State Employees' Insurance Plans offer your choice of two plan options: **Base Plan** - $1,800 individual/$3,000 family deductible and 80%/20% coinsurance (in-network) after deductible is met (20% waived at UMMC providers); **RX** - After calendar year deductible is met: $12 preferred generic copay, $30 non-preferred generic copay, $45 preferred copay, $100 non-preferred copay, $100 specialty drug copay and $75 individual deductible for certain preventive medication.

**Select Plan** - $1,000 individual/$2,000 family deductible (in-network) and 80%/20% coinsurance (in-network) after deductible is met (20% waived at UMMC providers) $25 PCP Office Visit Copay; **RX** - $75 prescription drug deductible then $12 preferred generic copay, $30 non-preferred generic copay, $45 preferred copay, $100 non-preferred copay, $100 specialty drug copay.

### Medical Rates (Monthly - Pre-tax):

<table>
<thead>
<tr>
<th>Plan</th>
<th>Low</th>
<th>Network</th>
<th>Choice</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$21.23</td>
<td>$27.78</td>
<td>$35.66</td>
</tr>
<tr>
<td>EE + Spouse</td>
<td>$413</td>
<td>$510</td>
<td>$490</td>
</tr>
<tr>
<td>Family</td>
<td>$629</td>
<td>$726</td>
<td>$706</td>
</tr>
<tr>
<td>EE + Child</td>
<td>$107</td>
<td>$205</td>
<td>$185</td>
</tr>
<tr>
<td>EE + Children</td>
<td>$274</td>
<td>$371</td>
<td>$351</td>
</tr>
</tbody>
</table>

### Dental Rates (Monthly - Pre-tax):

- **Employee Only**
  - **Base Plan**
    - Low: $21.23
    - Network: $27.78
    - Choice: $35.66
  - **Select Plan**
    - Low: $40.91
    - Network: $53.57
    - Choice: $68.69
  - **Family**
    - Low: $71.90
    - Network: $94.21
    - Choice: $120.79

### Vision Rates (Monthly - Pre-tax):

- **Employee Only**
  - Low: $7.60
  - Network: $14.62
  - Choice: $24.08
- **Family**
  - Low: $185

## WELLNESS/PREVENTIVE COVERAGE (Base or Select)

Covered at 100% at a network provider and is not subject to annual deductible. Coverage is based on age and gender. You can find what is covered at www.knowyourbenefits.dfa.ms.gov.

## DENTAL BENEFITS

**AlwaysCare**

- Preventive cleanings covered up to 100%. Calendar Year Max:
  - **Low Plan** - $1,000, **Network & Choice Plans** - $1,200. Lifetime
  - Orthodontic Maximum: $1,000 Network & Choice Plans.
  - Network Plan requires participants to utilize a network provider.

## VISION BENEFITS

**AlwaysCare**

- Annual eye exam covered by $10 copay, $25 lenses material (various lenses options available), frames every 24 months up to $150 retail allowance. Contact lenses every 12 months up to $150 retail allowance.

## LIFE AND DISABILITY PLANS

**State Group Term Life and AD&D Insurance**

- Basic Term Life Benefit up to 2x annual base salary (rounded to the highest $1,000). An equal benefit amount of AD&D is included. $30,000 minimum; $100,000 maximum.
  - UMMC pays half of the premium. The Employee’s portion of the premium is $0.45 per $1,000 in coverage.

**Supplemental Term Life and AD&D Insurance**

- **Employee** - 1-6x annual base salary (rounded to the highest $1,000), up to a maximum of $600,000. Guarantee issue of $200,000.
  - Age Banded Rates in multiples of salary
- **Spouse** - $25,000, $50,000, $75,000, or $100,000, not to exceed 50% of employee coverage. Guarantee issue of $25,000. Must have Employee coverage to elect Spouse coverage.
  - Age Banded Rates, based on the Employee’s age
- **Child(ren)** - $5,000 from birth to 6 months; $10,000 from 6 months to age 26. Guarantee issue of $10,000. Must have Employee coverage to elect Child(ren) coverage.
  - The cost for child(ren) is the same regardless of the number of covered children.

**Long Term Disability Insurance**

- Rates based on Employee’s age at the time the policy is issued; Rates are guaranteed as long as premiums are paid.

**Individual Short Term Disability**

- The level of premiums is guaranteed and will not increase due to age.

**Whole Life Insurance**

- Pays death benefits to beneficiaries while building cash value to use while living. Can purchase coverage for spouse without purchasing employee coverage. Child coverage available.
## 2020 Benefits at a Glance

<table>
<thead>
<tr>
<th>What is available to me?</th>
<th>What does this benefit cover?</th>
<th>What is my cost to participate in this plan?</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>FLEXIBLE SPENDING ACCOUNT</strong> (FSA) - MEDICAL SABC</td>
<td>Participants can set aside funds through payroll for pre-tax payments of eligible healthcare expenditures, including prescription drugs, dental, hearing, or vision expenses. Contribute any amount up to <strong>$2,700 per year</strong>. Eligible expenses may be incurred through March 15th of the following year; however, any amount left in the account after the grace period will be forfeited. Re-enrollment is required each year.</td>
<td></td>
</tr>
<tr>
<td><strong>FLEXIBLE SPENDING ACCOUNT</strong> (FSA) - DEPENDENT CARE SABC</td>
<td>Participants can set aside funds through payroll for pre-tax payments of Dependent Care expenses. Contribute any amount up to <strong>$5,000 per year</strong>. Unused dollars cannot be rolled over and will be forfeited by the end of the year. Re-enrollment is required each year.</td>
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</tr>
</tbody>
</table>

### What is available to me?

**Other Insurance Plans Available:** (Effective first of the month following the approval of the carrier) Eligibility: Employees working 20+ hours per week

- **YOUPON PROGRAM**
- **CAFETERIA DISCOUNTS**
- **COMPENSATION PLAN**
- **RETIREMENT PLAN**
- **State of MS OPTIONAL RETIREMENT PLAN**
- **FINANCIAL RETIREMENT PLANS** (All Pre-tax Plans)
- **BURIAL INSURANCE**
- **Critical Illness Insurances**
- **Flexible Spending Accounts (Effective date of hire)** Eligibility: Employees working 20+ hours per week
- **What is available to me?**

### What does this benefit cover?

- **ACCIDENT INSURANCE**
- **Critical Illness Insurance**
- **Hospital Indemnity Insurance**
- **Burial Insurance**

### What is my cost to participate in this plan?

- **Accident Rates (Monthly - Pretax):**
  - Employee Only: $12.61
  - Employee + Spouse: $18.46
  - Employee + Child(ren): $25.87
  - Family: $31.72
- **Rates vary depending on age and coverage amounts.**

### Other Insurance Plans Available: (Effective first of the month following the approval of the carrier) Eligibility: Employees working 20+ hours per week

#### ACCIDENT INSURANCE
- Aflac
- Helps offset medical or out-of-pocket expenses that may add up after a covered off-the-job accident, such as emergency treatment, hospital stays, medical exams, broken bones, burns, torn ligaments, transportation, and lodging. Cash benefits are paid directly to you.

#### CRITICAL ILLNESS INSURANCE
- Aflac
- Pays a lump sum benefit amount of $15,000 or $30,000 for Employee and $7,500 or $15,000 for Spouse upon diagnosis of a covered critical illness, such as cancer, heart attack, or stroke. Cash benefits are paid directly to you.

#### HOSPITAL INDEMNITY INSURANCE
- Aflac
- Helps offset medical or out-of-pocket expenses that may add up after a covered accident or illness. Lump sum payment for initial confinement, daily confinement, surgical, anesthesiology, and prescriptions. Cash benefits are paid directly to you. Low and High options available.

#### BURIAL INSURANCE
- TransAmerica
- Burial Insurance available for Employee, Spouse, Children, and Grandchildren.

### FINANCIAL RETIREMENT PLANS (All Pre-tax Plans)

#### State of MS PUBLIC EMPLOYEES RETIREMENT PLAN
- Eligibility: Employees working 20+ hours per work. Effective date of hire. Retirement - Age 60 with 4 years of vested service for employees becoming members of PERS prior to 7/1/07 and 8 years vested service for employees becoming members of PERS on or after 7/1/07 or 25 years vested service at any age. Employees hired on or after 7/1/11 will have to have 30 years of service or service age. UMMC pays 14.7% of earned compensation; Employee pays 9% of earned compensation. IRS Maximum annual compensation limit is $280,000 as of July 1, 2019.
- PERS has an estimate calculator and other information on their website at www.pers.ms.gov

#### State of MS OPTIONAL RETIREMENT PLAN
- Available to Employees working 20+ hours per week in category of faculty, eligible administrators, and House Officers. Effective date of hire. Control over investments. 100% vested immediately. UMMC pays 14.75% of earned compensation; Employee pays 9% of earned compensation. IRS Maximum combined Employee and Employer annual contribution is $56,000 as of July 1, 2019.

#### 403(b) PLAN - TAX-SHELTERED ANNUITY
- Available to all Employees. Supplemental retirement income. Control over investments. Pre-tax deduction annual limits. Employees can elect to participate and make changes any time of the year. The IRS maximum calendar year contribution is $19,000. The plan allows for two "catch-up" provisions: 15 years of service catch-up contribution of $3,000 and 50+ catch-up allows employees who are 50 years old or older to make an additional contribution of $6,000 to the normal limit. Maximum annual deferral amount from $19,000 - $28,000.

#### 457 PLAN - DEFERRED COMPENSATION PLAN
- Available to all Employees. Supplemental retirement income. Control over investments. Pre-tax deduction annual limits. Employees can elect to participate and make change any time of the year. The IRS maximum calendar year contribution is $19,000. The annual limit can be increased using one of two "catch-up" provisions: Retirement Catch-up – if an employee is within 3 years of normal retirement age, the maximum annual limit is doubled and creates a limit of $38,000 or 50+ Catch-up provision allows employees who are 50 years old or older to make an additional contribution of $6,000 to the normal limit for a total of $24,500. Maximum annual deferral amount from $19,000 - $38,000.

### ADDITIONAL BENEFITS

**Eligibility: All Additional Benefits are effective Date of Hire**

#### CAFETERIA DISCOUNTS
- Available to all Employees. 20% discount on food and beverages 24 hours a day. Visa, MasterCard, and payroll deductions are accepted at the University cafeteria, Wiser cafeteria and Student Union cafeteria.

#### PC DISCOUNTS
- Available to all Employees. Discounted prices on Dell products (up to 30% off select PCs and tablets) and select electronics and accessories (up to 5%). Microsoft Office Home Use Program for $9.95 allows one licensed copy of Microsoft Office Professional Plus 2016. Free copy of Sophos Anti-virus SW.

#### YOUPON PROGRAM
- Available to all Employees. Discount offers from both local and national merchants to Employees.
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<tr>
<td><strong>CELLULAR SERVICE DISCOUNTS</strong></td>
<td>Available to all Employees. Discounts from AT&amp;T, Sprint, and Verizon</td>
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<tr>
<td><strong>CREDIT UNION</strong></td>
<td>Available to all Employees. Favorable interest rates and insured accounts for savings and borrowing.</td>
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<tr>
<td><strong>COLLEGE SAVINGS PLANS (MPACT/MACS)</strong></td>
<td>Available to all Employees. Payroll deductions available for Mississippi college savings.</td>
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<tr>
<td><strong>WORK/LIFE BENEFITS</strong></td>
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<tr>
<td><strong>EMPLOYEE ASSISTANCE PROGRAM (EAP)</strong></td>
<td>Available to all Employees and their household members. Free, confidential employee assistance available 24/7 for short term counseling and work-life services for personal and family matters.</td>
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</tr>
<tr>
<td><strong>HOLIDAYS</strong></td>
<td>Available to Full-Time Employees. UMMC recognizes ten paid holidays per calendar year.</td>
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<tr>
<td><strong>PAID PERSONAL LEAVE</strong></td>
<td>Available after 90 days to Employees working 20+ hrs per week. Provided for vacation and personal business accrued per month worked based on years of service, increasing with years of service. Pro-rated for part-time employees. This time should be scheduled within the department.</td>
<td><em>Continuous Service</em></td>
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<tr>
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<td>1-36 months</td>
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<td></td>
<td>37-96 months</td>
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<td></td>
<td>97-180 months</td>
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<td></td>
<td>Over 180 months</td>
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<tr>
<td><strong>PAID MAJOR MEDICAL LEAVE</strong></td>
<td>Available after 90 days to Employees working 20+ hrs per week. Provided for your illness or illness of immediate family member, accrued per month worked, based on years of service, decreasing with years of service. Pro-rated for part-time employees.</td>
<td><em>Continuous Service</em></td>
</tr>
<tr>
<td></td>
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<td>1-36 months</td>
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<tr>
<td></td>
<td></td>
<td>Over 180 months</td>
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<tr>
<td><strong>FAMILY MEDICAL LEAVE</strong></td>
<td>Available to Employees employed at least 12 months with at least 1,250 hours worked in prior year. Up to 12 weeks leave for your illness, birth or adoption of a child, or illness of an immediate family member. <em>Major medical leave and personal leave must be used, then leave without pay</em></td>
<td></td>
</tr>
<tr>
<td><strong>DONATED LEAVE</strong></td>
<td>Available to Full-time and Part-time Employees employed at least 12 months with at least 1,250 hours worked by the date on which the leave is donated. Applies to “Catastrophic and Life-Threatening Injury or Illness”. Up to 90 days (720 hours) lifetime maximum for you or an immediate family member. Major medical leave and personal leave must be completely exhausted prior to receiving leave donations.</td>
<td></td>
</tr>
<tr>
<td><strong>JURY DUTY LEAVE</strong></td>
<td>Available to all Employees. Leave with pay to be a witness, juror, or litigant.</td>
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</tr>
<tr>
<td><strong>MILITARY LEAVE</strong></td>
<td>Available to Employees in National Guard or other Armed Services Reserve Unit. Up to 15 paid working days leave for active duty or annual training.</td>
<td></td>
</tr>
<tr>
<td><strong>EVERYDAY WELLNESS</strong></td>
<td>Available to all Employees. Employee Wellness Program that promotes awareness and education, provides motivation for positive behavior changes, and influences campus practices and policy to support a healthy environment.</td>
<td></td>
</tr>
<tr>
<td><strong>UNIVERSITY WELLNESS CENTER</strong></td>
<td>Free enrollment and discounts for UMMC Employees. State-of-the-art cardio equipment with personal televisions, strength training equipment, spacious workout areas and fitness studios, and a variety of fitness classes.</td>
<td></td>
</tr>
<tr>
<td><strong>QUICK CARE CLINIC</strong></td>
<td>Available to UMMC Employees and their families. Within 24 hours’ notice for an appointment, Monday – Friday, 8am – 5pm, located at University Physicians Lakeland Medical and University Physicians Grant Ferry. Services include urgent care, screening and management visits for high blood pressure, diabetes, and high cholesterol, wellness visits, school and sports physicals, minor lacerations, sprains and strains, coordination of specialty care and referral as appropriate.</td>
<td></td>
</tr>
<tr>
<td><strong>UMMC 2 YOU</strong></td>
<td>Available to employee and dependents covered on BCBS of MS State and School Employees’ Health Insurance Plan. UMMC Telehealth services lets nurse practitioners examine and treat patients remotely, in real time, using online streaming video technology and interactive tools. Treat conditions such as allergies, asthma, bronchitis, cellulitis, cold &amp; flu, constipation, diarrhea, ear infection, fever, gout, headache, infections, insect bites, joint aches &amp; pains, poison ivy, rashes, skin inflammation, sore throat, and urinary tract infection. Can prescribe recommended medications if needed.</td>
<td></td>
</tr>
</tbody>
</table>
# 2020 Benefits at a Glance

## SCHOLARSHIPS & TUITION REIMBURSEMENT

<table>
<thead>
<tr>
<th>UM SCHOLARSHIPS FOR UMMC CHILDREN</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Available to children of Full-Time Employees of UMMC, The University of Mississippi Main Campus (Oxford), and The University of Mississippi Satellite Centers (Tupelo &amp; Desoto) employed for at least 12 months prior to application. Children of retired as Full-Time Employees with 10 years of service or those Employees who die while in service are also eligible.</td>
<td>Employed prior to 7/1/1977</td>
</tr>
<tr>
<td>A tuition scholarship representing full tuition for students in undergraduate, graduate, and professional programs at UMMC.</td>
<td>A tuition scholarship representing 50% of tuition costs per semester (for each parent graduate, and professional programs at employed) for students in undergraduate, graduate, and professional programs at UMMC. It has to be a UMMC program</td>
</tr>
<tr>
<td>The tuition scholarship is automatically renewable until completion of the program.</td>
<td>Employed after 7/1/1977</td>
</tr>
<tr>
<td>Available to children of Full-Time Employees of UMMC, The University of Mississippi Main Campus (Oxford), and The University of Mississippi Satellite Centers (Tupelo &amp; Desoto). Children of retired Full-Time Employees with 10 years of service or employees that die while in service are also eligible.</td>
<td></td>
</tr>
<tr>
<td>The recipient must not be more than 24 years of age and must be and remain unmarried. The scholarship will be cancelled when the student completes the requirements for a baccalaureate degree or is approved for a dependency override with the Office of Financial Aid.</td>
<td></td>
</tr>
<tr>
<td>UM EMPLOYEE TUITION REIMBURSEMENT</td>
<td></td>
</tr>
<tr>
<td>Employee must be employed prior to registration and have approval of the department head. Tuition will be waived for two courses, up to four hours per course.</td>
<td></td>
</tr>
</tbody>
</table>

## CONTACT INFORMATION

| www.umc.edu/Benefits | HRBenefits@umc.edu |

## HUMAN RESOURCES

This document is for general information only and not a contract. For more information, please refer to the specific Summary Plan Description at www.umc.edu/Benefits and the UMMC Faculty and Staff Handbook. Also, you can send an email to the HR Benefits Office at HRBenefits@umc.edu.

This benefits enrollment guide is designed to provide you with an overview of the benefits available through UMMC. Summary Plan Documents will provide the details of the features, benefits, limitations and exclusions for all the available plans. The actual benefits and benefit descriptions are governed solely by the relevant plan documents and contracts. If there are any discrepancies between this document and the plan document, the plan document will prevail. UMMC retains the right to amend, change or modify benefits at any time.