

2023 Benefits at a Glance

What is available to me?

What does this benefit cover?

What is my cost to participate in this plan?

INSURANCE BENEFITS

Health, Dental, Vision Plans: (Health is effective date of hire; Dental & Vision is effective first of the month following 30 days) Eligibility: Employees working 20+ hours per week

<p>MEDICAL & Rx INSURANCE, TELEMEDICINE SERVICES BCBS of MS State Employees' Health Insurance</p>	<p>The State Employees' Insurance Plans offer your choice of two plan options:</p> <p>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 generic, \$45 preferred, \$100 non-preferred, \$100 specialty drug and \$75 individual deductible for certain preventive medication.</p> <p>Select Plan - \$1,500 individual/\$3,000 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 generic, \$45 preferred, \$100 non-preferred, \$100 specialty drug.</p> <p>Telemedicine Services - \$10 visit not subject to annual deductible on Select Plan. \$49 visit until annual deductible is met then \$10 on Base Plan.</p>	<p>Medical Rates (Monthly - Pre-tax):</p> <table border="1"> <thead> <tr> <th rowspan="2">COVERAGE TIER</th> <th rowspan="2">BASE PLAN</th> <th colspan="2">SELECT PLAN</th> </tr> <tr> <th>Horizon</th> <th>Legacy</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$0</td> <td>\$4</td> <td>\$20</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$4</td> <td>\$59</td> <td>\$5</td> </tr> <tr> <td>Employee + Spouse & Child(ren)</td> <td>\$ 2</td> <td>\$</td> <td>\$</td> </tr> <tr> <td>Employee + Child</td> <td>\$12</td> <td>\$2</td> <td>\$2</td> </tr> <tr> <td>Employee + Children</td> <td>\$</td> <td>\$429</td> <td>\$</td> </tr> </tbody> </table>	COVERAGE TIER	BASE PLAN	SELECT PLAN		Horizon	Legacy	Employee Only	\$0	\$4	\$20	Employee + Spouse	\$4	\$59	\$5	Employee + Spouse & Child(ren)	\$ 2	\$	\$	Employee + Child	\$12	\$2	\$2	Employee + Children	\$	\$429	\$
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<p>WELLNESS/PREVENTIVE COVERAGE (Base or Select)</p>	<p>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.</p>																											
<p>DENTAL BENEFITS Unum</p>	<p>Preventive cleanings covered up to 100%. Calendar Year Maximums: Low Plan - \$1,000, Network & Choice Plans - \$1,200. Lifetime Orthodontic Maximum: \$1,000 Network & Choice Plans. <i>Network Plan requires participants to utilize a network provider.</i></p>	<p>Dental Rates (Monthly - Pre-tax):</p> <table border="1"> <thead> <tr> <th>COVERAGE TIER</th> <th>LOW PLAN</th> <th>NETWORK PLAN</th> <th>CHOICE PLAN</th> </tr> </thead> <tbody> <tr> <td>Employee</td> <td>\$22.82</td> <td>\$28.61</td> <td>\$39.23</td> </tr> <tr> <td>Employee + 1</td> <td>\$43.98</td> <td>\$55.18</td> <td>\$75.56</td> </tr> <tr> <td>Family</td> <td>\$77.29</td> <td>\$97.04</td> <td>\$132.87</td> </tr> </tbody> </table>	COVERAGE TIER	LOW PLAN	NETWORK PLAN	CHOICE PLAN	Employee	\$22.82	\$28.61	\$39.23	Employee + 1	\$43.98	\$55.18	\$75.56	Family	\$77.29	\$97.04	\$132.87										
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<p>VISION BENEFITS Unum</p>	<p>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.</p>	<p>Vision Rates (Monthly - Pre-tax):</p> <table border="1"> <thead> <tr> <th>COVERAGE TIER</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$7.60</td> </tr> <tr> <td>Employee + 1</td> <td>\$14.62</td> </tr> <tr> <td>Family</td> <td>\$24.08</td> </tr> </tbody> </table>	COVERAGE TIER	Rate	Employee Only	\$7.60	Employee + 1	\$14.62	Family	\$24.08																		
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<p>Life and Disability Plans: (State Life is effective date of hire; all others 30 days following DOH) Eligibility: Employees working 20+ hours per week</p>																												
<p>STATE GROUP TERM LIFE AND AD&D INSURANCE Minnesota Life Insurance Company</p>	<p>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.</p>	<p>UMMC pays half of the premium. The Employee's portion of the premium is \$.045 per \$1,000 in coverage.</p>																										
<p>SUPPLEMENTAL TERM LIFE AND AD&D INSURANCE Unum</p>	<p>Employee - 1-6x annual base salary (rounded to the highest \$1,000), up to a maximum of \$600,000. Guarantee Issue of \$200,000.</p> <p>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.</p> <p>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.</p>	<p>Age Banded Rates in multiples of salary</p> <p>Age Banded Rates, based on the Employee's age</p> <p>The cost for child(ren) is the same regardless of the number of covered children.</p>																										
<p>LONG TERM DISABILITY INSURANCE Unum</p>	<p>Income replacement at 30% or 60% of your salary up to \$6,000/month. Begins after 90th date of illness or injury and is payable until no longer disabled or up to age 65.</p>	<p>The cost of coverage is based on your salary. Your premium will change as you have a change in salary.</p>																										
<p>INDIVIDUAL SHORT TERM DISABILITY Unum</p>	<p>Income replacement at 60% of your salary up to \$5,000/month. Begins after 14th date of disability and is payable for up to 3 months.</p>	<p>Rates based on Employee's age at the time the policy is issued; Rates are guaranteed as long as premiums are paid.</p>																										
<p>WHOLE LIFE INSURANCE Unum</p>	<p>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.</p>	<p>The level of premiums is guaranteed and will not increase due to age.</p>																										

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Flexible Spending Accounts (Effective date of hire) Eligibility: Employees working 20+ hours per week

FLEXIBLE SPENDING ACCOUNT (FSA) - MEDICAL SABC	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 \$2,850 per year . 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.	
FLEXIBLE SPENDING ACCOUNT (FSA) - DEPENDENT CARE SABC	Participants can set aside funds through payroll for pre-tax payments of Dependent Care expenses. Contribute any amount up to \$5,000 per year if married filing jointly or single and head of household; \$2,500 if married filing separate returns. Unused dollars cannot be rolled over and will be forfeited by the end of the year. Re-enrollment is required each year.	

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.	Accident Rates (Monthly - Pretax): <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>COVERAGE TIER</th> <th>Rate</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$12.61</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$18.46</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$25.87</td> </tr> <tr> <td>Family</td> <td>\$31.72</td> </tr> </tbody> </table>	COVERAGE TIER	Rate	Employee Only	\$12.61	Employee + Spouse	\$18.46	Employee + Child(ren)	\$25.87	Family	\$31.72					
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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.	Rates vary depending on age and coverage amounts.															
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.	Hospital Indemnity Rates (Monthly): <table border="1" style="margin-top: 10px;"> <thead> <tr> <th>COVERAGE TIER</th> <th>High</th> <th>Low</th> </tr> </thead> <tbody> <tr> <td>Employee Only</td> <td>\$33.10</td> <td>\$12.88</td> </tr> <tr> <td>Employee + Spouse</td> <td>\$65.48</td> <td>\$25.40</td> </tr> <tr> <td>Employee + Child(ren)</td> <td>\$45.12</td> <td>\$18.12</td> </tr> <tr> <td>Family</td> <td>\$77.48</td> <td>\$30.64</td> </tr> </tbody> </table>	COVERAGE TIER	High	Low	Employee Only	\$33.10	\$12.88	Employee + Spouse	\$65.48	\$25.40	Employee + Child(ren)	\$45.12	\$18.12	Family	\$77.48	\$30.64
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BURIAL INSURANCE TransAmerica	Burial Insurance available for Employee, Spouse, Children, and Grandchildren.	Age Banded Rates															

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 17.40% of earned compensation; Employee pays 9% of earned compensation. The current IRS Maximum annual compensation limit is \$290,000. It will increase to \$305,000 on July 1, 2022. 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. UMMC pays 14.75% of earned compensation; Employee pays 9% of earned compensation. The current IRS Maximum combined Employee and Employer annual contribution is \$58,000. It will increase to \$61,000 on July 1, 2022.
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 \$20,500 for 2022. 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 \$6,500 to the normal limit. Maximum annual deferral amount from \$20,500 - \$30,000.
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 \$20,500 for 2022. 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 \$41,000 or 50+ Catch-up provision allows employees who are 50 years old or older to make an additional contribution of \$6,500 to the normal limit for a total of \$27,000. Maximum annual deferral amount from \$20,500 - \$41,000.

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.

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CREDIT UNION	Available to all Employees. Favorable interest rates and insured accounts for savings and borrowing.			
COLLEGE SAVINGS PLANS (MPACT/MACS)	Available to all Employees. Payroll deductions available for Mississippi college savings.			
WORK/LIFE BENEFITS				
EMPLOYEE ASSISTANCE PROGRAM (EAP)	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.			
HOLIDAYS	Available to Full-Time Employees. UMMC recognizes ten paid holidays per calendar year.			
PAID PERSONAL LEAVE	<p>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.</p> <p><i>There is no maximum limit to the accumulation of personal leave. Upon termination, Employees are paid for not more than 30 days (240 hours) of personal leave. Unused personal leave in excess of 30 days (240 hours) will be applied as service credit for retirement purposes if participating in PERS.</i></p>	Continuous Service	Accrual Per Month	Accrual Per Year
		1-36 months	12 hours	144 hours
		37-96 months	14 hours	168 hours
		97-180 months	16 hours	192 hours
		Over 180 months	18 hours	216 hours
PAID MAJOR MEDICAL LEAVE	<p>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.</p> <p><i>There is no maximum limit to the accumulation of major medical leave. Upon termination, unused leave will be applied as service credit for retirement purposes if participating in PERS.</i></p>	Continuous Service	Accrual Per Month	Accrual Per Year
		1-36 months	8 hours	96 hours
		37-96 months	7 hours	84 hours
		97-180 months	6 hours	72 hours
		Over 180 months	5 hours	60 hours
FAMILY MEDICAL LEAVE	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. <i>*Major medical leave and personal leave must be used, then leave without pay</i>			
DONATED LEAVE	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 <i>"Catastrophic and Life-Threatening Injury or Illness"</i> . 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.			
JURY DUTY LEAVE	Available to all Employees. Leave with pay to be a witness, juror, or litigant.			
MILITARY LEAVE	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.			
EVERYDAY WELLNESS	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.			
QUICK CARE CLINIC	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 sub-specialty care and referral as appropriate.			
UMMC 2 YOU	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 & flu, constipation, diarrhea, ear infection, fever, gout, headache, infections, insect bites, joint aches & pains, poison ivy, rashes, skin inflammation, sore throat, and urinary tract infection. Can prescribe recommended medications if needed.			