

2013-2014 BENEFITS OVERVIEW

<i>Benefits</i>	<i>Full Time Employees (Employees work ≥ 1560 hours per year)</i>	<i>Other Information</i>								
Retirement (The Standard) Voluntary	<p>Eligible to participate immediately upon commencing employment or upon attainment of age 21, whichever occurs later. Employee contribution can be pre-tax or post-tax.</p> <p>Two year cliff vesting.</p> <p>Nineteen allocation options are offered.</p> <table style="margin-left: auto; margin-right: auto;"> <tr> <td style="padding-right: 40px;">Employee contributes</td> <td>College contributes</td> </tr> <tr> <td style="padding-right: 40px;">2.5%</td> <td>3.0%</td> </tr> <tr> <td style="padding-right: 40px;">5.0%</td> <td>6.0%</td> </tr> <tr> <td style="padding-right: 40px;">7.5%</td> <td>9.0%</td> </tr> </table>	Employee contributes	College contributes	2.5%	3.0%	5.0%	6.0%	7.5%	9.0%	<p>All employees eligible to participate except student workers. Employees eligible for college contribution only if regularly scheduled to work least 1,000 hours per year.</p> <p>Employees can contribute any amount up to the IRS limit.</p> <p>www.standard.com/retirement Infoline: 1.800.858.5420 Standard Retirement Services, Inc. 1100 SW Sixth Avenue Portland OR 97204</p> <p>Capital View Wealth Management 717.412.4966</p>
Employee contributes	College contributes									
2.5%	3.0%									
5.0%	6.0%									
7.5%	9.0%									
Health & Medical Insurance	Eligible employee and dependent(s) coverage as described below.									
HealthAmerica PPO (Preferred Provider Organization) \$15.00 PCP visit co-pay for in-network coverage. \$30.00 Specialist co-pay/in-network	In Network Deductible: \$500 (individual) \$1000 (2+ participants) Coinsurance: 90% until out-of-pocket met, then 100% once Out of Pocket Maximum has been met Out of Pocket Maximum: \$1000 (individual) \$2000 (2+ participants)	Out-of-Network Deductible: \$1000 (individual) \$2000 (2+ participants) Coinsurance: 70% until out-of-pocket met, then 100% Out of Pocket Maximum: \$2000 (individual) \$4000 (2+ participants)								
Employee Cost Share % of base wage or salary Employee 0.25% Employee/child(ren) 2.15% Employee/spouse 2.40% Family 3.50% Family (2 MC spouses)... 1.08%	PRESCRIPTION DRUG \$100 annual deductible per individual 31-day supply Tier1: \$15 co-payment - generic Tier 1a: \$3 co-payment - best value generics Tier 2: \$35 co-payment - preferred brand Tier 3: \$50 co-payment - non-preferred brand Mandatory Generic	MAIL ORDER PRESCRIPTION DRUG PROGRAM 90-day supply Tier 1: \$30 co-payment - generic Tier 1a: \$6 co-payment - best value generics Tier 2: \$70 co-payment - preferred brand Tier 3: \$100 co-payment - non-preferred brand Mandatory generic								
Waiver of Health Insurance	Messiah College will pay a waiver bonus, in lieu of college <u>health insurance</u> coverage, of up to \$1,000 (pro-rated) to eligible employees with verification of other health insurance coverage. Dental insurance is not included in the waiver but covered under Guardian Dental.									
Guardian DentalGuard Preferred Employee cost Share % of base wage or salary Employee 0.00% Employee/child(ren) 0.40% Employee/spouse 0.40% Family 0.55% Family (2 MC spouses) 0.20%	\$25.00 annual deductible per patient (\$50 family) Plan year runs from 7/1 – 6/30. \$1,000 maximum benefit per patient per benefit year. Lifetime \$1,000 orthodontic maximum benefit per patient.	The Guardian Northeast Regional Office P.O. Box 26040 Lehigh Valley, PA 18002-6040 http://www.guardianlife.com/ 1-888-278-4542								
Vision Plan Monthly payroll deduction Single \$ 6.14 Two-Party \$11.76 Family \$16.28	Covers one eye exam and standard lenses or regular contacts per plan year. Plan provides an allowance for frames. Plan year is 7/1 – 6/30.	Capital Blue Cross Vision Plan NVA Provider Network								

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Flexible Benefits Plan	Tax free reimbursement accounts. Plan year is 7/1 – 6/30 <u>Health Care Flexible Spending Account</u> – minimum of \$250; maximum \$2,500 per plan year; MasterCard/Debit card <u>Dependent Care Flexible Spending Account</u> – maximum of \$5,000 per plan year	AmeriFlex 888-868-FLEX (3539) 302 Fellowship Rd STE 100 Mount Laurel NJ 08054-1218 www.flex125.com
Life Insurance *	Life insurance coverage is provided on employee in the amount of annualized salary/wage for both life insurance and accidental death and dismemberment. College paid premium.	Guardian Life Insurance Co. of America PO Box 26160 Lehigh Valley PA 18002-6160 800-268-2525 www.guardiananytime.com
Short Term Disability *	First ten work days covered by sick or vacation for hourly and administrative employees and covered at 100% of wages/salary up to calendar day 90. Faculty covered calendar days 1 through 90 salary paid at 100%. All employees – calendar day 91 through 180 salary/wage paid at 60%.	Guardian Life Insurance Co. of America PO Box 26160 Lehigh Valley PA 18002-6160 800-268-2525 www.guardianlife.com
Long Term Disability *	Paid at 60% of monthly earnings. Provided after 180 day elimination period with maximum monthly benefit of \$6,000.	Guardian Life Insurance Co. of America PO Box 26160 Lehigh Valley PA 18002-6160 800-268-2525 www.guardianlife.com
Voluntary Life Insurance	Additional life insurance available through payroll deduction for employee and dependents. One time guarantee issue.	MetLife 200 Park Avenue New York, NY 10166 www.metlife.com
Voluntary Long Term Care	Long Term Care insurance is available through payroll deduction. One time guarantee issue. Eligible employee must work at least 1560 hours per year.	Genworth Life Insurance Company 1-800-416-3624 www.genworth.com/groupplc Group ID: MESSC Access code: groupplc
Voluntary Aflac Benefits	Personal Accident Indemnity Plan Personal Cancer Indemnity Plan Personal Sickness Indemnity Plan	Aflac Capital Region Office 2405 Park Drive, Suite 205 Harrisburg, PA 17110 717.234.5110 tel 717.234.7271 fax
Employee Assistance Plan	Work-Life Matters is a confidential support system designed especially to assist employees and their families with the issues that affect their lives.	1-800-386-7055 www.ibhworklife.com Company Name: Matters Password: wlm70101
Health Advocate	Health Advocate can assist you with healthcare of insurance issues. A Personal Health Advocate can assist you with clinical services, administrative services, healthcare coaching and information and service support.	1-866-695-8622
Educational Assistance for Dependents	Eligible for Tier I (Messiah), Tier II (CCCU Colleges), Tier III (other institutions). Spouse is eligible for Tier I.	Half time employees eligible for Tier One (Messiah College). Benefit only if working \geq 1,040 hours annually. Spouse eligible for Tier I.
Educational Credits – four free credits	Employee and/or spouse eligible for 4 undergraduate credits per semester. See Manual.	Part-time not eligible.
Graduate Aid Program	Pay 50% of tuition to a maximum of \$5,000 for post baccalaureate program of study at schools other than Messiah for employees after one completed year of service.	Full time employees only
Graduate Tuition Reduction	Provides a 50% reduction in tuition for Messiah graduate programs for employees after one completed year of service.	Full time employees only
Tuition Commitment for Professional Development	Program provides 100% tuition for 3 Messiah employees per year in Masters in High Ed program after two completed years of service in exchange for an employment commitment to Messiah College.	Full time employees only

* Messiah College pays the total premium for eligible employees.
Specific details regarding these benefits are printed in the Policy and Procedure Manual and can be found on the web at <http://www.messiah.edu/offices/hr/manual/index.html> or are available from the Office of Human Resources.
The College reserves the right to alter or eliminate these benefits.

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INFORMATION BELOW PERTAINS TO ADMINISTRATIVE AND STAFF EMPLOYEES ONLY

<i>Benefits</i>	<i>Employees who work 2080 hours per year.</i>	<i>Employees who work between 1040 and 2079 hours per year.</i>	<i>Limited Hour Employees (Regularly scheduled, non-temporary employees working < 1040 hours per year)</i>
Sick Leave	10 days (80) hours per fiscal year with full pay, accrued.	Pro-rated based on time actually worked, accrued.	Not eligible.
Personal Days	Eligible – 2 days (16 hours) per fiscal year with full pay. Unused hours do not accrue.	Pro-rated based on time actually worked. Unused hours do not accrue..	Not eligible.
Vacation	<u>Staff employees:</u> 10 days (80) hours) per fiscal year with full pay, accrued. <u>Administrative employees:</u> 15 days (120 hours) per fiscal year with full pay, accrued.	Pro-rated based on time actually worked, accrued.	Not eligible.
Funeral Leave	Eligible for (1) <u>Immediate Family</u> : up to 5 days per occurrence; (2) <u>Non-Immediate Family</u> : up to 2 days per occurrence; (3) <u>Non-Family</u> : up to 1/2 day per occurrence, not to exceed three occurrences (1-1/2 work days) annually.	Same as full-time employees.	Not eligible.
Paid Holidays	Eligible for paid holidays that occur during regular work schedule as follows: New Year's Day Martin Luther King, Jr. Day Good Friday Memorial Day Independence Day Fall Break (supervisor to assign either Thursday or Friday) Thanksgiving Day Day after Thanksgiving Christmas Day plus one day College closed between Christmas and New Year's Day as announced.	Eligible for paid holidays when they occur during regularly scheduled assignment.	Not eligible.