



OFFICE OF HUMAN  
RESOURCES  
AND COMPLIANCE

## 2022-2023 BENEFIT OVERVIEW

<b>The Standard Retirement Services, Inc.</b> <b>Voluntary Retirement Plan</b> All employees except student workers eligible to participate immediately upon commencing employment.					
Pre-tax or post-tax contributions. Two year cliff vesting. Must work a minimum of 1,000 hrs annual to receive Messiah contribution. A year in which 1,000 hrs is not met does not count toward vesting. Nineteen allocation options are offered. Financial advising services through Capital View Wealth Mgmt.		Employee contributes		Messiah contributes	
		2.5%		3.0%	
		5.0%		6.0%	
		7.5%		8.0%	
<b>Health &amp; Medical Insurance</b> Employees scheduled to work 1,560 or more hours and dependent(s) coverage as described below. Employees scheduled to work 1,000-1,559 hours annually can purchase single medical at the full cost of the plan chosen. Spousal surcharge of \$50/pay if spouse has access to medical coverage via an employer but employee chooses to cover spouse.					
<b>Highmark Blue Shield PPO/HRA</b>					
Deductibles* (employee) Individual \$2,000 Family \$4,000  100% coverage for in-network expenses after deductible		Copays \$20 PCP \$40 Specialist \$75 Urgent Care \$200 ER  Plan Year 7/1-6/30  Out of Pocket Maximum \$7,350 Individual \$14,700 Family		Prescription Deductible \$100/person Co-pay thereafter Generic Preferred \$3 Generic Non-Preferred \$15 Brand Preferred \$35 Brand Non-Preferred \$50  Employee Cost  Individual 1.25% Employee/Child(ren) 2.75% Employee/Spouse 3.00% Family 3.85% Family (2 MC spouses) 1.50%	
* <b>HRA:</b> The University will fund a Health Reimbursement Account (HRA) to offset the cost for in network services that are subject to the deductible. The employee will be responsible for the first \$2,000/\$4,000 of the deductible and the HRA will cover the remaining \$4,000/\$8,000.					
<b>Highmark Blue Shield High Deductible/HSA</b>					
Deductible Individual \$3,000 Family \$6,000  100% coverage for in-network medical expenses after deductible		Employee pays full cost of medical and prescription expenses until deductible is met.  Plan Year 7/1-6/30  Out of Pocket Limit \$3,850 Individual \$7,700 Family  Out of Pocket Maximums \$6,600 Individual \$13,200 Family		Prescription Co-pay after deductible is met  Generic Preferred \$3 Generic Non-Preferred \$15 Brand Preferred \$35 Brand Non-Preferred \$50  Employee Cost  Individual 0.75% Employee/Child(ren) 2.25% Employee/Spouse 2.50% Family 3.60% Family (2 MC spouses) 1.25%	
<b>HSA:</b> The University makes an annual contribution to the HSA. Employees may contribute on a pre-tax basis. The amount is pro-rated based on the number of months on the plan.					
<ul style="list-style-type: none"> <li>Individual coverage: \$ 500.00</li> <li>Family coverage: \$1,000.00</li> </ul>					
<b>Waiver of Health Insurance:</b> Messiah University will pay a waiver bonus, in lieu of university <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					



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<b>United Concordia Dental (Flex 8W-Elite Plus)</b> Employees scheduled to work 1,560 or more hours and dependent(s) coverage as described below.		
<p>\$25.00 annual deductible per patient (\$50 family) Deductible does not apply to preventive care. \$1,000 maximum benefit per patient per benefit year. Lifetime \$1,000 orthodontic maximum per patient</p> <p>Plan Year 7/1 – 6/30.</p>	<b>Employee cost Share</b>	<b>% of annual salary</b>
	Employee	0.00%
	Employee/child(ren)	0.40%
	Employee/spouse	0.40%
	Family	0.55%
	Family (2 MC spouses)	0.20%
<b>Davis Vision</b> Employees scheduled to work 1,560 or more hours and dependent(s) coverage as described below.		
<p>Covers one eye exam and standard lenses or regular contacts per plan year. Plan provides an allowance for frames.</p> <p>Plan year 7/1 – 6/30.</p>	Payroll deduction	
	Single	\$3.17
	Two-party	\$6.08
	Family	\$8.41
<b>WEX/Discovery Benefits</b>		
<b>Flexible Benefits Plan</b> Employees scheduled to work 1560 or more hours and dependent(s) coverage as described below.		
Tax free reimbursement accounts. Plan year 7/1 – 6/30		
<u>Health Care Flexible Spending Account</u> – minimum of \$250; maximum \$2,850 per plan year; \$550 rollover		
<u>Dependent Care Flexible Spending Account</u> – maximum of \$5,000 per plan year		
<b>MetLife (paid by Messiah University)</b>		
<b>Life, Accidental Death &amp; Dismemberment</b>		
Employees scheduled to work 1560 or more hours and dependent(s) coverage as described below		
Life insurance coverage is provided on employee equal to one time base annual salary up to \$100,000 for both life insurance and accidental death and dismemberment.		
<b>Lincoln Financial (paid by Messiah University)</b>		
<b>Short Term Disability</b>		
Begins 6 months after hire date		
<ul style="list-style-type: none"> <li>• 13 weeks at 100% of base salary - first 15 work-days are paid via accrued sick time (available after one year of service), remainder at 100% of base salary.</li> <li>• 13 weeks at 60% of base salary</li> </ul>		
<b>Lincoln Financial (paid by Messiah University)</b>		
<b>Long Term Disability</b>		
Begins 6 months after hire date		
Paid at 60% of monthly earnings with a maximum monthly benefit of \$6,000.		
Provided after 180 day elimination period.		
<b>MetLife</b>		
<b>Voluntary Life Insurance</b>		
Additional life insurance available through payroll deduction for employee and dependents. One time guarantee issue. Free will preparation service.		
<b>Genworth Life Insurance Company</b>		
<b>Voluntary Long Term Care</b>		
Long Term Care insurance is available. One time guarantee issue. Eligible employee must work at least 1,560 hours per year.		



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<b>Benefits</b>	<b>Full Time Employees</b> <i>(Employees work &gt; 1,560 hours per year)</i>		
<b>Trustmark Voluntary Benefits</b>			
Accident Plan – Pays a schedule cash benefit upon diagnosis of covered accident injuries. Critical Life Events – Pays a lump-sum cash benefit upon diagnosis of a covered critical illness. Universal Life – Provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change.			
<b>Aflac Voluntary Benefits</b>			
Personal Accident Indemnity Plan		Personal Cancer Indemnity Plan	Personal Sickness Indemnity Plan
<b>Lincoln Financial Employee Connect (paid by Messiah University)</b>			
The Employee Assistance Plan is a confidential support system designed especially to assist employees and their families with the issues that affect their lives.			
<b>Health Advocate (paid by Messiah University)</b>			
Health Advocate can assist you with healthcare and insurance issues. A Personal Health Advocate can assist you with clinical services, administrative services, healthcare coaching and information and service support.			
<b>Tuition Reduction for Dependents/Spouses</b>			
This benefit provides tuition assistance for up to a first Bachelor's degree for spouses and dependents. Spouse is eligible for Tier I. Dependents are eligible for all 2 tiers. Employees regularly scheduled to work 1,000-1,559 hours eligible for Tier One (Messiah University) at a reduced benefit. The benefit is based on completed years of service and the lesser of the host institution's tuition or Messiah's tuition.			
Tier I	Messiah University Completed Years of Service	3 Year Vesting % of Tuition	Tier II All other accredited institutions Completed Years of Service
	1	33.3%	6 Year Vesting % of Tuition
	2	66.6%	1
	3	100 %	2
			3
			4
			5
			6
			0.00%
			0.00%
			12.5%
			25.0%
			37.5%
			50.0%
<b>Employee/Spouse Educational Credits</b>			
Employee regularly scheduled to work 1,560 hours or more and spouse eligible for 4 undergraduate credits per semester at Messiah University.			
<b>Benefits</b>	<b>Full Time Employees</b> <i>(Employees work &gt; 1,560 hours per year)</i>		
<b>Funeral Leave</b>	<u>Immediate Family</u> : up to 5 days per occurrence <u>Non-Immediate Family</u> : up to 2 days per occurrence <u>Non-Family</u> : up to 1/2 day per occurrence, not to exceed three occurrences (1 ½ work days) annually.		
<b>Paid Holidays</b>	New Year's Day Martin Luther King Day Good Friday Easter Sunday Memorial Day Juneteenth Independence Day Fall Break (supv. to assign one day that week)	Thanksgiving Day Day after Thanksgiving Christmas Eve Day Christmas Day University closed between Christmas and New Year's Day as announced	

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/info/20591/policies> or are available from the Office of Human Resources. The University reserves the right to alter or eliminate these benefits.