



OFFICE OF HUMAN  
RESOURCES  
AND COMPLIANCE

**2023-2024 BENEFIT OVERVIEW**

FULL-TIME EMPLOYEES (1560-2080 Hours)

<b>Voluntary Retirement Plan</b> <b>The Standard Retirement Services, Inc.</b>			
All non-student employees are eligible to participate immediately upon commencing employment.			
<ul style="list-style-type: none"> <li>Pre-tax or post-tax (Roth) contributions.</li> <li>Two-year cliff vesting for employer match contributions.</li> <li>Must work a minimum of 1,000 hours annually to receive Messiah contribution.</li> <li>A year in which 1,000 hours is not met does not count toward vesting.</li> <li>Financial advising services available through Capital View Wealth Management.</li> </ul>	Employee contributes	Messiah contributes	
	2.50%	3.00%	
	5.00%	6.00%	
	7.50%	8.00%	
<b>Health &amp; Medical Insurance</b> <b>Highmark Blue Shield</b>			
Employee and dependent(s) coverage as described below.			
Spousal surcharge of \$50/pay if spouse has access to medical coverage via an employer but employee chooses to cover spouse.			
PPO/HRA			
<b>Deductibles*</b> Individual \$2,000 Family \$4,000  100% coverage for in-network expenses after deductible	<b>Copays</b> PCP \$20 Specialist \$40 Urgent Care \$75 ER \$200  <b>Out of Pocket Maximum</b> Individual \$7,350 Family \$14,700	<b>Prescription</b> Deductible \$100/person  <b>Co-pay</b> <i>(applies after deductible met)</i> Generic Preferred \$3 Generic Non-Preferred \$15 Brand Preferred \$35 Brand Non-Preferred \$50	<b>Employee Cost</b> (% annual salary)  Individual 1.25% Employee/Child(ren) 2.75% Employee/Spouse 3.00% Family 3.85%
* <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.			
High Deductible/HSA			
<b>Deductibles*</b> Individual \$3,000 Family \$6,000  100% coverage for in-network expenses after deductible.	Employee pays full cost of medical and prescription coverage services until deductible is met.  <b>Out of Pocket Maximum</b> Individual \$6,600 Family \$13,200	<b>Prescription</b>  <b>Co-pay</b> <i>(applies after full medical deductible met)</i> Generic Preferred \$3 Generic Non-Preferred \$15 Brand Preferred \$35 Brand Non-Preferred \$50	<b>Employee Cost</b> (% annual salary)  Individual 0.75% Employee/Child(ren) 2.25% Employee/Spouse 2.50% Family 3.60%
<b>HSA:</b> The University makes an annual contribution to the HSA. Employees may contribute on a pre-tax basis.			
Individual Coverage	\$500.00		
Family Coverage	\$1,000.00		
Waiver of Health Insurance			
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.			



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<p><b>Basic Plan</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Annual Maximum</td> <td style="width: 40%;">\$1,000</td> </tr> <tr> <td>Preventative and Basic Care</td> <td>Covered at 100%</td> </tr> <tr> <td>Oral Surgery</td> <td>No Coverage</td> </tr> <tr> <td>Major Services</td> <td>No Coverage</td> </tr> <tr> <td>Orthodontics Lifetime Max</td> <td>No Coverage</td> </tr> </table> <p><b>Employee Cost Per Month</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Employee</td> <td style="width: 40%;">\$0</td> </tr> <tr> <td>Family</td> <td>\$10</td> </tr> </table>	Annual Maximum	\$1,000	Preventative and Basic Care	Covered at 100%	Oral Surgery	No Coverage	Major Services	No Coverage	Orthodontics Lifetime Max	No Coverage	Employee	\$0	Family	\$10	<p><b>Enhanced Plan</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Annual Maximum</td> <td style="width: 40%;">\$2,000</td> </tr> <tr> <td>Preventative and Basic Care</td> <td>Covered at 100%</td> </tr> <tr> <td>Oral Surgery</td> <td>Covered at 100%</td> </tr> <tr> <td>Major Services</td> <td>Covered at 50%</td> </tr> <tr> <td>Orthodontics Lifetime Max</td> <td>\$2,500</td> </tr> </table> <p><b>Employee Cost Per Month</b></p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Employee</td> <td style="width: 40%;">\$17</td> </tr> <tr> <td>Family</td> <td>\$35</td> </tr> </table>	Annual Maximum	\$2,000	Preventative and Basic Care	Covered at 100%	Oral Surgery	Covered at 100%	Major Services	Covered at 50%	Orthodontics Lifetime Max	\$2,500	Employee	\$17	Family	\$35
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<b>Flexible Spending Accounts (FSA)</b>																													
<b>HealthEquity</b>																													
<p>Tax-free reimbursement accounts.</p> <p>Health Care FSA: Minimum = \$250; Maximum = \$3,050; Rollover Limit = \$610            Dependent Care FSA: Maximum = \$5,000 per plan year</p>																													
<b>Life, Accidental Death &amp; Dismemberment</b>																													
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<p>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.</p>																													
<b>Short Term Disability</b>																													
<b>UNUM (paid by Messiah University)</b>																													
<p>Begins 6 months after hire date            13 weeks at 100% of base salary - first 15 workdays are paid via accrued sick, vacation or personal time, remainder paid at 100% of base salary.            13 additional weeks at 60% of base salary.</p>																													
<b>Long Term Disability</b>																													
<b>UNUM (paid by Messiah University)</b>																													
<p>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.</p>																													
<b>Voluntary Life Insurance</b>																													
<b>UNUM</b>																													
<p>Additional life insurance available through payroll deduction for employee and dependents. One-time guarantee issue.</p>																													
<b>Voluntary Benefits</b>																													
<b>UNUM</b>																													
<p><b>Accident Plan</b> – Pays a schedule cash benefit upon diagnosis of covered accident injuries.  <b>Critical Life Events</b> – Pays a lump-sum cash benefit upon diagnosis of a covered critical illness.</p>																													
<b>Employee Assistance Program</b>																													
<b>UNUM</b>																													
<p>EAP is a free service available for Messiah employees &amp; their families. Receive free counseling, advice on money matters, skill-building courses &amp; locate local services as needed! These benefits are extended to spouses, siblings, and parents.</p>																													



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**Tuition Reduction for Dependents/Spouses**

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 both tiers. The benefit is based on completed years of service and the lesser of the host institution's tuition or Messiah's tuition.

<b>Tier I – Messiah University</b>		<b>Tier II – All Other Accredited Institutions</b>	
Vesting Period	3-Year Vesting	Vesting Period	6-Year Vesting
Completed Years of Service	% of Tuition	Completed Years of Service	% of Tuition
1	33.3%	1	0.0%
2	66.6%	2	0.0%
3	100%	3	12.5%
		4	25.0%
		5	37.5%
		6	50.0%

**Employee/Spouse Educational Credits**

Employees regularly scheduled to work 1,560 hours or more and spouse are eligible for 8 undergraduate credits per semester at Messiah University.

**Graduate Aid Program**

Available to full-time staff & administrative employees only after one year of full-time employment.

Pays 50% of tuition to a maximum of \$5,000 for post baccalaureate program of study at schools other than Messiah for staff/administrative employees after one completed year of service.

**Graduate Tuition Reduction**

Available only to full-time staff & administrative employees after one year of full-time employment.

Provides a 50% reduction in tuition for Messiah graduate programs for staff/administrative employees after one completed year of service.

**Tuition Commitment for Professional Development**

Available only to full-time staff & administrative employees after two years of full-time employment.

Program provides 100% tuition for 3 Messiah staff/administrative employees per year in Masters in Higher Ed, Strategic Leadership or Business Administration program after two completed years of service in exchange for an employment commitment to Messiah University.



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<i>Benefits</i>	<i>Full Time Employees (Employees work &gt; 1,560 hours per year)</i>
<b>Funeral Leave</b>	<p><u>Immediate Family</u>: up to 5 days per occurrence</p> <p><u>Non-Immediate Family</u>: up to 2 days per occurrence</p> <p><u>Non-Family</u>: up to 1/2 day per occurrence, not to exceed three occurrences (1½ workdays) annually.</p>
<b>Paid Holidays</b>	<p>Eligible for paid holidays that occur during regular work schedule:</p> <p>New Year's Day            Martin Luther King, Jr. Day            Good Friday            Easter Sunday (if regularly scheduled)            Memorial Day            Juneteenth            Independence Day            Fall Break (supervisor 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</p>

**INFORMATION BELOW PERTAINS TO ADMINISTRATIVE AND STAFF EMPLOYEES ONLY**

<i>Time Off Benefits</i>	<i>Scheduled to Work 2,080 Hours Per Year</i>	<i>Scheduled to work 1,000 - 2,079 Hours Per Year</i>
<b>Sick Leave</b>	10 days (80 hours) per fiscal year with full pay, accrued. Maximum 80 hours carryover limit.	Pro-rated based on time actually worked, accrued. Maximum 80 hours carryover limit.
<b>Personal Leave</b>	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 carryover.
<b>Vacation Leave</b>	<p><u>Staff employees</u>: 10 days (80 hours) per fiscal year with full pay, accrued.</p> <p><u>Administrative employees</u>: 15 days (120 hours) per fiscal year with full pay, accrued.</p> <p>Maximum 80 hours annual carryover limit.            Maximum 160 cumulative hours carryover limit.</p>	<p>Pro-rated based on time actually worked, accrued.</p> <p>Maximum 80 hours annual carryover limit.            Maximum 160 cumulative hours carryover limit.</p>

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.