Messiah College will be utilizing Professional Enrollment Concepts’ (PEC) services for our benefit communication and enrollment this year. PEC’s Benefit Counselors will provide you with a detailed explanation of your entire benefit program. They will review your benefits with you on an individual, confidential basis. They will also be able to discuss any personal situations you may have that could potentially impact your benefit decision.

Each year, we strive to offer comprehensive and competitive benefit plans to our employees. In the following pages, you will find a summary of our benefit plans for the July 1, 2019 to June 30, 2020 Plan Year. Please read this guidebook carefully as you prepare to make your elections for the upcoming Plan Year.

ABOUT THIS BENEFITS GUIDEBOOK

This Benefits Guidebook describes the highlights of Messiah College’s benefits program in non-technical language. Your specific rights to benefits under the plan are governed solely, and in every respect, by the official plan documents, and not the information in this guidebook. If there is any discrepancy between the description of the program elements as contained in this benefits guidebook and the official plan documents, the language in the official plan documents shall prevail as accurate. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information. You should be aware that any and all elements of Messiah College’s benefits program may be modified in the future, at any time, to meet Internal Revenue Service rules, or otherwise as decided by Messiah College.

Before you speak with a Benefit Counselor, please have the following information ready: dependents’ names, birth dates, social security numbers, addresses, and phone numbers.

Benefits Service Center: 866.342.4024
Monday - Friday: 9:00 AM - 8:00 PM (EST)
Saturday: 10:00 AM - 4:00 PM (EST)
<table>
<thead>
<tr>
<th>Page</th>
<th>Section</th>
</tr>
</thead>
<tbody>
<tr>
<td>4</td>
<td>Eligibility</td>
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<td>5</td>
<td>Voluntary Life</td>
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<td>7</td>
<td>Accident</td>
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<td>8</td>
<td>Critical Life Events</td>
</tr>
<tr>
<td>9</td>
<td>Universal Life</td>
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<td>10</td>
<td>Identity Shield</td>
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<td>11</td>
<td>Long Term Care</td>
</tr>
<tr>
<td>12</td>
<td>Auto &amp; Home</td>
</tr>
<tr>
<td>13</td>
<td>Pet Health</td>
</tr>
<tr>
<td>15</td>
<td>Contacts</td>
</tr>
</tbody>
</table>
ELIGIBILITY

Messiah College encourages the health and financial well-being of its employees by providing access to quality and affordable healthcare. Eligible full-time employees have access to Messiah College’s comprehensive Benefit Program. Please note that any time during the plan year, Messiah College may conduct audit requesting supporting documentation on all eligible dependents.

Please make sure to review this Benefit Guide in detail to learn more about these options.

EMPLOYEE ELIGIBILITY

Full-Time employees who work a minimum of 1,560 hours annually and are at least 18 years of age are eligible to participate in the benefits program, with an effective date of first of the month following the date of hire or if hired on the first of the month, they are eligible on that day.

Once your enrollment is completed, you may not make any changes to your elections unless you have a Qualifying Life Event or your annual hours worked drop below the minimum.

QUALIFYING LIFE EVENTS

If you experience a Qualifying Life Event (for instance: getting married or having a baby), please contact HR; proof of the Qualifying Life Event must be submitted to your HR within 30 days in order to change current benefit election.

Qualifying Life Events

• A change in the number of dependents (birth, adoption, death, guardianship);
• A change in marital status (marriage, divorce, death, legal separation);
• A dependent’s loss of eligibility (attainment of limiting age or change in student status);
• A change in associate’s, spouse’s, or dependents’ work hours;
• A termination or commencement of employment of associate’s spouse or eligible dependent with coverage;
• Other events as the administrator determines to be permitted or any other applicable guidelines issued by the Internal Revenue Service.
VOLUNTARY LIFE

Employees who want to supplement their group life insurance benefit paid by the College may purchase additional coverage through the MetLife Voluntary Life Insurance program. When you enroll yourself and your dependents in this benefit, you pay the full cost through semi-monthly payroll deductions.

**Supplemental Term Life Insurance Coverage Options**

- **For You:** $10,000 to $500,000 in $10,000 increments to a maximum of 5 times your basic annual earnings or $500,000
- **For Your Spouse:** $5,000 to $150,000 in $5,000 increments
- **For Your Dependent Children**: $2,000 to $10,000 in $2,000 increments

*Child(ren)*'s Eligibility: Dependent children ages from 15 days to 19 years old or 23 years of age if a child is a full-time student, are eligible for coverage.

**Monthly Costs for Supplemental Term Life Insurance**

You have the option to purchase Supplemental Term Life Insurance. Listed below are your monthly rates as well as those of your spouse (based on your age and the amount of coverage you want). Rates to cover your child(ren) are also shown.

<table>
<thead>
<tr>
<th>Age</th>
<th>&lt;25</th>
<th>25-29</th>
<th>30-34</th>
<th>35-39</th>
<th>40-44</th>
<th>45-49</th>
<th>50-54</th>
<th>55-59</th>
<th>60-64</th>
<th>65-69</th>
<th>70-74</th>
<th>75-79</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$0.03</td>
<td>$0.04</td>
<td>$0.05</td>
<td>$0.07</td>
<td>$0.10</td>
<td>$0.15</td>
<td>$0.23</td>
<td>$0.41</td>
<td>$0.56</td>
<td>$1.06</td>
<td>$1.71</td>
<td>$1.71</td>
</tr>
<tr>
<td>Spouse</td>
<td>$0.06</td>
<td>$0.08</td>
<td>$0.10</td>
<td>$0.11</td>
<td>$0.14</td>
<td>$0.20</td>
<td>$0.38</td>
<td>$0.63</td>
<td>$1.16</td>
<td>$1.98</td>
<td>$2.95</td>
<td>$2.95</td>
</tr>
<tr>
<td>Child(ren)*</td>
<td>$0.11/$1,000</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*Covers all eligible children

Please refer to the Metlife enrollment materials for additional details.
SUPPLEMENTAL LIFE
Will Preparation Service

We are pleased to announce that you have access - at no additional cost - to an important benefit for all Messiah College employees who participate in the Supplemental Life Insurance Plan – Will Preparation1.

Having an up-to-date will is one of the most important things you can do for your family.

Without a will, your assets may be distributed according to state law and not in accordance with your wishes. An up-to-date will establishes important decisions about the distribution of your assets. That’s why Will Preparation is such an important benefit Messiah College employees. With Will Preparation, you have access to an important service that helps you ensure your family’s future should something happen to you.

What is Will Preparation?
Will Preparation is offered by Hyatt Legal Plans1, a MetLife company, and provides eligible employees and their spouses with access to attorneys participating in Hyatt Legal Plan network for preparing or updating a will at no additional charge. When you choose a participating Hyatt Legal Plan attorney, the attorney’s fees are fully covered and there are no claim forms to file. You also have the flexibility of using a non-network attorney and being reimbursed for covered services according to a set fee schedule2.

How do I access Will Preparation Services?
It’s simple. Messiah College employees who participate in MetLife’s Supplemental Life Insurance Plan can access the service by:

• Contacting Hyatt Legal Plans at 1.800.821.6400, Monday through Friday, 8:00 a.m. through 7:00 p.m. Eastern Time.
• A Client Service Representative will
  • ask you to provide your Company name, Group Number, and the last 4 digits of your Social Security number
  • help you locate a participating plan attorney in your area
  • provide you with a case number to give to the attorney you choose
  • answer any questions you have
• You contact the attorney’s office and make an appointment at a time convenient for you.

Hyatt Legal Plans’ Toll-Free Number: 1.800.821.6400
Messiah College Group Number: 0141879

If you have questions about Will Preparation, please contact Hyatt Legal Plans at the toll-free number listed above.

Please Note: Will Preparation is offered by Hyatt Legal Plans, Inc., Cleveland, Ohio. You will be responsible for any attorneys’ fees that exceed the reimbursed amount.
You do everything you can to keep your family safe, but accidents do happen. It’s comforting to know you have help to manage the medical costs associated with accidental injuries, both on and off the job. Trustmark’s Accident insurance pays a schedule

<table>
<thead>
<tr>
<th>Accident Plan Summary</th>
<th>Accident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fractures</td>
<td>Up to $7,500</td>
</tr>
<tr>
<td>Dislocations</td>
<td>Up to $4,000</td>
</tr>
<tr>
<td>Burns</td>
<td>Up to $10,000</td>
</tr>
<tr>
<td>Skin Grafts</td>
<td>25% of burn benefit</td>
</tr>
<tr>
<td>Concussion</td>
<td>$100</td>
</tr>
<tr>
<td>Surgery</td>
<td>Up to $1,250</td>
</tr>
<tr>
<td>Transportation (100 miles up to three trips)</td>
<td>$375</td>
</tr>
<tr>
<td>Knee Cartilage</td>
<td>Up to $500</td>
</tr>
<tr>
<td>Laceration</td>
<td>Up to $800</td>
</tr>
<tr>
<td>Tendon/Ligament/Rotator Cuff</td>
<td>Up to $1,200</td>
</tr>
<tr>
<td>Dental Work, Emergency</td>
<td>Up to $150</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>$1,500</td>
</tr>
<tr>
<td>Loss of finger, toe, hand, foot or sight of an eye</td>
<td>Up to $15,000</td>
</tr>
<tr>
<td>Hospital Confinement (per day, up to 365 days)</td>
<td>$200</td>
</tr>
<tr>
<td>Intensive Care Confinement (per day, up to 15 days)</td>
<td>$400</td>
</tr>
<tr>
<td>Doctor’s Office Visit (Including Urgent Care &amp; Walk-In Clinic)</td>
<td>$100</td>
</tr>
<tr>
<td>Physical Therapy (per visit, up to six visits)</td>
<td>$50</td>
</tr>
<tr>
<td>Prosthetic Devices or artificial Limb</td>
<td>Up to $1,000</td>
</tr>
<tr>
<td>Appliance</td>
<td>$150</td>
</tr>
<tr>
<td>Blood, Plasma, Platelets</td>
<td>$300</td>
</tr>
<tr>
<td>Emergency Room Treatment</td>
<td>$200</td>
</tr>
</tbody>
</table>

Please speak to a licensed Benefits Counselor for personalized rates.
CRITICAL LIFE EVENTS

Trustmark’s Critical Life Events Insurance pays a lump-sum cash benefit upon diagnosis of a covered critical illness, to help ease your financial and emotional worries. You can use the benefit any way you wish, such as treatment, bill, or child care.

Please speak to a licensed Benefits Counselor for personalized rates.

Critical Life Events Plan Summary

<table>
<thead>
<tr>
<th>Benefit Amount</th>
<th>Critical Life Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee*</td>
<td>$10,000 to $50,000 in $5,000 increments</td>
</tr>
<tr>
<td>Spouse**</td>
<td>50% of employee benefit; $5,000 to $25,000 in $5,000 increments</td>
</tr>
<tr>
<td>Child**</td>
<td>10% of employee benefit; $1,000 to $5,000</td>
</tr>
</tbody>
</table>

Guaranteed Issue

| Employee | $20,000 |
| Spouse   | $10,000 |
| Child    | $2,000  |

10% Benefit

<table>
<thead>
<tr>
<th>Cancer</th>
<th>50% Benefit</th>
<th>100% Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Invasive basal/squamous cell skin cancer</td>
<td>Stage 1 melanoma, no lymph node involvement</td>
<td>Stage 3 or higher, Melanoma stage 2 or higher, Stage 1 or higher: pancreas, liver, lung, esophagus, leukemia, biliary track, head and neck, lymphoma, multiple myeloma</td>
</tr>
<tr>
<td>In situ cancer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Benign brain, spinal cord and cerebral nerve tumor</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Myelodysplastic syndrome</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Coronary Artery Disease

<table>
<thead>
<tr>
<th>Initial diagnosis after assessment and recommended treatment</th>
<th>Coronary Artery Disease</th>
<th>Coronary Artery Disease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coronary artery obstruction</td>
<td>Heart attack when clinically diagnosed</td>
<td>Heart attack</td>
</tr>
<tr>
<td>Heart attack</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Cerebral Vascular Disease "mini-stroke"

<table>
<thead>
<tr>
<th>Transient Ischemic Attack (TIA) including Reversible Ischemic Neurologic Deficit (RIND)</th>
<th>Cerebral Vascular Disease</th>
<th>Cerebral Vascular Disease</th>
</tr>
</thead>
<tbody>
<tr>
<td>Stroke with less than 30 days impairment</td>
<td>Stroke with at least 30 days impairment</td>
<td>Stroke when clinically diagnosed</td>
</tr>
<tr>
<td>Stroke with at least 30 days impairment</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* *Full range of benefits available, employees will be able to select from 3-4 different benefit amounts presented.
**Spouse - Ages 18 to 80, not disabled. Children - Under the age of 26, who are biological, adopted or step children (living with the employee over 50% of the time) and dependent grandchildren, living with the employee over 50% of the time.
UNIVERSAL LIFE

Plan Features

Trustmark's fully portable Universal Life solutions address differing employee needs for permanent life insurance and peace of mind for a lifetime, and are available for employees, their spouses and children.

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. It does even more than pay a death benefit to beneficiaries — it offers Living Benefits insureds can use during their lifetime.

- **Terminal Illness Benefit** - Accelerates 75% of death benefit amount when life expectancy is 24 months or less, as compared with 50% and 6- or 12-month life expectancies commonly seen in the industry.
- **Long-Term Care Benefit (LTC)** - Built-In - Designed to accelerate Death Benefit at 4% per month for up to 25 months to pay for long-term care in an assisted living or long-term care facility, or home health care and/or adult day care. Payments proportionately reduce the death benefit.
- **Death Benefit Restoration** - Built-In - Fully restores the death benefit reduced by LTC each time a benefit is paid. Allows beneficiaries to receive the full death benefit.
- **Extension of LTC** - Built-In – Extends LTC benefits up to 25 months, allowing the insured to receive Living Benefits for a total of up to 50 months.
- **EZ Value Plan** - Employee Built-In Opt Out – Inflation-fighting options for employees and spouses. Guaranteed increases to both living and death benefits – without underwriting. Automated change process is convenient for employers. Employees and spouses through age 65 (or age 64 for Universal LifeEvents®) – additional $1 per week on each of the first five anniversaries.

Guaranteed Issue

- Employee - $8 per pay per week or $200,000
- Spouse - $3 per pay per week or $5,000
- Child - Amount of coverage purchased by $3 through $5.42 per pay per week, based on riders selected.

Please speak to a licensed Benefits Counselor for personalized rates.

*With a death benefit of $100,000, $4,000 per month is available for 25 months to pay for long-term care.
** For a policy valued at $100,000, the policy will have doubled in value – $100,000 paid in LTC benefits $100,000, if all 25 months of LTC are paid, restored death benefit.
*** For a policy valued at $100,000, the benefit period and benefit amount double to $200,000 which is paid over a period of 50 months.
**** LifeEvents - All death benefit increases resulting from EZ Value increases will reduce to one-third upon the later of the insured reaching age 70 or policy year 15.
IDENTITY SHIELD
Family Protection Plan

Family and dependent coverage for the low monthly cost of $16.00

Free & Discounted Legal Care

FREE Initial Consultation
- Free Simple Will for you and your family
- Guaranteed low hourly rate
- Discounted rates on:
  - Simple Divorce
  - Traffic Ticket Defense
  - Bankruptcy
- Personal Real Estate Closing
- And More!

Free Tax Return Preparation
- Save between $250 and $300 every year on preparation of your tax return
- Unlimited tax advice
- IRS Audit assistance
- Member portal with tax tips, notifications and more

Identity Theft Solutions

Prevention, Restoration, Insurance
- Privacy Plus Software to protect personal information
- Preventative Identity Monitoring
- Bank Takeover Monitoring
- Children's Social Media Monitoring (Cyberbullying)
- Sex Offender Monitoring
- Full Service Restoration of identity to pre-theft state
- Lost or Stolen Credit Card Assistance
- $1,000,000 of Identity Theft Insurance

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit legalclub.com.
LONG TERM CARE

GENWORTH LONG TERM CARE

Messiah College sponsors a voluntary Group Long-Term Care Insurance Plan through the Genworth Group Long Term Care Insurance Program for eligible actively-at-work employees and their eligible family members. The need for long-term care can occur at any point in your life due to illness, accident or the effects of aging. Some of the highlights of the plan include an inflation protection feature, premiums based on age at enrollment, premium payment available through payroll deduction and full portability of coverage. This important benefit is available to eligible employees, spouses, parents and grandparents, parents-in-law, grandparents-in-law and adult siblings. Eligible employees may apply for this benefit at anytime, subject to a health questionnaire (or as a newly hired eligible employee with guaranteed issue).

For more information, please visit the Messiah College Long-Term Care Website at: www.genworth.com\groupltc
Group ID: MESSC
Access Code: groupltc
To speak with a Program expert or order an information kit, please call: 1.800.416.3624
As a Messiah College employee, you could receive exclusive savings on your auto and home insurance. Plus, with Liberty Mutual, you get service and support when and where you need it, and the latest tips and tools to help keep you and your family safe.

Exclusive Savings on Auto and Home Insurance
Because you are part of a group that has partnered with Liberty Mutual to offer you our auto and home insurance benefit program, you could save hundreds of dollars on our quality, comprehensive auto and home insurance. Here’s how:

- You are eligible to receive exclusive group savings on our already competitive rates.
- You could save even more on your home insurance when you insure both your car and home with us.
- You could get additional discounts based on your driving experience, car and home safety features, and more.

These savings and discounts are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten, and not all applicants may qualify.

Service and Support When and Where You Need It
Whether you have an accident, need to file a claim, or have routine business, Liberty Mutual offers flexible, convenient service and support:

- 24/7 claims assistance, fast appraisals, and after-hours policy services
- Convenient support by phone, online, or one-on-one with a local sales representative
- Your choice of payment options, credit card, electronic withdrawal, or direct billing

Need additional coverage?
In addition to auto and home insurance, Liberty Mutual offers life, motorcycle, condo, renters and personal liability insurance. Our sales representatives will explain your options in clear terms and recommend the coverage that best suits your needs.

Liberty Mutual is a responsible company that delivers expert advice and caring service. For more information, please call our Mechanicsburg office at 717-795-8703 and ask for Matthew Redding, ext. 51537 or visit their website Liberty Mutual Mechanicsburg PA.

Discounts and savings are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

To start your saving today, contact:

Direct: 717-795-8703
Toll Free: 1-800-722-5164
Fax: 717-795-7281
Address: 5000 Ritter Road, Suite 103 Mechanicsburg, PA 17055
Mention client #119693
Save on Pet Health Insurance

Veterinary Pet Insurance® is the smart way to manage vet bills.

• Affordable plans that cover accidents, illnesses and preventive care

• Discounts up to 15%*

• Accepted by all veterinarians, everywhere

Get a quote today. PetsVPI.com • 877-Pets-VPI

*An automatic 5% group discount applies to base medical plans only. Pet owners receive an additional 5% multiple-pet discount by insuring two to three pets or a 10% discount on each policy for four or more pets.

Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2012); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2012). ©2013 Veterinary Pet Insurance Company. Veterinary Pet Insurance and the VPI logo are service marks of Veterinary Pet Insurance Company. Nationwide Insurance is a service mark of Nationwide Mutual Insurance Company. VPIGRPTBLSGN13
For any questions or concerns you may have regarding your 2019-2020 Benefits you can contact the following:

**VOLUNTARY LIFE - MetLife**
800.638.5433
www.metlife.com

**VOLUNTARY - Trustmark**
Accident
Critical Life Events
Universal Life
866.342.4024
www.trustmark.com

**IDENTITY SHIELD - Legal Club**
800.305.6816
www.legalclub.com

**LONG TERM CARE - Genworth Group**
800.416.3624
www.genwprth.com

**PET HEALTH - Veterinary Pet Insurance**
877.738.7874
www.petsVPI.com.com

**MESSIAH COLLEGE**
HR - 855.372.5445
www.messiah.edu

**BENEFITS SERVICE CENTER: 866.342.4024**
Monday - Friday: 9:00 AM - 8:00 PM (EST)
Saturday: 10:00 AM - 4:00 PM (EST)