Benefits Open Enrollment

via Remote Access

2020-2021
How to Enroll

BY PHONE
Call the Benefit Service Center between 5/4/20 – 5/22/20 at 866-342-4024.
Monday-Friday: 9:00 am – 8:00 pm (EST)
Saturday: 10:00 am – 4:00 pm (EST)

OR

ONLINE
Trustmark.benselect.com/enroll
Username: Your 8-digit Messiah employee i.d. number
Password: Last 4 digits of your social & last 2 digits of your birth year.
Benefits for FY21 Plan Year
July 1, 2020 – June 30, 2021
Mandatory Enrollment

Deadline to Enroll: May 22nd
Benefits Eligibility

July 1, 2020 – June 30, 2021

Regularly scheduled for 1560 hours or more

Regularly scheduled for 1000-1559 hours - eligible for single medical coverage at the full price
<table>
<thead>
<tr>
<th>College Provided</th>
<th>Employee &amp; College Share</th>
<th>Voluntary (Employee purchased)</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICA</td>
<td>Health Insurance</td>
<td>Vision</td>
</tr>
<tr>
<td>Unemployment</td>
<td>Dental Insurance</td>
<td>Long Term Care</td>
</tr>
<tr>
<td>Workers Compensation</td>
<td></td>
<td>Voluntary Life (Term)</td>
</tr>
<tr>
<td>Short &amp; Long Term Disability</td>
<td></td>
<td>Universal Life</td>
</tr>
<tr>
<td></td>
<td>Health Savings Account</td>
<td>Critical Illness</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td></td>
<td>Accident</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Retirement</td>
<td>Pet Insurance</td>
</tr>
<tr>
<td>Paid time off</td>
<td></td>
<td>Identity Theft</td>
</tr>
<tr>
<td>Tuition Reduction</td>
<td></td>
<td>Flexible Spending Account</td>
</tr>
</tbody>
</table>
How to Enroll

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**OR**

**ONLINE**
Trustmark.benselect.com/enroll

Username:  Your 8-digit Messiah employee i.d. number
Password:   Last 4 digits of your social & last 2 digits of your birth year.
Remember!!

Once you make benefit elections, you will not be able to make changes until the next open enrollment period, unless you have a qualified life event.
Qualified Life Event

Qualified life events include:

• Marriage
• Divorce
• Legal separation
• Status change
• Birth or adoption of a child
• Change in child’s dependent status
• Death of a spouse, child or other qualifying dependent
• Commencement or termination of adoption proceedings
• Change in spouse’s benefits or employment status.
Health Insurance

Highmark Blue Shield

see anew
One Insurance Company: Same 2 Plans

PPO HRA
QHDHP HSA
What is the Premium Share?

The premium share is the amount deducted from your pay each payroll to pay for insurance.

There will be no change to your premium share for FY21.
<table>
<thead>
<tr>
<th></th>
<th>PPO/HRA</th>
<th>QHDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>1.25%</td>
<td>0.75%</td>
</tr>
<tr>
<td>**Employee/child(ren)</td>
<td>2.75%</td>
<td>2.25%</td>
</tr>
<tr>
<td><strong>Employee/spouse</strong></td>
<td>3.00%</td>
<td>2.50%</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>3.85%</td>
<td>3.60%</td>
</tr>
<tr>
<td><strong>Family (2 MC spouses)</strong></td>
<td>1.50%</td>
<td>1.25%</td>
</tr>
</tbody>
</table>
Change: Spousal Surcharge

- If your spouse has access to medical coverage elsewhere, but you choose to cover them on your plan, there is a spousal surcharge of $100/month ($50 per pay). This is in addition to your premium co-pay.

- If your spouse does not have access to medical coverage elsewhere, you can cover them on your plan with no additional cost.

- You will be asked to verify this at the time you enroll. Your confirmation serves as an affidavit.
What is the Deductible?

The deductible is the amount you are required to pay before co-insurance contributions begin.

Deductibles are increasing for both plans, but the employee deductible for HRA plan will not change.
<table>
<thead>
<tr>
<th></th>
<th>PPO HRA</th>
<th>QHDHP HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2000 EE ($4000 MC)</td>
<td>$3,000</td>
</tr>
<tr>
<td>Family</td>
<td>$4,000 EE ($8,000 MC)</td>
<td>$6,000</td>
</tr>
<tr>
<td>Prescription</td>
<td>$100</td>
<td></td>
</tr>
</tbody>
</table>
What is An HRA?

Health Reimbursement Account
What is An HRA?

Although the deductible on this plan is very high, the employee is only responsible for a portion of the deductible.

- $2,000 for the individual
- $4,000 for the family

The College has set aside money to cover the remainder of the deductible after the employee meets this lower threshold. The College payment will happen automatically approximately 2-3 weeks after the claim is processed.
What is an HRA?

The College has arranged for auto-submission of claims.

This means that once an employee reaches the $2,000 (individual) or $4,000 (family) deductible, claims will be processed directly through the College’s HRA.

The employee will not be required to submit claims for reimbursement.

There is a 2-3 week lag between the time the claim is processed and the HRA begins to pay the College portion.
What is an HRA?

The HRA coverage applies to in-network deductible services only.

It does not apply to co-pays.
What Counts Toward A Deductible?

• Tests, such as blood work, X-rays, MRI, CT scan, etc.*
• Out-patient surgery
• Hospitalization
• Anesthesia
• Chemotherapy & radiation
What Counts Toward A Deductible?

Non-hospital (and not your doctor’s office) Basic Diagnostic Services (standard imaging, diagnostic lab/pathology, allergy testing) are paid at 100%. The deductible does not apply to these services.
What Doesn’t Count Toward Deductible?

- Office visit co-pays
- RX co-pays
- Physical therapy co-pays
- Chiropractic care

Once you’ve met the deductible, these expenses count toward your out-of-pocket maximum.
What Is A Co-Pay?

The co-pay is the charge that Highmark requires you to pay to receive a service such as an office visit or a medication.

There will be no change to co-pays for FY21.
<table>
<thead>
<tr>
<th>Service</th>
<th>PPO/HRA</th>
<th>QHDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Care Physician</td>
<td>$20</td>
<td>N/A</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
<td>N/A</td>
</tr>
<tr>
<td>Retail Clinics</td>
<td>$40</td>
<td>N/A</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$75</td>
<td>N/A</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$200</td>
<td>N/A</td>
</tr>
</tbody>
</table>
What Is Co-Insurance?

• Co-insurance is the amount you pay for each in-network claim after you’ve met the deductible.

• Prior to meeting the deductible, you pay 100% of the costs agreed upon between the provider and Highmark Blue Shield (in network).

There will be no change to Co-insurance for FY21.
<table>
<thead>
<tr>
<th></th>
<th>PPO HRA</th>
<th>QHDHP HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Employee</td>
<td>0%</td>
<td>0%</td>
</tr>
</tbody>
</table>
What is Out of Pocket Maximum?

Out-of-Pocket Maximum (OOPM) is the threshold after which our plan begins to cover most medical expenses in full, regardless of co-insurance.

The out-of-pocket maximum has increased for FY21.
<table>
<thead>
<tr>
<th></th>
<th>PPO HRA</th>
<th>QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Individual</strong></td>
<td>$7,350</td>
<td>$6,600</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$14,700</td>
<td>$13,200</td>
</tr>
</tbody>
</table>
Mail Order Rx
Express Scripts is Highmark’s mail order provider.

1-800-903-6228

Your current prescriptions will continue as prescribed.
Specialty Medications

They are filled through **Walgreens** and delivered by mail.

Specialty medications are used to treat chronic, complex or rare conditions.

- May be given through a tube into a vein, injection or pills
- Cost more than other medicines
- Need special storage or care
- Have to be taken on a strict schedule.
Urgent Care Alternatives

Pinnacle Health Express
Copay $40.00
Extended hours

Fast Care Clinics
Copay $40.00
Extended hours
Virtual Medicine Services

Talk to a doctor anytime, via web-based video and telephone calls

Board certified network of physicians

Use this service when you have symptoms of a cold or flu, allergies, bronchitis, respiratory infections, ear infections or sinus problems.

PPO/HRA  $10 copay
QHDHP    100% after deductible

No co-pay for COVID-19 related services
Blues On Call

24/7 assistance

Call if:

• You or a family member are sick
• You have a question about your medications
• You aren’t sure if you need a doctor’s appointment, or if the situation is an emergency

Blues On Call
1-888-258-3428
In-Network vs. Out-of-Network

If you use a non-network provider, these costs DO NOT count toward your in-network deductible or in-network out-of-pocket maximum.
In-Network vs. Out-of-Network

Out-of-network providers can charge you the difference between the negotiated rate and the providers’ charges.

You may not be eligible for negotiated rates.
Health Savings Account (HSA)

College contributions
• Individual Coverage ($41.67/month) $500.00
• Family Coverage ($83.33/month) $1,000.00

2020 Maximum contributions (employee + the College combined)
• Individual Coverage $3,550.00
• Individual Coverage (age 55 & older) $4,550.00
• Family Coverage $7,100.00
• Family Coverage (age 55 & older) $8,100.00
Qualified High Deductible Health Plan & Health Savings Account

Important things to know:

1. You set up the HSA. It is not automatically set up for you.

2. The College’s contributions will be made **ANNUALLY**.

3. You can contribute on a pre-tax basis
   * every pay or on an occasional
   * one-time basis.

4. You must enroll each year. Elections will not carry over.
What Happens If I don’t Choose a Health Plan?

If you do not choose a medical plan by May 22, 2020, you will NOT have medical coverage beginning July 1, 2020.
Dental Plan
Dental Plan

- Rates remain the same.
- Preventative care is covered in full at in-network dentists.
### Dental Plan Premium Share

<table>
<thead>
<tr>
<th>Guardian Dental Guard Preferred</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>0.00%</td>
</tr>
<tr>
<td>Employee/child(ren)</td>
<td>0.40%</td>
</tr>
<tr>
<td>Employee/spouse</td>
<td>0.40%</td>
</tr>
<tr>
<td>Family</td>
<td>0.55%</td>
</tr>
<tr>
<td>Family (2 MC spouses)</td>
<td>0.20%</td>
</tr>
<tr>
<td>Benefits</td>
<td>In-Network</td>
</tr>
<tr>
<td>---------------------------------------------------</td>
<td>------------</td>
</tr>
<tr>
<td>Individual Deductible per plan year</td>
<td></td>
</tr>
<tr>
<td>Family Deductible per plan year</td>
<td></td>
</tr>
<tr>
<td>Preventive Deductible Waived</td>
<td></td>
</tr>
<tr>
<td>Plan Year Maximum – per individual</td>
<td></td>
</tr>
<tr>
<td>Diagnostic &amp; Preventive:</td>
<td></td>
</tr>
<tr>
<td>Exams, Cleanings, Fluoride Treatment, Space Maintainers, X-Rays, Sealants</td>
<td>100%</td>
</tr>
<tr>
<td>Regular Restorative Services:</td>
<td></td>
</tr>
<tr>
<td>Emergency Pain Treatment, Fillings/Stainless Crowns, Endodontics (root canal), Simple Extractions</td>
<td>100%</td>
</tr>
<tr>
<td>Major Services:</td>
<td></td>
</tr>
<tr>
<td>Crowns, Inlays and Outlays, Bridges and Dentures, Repairs and Adjustments, Periodontics (gum disease)</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontics: Appliances and related services</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Dependent Coverage

Dependents may remain on employee’s Plan until age 23 regardless of student status.
What if I don’t elect dental coverage?

If you are currently enrolled in dental coverage and do not call in/go on-line for your enrollment, your existing benefits will automatically rollover.
Vision Benefits

Visionworks
Vision Plan

Newly enrolled participants will receive a separate vision card; continuing employees should hold on to existing card.

There must be 12 months between each service. For example:

* if you have an eye exam on 8/1/19, you cannot have another until 8/1/20

* *If you get glasses on 8/15/19, you cannot get another pair until 8/15/20
## Vision Plan

### Premium Pay for Vision

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee + One</th>
<th>Employee + Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$5.82</td>
<td>$11.17</td>
<td>$15.44</td>
</tr>
</tbody>
</table>
If you use a VisionWorks provider, you have a higher level benefit.

VisionWorks is located at:

- Silver Spring Square, Mechanicsburg
- Capital City Plaza, Camp Hill
- Colonial Commons, Harrisburg
- Hershey Square, Hummelstown
- Delco Plaza, York
- Gateway, Hanover
Vision Plan

If you are currently enrolled in vision coverage and do not call in/go on-line for your enrollment, existing benefits will automatically rollover.
Healthcare & Dependent Care

Flexible Spending Accounts

What is an FSA?

– Enables employees to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through Flexible Spending Accounts (FSAs).

– You don’t pay federal income tax, Social Security taxes and state and local income taxes on the portion of your paycheck that you contribute to your FSA.

– The Health Care Account allows you to carry over up to $500. The Dependent Care Account is use or lose; there is no carry over or grace period.

– Only contribute the amount of money that you expect to pay out-of-pocket for eligible expenses for the plan period.
Healthcare & Dependent Care

Flexible Spending Accounts

– Discovery Benefits provides a MasterCard/Debit card that provides easy access to your funds in the Healthcare Flexible Spending Accounts at no cost to you. Once enrolled, you will receive your debit card within 7-10 business days.

– You can request additional cards for family members.

– Please be aware that your debit card will arrive in a generic white envelope that is often confused with credit card solicitations.

– You will NOT receive a new debit card if your current card has not expired.
Discovery Benefits®

• Discovery Benefits will continue to be the administrator for these plans: www.DiscoveryBenefits.com or 866-451-3399.

• 29 years flexible benefits administration experience

• Secure mobile app

• Discovery Benefits Debit Card – current card will be reloaded

• You will receive **ONE** debit card in a generic envelope if new enrollment

• Once you receive your debit card, you can go to the Discovery Benefits portal to request cards for family members

• You can also go online to register your banking information if you choose.
Contribution Guidelines

Healthcare Flexible Spending Account
Minimum contribution: $250.00
Maximum contribution: $2,750.00
Rollover: $500.00

Dependent Care Flexible Spending Account
Maximum contribution: $5,000.00
No rollover; use or lose
## Disability Income Benefits

<table>
<thead>
<tr>
<th></th>
<th>Short-Term Disability (STD)</th>
<th>Long-Term Disability (LTD)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum Weekly Benefit</td>
<td>100% for 13 weeks; 60% thereafter</td>
<td>60% to a maximum of $6,000</td>
</tr>
<tr>
<td>Maximum Benefit Duration</td>
<td>180 days</td>
<td>To age 65 (adjusted if disability occurred after age 60)</td>
</tr>
<tr>
<td>Elimination Period</td>
<td>15 work days</td>
<td>180 days</td>
</tr>
</tbody>
</table>
Basic Life Insurance

- One times base salary, up to a maximum of $100,000
- Accidental death & dismemberment (AD&D) policy
- Contact the Benefits Center at 866-342-4024 if you wish to update your beneficiary information
Voluntary Term Life Insurance

<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>
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<td></td>
</tr>
</tbody>
</table>

Monthly Cost for Each $1,000 of Employee & Spouse Life Insurance Coverage
Universal Life Insurance

• **Universal life insurance** (often shortened to UL) is a type of cash value **life insurance**. Under the terms of the **policy**, the excess of premium payments above the current cost of **insurance** is credited to the cash value of the **policy**.
Universal Life with Long Term Care

Includes LTC and Benefit Restoration – pays 4% per month up to 25 months when receiving assisted living, home healthcare, adult day care or skilled nursing home care. Subject to a 90 day waiting period and 6/6 pre-existing condition

Portable
Builds cash value
Critical Illness

- Lump Sum benefit paid at diagnosis
- $10,000 to $50,000 in $5,000 increments
- Guarantee issue up to $20,000 at initial enrollment only
- 12/12 pre-existing condition
- Either 100%, 50% or 10% if benefit chosen is paid depending on the diagnoses
- $50 wellness test benefit
- Rates based on amount selected, age and tobacco status

- Bi-weekly premiums for a non-smoker for $20,000
  - Age 30 - $8.10
  - Age 40 - $14.27
  - Age 50 - $22.25
Accident Insurance

Covers you on and off the job
Payments based on treatment received
Identity Shield
Family Protection Plan
• Family/dependent coverage - $16.00/month

Identity theft solutions – prevention, restoration, insurance
In addition:
– Free Simple Will
– Free tax return preparation
– Access to legal counsel at guaranteed low hourly rate
Aflac will no longer be available via payroll deduction.
You can continue your Aflac plan by paying Aflac directly.
You will receive information from Aflac on how to direct pay.
Your premium will not change.
Contact Elizabeth Bohlender at 717 695-9377 to enroll or stop your coverage.
# Other Voluntary Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Enrollment Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFLAC</td>
<td>Call Chris Lupp 717.695.9377</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>Call 1.877.PETS.VPI or Go to: <a href="http://www.petinsurance.com/messiah">http://www.petinsurance.com/messiah</a></td>
</tr>
<tr>
<td>Universal Life</td>
<td></td>
</tr>
<tr>
<td>Accident Insurance</td>
<td></td>
</tr>
<tr>
<td>Critical Illness Insurance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>866-342-4024</td>
</tr>
</tbody>
</table>
Long Term Care

Genworth

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
You must enroll by phone or online to make your open enrollment elections.

**BY PHONE**

Call the Benefit Service Center between 5/4/20 – 5/22/20 at 866-342-4024.

Monday-Friday: 9:00 am – 8:00 pm (EST)
Saturday: 10:00 am – 4:00 pm (EST)

**ONLINE**

Trustmark.benselect.com/enroll

Username: Your 8-digit Messiah ID number
Password: Last 4 digits of your social and the last 2 digits of your birth year.

You must enroll by May 22, 2020
HTA Financial provides education and insurance solutions in a simplified, easy to understand format.

They can assist you in choose a Medicare plan that meets your needs.

This is a free service.

1-610-430-6650
Retirement Plan

You are able to make changes to your retirement plan contributions at any time, however this is a good time of year to evaluate your plan.

Capital View Wealth Management
Denny.browne@capitalviewwealth.com
717-412-4966
212 South Front Street
Wormleysburg, PA
Retirement Plan

If you are not currently enrolled but would like to do so, it’s very easy!

Go to https://www.standard.com/retirement/messiah-college

Click on Quick Enroll and it will walk you through the enrollment process.
Planning Tools and Calculators

Preparing for retirement is just a little easier when you take advantage of these tools and tips.

- **GETTING STARTED**
  - Retirement Plan Basics
- **CALCULATORS**
  - Estimate Your Savings
- **SAVING FOR RETIREMENT**
  - Ways to Overcome Challenges
- **INVESTING STRATEGIES**
  - Managing Your Investments
- **FAQs**
  - Answers to Common Questions
- **NEARLY RETIREMENT**
  - Are You Ready?
Retirement Plan

Employees who are age 59.5 with at least ten years of service may continue to participate in the health insurance benefit upon retirement until reaching age 65 at the same rate as an active employee.

Employees who retire and choose to stay on the Messiah medical plan but go to another job that offers benefits will be responsible for a surcharge in addition to the cost of the medical plan.
More Info?

Questions: Su Deitch, Benefits Manager

717-796-1800 x 7085

Email: sdeitch@messiah.edu