Benefits Open Enrollment

via Remote Access

FISCAL YEAR 2022

JULY 1, 2021 – JUNE 30, 2022

see anew
How to Enroll

BY PHONE
Call the Benefit Service Center between 5/1/21 – 5/22/22 at 866-342-4024.

Monday-Friday: 8:00 am – 7:00 pm (EST)
Saturday: 9:00 am – 3:00 pm (EST)
There are limited customer service representatives available on Saturdays.

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 FY22 Plan Year
July 1, 2021 – June 30, 2022
Mandatory Enrollment

Deadline to Enroll: May 22nd
Benefits Eligibility

July 1, 2021 – June 30, 2022

Regularly scheduled for 1560 hours or more

Regularly scheduled for 1000-1559 hours - eligible for single medical coverage at the full price
# Benefits Platform

<table>
<thead>
<tr>
<th>University Provided</th>
<th>Employee &amp; University 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>Accident Insurance</td>
</tr>
<tr>
<td>Short &amp; Long Term Disability</td>
<td></td>
<td>Universal Life</td>
</tr>
<tr>
<td>Accidental Death &amp; Dismemberment</td>
<td>Health Savings Account</td>
<td>Critical Illness</td>
</tr>
<tr>
<td>Basic Life</td>
<td>Retirement</td>
<td>Voluntary Life Insurance</td>
</tr>
<tr>
<td>Paid time off</td>
<td></td>
<td>Pet Insurance</td>
</tr>
<tr>
<td>Tuition Reduction</td>
<td></td>
<td>Identity Theft</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Flexible Spending Account</td>
</tr>
</tbody>
</table>
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 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.
No Changes!

Our broker, Simkiss & Block, worked very hard to bring our renewals in below budget this year. As such, we are able to continue our current benefit offerings with no cost increase.
Health Insurance
No Changes to Medical Coverage
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 FY22.
<table>
<thead>
<tr>
<th></th>
<th>PPO/HRA</th>
<th>QHDHP/HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</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>Employee/spouse</td>
<td>3.00%</td>
<td>2.50%</td>
</tr>
<tr>
<td>Family</td>
<td>3.85%</td>
<td>3.60%</td>
</tr>
<tr>
<td>Family (2 MC spouses)</td>
<td>1.50%</td>
<td>1.25%</td>
</tr>
</tbody>
</table>
Spousal Surcharge

• If your spouse has access to medical coverage through their employer, 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 through their employer, 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.
What Counts Toward A Deductible?
PPO/HRA PLAN

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

HIGH DEDUCTIBLE PLAN

- Tests, such as blood work, X-rays, MRI, CT scan, etc.*
- Out-patient surgery
- Hospitalization
- Anesthesia
- Chemotherapy & radiation
- Doctor visits
- Prescriptions
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.
IN-NETWORK DEDUCTIBLES
The deductibles are not changing.

<table>
<thead>
<tr>
<th></th>
<th>PPO HRA</th>
<th>QHDHP HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$2000 EE ($4000 MU)</td>
<td>$3,000</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td>$4,000 EE ($8,000 MU)</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Prescription</strong></td>
<td>$100</td>
<td></td>
</tr>
</tbody>
</table>
Although the deductible on the PPO plan is very high, you are only responsible for a portion of that deductible.

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

The University has set aside money to cover the remainder of the in-network deductible after you meet the lower threshold. The University payment will happen automatically approximately 2-3 weeks after the claim is processed.
What is an HRA?

The University has arranged for auto-submission of claims.

This means that once you reach the $2,000 (individual) or $4,000 (family) deductible, claims will be processed directly through the University’s HRA.

You 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 University portion.
What is an HRA?

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

It does not apply to co-pays.
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 FY22.
<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 FY22.
<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.
<table>
<thead>
<tr>
<th></th>
<th>PPO HRA</th>
<th>QHDHP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$7,350</td>
<td>$6,600</td>
</tr>
<tr>
<td>Family</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)

University contributions
• Individual Coverage $500
• Family Coverage $1,000

2021 Maximum contributions
(employee + the University combined)
• Individual Coverage $3,600.00
• Individual Coverage (age 55 & older) $4,600.00
• Family Coverage $7,200.00
• Family Coverage (age 55 & older) $8,200.00
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 University’s contributions will be made **ANNUALLY** in late July or early August.

3. You can contribute on a pre-tax basis
   * every pay or
   * 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, 2021, you will **NOT** have medical coverage beginning July 1, 2021.
Dental Plan

G U A R D I A N
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><strong>Diagnostic &amp; Preventive:</strong></td>
<td></td>
</tr>
<tr>
<td>Exams, Cleanings, Fluoride Treatments</td>
<td>100%</td>
</tr>
<tr>
<td>X-Rays, Sealants</td>
<td></td>
</tr>
<tr>
<td>Space Maintainers, X-Rays, Sealants</td>
<td></td>
</tr>
<tr>
<td><strong>Regular Restorative Services:</strong></td>
<td></td>
</tr>
<tr>
<td>Emergency Pain Treatment, Fillings/Stainless Crowns, Endodontics (root canal), Simple Extractions</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Major Services:</strong></td>
<td></td>
</tr>
<tr>
<td>Crowns, Inlays and Outlays, Bridges and Dentures, Repairs and Adjustments</td>
<td>50%</td>
</tr>
<tr>
<td>Periodontics (gum disease)</td>
<td></td>
</tr>
<tr>
<td>Orthodontics: Appliances and related services</td>
<td>50%</td>
</tr>
<tr>
<td><strong>Lifetime maximum $1,000</strong></td>
<td></td>
</tr>
</tbody>
</table>
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

Highmark Blue Shield

Visionworks

see anew
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 8/1/21, you cannot have another until 8/1/22

* *If you get glasses on 8/15/21, you cannot get another pair until 8/15/22
## Vision Plan

### Premium Pay for Vision
**Per Pay Period**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$2.91</td>
</tr>
<tr>
<td>Employee + One Family</td>
<td>$5.59</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$7.72</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.
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 contribution to your FSA.

- The Health Care Account allows you to carry over up to $550. 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

Change for the current year only (FY21)

The American Rescue Plan has given us the ability to waive the carry-over limitations for the current plan year (FY21). You are able to carry over your entire balance as of June 30, 2021.
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.wexinc.com/discovery-benefits/ 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: $ 550.00

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><strong>Maximum Weekly Benefit</strong></td>
<td>100% for 13 weeks; 60% thereafter</td>
<td>60% to a maximum of $6,000</td>
</tr>
<tr>
<td><strong>Maximum Benefit Duration</strong></td>
<td>180 days</td>
<td>To age 65 (adjusted if disability occurred after age 60)</td>
</tr>
<tr>
<td><strong>Elimination Period</strong></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>
<td></td>
<td></td>
</tr>
</tbody>
</table>
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
# Other Voluntary Benefits

<table>
<thead>
<tr>
<th>Benefits</th>
<th>Enrollment Process</th>
</tr>
</thead>
<tbody>
<tr>
<td>AFLAC</td>
<td>Call Chris Lupp</td>
</tr>
<tr>
<td></td>
<td>717.695.9377</td>
</tr>
<tr>
<td></td>
<td>Group ID: MESSC</td>
</tr>
<tr>
<td></td>
<td>Access Code: groupltc</td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>Call 1.877.PETS.VPI or Go to:</td>
</tr>
<tr>
<td></td>
<td><a href="http://www.petinsurance.com/messiah">http://www.petinsurance.com/messiah</a></td>
</tr>
</tbody>
</table>
You must enroll by phone or online to make your open enrollment elections.

**BY PHONE**

Call the Benefit Service Center between 5/1/21 – 5/22/21 at 866-342-4024.

Monday-Friday: 8:00 am – 7:00 pm (EST)

Saturday: 9:00 am – 3:00 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, 2021.
HTA Financial provides insurance solutions and free education in a simplified, easy to understand format.

They can assist you in choosing 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
Tuition Reduction Benefit

As part of our prioritization process, there are changes to the tuition reduction benefit. Employees hired prior to 8/1/2021 will be grandfathered under the current plan.

For employees hired beginning August 2, 2021:

- The enhanced tuition benefit will no longer be available.
- The tuition benefit will be compressed to 2 tiers.

<table>
<thead>
<tr>
<th>Tier 1</th>
<th>Messiah University</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 2</td>
<td>All other accredited institutions</td>
</tr>
</tbody>
</table>
## Tuition Reduction Benefit

<table>
<thead>
<tr>
<th>Completed Years of Full-Time Service</th>
<th>Tier I Messiah University</th>
<th>Tier II Other accredited schools</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>33.30%</td>
<td>0.0%</td>
</tr>
<tr>
<td>2</td>
<td>66.60%</td>
<td>0.0%</td>
</tr>
<tr>
<td>3</td>
<td>100.00%</td>
<td>12.5%</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>25.0%</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>37.5%</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>50.0%</td>
</tr>
</tbody>
</table>
Tuition Reduction Benefit

Part-time employees are eligible for Tier I only at a reduced schedule. This does not change.

<table>
<thead>
<tr>
<th>Completed Years of Part-Time Service</th>
<th>Tier I only Messiah University</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 1,000 hrs – 1559 hrs annually</td>
<td>16.6%</td>
</tr>
<tr>
<td>2</td>
<td>33.3%</td>
</tr>
<tr>
<td>3</td>
<td>50.0%</td>
</tr>
</tbody>
</table>
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-University

Click on Quick Enroll and it will walk you through the enrollment process.
Retirement Plan

Employees who are age 59 ½ with at least ten years of full-time 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