

Annual Enrollment Period
November 9 – December 15

Annual Enrollment Period is your once-a-year opportunity to make changes to your current benefit elections for the coming plan year, January 1, 2018 – December 31, 2018.

Items to Consider During the Annual Enrollment Period

Dependent data:

Gather this information before proceeding with enrollment: Names, birthdates, and Social Security numbers to complete your enrollment process.

Beneficiary designations:

There are no set deadlines for updating your beneficiary designations, but the Annual Enrollment Period is a great time for you to update them to ensure they are current.

Personal information:

If you've changed your name, moved or changed your contact information, be sure to submit that information to Human Resources. It's important to keep your personal information up-to-date at all times.

Annual Benefit Fair

The annual Faculty and Staff Benefit Fair is scheduled for Thursday, November 9th. Please join us in the Academic Complex 2nd floor lobby from 10:00 AM—12:00 PM.

This is an ideal time for you to become more familiar with the benefits available to you and your family, as well as ask questions and obtain helpful information. Representatives from many of our benefit providers will be available to assist you with benefit questions and enrollment. This Benefit Fair is for you and provides a wonderful opportunity to learn more about your benefit package. Come enjoy the refreshments and be sure to register for a door prize! We look forward to seeing you!

WHAT'S NEW FOR 2018

- We will be offering the **SABC FLEXCard** (Benny Card) for those participating in the Unreimbursed Medical Spending Account. The card works like a debit card and allows you to pay for your out-of-pocket medical expenses at the point of purchase, and the funds will automatically be deducted from your flex account. If you wish to obtain a card, when electing unreimbursed medical click on the SABC FlexCard link below your Unreimbursed Medical election. The card is optional, you will still be able to send in your receipts for reimbursement if you prefer.
- Millsaps is pleased to announce the addition of **Healthiestyou**, a telemedicine product that allows you resolve routine medical issues, on-demand 24/7, via phone or online video consultations from wherever you happen to be. For more information, see the **Healthiestyou** section on page four of this Guide.
- Maximum Unreimbursed Medical increased \$50 to \$2650.

The Benefits Guide gives you an overview of your benefits including eligibility, plan options, rates, how to enroll, and other important information. More detailed information is available in the official plan documents. For all plan information and related forms, visit the [Faculty/Staff Benefit Information page](#). ↑

If you have any questions regarding a specific plan, please contact Carla Sarkady, Human Resources Assistant, carla.sarkady@millsaps.edu or Trish Bruce, Payroll Manager, bruceps@millsaps.edu.

Submitting Annual Enrollment Period Elections

This Annual Enrollment Period is your opportunity to add, drop, or waive coverage for you and/or your dependents and to ensure that our records accurately reflect your benefit elections. Your current benefit elections will continue effective January 1, 2018 through December 31, 2018. Be aware, that making no change is considered an election to retain the benefits currently in place for the upcoming plan year. At a minimum, attend the annual benefit fair to learn about the benefit options, verify and confirm your dependents on each plan, and ensure that only your eligible dependents are covered.

To begin the annual benefit enrollment/change process, go to [SABCElect ONLINE | Southern Administrators & Benefit Consultants Inc.](https://www.sabcflex.com/content/sabselect-on-line) (https://www.sabcflex.com/content/sabselect-on-line). Under user name enter your social security number (no dashes), and your six digit date of birth as your password (mmddy).

Note: You can also login to your customer portal if you are a flex participant to make your election.

Step 1. Review and revise any personal information that is incorrect. Follow the instructions to the next page.

Step 2. Review your current information. If correct and you have no changes, continue to the next page. If you wish to **enroll** in the **dental** or **vision**, click the enroll button. To **cancel** any supplemental **insurance** product, click the cancel coverage. Simply sign the cancellation form, using your SS#. To review benefits under the plan, click on the name of the product name highlighted in blue.

Step 3. Make your Flexible Spending election. If you are electing to participate in Flexible Spending for the first time, please have your bank account direct deposit information available to enter online. If you participate in Unreimbursed Medical and want a debit card, click on the link provided.

Step 4. Review the summary of your election, if correct, proceed to the next step. If incorrect, click the back button.

Step 5. Read the plan provisions, acknowledge that you understand, and sign using your SS#. Your enrollment is complete.

Please print or email yourself a copy for your records and click **done**. If you have questions or trouble with online enrollment, contact Southern Administrators and Benefit Consultants Inc. at 601-856-9933.

2018 Rate Information

Health Benefits through Blue Cross Blue Shield of MS

Millsaps continues to provide its benefit eligible faculty and staff with the most efficient, cost-effective, and comprehensive healthcare coverage available in our market. Please see attached 2018 Plan Summary so that you are familiar with plan benefits. If you have a qualifying event, you must apply for coverage within 30 days of the event.

Rates below reflect a 6.5% increase for 2018.

2018 Health Insurance Rates

Coverage Level	PPO Plan	High Deductible Plan
Employee Only	\$274 per month	\$257 per month
Employee + One	\$626 per month	\$583 per month
Employee + Family	\$749 per month	\$695 per month

Dental Benefits through MetLife

Millsaps College continues to provide quality dental benefits through MetLife. Rates below reflect a 3% increase for 2018.

Level of Coverage	Price
Employee Only	\$ 37.60
Employee + Spouse	\$ 74.10
Employee + Children	\$ 86.27
Employee + Family	\$ 122.78

Vision Benefits through AlwaysCare Vision

AlwaysCare Vision representatives will be at the benefits fair on November 9th to assist you with any questions. Go to <https://ww2.alwaysassist.com/> to use their on-line services. See summary of benefits on page 6. No increase in rates for 2018.

Level of Coverage	Price
Employee Only	\$ 7.00
Employee + Spouse	\$ 13.98
Employee + Children	\$ 14.86
Employee + Family	\$ 23.30

Healthiest you by Teledoc

In order to provide you the best available in healthcare, Millsaps has purchased a telemedicine product for any faculty/staff members participating in the medical insurance plan. Be sure to take advantage of the information sessions at the benefit fair and visit their web site at <https://www.teladoc.com/how-does-it-work/> for more information.

Whenever you feel unwell, you can receive convenient, quality care from a variety of licensed healthcare professionals.

1. **Request a visit with a doctor** 24 hours a day, 365 days a year, by web, phone, or mobile app.

Want to see the doctor? Choose **“video”** as the method for your visit. Feeling camera shy? Choose **“phone.”** Got a busy schedule? Select a time that’s best for you by choosing **“schedule”** instead of “as soon as possible.”

A nationwide network

We’ll search our national network of U.S. board-certified physicians, dermatologists and therapists and pair you with a doctor licensed in your state.¹

Review of medical records

Your medical history provides valuable information to the doctor regarding past conditions, medications, allergies as well as information about your family’s medical history.

2. **Talk to the doctor.** Take as much time as you need.... there’s no limit!
We lead the market with the industry’s most comprehensive suite of telehealth services. You can receive convenient, quality care from a variety of licensed healthcare professionals.

3. If medically necessary, **a prescription** will be sent to the **pharmacy of your choice.**
Receive the treatment you need in a timely, expedient manner. In addition, you have the ability to send your visit results to your primary care physician.

Teladoc doctors can diagnose many health issues like cold and flu symptoms, allergies, ear infection, rash and skin problems and so much more!

2018 College Holiday Schedule*

2017 Winter Holidays	December 21, 2017 – January 1, 2018
Martin Luther King Day	January 15, 2018
Good Friday	March 30, 2018
Memorial Day	May 28, 2018
Independence Day	July 4, 2018
Labor Day	September 3, 2018
Thanksgiving	November 22-23, 2018
2018 Winter Holidays	December 21, 2018 – January 1, 2019

**2018 College Holiday Schedule Subject to Change*

Personal Days

Eligible staff members also have up to three personal days per fiscal year. This will enable staff members to observe other national holidays (e.g., President’s Day, Veteran’s Day, etc.), other religious holidays, or enjoy a day off when schools are closed and/or family members are not at work. Personal days are pro-rated based on hire date.

IRS Announces 2018 Plan Contribution & Benefit Limits

Elective Deferrals 403(b)- \$18,500

457 Elective Deferrals - \$18,500

Catch-up Contributions- \$ 6,000

2018 Social Security Taxable Wage Base – \$128,700.

Dependent Eligibility Guidelines

Please make sure your dependents continue to be eligible for plan coverage. If changes are necessary, contact the Payroll & Employee Benefits Office at extension 1446 or 1127.

Insurance Type	Dependent Status	Age Limit
Life	Part-time or non-student	20
Life	Full-time student	24
Dental	Part-time or non-student	18
Dental	Full-time student	24
Medical	Age-only requirement	26
Vision	Age-only requirement	26

Medical Benefit Options effective January 1, 2018

Services	PPO Plan		HD Plan	
	In-Network	Non-Network	In-Network	Non-Network
Deductible - Individual - Family	\$1,000 \$3,000		\$2,000 \$6,000	
Coinsurance	80%	60%	80%	\$60%
Out-of-Pocket - Individual - Family	\$2,500 \$7,500	\$5,000 \$15,000	\$4,000 \$12,000	\$7,000 \$21,000
Amounts that apply to Out-of-Pocket	Deductible, Coinsurance and Copays	N/A	Deductible, Coinsurance and Copays	N/A

Hospitalization	You Pay Ded, then 20%	You Pay Ded, then 40%	You Pay Ded, then 20%	You Pay Ded, then 40%
Emergency Room	You Pay Ded, then 20%		You Pay Ded, then 20%	
Physician Office Visits - Primary Care - Specialist - Other Services in office (including diagnostic services)	You Pay \$25 Copay You Pay \$40 Copay Then you pay 20%	You Pay Ded, then 40%	You Pay \$25 Copay You Pay \$40 Copay Deductible, then You pay 20%	You Pay Ded, then 40%
Preventive Care	Wellness (100%)	Not Covered	Wellness (100%)	Not Covered
Outpatient Surgery/Anesthesia/Facility	Deductible, then You pay 20%	Deductible, then Coinsurance	Deductible, then You pay 20%	Deductible, then Coinsurance

Healthiest You (telemedicine)	Covered at 100% You may use this service for all members of your household and there is no cost associated with your Healthiest You doctor consultation.			
Chiropractic Care	You Pay \$40 copay, then 20%, 26 visits per year		Deductible, then You pay 20%	
Home Health	Deductible, Coinsurance, 100 Visits		Deductible, then You pay 20%	
Hospice	Deductible, then 100%		Deductible, then 100%	
Retail Prescription Drugs -Category 1 -Category 2 -Category 3 -Category 4 *includes Disease Specific Rx	\$15 \$30 \$60 \$100		\$15 \$30 \$60 \$100	

Monthly Employee Cost				
	Employee Only	\$274.00	Employee Only	\$257.00
	Employee + 1 Dependent	\$626.00	Employee + 1 Dependent	\$583.00
	Family	\$749.00	Family	\$695.00

MILLSAPS COLLEGE

Voluntary Dental Benefits effective January 1, 2018

Dental Benefits	MetLife Dental	
	In-Network % of negotiated Fee	Non-Network % of R&C Fee
Dental Plan Network Network Provider Search	Preferred Dentist Program www.MetLife.com	
Oral Exams Frequency	1 Exam every 6 months	
Deductible*	\$50 (Up to \$150/family) *Waived for Type A (Oral Exam)	
Coverage Type		
Type A	100%	100%
Type B	80%	80%
Type C	50%	50%
Orthodontia	50%	50%
Annual Maximum Benefit: Per Individual	\$1000	
Orthodontia Lifetime Maximum: Per Individual	\$1000 (Ortho only applies to Child Only up to age 19)	
Employee Cost		
Employee Only	Monthly	
Employee + Child(ren)	\$37.60	
Employee + Spouse	\$86.27	
Family	\$74.10	
	\$122.78	

MILLSAPS COLLEGE

Voluntary Vision Benefits effective January 1, 2018

Vision Benefits	AlwaysCare Vision	
	In-Network	Non-Network
Vision Plan Network	Always Vision Network	
Network Provider Search	www.AlwaysAssist.com	
Eye Exams	1 Exam every 12 months	
Frequency	1 Exam every 12 months	
Copayment required	\$10 Copay	None
Maximum reimbursement	100% After Copay	Up to \$35
Lenses	1 set of lenses every 12 months	
Frequency	1 set of lenses every 12 months	
Copayment required	\$25 copay	None
Single Vision Lenses	100% after copay	Up to \$25/pair
Bifocal Lenses	100% after copay	Up to \$40/pair
Trifocal Lenses	100% after copay	Up to \$50/pair
Lenticular Lenses	Up to \$80/pair	Up to \$50/pair
Necessary Contact Lenses	Up to \$210/pair	Up to \$210/pair
Elective Contact Lenses	Up to \$120/pair	Up to \$100/pair
Frames	1 set of frames every 24 months	
Frequency	1 set of frames every 24 months	
Copayment required	\$25 Copay	None
Maximum reimbursement	Up to \$120/pair	Up to \$50
Employee Cost	Monthly	
Employee Only	\$7.00	
Employee + Child(ren)	\$14.86	
Employee + Spouse	\$13.98	
Family	\$23.30	