

# 2023 Employee Benefits Guide



Millsaps is pleased to offer a comprehensive benefits package to our full-time employees. This Benefits Guide gives you an overview of plan options, rates, eligibility, how to enroll, and other important information. More detailed coverage information is available in the official plan documents.

For additional information please visit our Employee Benefits webpage at <https://www.millsaps.edu/resources/employee-benefits/> or email [humanresources@millsaps.edu](mailto:humanresources@millsaps.edu).

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# *Benefits Eligibility & Enrollment*

## *Eligibility*

Full-time employees working 30 hours or more per week are eligible to enroll in all benefits listed in this guide. To keep insurance coverage in force, every insured employee must work a minimum of 30 hours per week. Part-time benefits eligible employees working a minimum of 1,000 per year will be eligible to participate in certain benefits programs on a limited basis. For more information regarding eligibility, please contact the Human Resources team.

Eligible employees may also enroll their dependents in certain benefits plans. Dependents include legal spouses and children. If you have other dependents you believe may be eligible for coverage, please contact Human Resources to discuss eligibility. Age limitations for dependent children differ for each insurance plan. Please see the chart below for Millsaps' current dependent age limits.

<b>Insurance Type</b>	<b>Dependent Status</b>	<b>Age Limit</b>
Medical	Age-only requirement	26
Dental	Age-only requirement	26
Dental - orthodontics	Age-only requirement	19
Vision	Age-only requirement	26
Life	Age-only requirement	26

## *Enrollment & Qualifying Life Events*

Benefit eligible employees may enroll in college sponsored plans within their first 31 days of employment or within 30 days of a Qualifying Life Event (QLE). Please refer to the Summary Plan descriptions, located on the Employee Benefits web page, for coverage details and eligibility guidelines or contact Human Resources directly.

Additionally, each plan year, employees have an opportunity to enroll in or change their selection of benefit options during open enrollment.

A QLE is an event that triggers a special enrollment period for an individual or family to purchase health insurance outside of the regular new hire or annual open enrollment periods. Examples include marriage or divorce, birth of a child, or a significant change in spouse coverage. You must notify Human Resources within 30 days of the life event; otherwise, the only opportunity you will have to make a change in coverage is during the annual open enrollment period.

## *COBRA*

If you or a dependent become ineligible for benefits due to a change in work hours or through a life event or you leave employment with us, you may have the right to continue your medical benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA). If elected, COBRA coverage may continue for differing lengths of time depending upon the reason for eligibility. Under extended coverage, the eligible individual pays full cost of coverage at the employer's group rate, plus an administrative fee.

## *Summary of Benefit Costs*

Below are the per period costs for our primary medical, dental and vision plans. Additional information about each of these benefits can be found in the appropriate sections of this guide.

For bi-weekly paid employees, medical benefits, flexible spending contributions and administrative fees, and retirement contributions are deducted 26 times per year. Dental, vision, and voluntary life insurance premiums are only deducted 24 times per year. In any calendar month that has three bi-weekly payrolls, employees enrolled in those benefits will not be charged a premium for the third payroll in the month.

<b>Medical Employee Costs</b>		
<b>Coverage Level</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
<b>PPO Plan</b>		
Employee Only	\$290	\$133.85
Employee + one	\$670	\$309.23
Employee + family	\$800	\$369.23
<b>High Deductible PPO Plan</b>		
Employee Only	\$275	\$126.92
Employee + one	\$625	\$288.46
Employee + family	\$745	\$343.85

<b>Dental Employee Costs</b>		
<b>Coverage Level</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
Employee Only	\$27.91	\$13.96
Employee + Spouse	\$55.82	\$27.91
Employee + Children	\$73.91	\$36.96
Employee + Family	\$101.83	\$50.92

<b>Vision Employee Costs</b>		
<b>Coverage Level</b>	<b>Monthly Premium</b>	<b>Bi-Weekly Premium</b>
Employee Only	\$6.92	\$3.46
Employee + Spouse	\$13.81	\$6.91
Employee + Children	\$14.69	\$7.35
Employee + Family	\$23.03	\$11.52

# Medical Benefits Plan Options

Millsaps College participates in a self-funded medical insurance program administered by Blue Cross Blue Shield of Mississippi (BCBSMS). This guide provides an overview of the benefits on the traditional PPO and High Deductible plans offered. For additional information on each of these plans, please review the plan summaries on the [Employee Benefits](#) webpage. In-network provider information can be found on the BCBSMS website at <https://www.bcbsms.com/im-a-member/find-a-provider>.

Once enrolled, employees can visit *myBlue* at [www.bcbsms.com](http://www.bcbsms.com) to access information regarding their benefits. *myBlue* is a secure, online portal provided by BCBSMS. On *myBlue*, you can:

- Review your Explanation of Benefits
- View detailed claims history for up to 15 months, with information updated in real time as soon as your claim is processed
- See a summary of your benefits, as well as, your complete benefit plan booklet
- Get details about the utilization of your HealthyYou! wellness benefit
- Make changes to your personal information, such as mailing address or myBlue password
- Order a new ID card
- Read current health and wellness articles
- Review your prescription drug claims and search for the most cost-effective generic drugs that meet your clinical needs

Medical Employee Costs		
Coverage Level	Monthly Premium	Bi-Weekly Premium
<b>PPO Plan</b>		
Employee Only	\$290	\$133.85
Employee + one	\$670	\$309.23
Employee + family	\$800	\$369.23
<b>High Deductible PPO Plan</b>		
Employee Only	\$275	\$126.92
Employee + one	\$625	\$288.46
Employee + family	\$745	\$343.85

## Medical Plan Information

Medical Plan Information				
	PPO PLAN		HD PLAN	
SERVICES	IN-NETWORK	NON-NETWORK	IN-NETWORK	NON-NETWORK
<b>Deductible</b>				
Individual	\$2,500		\$3,000	\$6,000
Family	\$7,500		\$9,000	\$18,000
Coinsurance	80%	60%	80%	60%
<b>Out of Pocket</b>				
Individual	\$8,150	\$16,300	\$6,900	\$13,800
Family	\$16,300	\$32,600	\$13,800	\$27,600
Amounts that apply to Out of Pocket	Deductible, Coinsurance & Copays	N/A	Deductible & Coinsurance	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%	You Pay Ded, then 40%
<b>Physician Office Visits</b>				
Primary Care	You Pay \$50 Copay	You Pay Ded, then 40%	Deductible, then You Pay 20%	Deductible, then You Pay 40%
Specialist	You Pay \$75 Copay			
Other Services in Office (including diagnostic services)	You Pay 20%, Ded Waived			
Preventive Care (Annual Wellness)	100%	40% Coinsurance, Deductible Waived	100%	Deductible, then You Pay 40%
Outpatient (Surgery / Anesthesia / Facility)	Deductible, then You Pay 20%	Deductible, then 40%	Deductible, then You Pay 20%	Deductible, then You Pay 40%
Healthiest You (Telemedicine)	Covered at 100%. You may use this service for all member of your household and there is no cost associated with your HealthiestYou doctor consultation.			
Chiropractic Care (26 Visits per Year)	20% Copay	Deductible, then 40%	Deductible, then You Pay 20%	Deductible, then You Pay 40%
Home Health (100 Visits per Year)	Deductible, then You Pay 20%	Deductible, then You Pay 40%	Deductible, then You Pay 20%	Deductible, then You Pay 40%
Hospice	100%, Deductible Waived (subject to Case Management)		100%, Deductible Waived (subject to Case Management)	
<b>Retail Prescription Drugs</b>				
Category 1	\$15		Deductible, then You Pay 20%	Not Covered
Category 2	\$35			
Category 3	\$75			
Category 4	\$150			
Disease Specific Rx	10% (Minimum \$150 - Maximum \$350)			

# Health Savings Account (HSA)

Our high deductible (HD) medical plan qualifies for a Health Savings Account (HSA). An HSA is a savings account that lets you set aside money to pay for qualified medical expenses. It can be used for qualified medical, pharmacy, dental and vision expenses and provides an opportunity to save on taxes. The key things to know about HSAs are:

- You must be covered by a high-deductible health plan to open an HSA
- You own your HSA and the money in it
- It's not a "use it or lose it account"; funds rollover from year to year
- Anyone can deposit money in your HSA, up to an annual limit set each year by the IRS
- You can claim a tax deduction for contributions you make to your HSA
- Account owners may make tax-free withdrawals for qualified medical expenses

Compared to other health spending accounts, HSAs give you more ways to save on taxes and healthcare expenses now and in the future. You can contribute to your HSA any time of the year, up to the annual limit. **For 2023, the contribution limits are \$3,850 for a plan that covers one person and \$7,750 for a plan that covers more than one person.**

Ways to contribute include:

- Deposit money that's already been taxed—you can deduct it from your income on your tax return, no matter who it came from.
- Invest the funds in your HSA to earn interest; a minimum account balance may be required. You can move money from an IRA to your HSA once—called a one-time rollover.

To qualify for an HSA, you must meet the following requirements:

- You are covered under a high deductible health plan
- You have no other health coverage
- You aren't enrolled in Medicare
- You can't be claimed as a dependent on someone else's tax return

[Publication 969](#) from the IRS will give you more information about qualifying and making contributions. Participation in a Health Savings Account could affect your contributions to Section 125 Cafeteria Plan.

**IMPORTANT NOTE:** Employees may participate in both a Health Savings Account (HSA) and a Flexible Spending Account (FSA). If you choose to participate in both, your FSA unreimbursed medical election must be limited to dental and vision expenses only.

# *Flexible Spending Account (FSA)*

Millsaps' employees are eligible to contribute to a flexible spending account (FSA) on a pre-tax basis to help cover **dependent care** expenses and **unreimbursed medical** expenses.

If you have qualified dependents that require care while you and your spouse work, you can participate in the **dependent care FSA**. The dependent care and unreimbursed medical FSA can help you save valuable tax dollars on eligible expenses. The unreimbursed medical FSA can be used for medical expenses which you have to pay out of your own pocket such as, medical deductibles, co-insurance, co-pays, dental expenses and eye care expenses.

To participate in either part of the FSA plan, simply estimate your expenses for the year, up the IRS limit (listed below), and complete the FSA election form. Your annual election will be divided by the 12 pay periods for employees on the monthly payroll or 26 pay periods for employees on the bi-weekly payroll.

FSA funds will be deducted from your paycheck on a tax-free basis and placed in your account with Southern Administrators and Benefits Consultants (SABC). When you have qualified expenses, you can submit proof of the expense with a reimbursement form directly to SABC and you will be reimbursed up to the amount you have requested, not to exceed your annual election. For claims information, please login to [www.sabcflex.com/content/claim-procedures](http://www.sabcflex.com/content/claim-procedures).

Employees may request an SABC FLEXCard (Bennie card) directly from SABC which can be used to make purchases directly from your FSA account. Employees who choose to request a card will be charged a \$1 monthly administrative fee through payroll deduction. When you use the card for prescription drug purchases at participating merchants (most major pharmacies), or for certain co-pays you will not have to follow up with receipts. However, when you use the card at other medical, dental or vision facilities, you will have to validate the expense with an Explanation of Benefits statement from your insurance provider, or a detailed printout from your provider.

All FSA expenses must be incurred between January 1, 2023 and March 15, 2024 to be eligible for reimbursement. We recommend that your FSA elections are conservative and based on known expenses you will incur. The plan regulations require that any monies not claimed after the plan year closes are forfeited so basing your elections on known expenses will help ensure you do not forfeit any funds.

## **The 2023 IRS limits for flexible spending accounts are:**

- **Health FSA - \$3,050**
- **Dependent Care FSA - \$5,000 (\$2,500 for married couples filing separately)**

**IMPORTANT NOTE:** Terms of participation in the Unreimbursed Medical portion of the FSA plan require that your annual contribution is fulfilled. Because your total election is available to you anytime during the plan year, should you terminate your employment at any time during the plan year, any medical FSA funds you were scheduled to contribute over the remainder of the plan year will be deducted from your last paycheck. You will continue to be a participant of the medical FSA plan until March 15, 2024.



Any employee who enrolls in medical coverage through Millsaps will also be enrolled in HealthiestYou at no additional cost to the employee. HealthiestYou provides enrolled employees and members of their household access to HealthiestYou Teladoc - an online medical care service that gives you 24/7 access to a healthcare professional via web, phone, or mobile app. The College covers the cost of this service so it is free and unlimited to employees enrolled in medical coverage through the College!

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

### **What is Teladoc?**

Teladoc gives you 24/7/365 access to U.S. board-certified doctors who can treat many of your medical issues by phone or video. It is not insurance but an added medical benefit that gives you an affordable alternative to costly urgent care or ER visits.

### **When Can I Use Teladoc?**

Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care.

- When you need care now
- If you're considering the ER or urgent care center for a non-emergency issue
- On vacation, a business trip or away from home

### **How Does it Work?**

When you need medical advice, you can receive convenient, quality care from a licensed health care professional in three easy steps:

1. Request: Ask for a visit with a doctor 24 hours a day, 365 days a year by web, phone or mobile app.
2. Visit: Talk to the doctor. Take as much time as you need to explain your medical situation – there is no limit. Want to see the doctor? Choose “video” as the method for your visit.
3. Resolve: If medically necessary, a prescription will be sent to the pharmacy of your choice.

Once your benefits have been confirmed by the Human Resources team you can register and begin using your account.

### **Three Easy Ways to Register**

1. Download the App “healthiest you” in the app store or Google play store. Select “First Time Here”, enter your Name, DOB, and Zip Code to create your account login.
2. Visit <https://member.healthiestyou.com/user/sign-in> and select “Register Now”, enter your Name, date of birth, and Zip Code to create your account login.
3. Call 866-703-1259, ext. 1 to connect with a care representative to register your account over the phone.

Once registered, you can log-in via the app or online with the same login information. Update your medical history and add your preferred pharmacy and you are all set! Once you're set up, a Teladoc doctor is always just a call or click away. For additional information, see the HealthiestYou flyer ([click here](#)).

## *Dental Benefits - Beam*

Dental benefits are provided through Beam Benefits. This guide provides a brief overview of the plan. For additional information please review the plan summaries on the [Employee Benefits](#) webpage. For a list of in-network providers, please visit the Beam Dental website at <https://dentists.beambenefits.com/>.

Once enrolled, employees can sign-in to the [Beam website](#) to access information regarding their benefits.

<b>Dental Plan Information</b>		
Dental Benefits	In-Network % of Negotiated Fee	Non-Network % of R&C Fee
Dental Plan Network	Preferred Dentist Program	
Network Provider Search	<a href="https://dentists.beambenefits.com">dentists.beambenefits.com</a>	
Oral Exams / Frequency	1 Exam Every 6 Months	
Deductible*	\$50 Annual Deductible (Up to \$150 for Family)	
	*Waived for Type A (Oral Exam)	
Coverage Type	In-Network % of Negotiated Fee	Non-Network % of R&C Fee
Type A - Preventive	100%	100%
Type B - Basic Restorative	80%	80%
Type C - Major Restorative	50%	50%
Type D - Orthodontia	50%	50%
Annual Maximum (Per Individual)	\$1,000	
Orthodontia Lifetime	\$1000 (Ortho only applies to Child Only up to age 19)	

<b>Dental Employee Costs</b>		
Coverage Level	Monthly Premium	Bi-Weekly Premium
Employee Only	\$27.91	\$13.96
Employee + Spouse	\$55.82	\$27.91
Employee + Children	\$73.91	\$36.96
Employee + Family	\$101.83	\$50.92

# Vision Benefits - Beam

Vision benefits are provided through Beam Benefits. This guide provides a brief overview of the plan. For additional information please review the plan summaries on the [Employee Benefits](#) webpage. Beam utilizes the VSP network of vision providers. For a list of in-network providers, please visit their website at <https://www.vsp.com/eye-doctor>.

Once enrolled, employees can sign-in to the [Beam website](#) to access information regarding their benefits.

Vision Plan Information		
Vision Benefits	In-Network	Non-Network
Vision Plan Network	VSP	
Network Provider Search	<a href="https://www.vsp.com">vsp.com</a>	
Eye Exams		
Frequency	1Exam Every 12 Months	None
CoPayment Required	\$10 Copay	None
Maximum Reimbursement	100% After Copay	Up to \$35
Coverage Type	In-Network % of Negotiated Fee	Non-Network % of R&C Fee
Lenses	Once every 12 Months	
Materials Copay	\$25 Copay	None
Single Vision Lenses	100% After Copay	Up to \$25
Bifocal Lenses		Up to \$40
Trifocal Lenses		Up to \$50
Lenticular Lenses	Up to \$80	Up to \$50
Progressive Lenses	Up to \$70	Up to \$40
Contact Lenses	\$25 Copay	
Medically Necessary	Up to \$210	Up to \$210
Elective	Up to \$120	Up to \$100
Frames		
Frequency (Once every 24 Months)	\$120 Allowance	Up to \$50

Vision Employee Costs		
Coverage Level	Monthly Premium	Bi-Weekly Premium
Employee Only	\$6.92	\$3.46
Employee + Spouse	\$13.81	\$6.91
Employee + Children	\$14.69	\$7.35
Employee + Family	\$23.03	\$11.52

## *403(b) Retirement Account*

Millsaps College offers all employees access to contribute to defined contribution plan that operates under Section 403(b) of the Internal Revenue Code and is serviced by the [Teachers Insurance and Annuities Association \(TIAA\)](#).

Employees may contribute to a tax-deferred annuity plan on a pre-tax basis directly through payroll deduction. The total amount of contributions made for any year cannot exceed the IRS limits. **The 2023 contribution limit for 403b plans is \$22,500. Employees age 50 and older may contribute an additional \$7,500.** This benefit is open to all eligible employees and participation may begin immediately upon employment with Millsaps College. To contribute, please fill out the [payroll deduction form](#) and return it to Human Resources at any time to begin contributing to their retirement account.

Once an employee works in a regular position for Millsaps College for two years, with at least 1,000 hours worked per year, the college opens a college-paid plan for the employee. Millsaps contributes 5% percent of the employee's base salary up to the annual IRS limit. The employee is 100% vested in the college-paid annuity immediately following completion of eligibility requirements.

Enrollment forms are available through Human Resources. Employees can visit the [TIAA website](#) or call the TIAA counseling center at 1-800-842-2776 for additional information.

## *Life Insurance*

Millsaps offers basic group term life insurance to all benefits eligible employees through [The Standard](#). This coverage is a no-cost benefit for our benefits eligible full-time and part-time employees. Coverage begins on the first day of the first full month of employment. Coverage is equal to the amount of your annual salary rounded to nearest thousand.

An employee may, at their own expense, purchase additional life coverage for themselves or their dependents up to the following guaranteed amounts:

- \$200,000 for the employee, or up to five (5) times your annual earnings, whichever is less
- \$30,000 for spouse
- \$10,000 for children

All additional life insurance must be purchased in units of \$10,000. The current rate tables for additional life insurance are available on the [Employee Benefits](#) webpage.

Additional life insurance must be elected during the employee's initial enrollment period, within the first 30 days of employment. If additional insurance is added at a later date, medical pre-screening may be required by the carrier.

# ***Paid Leave Benefits***

Millsaps offers a variety of paid leave benefits to eligible employees. Below is a brief overview of these benefits. Additional information can be found in the [Staff Handbook](#).

## ***Short-Term Medical Leave***

The college recognizes that certain medical circumstances—e.g. illness, injury, pregnancy, and other related conditions—may require a person to be away from work for an extended period of time. In addition to regular paid time off benefits, Millsaps offers short term medical leave pay to full-time benefit-eligible employees who have completed two (2) or more years of continuous service.

The Short-Term Medical Leave program is a pay continue program paid for directly by the college through our regular payroll cycle. Payment of short-term medical leave benefits will begin after use of all accrued sick days and vacation days. The employee will continue to be paid for up to 90 calendar days total, including the days that were paid as sick or vacation days. Once sick and vacation pay has been exhausted, remaining short-term medical leave will be paid at 66.66% of your regular pay rate.

## ***Long-Term Disability (LTD)***

Long-Term Disability (LTD) insurance helps replace a portion of your income for an extended period of time in the event of a disability. The college enrolls all benefits eligible full-time employees in the LTD insurance plan. This coverage is a no-cost benefit for our employees and coverage begins on the first day of the first full month of employment.

LTD is administered by [Hartford](#). If your claim is accepted, LTD benefits will replace a portion of your pre-disability monthly earnings, less other income you may receive from other sources during the same disability (e.g., Social Security, Workers' Compensation, vacation pay etc.). Our current plan pays up to 60% of your pre-disability monthly earnings.

## ***Parental Leave***

The College is committed to supporting its staff with parental leave for eligible employees who temporarily relinquish their duties following childbirth or adoption, in a manner consistent with its educational mission and the effective operation of the college. All full-time non-faculty employees of the college who have completed one year of employment are eligible for the Parental Leave benefit.

Employees who are primary caregivers will be provided eight (8) consecutive weeks of paid parental leave. The first four (4) weeks will be provided at 100% pay and remaining four (4) weeks at 66.66% pay. Any additional leave, not to exceed 12 weeks, will utilize accumulated sick and/or vacation leave as required by the college's FMLA policy. Application of leave will be coordinated with Human Resources.

Eligible staff members, not assuming primary caregiver responsibilities for their newborn or newly adopted children, are eligible for two weeks (10 working days) of paid parental leave to be taken within the first three (3) months following the birth of a child or the adoption of a child.

Additional time may be taken according to the Family and Medical Leave policy.

# *Tuition Benefits*

Millsaps is committed to recruiting and retaining a high quality, diverse and engaged faculty and staff to direct the students' college experience toward excellence. As part of its desire to meet employees' evolving needs, Millsaps offers the Employee Tuition Benefit to foster the professional growth and development of its eligible employees.

We offer the tuition benefits outlined below to full-time employees and their dependents based on the policies and procedures of each specific program. Additional information is available in the [Staff Handbook](#). To apply for any of these programs, please contact [HumanResources@millsaps.edu](mailto:HumanResources@millsaps.edu).

## ***Millsaps Tuition Remission***

We believe a Millsaps education is one of the most valuable benefits we can provide to our employees and their families. Millsaps tuition remission is available for eligible employees and family members who would like to take classes for personal growth, complete an undergraduate degree, or complete a master's degree in business or accounting.

### **Undergraduate Personal Growth Classes**

Full-time employees who wish to attend Millsaps classes for personal growth and development are eligible for tuition remission for up to one undergraduate course per semester effective immediately following their date of hire. This waiver applies to tuition only, all other fees are charged at the given year rate. This benefit extends to spouses of eligible employees and is extended proportionally to benefits-eligible permanent part-time employee.

### **Undergraduate Students Pursuing a Degree**

After three (3) years of service, benefits eligible full-time employees, their legal spouses or registered domestic partner and dependent children under the age of 26 are eligible to participate in the tuition remission program for degree-seeking undergraduate students. As part of the tuition remission program, tuition is reduced to \$20 per credit hour up to a maximum tuition cost of \$300 per semester.

This waiver applies to tuition only. All required fees and room and board are charged at the given year rate. Tuition remission is limited to four academic years (or the equivalent thereof). Tuition payment may not cover directed study or other courses for which the instructor is paid on the basis of the number of enrollees.

### **Master's Degree Candidates**

After one (1) year of service, benefits eligible full-time employees are eligible to participate in the tuition remission program for our Master of Business Administration (MBA) and Master of Accounting (MAcc) programs. The tuition remission program will cover the equivalent of half the current rate per graduate hour for a maximum of two (2) courses, or six (6) graduate hours, per semester. Graduate tuition assistance benefits that exceed \$5,250 in a calendar year may be taxable. Recipients of this benefit will be allowed to enroll on a space available basis.

## ***Tuition Exchange Programs***

After an employee completes three (3) years of service at Millsaps they become eligible to use our tuition exchange programs for their dependent children under the age of (26). Millsaps participates in three (3) tuition exchange programs. Children of eligible Millsaps employees may attend participating colleges situated throughout the nation on a full or partial undergraduate tuition scholarship. The tuition exchange programs function as scholarships and are awarded by the institution that the student is attending. Any eligible student may apply for tuition exchange; however, Millsaps cannot guarantee that the student will be awarded the scholarship for which he or she applies.

For information about participating schools, visit these websites: [Associated Colleges of the South](#), [The Tuition Exchange](#), or [The Council of Independent Colleges](#).

## ***Tuition Discounts for K-12 Students***

Millsaps is pleased to offer all full-time faculty and staff tuition discounts for their dependents at the following prestigious Jackson area schools:

- Jackson Academy
- Jackson Prep
- Madison-Ridgeland Academy

There is no waiting period to participate in these tuition discount programs. To receive the discount, the employee must notify the prospective school of their employment with Millsaps upon initiation of the admissions process or upon hire at Millsaps. Discounts under this program are limited to tuition only. All non-tuition charges (e.g. memberships, fees) are the responsibility of the family.

Additional information regarding these discounts can be found on the [Employee Benefits](#) page.



# *Employee Assistance Program (EAP)*

We know that life doesn't always go as planned. To assist our employees with the unpredictable ups and downs of life, we are pleased to offer the Employee Assistance Program (EAP) through [The Harford](#). This benefit is provided at no cost to Millsaps employees and their immediate family members.

The EAP provides emotional, legal and financial counseling services and a wide range of assistance including support in these areas:

- Depression, anxiety, stress
- Lifestyle changes
- Substance abuse
- Relationship problems
- Workplace conflicts
- Caregiving
- Parenting and family challenges
- Living with chronic conditions
- Legal or financial assistance
- Child and elder care support

## **No-cost, Confidential Counseling Sessions with a Licensed Clinician**

The EAP provides access to three (3) free, confidential, in-person counseling visits with a licensed clinician each year and unlimited 24/7 access support by telephone.

## **Work/Life Benefit Services Access legal and financial counseling services and resources.**

The EAP also provides access trained professionals in legal services, financial services and health advocacy.

- *Legal Services* – Unlimited online or phone information from licensed staff attorneys for family law, bankruptcy, real estate, estate planning and adoption
- *Financial Services* – Unlimited online or phone information from expert CPAs and CFPs on budgeting, investment and credit matters
- *Health Advocacy* – Helps employees navigate their health benefits, answer clinical questions, resolve claims and billing issues, understand the appeals process, and make educated decisions

For information on how to access the EAP, please visit the [Employee Benefits](#) webpage.

# *Paid Time Off and Holidays*

## *Paid Time Off*

The college provides a robust paid time off package which includes several types of paid time for full-time employees. These benefits include:

- Vacation time
- Paid sick time
- Personal time
- Paid holidays
- Paid parental leave

Part-time, benefits eligible employees working a minimum of 1,000 hours per year are eligible for certain paid time off benefits and should refer to the [Staff Handbook](#) for additional information regarding eligibility and benefits.

All paid time off is subject to the guidelines in the faculty and staff handbooks. For new employees, there is a waiting period of 90-days before employees are eligible to use paid time off. For the first year of employment, paid time off will be pro-rated based on the employee's start date. Paid vacation and personal time reset each fiscal year and any time that has not been used will be forfeited. Unused sick time may be rolled over each year up to the limits outline in the handbook.

## *College Holidays*

The College observes the following holidays for eligible staff employees, and you should refer to the current College calendar for specific dates in a given year.

- Martin Luther King Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day (July 4th)
- Labor Day
- Thanksgiving week (offices will be closed all week)
- Christmas/New Years (offices are closed for 10 working days)
- Administrative Holidays (as determined and approved by the President of the College)

In addition to the above, full-time staff members can take up to 3 personal days of their choosing, coordinating the days off with their supervisor. This will give each staff member the ability to observe other national holidays (e.g. President's Day, Veteran's Day, etc.), other religious holidays, or a day when schools are closed and/or family members are off.

# Benefits Contacts

For general questions about Millsaps sponsored benefits plans or how to enroll please contact the Human Resources office by email at [HumanResources@millsaps.edu](mailto:HumanResources@millsaps.edu) or stop by our office in the Academic Complex in suite AC 105.

For specific questions regarding plan offerings you may contact the following providers directly:

## Medical Benefits

Blue Cross Blue Shield

<https://www.bcbsms.com/>

Contact: Cindy Drew at Ross & Yerger

Email: [cdrew@rossandyerger.com](mailto:cdrew@rossandyerger.com)

Phone: (601) 944-0975

## Dental Benefits

Beam Benefits

<https://www.beambenefits.com/>

Contact: Cindy Drew at Ross & Yerger

Email: [cdrew@rossandyerger.com](mailto:cdrew@rossandyerger.com)

Phone: (601) 944-0975

## Vision Benefits

Beam Benefits

<https://www.beambenefits.com/>

Contact: Cindy Drew at Ross & Yerger

Email: [cdrew@rossandyerger.com](mailto:cdrew@rossandyerger.com)

Phone: (601) 944-0975

## Flexible Spending Accounts

Southern Administrators and Benefit Consultants (SABC)

<https://www.sabcflex.com/content/>

Contact: Jim Miller

Email: [jmiller@sabcflex.com](mailto:jmiller@sabcflex.com)

Phone: 601-856-9933

## Retirement Plans

TIAA

<https://www.tiaa.org/public/>

Contact: Courtenay Lavigne

Phone: 800-842-2003, Ext. 29-6406

## **Life Insurance**

The Standard

<https://www.standard.com/individual/products-services/workplace-benefits/insurance/life-and-add>

Contact: Steven Lee at William Morris Group

Email: [slee@wmorrisgroup.com](mailto:slee@wmorrisgroup.com)

Phone: 601-948-0061

## **Long Term Disability Insurance**

The Hartford Insurance

<https://www.thehartford.com/employee-benefits/voluntary/group-long-term-disability-insurance>

Contact: Cindy Drew at Ross & Yerger

Email: [cdrew@rossandyerger.com](mailto:cdrew@rossandyerger.com)

Phone: (601) 944-0975