

2025

BENEFITS

GUIDE



MILLSAPS
COLLEGE

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BENEFITS ELIGIBILITY AND 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 hours per year will be eligible to participate in certain benefit 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 benefit plans. Dependents include legal spouses and children. If you have other dependents you believe may be eligible for coverage, please reach out to Human Resources to discuss eligibility. Age limitations for dependent children differ for each insurance plan. Please see the chart below for current dependent age limits.

Insurance Type	Dependent Status	Age Limit
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

Benefits 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).

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 and 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.

In addition to their initial enrollment period and QLEs, each plan year employees have an opportunity to enroll in or change their selection of benefit options during open enrollment.

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. Employee premiums for medical, dental, or vision insurance will be charged in advance, through payroll, on a pre-tax basis. In addition to the premiums listed below, each employee will be charged a \$2.15 monthly administrative fee.

For bi-weekly paid employees all benefits will be 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.

Medical Employee Costs		
Coverage Level	Monthly Premium	Bi-Weekly Premium
PPO Plan		
Employee Only	\$290	\$145
Employee + One	\$670	\$335
Employee + Family	\$800	\$400
High Deductible PPO Plan		
Employee Only	\$225	\$112.50
Employee + One	\$575	\$287.50
Employee + Family	\$695	\$347.50

Dental Employee Costs		
Coverage Level	Monthly Premium	Bi-Weekly Premium
Employee Only	\$27.18	\$13.59
Employee + Spouse	\$54.40	\$27.20
Employee + Children	\$72.00	\$36.00
Employee + Family	\$99.22	\$49.61

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

MEDICAL BENEFIT 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 we offer. For additional information on each of these plans, please review the plan summaries on the Employee Benefits webpage. Information about in-network providers can be found on the BCBSMS website at <https://www.bcbsms.com/im-a-member/find-a-provider>.

Once enrolled, employees can visit the *myBlue* at 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 Healthy You! 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

myBlue also gives you the ability to 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
PPO Plan		
Employee Only	\$290	\$145
Employee + one	\$670	\$335
Employee + family	\$800	\$400
High Deductible PPO Plan		
Employee Only	\$225	\$112.50
Employee + one	\$575	\$287.50
Employee + family	\$695	\$347.50

Medical Plan Information

	PPO Plan		HD Plan	
Services	In-Network	Non-Network	In-Network	Non-Network
Deductible				
Individual	\$2,500		\$3,500*	\$7,000*
Family	\$7,500		\$9,000*	\$18,000*
Coinsurance	80%	60%	80%	60%
Out of Pocket				
Individual	\$8,150	\$16,300	\$8,300	\$16,600
Family	\$16,300	\$32,600	\$16,600	\$33,200
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
Physician Office Visits				
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)	
Retail Prescription Drugs				
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)			

**These limits have been updated for the 2025 plan year.*

HEALTH SAVINGS ACCOUNT

Our high deductible health plan HDHP qualifies enrolled employees to contribute to a Health Savings Account (HSA). An HSA is a tax-advantaged 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 offers tax benefits. The key things to know about HSAs are:

- You must be covered by a HDHP to open an HSA
- You own your HSA and the money in it
- You will choose your own HSA provider to use and open an account directly with them
- It's not a "use it or lose it account", funds roll over 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 expenses

You can contribute to your HSA any time of the year up to the annual limit. For 2025, the contribution limits are \$4,300 for a plan that covers one person and \$8,550 for a plan that covers more than one person. Employees age 55 and older are eligible to make catch-up contributions up to \$1,000 annually.

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 by a HDHP
- 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

[IRS Publication 969](#) will give you more information about qualifying and making contributions. Participation in an HSA 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

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.

The unreimbursed medical FSA can help you save valuable tax dollars on 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. If you have qualified dependents that require care while you and your spouse work, participation in the dependent care FSA can save taxes by pre-taxing the expense.

To participate in either part of the FSA plan, simply estimate your expenses for the year, up to the IRS limit listed below, and complete the FSA election form during open enrollment. Your annual election will be divided by the 12 pay periods for employees on the monthly payroll or 24 pay periods for employees on the bi-weekly payroll. FSA funds will be deducted on a tax-free basis and placed in your account with Southern Administrators and Benefits Consultants (SABC). Employees who enroll in a flexible spending account will pay an administrative fee of \$2.15 per month which will be deducted from their paycheck.

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 logon to www.sabcflex.com/content/claim-procedures.

You may request an SABC FLEXCard (bennie card) directly from SABC which can be used to make purchases directly from your FSA account. There is a \$1 monthly administrative fee for employees who chose to request a bennie card. This additional fee will be covered by Millsaps. When you use the bennie 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. When you use the card at other medical, dental or vision facilities, you will have to validate the expense with an Explanation of Benefits (EOB) statement from your insurance provider, or a detailed printout from your provider. You will receive an email, stating the need for you to submit your receipts to SABC. You will need to provide your receipts directly to SABC.

All FSA expenses must be incurred between January 1, 2025 and December 31, 2025 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 2025 IRS limits for flexible spending accounts are:

- **Health FSA - \$3,300**
- **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, in lieu of Cobra, **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 December 31, 2025.**

HEALTHIEST YOU

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. *This service is free and unlimited!*

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 on the [Employee Benefits webpage](#).

DENTAL BENEFITS: PACIFIC LIFE

Dental benefits are provided through [Pacific Life](#). This guide provides a brief overview of our plans. For additional information please review the plan summaries on the [Employee Benefits webpage](#). For a full list of in-network providers please visit the Pacific Life webpage at <https://www.pacificlife.com/>.

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

Dental Plan Information		
Dental Benefits	In-Network % of Negotiated Fee	Non-Network % of R&C Fee
Dental Plan Network	Pacific Life Dental PPO	
Network Provider Search	https://www.pacificlife.com/	
Oral Exams / Frequency	1 Exam Every 6 Months	
Deductible*	\$50 Annual Deductible (Up to \$150 for Family) <i>*Waived for Type A (Oral Exam)</i>	
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)	

Dental Employee Costs		
Coverage Level	Monthly Premium	Bi-Weekly Premium
Employee Only	\$27.18	\$13.59
Employee + Spouse	\$54.40	\$27.20
Employee + Children	\$72.00	\$36.00
Employee + family	\$99.22	\$49.61

VISION BENEFITS: BEAM

Vision benefits are provided through Beam Benefits. This guide provides a brief overview of our plans. For additional information please review the plan summaries on the [Employee Benefits webpage](#). In Mississippi, Beam operates through the VSP network of vision providers. For a list of 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	vsp.com	
Eye Exam		
Frequency	1 Exam 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 a 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 2025 contribution limit for pre-tax contributions to 403b plans is \$23,500. Employees age 50 to 59 or 64 and older may contribute an additional \$7,500 in catch up contributions. Beginning in 2025, employees age 60 to 63 are eligible to contribute up to \$11,250 as a catch-up contribution.** This means those 50 to 59 or 64 and older will be able to contribute up to \$31,000 in 2025 and those 60 to 63 will be able to contribute up to \$34,750 in 2025. Employees making contributions to the Roth (post-tax) account may contribute up to \$7,000 in 2025. Employees 50 and older may contribute an additional \$1,000 to their Roth accounts. 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 your retirement account.

Once an employee has worked in a part-time or full-time benefits eligible position 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 the initial two-year eligibility requirement. Employees who are re-hired and were previous eligible for a Millsaps' contribution to their 403(b) plan will become immediately eligible upon rehire.

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

The college provides basic group term life insurance coverage equal to one (1) times the employee's basic annual salary rounded to the nearest thousand. 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.

An employee may, at their own expense, purchase additional life insurance 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. To elect spouse or children's insurance, the employee must be enrolled in voluntary coverage for themselves at the same dollar amount or higher. In the event that an employee's spouse also works at Millsaps, the spouse must be covered under their own voluntary plan as an employee and may not be covered as a spouse under their partner's plan. 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 [Millsaps 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 continuation program which is directly funded by the college through our regular payroll cycle. Payment of short-term medical leave benefits will begin after an employee has used all accrued sick, vacation, and personal 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 paid time off has been exhausted, the remaining short-term medical leave will be paid at 66.66% of your regular pay rate.

Long Term Disability

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 full-time benefits eligible 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 insurance is administered by The 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 by providing parental leave for eligible employees who temporarily relinquish their job duties following childbirth or adoption. 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. 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. Any additional leave, not to exceed 12 weeks, will utilize accumulated sick, vacation and/or personal days as required by the college's FMLA policy. Application of leave will be coordinated with Human Resources.

Full-time faculty will be granted parental leave in accordance with the Faculty Handbook.

Other Types of Leave

Additional information regarding other forms of paid leave, including sick, vacation, and personal time for staff and medical leave for faculty are discussed in the staff and faculty handbooks.

TUITION BENEFITS

Millsaps is committed to recruiting and retaining 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 [Millsaps Staff Handbook](#). To apply for any of these programs please contact 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. Eligibility requirements vary depending on the type of benefit.

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 employees.

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 (50%) of 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 benefits 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. Students seeking tuition exchange should apply in the Fall of the academic year before they wish to begin a program. Tuition exchange applications may be submitted to Human Resources. Applications cannot be processed until the student has also applied to the college for which they are requesting tuition exchange. Tuition exchange is a competitive process and each school sets its own deadline for the acceptance and processing of tuition exchange applications. We recommend students apply early and speak with their admission counselor regarding the tuition exchange scholarships.

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](#)
- [Clinton Christian 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.

Please contact Human Resources with any questions or concerns regarding the tuition exchange programs.

PUBLIC SERVICE LOAN FORGIVENESS

Public Service Loan Forgiveness (PSLF) is a federal program that forgives the remaining balance on Direct Loans after borrowers make 120 qualifying monthly payments under a qualifying repayment plan while working for a qualifying employer. As a not-for-profit organization, Millsaps is a qualifying employer for the PSLF program. Employees who received federal loans may qualify for loan forgiveness under PSLF. If you think you may qualify, you can use the [PSLF Help Tool on the Federal Student Aid website](#) to enter your information, determine eligibility and to submit your form electronically.

Whether you have made 120 qualifying payments, or not, the Department of Education recommends that you fill out and submit the PSLF form annually or whenever you change employers. This keeps your records up-to-date and prevents you from having to submit PSLF forms for each employer you worked for all at once. It could become difficult to contact those employers after such a long time or you could discover that some of your employers do not qualify.

You can submit the PSLF form digitally through the [PSLF Help Tool](#) or manually, using a paper form. Employment certification forms may be sent to humanresources@millsaps.edu for processing or brought to our office in AC 105.

EMPLOYEE ASSISTANCE PROGRAM

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 Hartford](#). 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

Confidential Counseling Sessions

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. These services can be obtained by contacting The Hartford directly. Information from these sessions is not connected to or shared with Millsaps in any way.

Work/Life Benefit Services and Resources

The EAP also provides access to trained professionals in legal services, financial services and health advocacy including the following services:

1. **Legal Services** – Unlimited online or phone information from licensed staff attorneys for family law, bankruptcy, real estate, estate planning and adoption
2. **Financial Services** – Unlimited online or phone information from expert CPAs and CFPs on budgeting, investment and credit matters
3. **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 additional information, please see the [Employee Assistance Program flyer](#).

PAID TIME OFF AND HOLIDAYS

Paid Time Off

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

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

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 prorated 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 outlined in the handbook.

Part-time, benefits eligible employees working a minimum of 1,000 hours per year, are able to participate in some of these programs on a limited basis and should refer to the Staff Handbook for additional information regarding eligibility and benefits.

College Holidays

The College observes the following holidays for eligible staff employees. Please 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 Year's (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 will be able to 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 benefit plans or how to enroll, please contact the Human Resources office by email at 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

Phone: (601) 944-0975

Dental Benefits

Pacific Life

<https://www.pacifielife.com/home/products/workforce-benefits/group-dental-insurance.html>

Contact: Cindy Drew at Ross & Yerger

Email: 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

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

Phone: 601-856-9933

Retirement Plans

TIAA

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

Contact: Emily Brandt

Email: Emily.Brandt@tiaa.org

Phone: 980-867-6579 ext. 615579

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

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

Phone: (601) 944-0975