






2027

BENEFIT GUIDE

MILLSAPS COLLEGE

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Benefits Eligibility

Full-time employees

Average 30+ hours per week over the full year: eligible for all benefits in this guide. Insured employees must maintain a minimum of 30 hours per week to keep coverage in force.

Part-time employees

Minimum 1,000 hours per year: eligible for certain benefit programs on a limited basis. Contact Human Resources for details.

Dependents

Legal spouses and children may be enrolled in certain plans. Believe another dependent may be eligible? Reach out to Human Resources.

Dependent Age Limits

Insurance Type	Age Limit
Medical	26
Dental	26
Dental orthodontics	19
Vision	26
Life	26

All limits are age-only requirements.

Enrollment, Life Events & COBRA

31
days

New hires

Enroll in college-sponsored plans within your first 31 days of employment.

30
days

Qualifying Life Event

Notify HR within 30 days of a QLE (marriage, divorce, birth of a child, significant change in spouse coverage). Otherwise, wait for open enrollment.

1×
per year

Open enrollment

Each plan year, enroll in or change your benefit selections.

COBRA

If you or a dependent lose eligibility due to a change in work hours, a life event, or leaving employment, you may be able to continue medical benefits under COBRA. Coverage length depends on the reason for eligibility. You pay the full cost at the employer's group rate, plus an administrative fee.

Medical Costs

Coverage Level	Monthly Premium	Bi-Weekly Premium
PPO Plan		
Employee Only	$250	$125
Employee + One	$630	$315
Employee + Family	$760	$380
High-Deductible PPO Plan		
Employee Only	$150	$75
Employee + One	$500	$250
Employee + Family	$620	$310



Good to know

- Premiums are charged in advance through payroll on a pre-tax basis.
- Each employee is charged a $2.00 monthly administrative fee.
- Bi-weekly paid employees: benefits are deducted 24 times per year. No premium is charged for a third payroll in a calendar month.

Dental & Vision Costs

Dental

Coverage Level	Monthly	Bi-Weekly
Employee Only	$31.26	$15.63
Employee + Spouse	$62.56	$31.28
Employee + Children	$82.80	$41.40
Employee + Family	$114.10	$57.05

Vision

Coverage Level	Monthly	Bi-Weekly
Employee Only	$7.34	$3.67
Employee + Spouse	$14.64	$7.32
Employee + Children	$15.57	$7.79
Employee + Family	$24.41	$12.21

Premiums are deducted pre-tax. See the Dental and Vision pages for plan details.

Medical Benefit Plan Options

Self-funded through BCBSMS

Millsaps College participates in a self-funded medical program administered by Blue Cross Blue Shield of Mississippi (BCBSMS). We offer a traditional PPO plan and a High Deductible PPO plan.

Plan summaries are on the Employee Benefits webpage. Find in-network providers at https://www.bcbsms.com/im-a-member/find-a-network-provider

Manage your benefits on myBlue

myBlue (https://www.bcbsms.com/) is BCBSMS's secure online portal. Once enrolled, you can:

- Review your Explanation of Benefits
- View up to 15 months of claims history, updated in real time
- See your benefit summary and complete plan booklet
- Track use of your Healthy You! wellness benefit
- Update personal info, such as mailing address or password
- Order a new ID card
- Read health and wellness articles
- Review prescription claims and find cost-effective generics

Medical Plan Comparison

	PPO Plan		HD Plan	
	In-Network	Non-Network	In-Network	Non-Network
Cost Sharing				
Deductible: Individual	$2,500		$3,500	$7,000
Deductible: Family	$7,500		$9,000	$18,000
Coinsurance (plan pays)	80%	60%	80%	60%
Out-of-Pocket: Individual	$8,150	$16,300	$8,300	$16,600
Out-of-Pocket: Family	$16,300	$32,600	$16,600	$33,200
Applies to Out-of-Pocket	Deductible, coinsurance & copays	N/A	Deductible & coinsurance	N/A
Services				
Primary Care Office Visit	$50 copay	Ded, then 40%	Ded, then 20%	Ded, then 40%
Specialist Office Visit	$75 copay			
Other Services in Office	20%, ded waived			
Urgent Care	$50 / $75 copay			
Chiropractic (26 visits/yr)	$75 copay			
Preventive Care	100%	40%, ded waived	100%	Ded, then 40%
Diagnostic Tests & Imaging*	Ded, then 20%	Ded, then 40%	Ded, then 20%	Ded, then 40%
Outpatient Surgery				
Hospital Stay				
Home Health (100 visits/yr)				
Emergency Room	Ded, then 20%		Ded, then 20%	
Hospice (Case Management)	100%, ded waived		100% after ded	
Recuro Virtual Urgent Care	$0 for all household members		$0 for all household members	

*Independent labs and freestanding facilities. Tests done in a provider's office follow the office-visit cost sharing above. PPO office copays are not subject to the deductible.

Prescription Drug Benefits

	PPO Plan		HD Plan	
	In-Network	Non-Network	In-Network	Non-Network
Retail (up to 30-day supply)				
Category 1	$15 copay	Not covered	Ded, then 20%	Not covered
Category 2	$35 copay			
Category 3	$75 copay			
Category 4	$150 copay			
Maintenance (90-day supply)				
Category 1	$37.50 generic / $45 brand	Not covered	Ded, then 20%	Not covered
Category 2	$87.50 generic / $105 brand			
Category 3	$187.50 generic / $225 brand			
Category 4	$375 generic / $400 brand			
Mail Order (90-day supply)				
Category 1	$30 copay	Not covered	Ded, then 20%	Not covered
Category 2	$70 copay			
Category 3	$150 copay			
Category 4	$300 copay			
Specialty & Provider-Administered				
Disease-Specific Drugs (30-day)	10% of allowed ($150 min / $350 max)	Not covered	Ded, then 20%	Not covered
Medical Prescription Drugs	Ded, then 20%	Ded, then 40% or not covered	Ded, then 20%	Ded, then 40% or not covered

Network pharmacies only: non-network pharmacy claims are not covered under either plan.

HD Plan: all prescriptions apply to the deductible before coinsurance (required for HSA eligibility).

Prior authorization, quantity, day-supply and duration limits may apply. Disease-specific drugs must come from a network disease-specific pharmacy and are subject to prior authorization. Medical prescription drugs are dispensed or administered by a hospital, physician or allied provider; non-network benefits vary by place of treatment.

Health Savings Account (HSA)

Our High Deductible plan qualifies you to contribute to an HSA: a tax-advantaged account for qualified medical, pharmacy, dental and vision expenses.

$4,500	$9,000	+$1,000
Self-only coverage	Coverage for more than one person	Catch-up, age 55+

2027 IRS contribution limits

Key things to know

- You own the HSA and the money in it
- You choose your own HSA provider and open the account directly
- Funds roll over year to year
- Anyone can deposit, up to the IRS annual limit
- Contributions are tax-deductible; withdrawals for qualified expenses are tax-free
- Stop contributions at least 6 months before enrolling in any part of Medicare

To qualify, you must

- Be covered by an HDHP
- Have no other health coverage
- Not be enrolled in Medicare
- Not be claimable as a dependent on someone else's tax return

HSA + FSA: you may join both, but your FSA medical election is then limited to dental and vision expenses. See https://www.irs.gov/pub/irs-pdf/p969.pdf For more information.

Flexible Spending Account (FSA)

$3,500

Health FSA limit

$7,500

Dependent Care FSA ($3,750 married filing separately)

$700

Max rollover of unused health FSA funds into 2028

How it works

- Pre-tax contributions for unreimbursed medical (deductibles, coinsurance, copays, dental, eye care) and dependent care expenses
- Elect during open enrollment; election is split over 12 (monthly) or 24 (bi-weekly) pay periods
- Administered by SABC; $2.00 monthly admin fee
- Expenses must be incurred 1/1/2027 to 12/31/2027; amounts above the rollover limit are forfeited

SABC FLEXCard (benny card)

Pay directly from your FSA. The $1 monthly card fee is covered by Millsaps. Rx and certain copays need no receipts; other purchases need an EOB or itemized statement sent to SABC. Claims: https://www.sabcflex.com/content/claim-procedures

If you leave mid-year: remaining scheduled medical FSA contributions are deducted from your last paycheck, and you stay a participant through December 31.

Virtual Urgent Care: Recuro Health

Free, unlimited 24/7 access to board-certified doctors by video, phone or app for every household member of employees enrolled in Millsaps medical coverage.
https://recurohealth.com/

When to use it

- You need care now
- You're considering the ER or urgent care for a non-emergency
- You're on vacation, traveling or away from home

Treats colds, flu, allergies, ear infections, rashes and more. Does not replace your primary care physician.

How to register

1. Watch for an activation email with your Recuro member ID.
2. Download the Recuro Care app, select "Activate your Recuro Account," and enter your name, phone and DOB.
3. Enter your member ID from the email, create a password, and click "Register."
4. Or call 855-673-2876 to register by phone with a care representative.

Questions: memberservices@recurohealth.com

Dental Benefits: Pacific Life

100%

Type A: Preventive

80%

Type B: Basic Restorative

50%

Type C: Major Restorative

50%

Type D: Orthodontia

Same percentages in-network (negotiated fee) and non-network (R&C fee).

Network	Pacific Life Dental PPO https://www.pacificlife.com/home/individuals/employee-benefits/provider-search.html
Provider search	https://www.pacificlife.com/home/individuals/employee-benefits/provider-search.html
Oral exams	1 exam every 6 months
Deductible	$50 annual (up to $150 per family); waived for Type A (oral exam)
Annual maximum	$1,000 per individual
Orthodontia lifetime max	$1,000 (children only, up to age 19)

Vision Benefits: Beam

In Mississippi, Beam uses the VSP provider network. Find a provider at https://www.vsp.com/eye-doctor

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Benefit	In-Network	Non-Network
Eye Exam (1 every 12 months)		
Exam copay	$10	None
Exam reimbursement	100% after copay	Up to $35
Lenses (1 every 12 months), $25 materials copay in-network		
Single vision / bifocal / trifocal	100% after copay	Up to $25 / $40 / $50
Lenticular	Up to $80	Up to $50
Progressive	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 (1 every 24 months)		
Frame allowance	$120	Up to $50

Retirement & Financial Wellness

$24,500
Pre-tax contribution limit

+$8,000
Catch-up, age 50–59 or 64+ (total $32,000)

+$12,000
Catch-up, age 60–63 (total $35,250)

5%
College contribution of base salary after 2 years

Your contributions

- Open to all employees; start immediately upon hire
- Pre-tax payroll deduction; return the payroll deduction form to HR any time
- Roth (post-tax): up to $7,500 in 2027; age 50+ may add $1,100
- From 1/1/2027, age 50+ with prior-year FICA wages over $145,000 must make catch-up contributions as Roth

College contribution

- After 2 years in a benefits-eligible position (1,000+ hours per year), Millsaps opens a college-paid plan
- Millsaps contributes 5% of base salary, up to the IRS limit
- 100% vested immediately after the 2-year requirement
- Rehires previously eligible are immediately eligible

403(b) provider: TIAA. Counseling center: 1-800-842-2776

CAPTRUST at Work: free financial advice

Complimentary fiduciary financial advice and education from the trusted advisor to Millsaps' retirement plan. Experienced professionals who know our benefits help you build a personalized roadmap.

How they can help

- **Retirement planning:** enrollment, investment choices, Roth vs. pretax
- **Financial planning:** budgeting, debt management, major life events
- **Investment strategies:** allocations, managing loans, long-term goals

What's included

- CAPTRUSTatWork.com: recorded presentations, calculators and scheduling
- Webinars, articles, videos and educational campaigns
- Financial planning technology tools
- One-on-one consultations with a financial counselor

Schedule an appointment: CAPTRUSTatWork.com | (800) 967-9948

Life Insurance

Basic Life

1×

annual salary

Rounded to the nearest thousand. No cost to benefits-eligible full- and part-time employees. Begins the first day of the first full month of employment.

Voluntary Life: guaranteed amounts

$200,000

Employee (or 5× earnings, whichever is less)

$30,000

Spouse

$10,000

Children

- Employee-paid; purchased in $10,000 units
- Spouse/child coverage requires employee voluntary coverage at the same amount or higher
- Spouses who both work at Millsaps must each be covered as employees
- Elect within the first 30 days of employment; later elections will require evidence of insurability.
- Rate tables are on the Employee Benefits webpage

Paid Leave: Medical & Disability

Short-Term Medical Leave

For illness, injury, pregnancy and related conditions. College-funded pay continuation for full-time benefits-eligible employees with 2+ years of continuous service.

- Begins after accrued sick, vacation and personal days are used
- Up to 90 calendar days total, including days paid as sick or vacation
- Remaining leave paid at 66.66% of regular pay

Long Term Disability

No-cost coverage for all full-time benefits-eligible employees, administered by The Hartford. Begins the first day of the first full month of employment.

- Pays up to 60% of pre-disability monthly earnings
- Reduced by other income during disability (e.g., Social Security, Workers' Comp, vacation pay)

See the Millsaps Staff Handbook for full details.

Parental Leave

For full-time non-faculty employees with one year of employment, following childbirth or adoption.

Primary caregivers

8

consecutive weeks paid

- Weeks 1–4 at 100% pay
- Weeks 5–8 at 66.66% pay

Other eligible staff

2

weeks (10 working days)

For staff not assuming primary caregiver responsibilities; taken within 3 months of birth or adoption.

- Additional leave, up to 12 weeks total, uses accrued sick, vacation and/or personal days per the FMLA policy; coordinate with HR
- Full-time faculty: per the Faculty Handbook
- Sick, vacation and personal time for staff, and medical leave for faculty, are covered in the staff and faculty handbooks

Tuition Remission

For full-time employees and dependents, per each program's policies. Apply via HumanResources@millsaps.edu; details in the Staff Handbook.

Personal Growth Classes

Immediately at hire

- Up to 1 undergraduate course per semester
- Tuition only; fees charged at the current rate
- Extends to spouses; prorated for benefits-eligible permanent part-time

Undergraduate Degree

After 3 years of service

- Employees, legal spouses or registered domestic partners, and children under 26
- Tuition $20 per credit hour, max $300 per semester
- Tuition only; limited to 4 academic years

MBA & MAcc

After 1 year of service

- Covers 50% of the graduate hour rate
- Max 2 courses (6 graduate hours) per semester
- Over $5,250 per calendar year may be taxable; space available

Tuition Exchange & K–12 Discounts

Tuition Exchange Programs

- Eligible after 3 years of service, for dependent children under 26
- Full or partial undergraduate tuition scholarships at participating colleges nationwide, through 3 programs: Associated Colleges of the South, The Tuition Exchange, and The Council of Independent Colleges
- Competitive and awarded by the attending school; not guaranteed
- Apply in the fall of the year before enrollment; submit to HR after applying to the college. Apply early and talk with the admission counselor

K–12 Tuition Discounts

For dependents of all full-time faculty and staff. No waiting period.

- **Jackson Academy**
- **Jackson Prep**
- **Madison-Ridgeland Academy**
- **Clinton Christian Academy**

Tell the school you work at Millsaps when starting admissions or upon hire. Tuition only; other charges are the family's responsibility.

Public Service Loan Forgiveness

120

qualifying monthly payments

PSLF is a federal program that forgives the remaining balance on Direct Loans after 120 qualifying payments under a qualifying repayment plan while working for a qualifying employer.

Millsaps is a not-for-profit qualifying employer.

Getting started

- Employees with federal loans may qualify
- Use the PSLF Help Tool on the Federal Student Aid website to check eligibility and submit electronically, or use a paper form
- Submit the PSLF form annually or whenever you change employers, even before reaching 120 payments, to keep records current
- Send employment certification forms to humanresources@millsaps.edu or bring them to AC 105

Employee Assistance Program

Provided by The Hartford at no cost to employees and immediate family. Emotional, legal and financial support for life's ups and downs.

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



Confidential counseling

3 free in-person sessions per year with a licensed clinician, plus unlimited 24/7 phone support. Nothing is shared with Millsaps.



Work/life services

- Legal: unlimited info from staff attorneys (family law, bankruptcy, real estate, estate planning, adoption)
- Financial: unlimited access to CPAs and CFPs
- Health advocacy: benefits navigation, claims and billing, appeals

Paid Time Off & Holidays

Paid Time Off

Full-time employees receive vacation, paid sick time, personal time, paid holidays and paid parental leave.

- 90-day waiting period for new employees; first-year PTO is prorated
- PTO accrues over the year; vacation may be used in advance within the fiscal year with supervisor approval
- Vacation and personal time reset each fiscal year (unused time forfeited); unused sick time rolls over up to handbook limits
- Part-time employees (1,000+ hours) participate on a limited basis; see the Staff Handbook

College Holidays

- Martin Luther King Day
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day (July 4)
- Labor Day
- Thanksgiving week (offices closed all week)
- Christmas & New Year's (offices closed 10 working days)
- Administrative holidays, as approved by the President

+3 personal days for full-time staff to observe other holidays or school closures; coordinate with your supervisor.

Campus & Wellness Perks

Extra perks for Millsaps employees, beyond your insurance benefits.

20	$0	$33 / $57
Free meals per semester	HAC membership and programs	YMCA monthly rate, individual / family

Campus meals

20 free meals per semester; additional meals are $7 plus tax.

Hall Activities Center (HAC)

Free membership and free department-sponsored programs for students, faculty and staff. The HAC includes a full array of fitness and weight-training equipment, an aerobics room, racquetball and squash courts, and basketball and volleyball courts.

YMCA membership discount

Corporate discount, payroll deducted: $33/month individual, $57/month family. $0 joining fee; no long-term contract.

- Access to Flowood, Reservoir and Clinton locations, plus YMCAs nationwide
- Free bootcamps, Pilates reformer and hundreds of classes each week
- 1 free hour with a personal trainer; free KidZone with family membership
- Special offers on swim and youth sports

Join: metroYMCAms.org | 601-664-1955

Questions: Jami Ferrell, jferrell@metroymcams.org, 601-326-0547

Local Employee Discounts

These local businesses offer discounts to Millsaps employees. Contact them for details.

Teacher rate

AT&T Wireless

Monthly teacher discount: att.com/offers/discount-program/teacher

10%

Beaverdam Fresh Market

Promo code “Millsaps” at checkout; show Millsaps ID at pickup.

15%

Broadstreet Bakery

For faculty, staff and students with ID.

Ask

CustomOptical

Contact the business for discount details.

20%

Fondren Fro-Yo

For faculty, staff and students with ID.

Ask

Pizza Shack

Contact the business for discount details.

15%

Quiznos Subs

Fondren location. For faculty, staff and students.

15%

Sal & Mookie’s

For faculty, staff and students with ID.

10%

Sneaky Beans

Coffee shop. With employee ID.

Have your Millsaps ID card ready to present to receive your discount.

Benefits Contacts

General Questions & Enrollment

Millsaps Human Resources
humanresources@millsaps.edu
Academic Complex, Suite AC 105

Medical

Blue Cross Blue Shield of MS
bcbsms.com/im-a-member/login
(601) 664-4590

Dental

Pacific Life
pacificlife.com
855-810-3301

Vision

Beam Benefits
beambenefits.com |
support@beambenefits.com
800-877-7195

Flexible Spending Accounts

SABC: Nelson Morrison
nmorrison2@sabcflex.com
601-856-9933

Telehealth

Recuro Health
memberservices@recurohealth.com
855-673-2876

Medicare Advice

Associate Insurance Professionals: Loyd Richardson
loydrichardson@ainsurancepro.com
601-932-5511

Retirement Plans

TIAA
tiaa.org
(800) 842-2252

Life Insurance

The Standard: Steven Lee, William Morris Group
slee@wmorrisgroup.com
601-948-0061

Long Term Disability

The Hartford
thehartford.com
888-277-4767

Employee Assistance Program

The Hartford
guidanceresources.com
800-964-3577

Benefits Broker

Ross & Yerger: Ashley Williams
EB Client Manager
awilliams@rossandyerger.com
601.360.8785