



OFFICE OF HUMAN
RESOURCES
AND COMPLIANCE

2024-2025 BENEFIT OVERVIEW

FULL-TIME EMPLOYEES (1560-2080 Hours)

Voluntary Retirement Plan The Standard Retirement Services, Inc.			
All non-student employees are eligible to participate immediately upon commencing employment.			
<ul style="list-style-type: none"> Pre-tax or post-tax (Roth) contributions. Two-year cliff vesting for employer match contributions. Must work a minimum of 1,000 hours annually to receive Messiah contribution. A year in which 1,000 hours is not met does not count toward vesting. Financial advising services available through Capital View Wealth Management. 	Employee contributes	Messiah contributes	
	2.50%	3.00%	
	5.00%	6.00%	
	7.50%	8.00%	
Health & Medical Insurance Highmark Blue Shield			
Employee and dependent(s) coverage as described below.			
Spousal surcharge of \$60/pay if spouse has access to medical coverage via an employer but employee chooses to cover spouse.			
EPO (Exclusive Provider Organization) Plan			
Deductibles Individual \$1,500 Family \$3,000 100% coverage for in-network expenses after deductible	Copays PCP \$30 Specialist \$50 Urgent Care \$50 ER \$150 Out of Pocket Maximum Individual \$6,350 Family \$12,700	Prescription Co-pays Generic \$20 Formulary Brand \$75 Non-Formulary Brand \$100	Employee Cost (% annual salary) Individual 1.50% Employee/Child(ren) 3.00% Employee/Spouse 3.25% Family 4.10%
High Deductible/HSA*			
Deductibles Individual \$3,200 Family \$6,400 100% coverage for in-network expenses after deductible.	Employee pays full cost of medical and prescription coverage services until deductible is met. Out of Pocket Maximum Individual \$6,800 Family \$13,600	Prescription Co-pays <i>(applies after full medical deductible met)</i> Low-cost Generic \$3 Generic Non-Preferred \$15 Formulary Brand \$35 Non-Formulary Brand \$50	Employee Cost (% annual salary) Individual 0.75% Employee/Child(ren) 2.25% Employee/Spouse 2.50% Family 3.60%
*HSA: The University makes an annual contribution to the HSA. Employees may contribute on a pre-tax basis.			
Individual Coverage \$500.00 Family Coverage \$1,000.00			
Waiver of Health Insurance			
Messiah University will pay a waiver bonus, in lieu of university <u>health insurance</u> coverage, of up to \$1,000 (pro-rated) to eligible employees with verification of other health insurance coverage. Dental insurance is not included in the waiver.			



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Dental Insurance																																					
United Concordia Dental																																					
<p>Basic Plan</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Annual Maximum</td> <td>\$1,000</td> </tr> <tr> <td>Preventative and Basic Care</td> <td>Covered at 100%</td> </tr> <tr> <td>Oral Surgery</td> <td>No Coverage</td> </tr> <tr> <td>Major Services</td> <td>No Coverage</td> </tr> <tr> <td>Orthodontics Lifetime Max</td> <td>No Coverage</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2">Employee Cost Per Month</td> </tr> <tr> <td>Employee</td> <td>\$0</td> </tr> <tr> <td>Family</td> <td>\$12</td> </tr> </table>	Annual Maximum	\$1,000	Preventative and Basic Care	Covered at 100%	Oral Surgery	No Coverage	Major Services	No Coverage	Orthodontics Lifetime Max	No Coverage	 		Employee Cost Per Month		Employee	\$0	Family	\$12	<p>Enhanced Plan</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Annual Maximum</td> <td>\$2,000</td> </tr> <tr> <td>Preventative and Basic Care</td> <td>Covered at 100%</td> </tr> <tr> <td>Oral Surgery</td> <td>Covered at 100%</td> </tr> <tr> <td>Major Services</td> <td>Covered at 50%</td> </tr> <tr> <td>Orthodontics Lifetime Max</td> <td>\$2,500</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2">Employee Cost Per Month</td> </tr> <tr> <td>Employee</td> <td>\$18</td> </tr> <tr> <td>Family</td> <td>\$37</td> </tr> </table>	Annual Maximum	\$2,000	Preventative and Basic Care	Covered at 100%	Oral Surgery	Covered at 100%	Major Services	Covered at 50%	Orthodontics Lifetime Max	\$2,500	 		Employee Cost Per Month		Employee	\$18	Family	\$37
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Flexible Spending Accounts (FSA)																																					
HealthEquity																																					
Tax-free reimbursement accounts.																																					
Health Care FSA: Minimum = \$250; Maximum = \$3,200; Rollover Limit = \$640																																					
Dependent Care FSA: Maximum = \$5,000 per plan year																																					
Life, Accidental Death & Dismemberment																																					
UNUM (paid by Messiah University)																																					
Life insurance coverage is provided on employee equal to one-time base annual salary up to \$100,000 for both life insurance and accidental death and dismemberment.																																					
Short Term Disability																																					
UNUM (paid by Messiah University)																																					
Begins 6 months after hire date																																					
13 weeks at 100% of base salary - first 15 workdays are paid via accrued sick, vacation or personal time, remainder paid at 100% of base salary.																																					
13 additional weeks at 60% of base salary.																																					
Long Term Disability																																					
UNUM (paid by Messiah University)																																					
Begins 6 months after hire date																																					
Paid at 60% of monthly earnings with a maximum monthly benefit of \$6,000. Provided after 180-day elimination period.																																					
Voluntary Life Insurance																																					
UNUM																																					
Additional life insurance available through payroll deduction for employee and dependents. One-time guarantee issue.																																					
Voluntary Benefits																																					
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Accident Plan – Pays a schedule cash benefit upon diagnosis of covered accident injuries.																																					
Critical Illness Insurance – Pays a lump-sum cash benefit upon diagnosis of a covered critical illness.																																					
Employee Assistance Program																																					
UNUM																																					
EAP is a free service available for full-time Messiah employees & their families. Receive free counseling, advice on money matters, work-life balance & locate local services as needed!																																					



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Tuition Reduction for Dependents/Spouses

This benefit provides tuition assistance for up to a first bachelor's degree for spouses and dependents. Spouse is eligible for Tier I. Dependents are eligible for both tiers. The benefit is based on completed years of service and the lesser of the host institution's tuition or Messiah's tuition.

Tier I – Messiah University		Tier II – All Other Accredited Institutions	
Vesting Period	3-Year Vesting	Vesting Period	6-Year Vesting
Completed Years of Service	% of Tuition	Completed Years of Service	% of Tuition
1	33.3%	1	0.0%
2	66.6%	2	0.0%
3	100%	3	12.5%
		4	25.0%
		5	37.5%
		6	50.0%

Employee/Spouse Educational Credits

Employees regularly scheduled to work 1,560 hours or more and spouse are eligible for 8 undergraduate credits per semester at Messiah University.

Graduate Aid Program

Available to full-time staff & administrative employees only after one year of full-time employment.

Pays 50% of tuition to a maximum of \$5,000 for post baccalaureate program of study at schools other than Messiah for staff/administrative employees after one completed year of service.

Graduate Tuition Reduction

Available only to full-time staff & administrative employees after one year of full-time employment.

Provides a 50% reduction in tuition for Messiah graduate programs for staff/administrative employees after one completed year of service.

Tuition Commitment for Professional Development

Available only to full-time staff & administrative employees after two years of full-time employment.

Program provides 100% tuition for 3 Messiah staff/administrative employees per year in Masters in Higher Ed, Strategic Leadership or Business Administration program after two completed years of service in exchange for an employment commitment to Messiah University. The program has a maximum enrollment of six employees at any given time.



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<i>Benefits</i>	<i>Full Time Employees (Employees work > 1,560 hours per year)</i>
Funeral Leave	<p><u>Immediate Family</u>: up to 5 workdays, in full-day increments, per occurrence</p> <p><u>Non-Immediate Family</u>: up to 2 workdays, in full-day increments, per occurrence</p> <p><u>Non-Family</u>: up to 1/2 day per occurrence, not to exceed three occurrences (1½ workdays) annually.</p>
Paid Holidays	<p>Eligible for paid holidays that occur during regular work schedule:</p> <p>New Year's Day Martin Luther King, Jr. Day Good Friday Easter Sunday (if regularly scheduled) Memorial Day Juneteenth Independence Day Fall Break (supervisor to assign one day that week) Thanksgiving Day Day after Thanksgiving Christmas Eve Day Christmas Day University closed between Christmas and New Year's Day as announced</p>

INFORMATION BELOW PERTAINS TO ADMINISTRATIVE AND STAFF EMPLOYEES ONLY

<i>Time Off Benefits</i>	<i>Scheduled to Work 2,080 Hours Per Year</i>	<i>Scheduled to work 1,000 - 2,079 Hours Per Year</i>
Sick Leave	10 days (80 hours) per fiscal year with full pay, accrued. Maximum 80 hours carryover limit.	Pro-rated based on time actually worked, accrued. Maximum 80 hours carryover limit.
Personal Leave	Eligible – 2 days (16 hours) per fiscal year with full pay. Unused hours do not accrue.	Pro-rated based on time actually worked. Unused hours do not carryover.
Vacation Leave	<p><u>Staff employees</u>: 10 days (80 hours) per fiscal year with full pay, accrued.</p> <p><u>Administrative employees</u>: 15 days (120 hours) per fiscal year with full pay, accrued.</p> <p>Maximum 80 hours annual carryover limit. Maximum 160 cumulative hours carryover limit.</p>	<p>Pro-rated based on time actually worked, accrued.</p> <p>Maximum 80 hours annual carryover limit. Maximum 160 cumulative hours carryover limit.</p>

Specific details regarding these benefits are stored in the PolicyCentral system and can be found on the web at <http://www.messiah.edu/info/20591/policies> or are available from the Office of Human Resources. The University reserves the right to alter or eliminate these benefits