

THE UNIVERSITY OF MISSISSIPPI MEDICAL CENTER

EMPLOYEE BENEFITS SUMMARY - JULY 2009

Eligible Medical Center employees are entitled to a large number and variety of valuable benefits that enhance your overall compensation. We want you to be aware of these benefits and just how much they can mean to you.

The chart below is a brief outline of these benefits. To obtain comprehensive details on this topic, refer to the **“Employee Handbook”, “Benefits Booklet”, “Faculty/Staff Handbook”, “Employee Self-Service”, Human Resources Website** or the individual insurance booklets.

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Personal Leave	Employees working 20+ hours per week	Medical Center	May use after 90 days	12 to 18 hours of leave time for vacation or personal business, accrued per month worked, based on years of service, increasing with years of service. Prorated for part-time employees.
Major Medical Leave	Employees working 20+ hours per week	Medical Center	May use after 90 days	5 to 8 hours of leave time for your illness or illness of immediate family member, accrued per month worked, based on years of service, decreasing with years of service. Prorated for part-time employees.
Holidays	Full-time Employees	Medical Center	Hire Date	Ten (10) paid holidays per year one of which is a floating holiday.
Temporary Disability Leave	Full-time Employees	May use accrued leave time, then leave without pay	After 90 days	Up to 9 months leave for your own illness for temporary sickness or disability, including childbearing. Coordinated with FMLA.
Family Medical Leave	Employees employed at least 12 months with at least 1250 hours worked in prior year	Major medical leave and personal leave must be used, then leave without pay	After 12 months	Up to 12 weeks leave for your illness, birth or adoption of a child, or illness of an immediate family member. Up to 26 weeks for spouse, son, daughter, parent or next of kin of service member for service member's serious illness or injury
Donor Leave	Employees employed at least 12 months with at least 1250 hours worked in prior year	Major medical leave and personal leave must be used, then approved leave from donors	After 12 months	Paid leave up to 90 days (720 hours) lifetime maximum for you or an immediate family member for a catastrophic injury or illness.
Administrative Leave	All Employees	Medical Center	Hire Date as verified by Court Clerk	Leave with pay to be a witness, juror or litigant and off-campus seminars and meetings.
Military Leave	Employees in National Guard or other Armed Services Reserve Unit	Medical Center	Hire Date	Up to 15 paid working days leave for active duty or annual training.
Bereavement Leave	All Employees	Medical Center	Hire Date	Up to 3 days of earned major medical leave per calendar year may be used because of death of immediate family member as defined.
Leave of Absence Without Pay	All Employees		After 90 days	Leave without pay for personal reasons approved at the discretion of the Department Head.
Further Education Leave	Full-time Employees	Medical Center	After 90 days with Department Head approval	Up to 4 hours per week, two courses per semester, time off during the workday to attend class.

~ FLEXIBLE BENEFITS PLAN ~

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Premium Conversion	Employees working 20+ hours per week	Medical Center pays all the administrative costs	Hire Date	Ability to pay premiums for qualified insurance coverages with PRE-TAX (TAX-EXEMPT) dollars.
Medical Reimbursement Account	Employees working 20+ hours per week	Employee pays funds for reimbursement	Hire Date	Participants can set aside funds through payroll for PRE-TAX (TAX-EXEMPT) payment of unreimbursed Medical, Prescription & OTC Drugs, Dental, Hearing or Vision expenses.
Dependent Care Reimbursement Account	Employees working 20+ hours per week	Employee pays funds for reimbursement	Hire Date	Participants can set aside funds through payroll for PRE-TAX (TAX-EXEMPT) payment of Dependent Care expenses.

~ PRE-TAX INSURANCE OPTIONS ~

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
State Employees' Health Insurance	Employees working 20+ hours per week and their dependents	Medical Center for employee only (Base Plan for Horizon employee, Select Plan for Legacy employee). Horizon employee pays the difference if the Select Plan is chosen. Employee pays for dependents.	Hire Date	Comprehensive major medical insurance including a Pharmacy Card. Choice between two deductible plans.
Hospital Indemnity Insurance	Employees working 20+ hours per week and their dependents	Employee	Hire Date	Plan designed to help pay both inpatient and outpatient medical expenses based on a scheduled amount or percentage.
Cancer, Intensive Care, and Dread Disease Insurance	Employees working 20+ hours per week and their dependents	Employee	Hire Date	Coverage for Cancer with additional options available for 30 Dread Diseases and Intensive Care.
Dental / Orthodontia / Vision Insurance	Employees working 20+ hours per week and their dependents	Employee	Hire Date	<ul style="list-style-type: none"> • Preventive Care: 100% of UCR, no waiting period or deductible. • Basic Restorative: 80% of UCR, no waiting period, subject to deductible. • Major Restorative: 50% of UCR, 6 month waiting period, subject to deductible. 12 month waiting period for late entrant. • \$1,200 combined calendar year maximum. • Orthodontic Rider: 50% of UCR, \$1,000 lifetime maximum, 12 month waiting period. (Children under age 19) • Vision Rider: 80% of UCR for yearly eye exams; 80% of UCR up to \$150 once every 2 years for lenses, frames or contacts.
Accidental Death & Dismemberment Insurance	Employees working 20+ hours per week. Dependents (limited)	Employee	Hire Date	Coverage up to \$300,000 or 10 times annual base salary, whichever is less, for dismemberment or loss of life resulting from an accident. Hospital confinement for accidents included.
State Group Term Life Insurance	Employees working 20+ hours per week	Medical Center pays 50%, Employee pays 50%	Hire Date	Coverage equal to 2 times annual base salary rounded to the highest \$1,000; minimum - \$30,000 and maximum - \$100,000 .

~ POST-TAX INSURANCE OPTIONS ~

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Supplemental Term Life Insurance	Employees working 20+ hours per week. Dependents (limited)	Employee	Hire Date	Coverage of 1 – 6 times annual base salary rounded to the highest \$1,000; maximum - \$600,000 . Spouse and Children coverage available.
Burial Insurance	Employees working 20+ hours per week. Dependents (limited)	Employee	Hire Date	Coverage varies. Available for Employee, Spouse, Children, and Grandchildren.
Short Term Disability Insurance	Employees working 20+ hours per week	Employee	Hire Date	Income replacement at 60% of salary up to \$3,000/month commencing the 31st day of disability, continuing for up to 12 months per disability.
Long Term Disability Insurance	Employees working 20+ hours per week in category of executive, administrative, managerial, faculty, supervisory, CRNA, NP, PA and Pharmacists	Employee	Hire Date	Income replacement at 60% of salary up to \$6,000 per month commencing on the 91st day of total disability and continuing up to age 65. A Superwrap option for Private Practice Income is available.
United States Savings Bonds	All Employees	Employee	Hire Date	Payroll deduction for purchase of bonds at one-half face value.
College Savings Plans (MPACT/MACS)	All Employees	Employee	Hire Date	Payroll deduction for college savings.

~ TAX-DEFERRED RETIREMENT PLANS ~

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Public Employees Retirement Plan	Employees working 20+ hours per week	Medical Center pays 12.00% of earned compensation. Employee pays 7.25% of earned compensation.	Hire Date	Supplemental retirement income. Retirement – Age 60 with 4 years of vested service for employees becoming members of PERS prior to 7/1/07 and 8 years vested service for employees becoming members of PERS on or after 7/1/07 or 25 years vested service at any age.
Optional Retirement Plan	Employees working 20+ hours per week in category of faculty, eligible administrators, and House Officers	Medical Center pays 9.40% of earned compensation. Employee pays 7.25% of earned compensation.	Hire Date	Supplemental retirement income. Control over investments. 100% vested.
403(b) Plan – Tax-Sheltered Annuity	Part-time and Full-time Employees	Employee	Hire Date	Supplemental retirement income. Control over investments. Pre-tax deduction annual limits.
457 Plan – Deferred Compensation Plan	Part-time and Full-time Employees	Employee	Hire Date	Supplemental retirement income. Control over investments. Pre-tax deduction annual limits.

~ SPECIAL ADDITIONAL BENEFITS ~

	WHO RECEIVES	WHO PAYS	ELIGIBILITY	WHAT YOU RECEIVE
Hospital Discounts	All Employees and their family members, whether covered by the State of Mississippi Health Insurance Plan or not	Medical Center	Hire Date	A 20% discount of the total charges from the first dollar for Hospital Services.
Physician and other Faculty Services Discounts	All Employees and their family members covered under the State of Mississippi Health Insurance Plan	Medical Center	Hire Date	A 20% discount applies to all medical services rendered by UMMC physicians and other medical faculty members after the calendar year individual or family deductible has been met.
Quick Care Clinic	All Employees and their family members	Medical Center	Hire Date	Same day service usually available. 20% discount applies after the State Health calendar year individual or family deductible is met. Visa MasterCard and payroll deduction accepted.
VIP Program	All Employees and their family members	Medical Center	Hire Date	Participating clinics provide highest priority for appointments. 20% discount applies after the State Health calendar year individual or family deductible is met.
Pavilion Pharmacy Discounts	All Employees and their family members covered under the State of Mississippi Health Insurance Plan	Medical Center	Hire Date	A 20% discount applies towards amounts owed by the participant for prescription drug prescribed by a UMMC provider only. Locations include UMMC Pavilion pharmacy and Jackson Medical Mall pharmacy. Visa MasterCard and payroll deduction accepted.
Dental Clinic Discounts	All Employees and their dependents	Medical Center	Hire Date	A 20% discount on service to employees (15% for dependents) at School of Dentistry Student Dental Clinic.
University Cafeterias	All Employees	Medical Center	Hire Date	20% discount on food and beverages 24 hours a day. Visa, MasterCard and payroll deduction are accepted.
Employee Tuition Benefits	Full-time Employees	Medical Center	After 90 days with approval of Department Head and Administration	Payment of tuition for up to two academic credit courses (6 hours) at University of Mississippi and/or at UMMC.
Scholarships	Never married, dependent children of full-time employees	Medical Center	Hire Date eligible children may apply	If awarded, scholarship for undergraduate study at University of Mississippi and UMMC. For employees hired after July 1, 1977, scholarship is one-half tuition for undergraduate study at University of Mississippi and UMMC. Parent must be full-time employee as of the first date of each scheduled registration.
Nursing Services Tuition Reimbursements	Nurses working in Department of Nursing Service working 20+ hours per week and meeting other requirements	Medical Center and Employee	After 6 months of service for full-time employees or 1 year of service for part-time employees	Payment of 50% or \$500 for part-time employees or 100% or \$1,000 for full-time employees of tuition and lab fees for approved nursing courses at an accredited school or reimbursement for Challenge Exams. Employee must repay with work service at hospital.

For information on **discounts**, go to the Human Resources website. For more information on a benefit plan, refer to the specific Summary Plan Description or contact the **Benefits Office** of the Department of Human Resources at **(601) 984-1133**. This brochure is not a contract but is printed as a matter of general information only. The terms of each Plan Document will govern in all cases.