

The University of Southern Mississippi

EMPLOYEE BENEFITS

ABOUT THE UNIVERSITY OF SOUTHERN MISSISSIPPI

- The University of Southern Mississippi (USM) is a comprehensive public research institution delivering transformative programs on campuses in Hattiesburg and Long Beach, at teaching and research sites in central and southern Mississippi, as well as online.



USM QUICK FACTS

- Full name: The University of Southern Mississippi
- Founded: March 30, 1910 and Mississippi Normal College opened for classes September 18, 1912 and hosted a total of 876 students.
- Students: Approximately 15,000 representing 71 countries, all 50 states and every county in Mississippi
- The Southern Miss Gulf Park campus is the only beachfront campus in the state.
- Southern Miss offers the state's only Bachelor of Science in Ocean Engineering, one of only 10 programs in the nation.



USM QUICK FACTS

- Motto: Southern Miss to the Top!
- School colors: Black and Gold
- Mascot: Golden Eagles
- Athletics: Conference USA / 17 Division I Sports



UNIVERSITY LEADERSHIP

- President: Dr. Rodney D. Bennett
- Provost: Dr. Steven R. Moser
- Vice President - External Affairs: Chad Driskell
- Vice President - Finance & Administration: Allyson Easterwood
- Vice President - Research: Dr. Gordon Cannon
- Vice President - Student Affairs: Dr. Dee Dee Anderson
- Sr. Assoc Vice President - Coastal Operations: Dr. Shannon Campbell
- Director of Athletics - Jeremy McClain



EMPLOYEE HANDBOOK

- The employee handbook is maintained by University Human Resources and is the official employee handbook for all faculty and staff of the University. This handbook is intended to provide important information on employment policies, practices, procedures, and resources for all employees of The University of Southern Mississippi.
- [Employee Handbook](#)



EMPLOYEE ASSISTANCE PROGRAM – GuidanceResources

No-cost, confidential solutions to life’s challenges for you and members of your household.

- Confidential Emotional Support
- Work-Life Solutions
- Legal Guidance
- Financial Resources
- Online Support 24/7

Guidanceresources.com

App: GuidanceNow

Web ID: COM589

Call 800.272.7255



PHOTO ID

Hattiesburg Campus

- Southern Miss Image Center is located on the lower level of the Thad Cochran Center

Gulf Park Campus

- Gulf Park Student Services One Stop is located on the first floor of Hardy Hall.



BI-WEEKLY DEDUCTIONS

- Deductions taken from all (26) paychecks
 - Federal and State taxes
 - Credit Union
 - Garnishments
 - Retirement
 - FICA
- Health insurance is split over the first two checks of each month.

- Deductions taken from 1st wage payroll
 - Supplemental retirement
 - Life insurance

Deductions taken from 2nd wage payroll

- Alumni
- Dental
- Vision
- Medical Reimbursement/Dependent Care Reimbursement
- Parking Decal
- United Way
- Payne Center
- USM Foundation



PAYCHECK INFORMATION

- First check does not go direct deposit
- An actual check will be mailed to your department

- Biweekly employees are paid every two weeks on Friday
 - [Biweekly payroll calendar](#)
- Monthly employees are paid the last working day of the month
 - [Monthly payroll calendar](#)



RETIREMENT OPTIONS

- PERS - Public Employees Retirement System
 - Mandatory for all benefit eligible staff
- ORP - Optional Retirement Plan
 - ONLY teaching and administrative faculty, research scientist, post docs, librarians with academic rank, and coaches are eligible for this plan.



PERS

Contribution Requirements

Employee = 9.00%

University = 17.40%

Vested

4 years of service if hired before July 1, 2007

8 years of service is hired after July 1, 2007

Retirement Eligibility

Age 60 & vested

25 years regardless of age if hired before June 30, 2011

30 years regardless of age if hired on or after July 1, 2011

Disabled before age 60 and vested (unless hurt on the job)



OPTIONS UPON LEAVING THE UNIVERSITY

- Refund of your contribution
 - You have a 20% tax penalty off the top before the money comes to you, and you are also responsible for an additional 10% at the end of the year if you are under age 59 1/2.
- Rollover of your contribution
 - No tax penalty on direct rollover
- Leave contribution with PERS



OPTIONAL RETIREMENT PROGRAM (ORP)

Employee contributes = 9.00%

University contributes = 14.75%

Vendors: [VOYA](#)

[TIAA](#)

[AIG](#)



SUPPLEMENTAL RETIREMENT

- Roth 403b is not a pre-tax benefit
- 403b and 457 plans are both pre-tax
- Employees interested in participating should contact a representative from the list of [approved vendors](#)
- The university does not contribute to any supplemental retirement account
- Annual Contribution Limits 2022:
 - Maximum contribution - \$20,500
 - Over 50 catch up plan – additional \$6,500



CAFETERIA PLAN

- Allows for certain benefits to be paid with before-tax dollars rather than with after tax dollars
- Includes all benefits except life insurance
- Must stay in the elected plan until Open Enrollment (October of each year) with an effective date of change January 1st
- Exceptions to the one year rule (must be made within 60 days of event):

Marriage

Divorce

Death of a spouse or dependent child

Birth or adoption of a child

Termination of employment of spouse

Leave of Absence without Pay



HEALTH INSURANCE

- Legacy Employee
 - Hired before January 1, 2006 with any State of MS agency covered by the Plan (such as a community/junior college, public library, public school district, other State agency or university.)
- Horizon Employee
 - Hired on or after January 1, 2006



STATE OF MS HEALTH INSURANCE SELECT COVERAGE

- Effective date of coverage: Date of Hire
- \$25 primary care physician copay
- Calendar Year Deductible:

	<u>Single</u>	<u>Family</u>
In network:	\$1,500	\$3,000

- 80%/20% cost sharing, allowable charges

Out of network:	\$2,300	\$4,600
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- 60%/40% cost sharing, allowable charges



PREMIUMS FOR SELECT COVERAGE LEGACY PARTICIPANT

	12 month	9 month faculty
Employee only	\$20	\$26.67
Employee + spouse	\$533	\$710.67
Employee + spouse + child(ren)	\$769	\$1025.33
Employee + child	\$200	\$266.67
Employee + children	\$381	\$508.00



PREMIUMS FOR SELECT COVERAGE HORIZON PARTICIPANT

	12 month	9 month faculty
Employee only	\$43.00	\$57.33
Employee + spouse	\$556.00	\$741.33
Employee + spouse + child(ren)	\$792.00	\$1056.00
Employee + child	\$223.00	\$297.33
Employee + children	\$404.00	\$538.67



BASE COVERAGE (HIGH DEDUCTIBLE)

- Effective date of coverage: Date of Hire
- Calendar Year Deductible:

<u>Single</u>	<u>Family</u>
\$1,800	\$3,000

- 80%/20% cost sharing, allowable charges
- 60%/40% cost sharing, allowable charge out of network



PREMIUMS FOR BASE COVERAGE

	12 month	9 month faculty
Employee only	\$0	\$0
Employee + spouse	\$451.00	\$601.33
Employee + spouse + child(ren)	\$687.00	\$916.00
Employee + child	\$117.00	\$156.00
Employee + children	\$299.00	\$398.67



CVS CAREMARK PHARMACY BENEFITS

\$75 (individual/select plan)

\$1,800 (individual/base plan)

\$3,000 (family/base plan)

PHONE:1-888-996-0050

PRESCRIPTION DRUG TYPE	1-30 Day Supply	Mail Order 90 Day Supply
PREFERRED GENERICS	\$12	\$24
NON PREFERRED GENERICS	\$30	\$60
PREFERRED BRAND DRUG	\$45	\$90
OTHER/NON PREFERRED DRUG	\$100	\$200



HEALTH PREMIUM DEDUCTION ON 1ST CHECK

EXAMPLE: Employee hired on January 2, 2021

Monthly employee: January and February premium out of 1-31-2021 check

Biweekly employee: January and February premium out of 1-22-2021 check



IMPORTANT NUMBERS FOR HEALTH INFO

BCBS

(QUESTIONS ABOUT COVERAGE)

1-800-709-7881

AHS

(FIND NETWORK PROVIDER)

1-800-294-6307

KEPRO

(CERTIFY MEDICAL SERVICES)

1-888-801-1910



ActiveHealth Management

Create an account at MyActiveHealth.com/Mississippi for access to:

- Webinars
- Digital coaching
- Informed Care Management
- Maternity Management
- Weight Management
- Tobacco Cessation



Online Provider Visits

- Visit is \$10 with SELECT coverage
- BASE coverage has a \$49 visit until deductible met
- What can I use Amwell for?
 - Behavioral health therapy
 - Registered dietician
 - Rash
 - Pink eye
 - Headache/Migraine
 - And many more!

**Search the app store for the Amwell App--
Enter Service Key MSSEHIP**



WELLNESS COVERAGE

- Current health plan will pay 100% of the allowable charge, without an annual maximum limit, for office visits and certain diagnostic test.
- These services will not apply to the calendar year deductible
- Tests are based on age and gender. For a list of the covered wellness/preventive tests please call 1-800-709-7881 or visit [wellness chart](#)



DELTA DENTAL INSURANCE (HIGH PLAN OPTION)

- Diagnostic & Preventive Services (not subject to \$1,500 maximum) 100%
- Basic Services 80%
- Major Services (6 month waiting period) 50%
- Orthodontic Services (12 month waiting period) 50%
 - Dependent children to age 19 only
 - \$1,000 lifetime maximum benefit
- \$50 calendar year deductible not to exceed \$150 per family excluding diagnostic/preventive and orthodontic services
- \$1,500 calendar year maximum per family member covered
- www.deltadentalin.com



DENTAL PREMIUMS (HIGH PLAN)

	<u>12 mo.</u>	<u>9 mo.</u>
Employee only	\$35.57	\$47.43
Family	\$91.47	\$121.96

EFFECTIVE DATE OF COVERAGE: Month following a payroll deduction



DELTA DENTAL INSURANCE (LOW PLAN OPTION)

- Diagnostic & Preventive Services (not subject to \$1,000 maximum) 100%
- Basic Services 50%
- Major Services (12 month waiting period) 25%
- Orthodontic Services (12 month waiting period) 50%
 - Dependent children to age 19 only
 - \$1,000 lifetime maximum benefit
- \$50 calendar year deductible not to exceed \$150 per family excluding diagnostic/preventive and orthodontic services
- \$1,000 calendar year maximum per family member covered
- www.deltadentalin.com



DENTAL PREMIUMS (LOW PLAN)

	<u>12 mo.</u>	<u>9 mo.</u>
Employee only	\$27.76	\$37.01
Family	\$67.59	\$90.12

EFFECTIVE DATE OF COVERAGE: Month following a payroll deduction



SUPERIOR VISION INSURANCE

In-Network Benefits:

- Exam - \$10 copay
- Materials - \$25 copay
 - Frames (every 24 months) \$100 retail allowance
 - Elective contact lens up to \$120 retail allowance
 - Spectacle lenses (every 12 months)
 - Single vision 100%
 - Bifocal 100%
 - Trifocal 100%
- www.superiorvision.com



SUPERIOR VISION PREMIUMS

	<u>12 mo.</u>	<u>9 mo.</u>
Employee only	\$6.58	\$8.77
Employee + 1	\$12.00	\$16.00
Family	\$20.28	\$27.04

EFFECTIVE DATE OF COVERAGE: Month following a payroll deduction



COLONIAL CANCER INSURANCE

Representative: Jenna Swearingen - Hattiesburg campus (601-606-6027)
Kathy Jackson - Gulf Park campus (228-216-5198)

	<u>12 mo.</u>	<u>9 mo.</u>
Individual	\$29.15	\$38.87
Employee + children	\$29.95	\$39.93
Family	\$47.15	\$62.87



MINNESOTA LIFE INSURANCE

- Effective Date of Coverage: Date of Hire
- Amount of Insurance: Double Salary
 - Minimum: \$30,000
 - Maximum: \$100,000
- Premiums: \$0.09 per \$1000 of coverage



MEDICAL REIMBURSEMENT

- This plan is designed to allow an employee to set aside pre-taxed dollars to cover out-of-pocket medical expenses not paid by group health insurance benefits that occur during the plan year
- Annual Limit: \$2,750
- Plan Year: January 1st – December 31st
 grace period until March 15th
- **Be conservative. If you don't use it, you lose it!**
- Plan Provider: Southern Administrators and Benefit Consultants, Inc.
- For additional information and instructions on how to set up your account online please visit www.sabcflex.com



CHILD CARE REIMBURSEMENT

- This plan is designed to allow an employee to set aside pre-taxed dollars to cover out-of-pocket child care expenses
- Annual Limit - \$5000
- Plan Year – January 1st – December 31st
 grace period until March 15th
- **Be conservative. If you don't use it, you lose it!**
- Plan Provider: Southern Administrators and Benefit Consultants, Inc.
- For additional information and instructions on how to set up your account online please visit www.sabcflex.com



HOW TO FILE CLAIMS FOR MEDICAL AND CHILD CARE REIMBURSEMENT

- Visit www.sabcflex.com/portal
- If it is your first visit to this site, you will need to contact SABC at 601-856-9933 for login information
- You can also download claim forms at www.sabcflex.com/forms



HOURS OF LEAVE ACCRUAL PER CHECK

- Leave is generally a month behind for monthly employees and two weeks behind for biweekly employees
- If you are out for medical reasons for more than 32 hours you must notify HR. Also, you must have a doctor excuse to return to work.

MONTHLY	0-3 years	4-7 years	8-14 years	15 years+
Vacation	12	14	16	18
Medical	8	7	6	5

BIWEEKLY	0-3 years	4-7 years	8-14 years	15 years+
Vacation	5.54	6.46	7.38	8.31
Medical	3.69	3.23	2.77	2.31

FACULTY	0-3 years	4-7 years	8-14 years	15 years+
Medical	13.33	14.20	15.40	16



HOLIDAY SCHEDULE

- New Year's Day
- Martin Luther King Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day and the Friday after
- Christmas Day plus 6 additional days
- [Holiday Leave Schedule](#)



SUBMIT MONTHLY TIME AND ATTENDANCE

- Required for all monthly paid employees
- Log in to <https://soarhr.usm.edu>
- Enter your User ID and password
- Step by step instructions located on the Controller's Office website
 - <https://www.usm.edu/controller/non-exempt-employees>
- Ask supervisor for assistance



SUBMIT BIWEEKLY TIME

- Required for all hourly paid employees
- Log in to <https://soarhr.usm.edu>
- Enter your User ID and password
- Step by step instructions located on the Controller's Office website
 - <https://www.usm.edu/controller/non-exempt-employees>
- Ask supervisor for assistance



FACULTY/STAFF TUITION WAIVER

- Minimum 2.0 GPA
- Supervisor approval required
- Part-time = 3 hours
- Full-time = 6 hours
- Termination of employment prior to midpoint of semester or late withdrawal from course(s) requires full re-payment of tuition
- Must be employed prior to start of the semester
- Mini sessions are not covered if employee has already taken six hours that respective semester
- Link to the form [faculty/staff tuition waiver](#)



DEPENDENT CHILDREN TUITION WAIVER

- Minimum academic good standing
- Unmarried students under 25
- First degree at USM
- Must be enrolled for **at least** 6 hours during Fall & Spring; **at least** 5 hours during Summer
- Covers 50% of tuition expense
- Termination of parent's employment prior to midpoint of semester or late withdrawal from courses requires full re-payment of tuition
- A dually enrolled high school student is eligible for the scholarship, regardless of hours taken
- Link to the form [dependent children tuition waiver](#)

