

Highlights of The University of Southern Mississippi Benefits 2026

MEDICAL INSURANCE <https://www.dfa.ms.gov/rates-and-coverage>

Anyone employed prior to January 1, 2006, is a Legacy employee. Also, anyone employed on or after January 1, 2006, who was ever a full-time employee of a community/junior college, public library, public school district, State agency or university before January 1, 2006, is considered a Legacy employee. Anyone initially employed on or after January 1, 2006, is a Horizon Employee.

Monthly Premiums (Employee Cost)	Legacy		Horizon	
	12-Month	9-Month	12-Month	9-Month
Employee Only	\$20.00	\$26.67	\$53.00	\$70.67
Employee + Spouse	\$660.00	\$880.00	\$692.00	\$922.67
Employee + Spouse + Children	\$954.00	\$1,272.00	\$986.00	\$1,314.67
Employee + Child	\$246.00	\$328.00	\$277.00	\$369.33
Employee + Children	\$470.00	\$626.67	\$502.00	\$669.33

Select coverage

\$25 copayment for general physicians -- \$1,800 deductible for employee only -- \$3,600 deductible for family coverage
 \$75 prescription deductible – Copayments available for prescriptions after deductible is met

Base coverage (HDHP)

No copayment (employee pays out of pocket until deductible is met) -- \$1,800 deductible for employee only--\$3,400 deductible for family
 Copayments available for prescriptions **after** full medical deductible is met.

Health Savings Account (HSA): Available with HSA-eligible high-deductible plans. Allows members to save pre-tax dollars for qualified medical expenses. Funds roll over year to year and belong to the member.

Monthly Premiums (Employee Cost)	Horizon	
	12-Month	9-Month
Employee Only	\$0.00	\$0.00
Employee + Spouse	\$561.00	\$748.00
Employee + Spouse + Children	\$854.00	\$1,138.67
Employee + Child	\$146.00	\$194.66
Employee + Children	\$373.00	\$497.33

LIFE INSURANCE

The State and School Employee’s Life Insurance Plan is underwritten by Minnesota Life Insurance Company. Coverage is available for the employee only with a principal sum equal to 2 times the employee’s annual salary up to the plan limit of \$100,000. The employee pays \$0.10 for each \$1,000 of coverage. Life insurance is effective on the first day of employment.

HOLIDAYS

The University recognizes the following holidays: New Year’s Day, Martin Luther King Jr., Good Friday, Memorial Day, Independence Day, Labor Day, Thanksgiving (Thursday and Friday), Christmas Day and Christmas leave period to include the last seven working days of December as designated by the University President

DENTAL INSURANCE

www.deltadentalins.com

High Plan-\$1,500 maximum benefit per participant on plan. Diagnostic & Preventive Care not subject to maximum

Low Plan-\$1,000 maximum benefit per participant on plan. Diagnostic & Preventive Care not subject to maximum Coverage begins on the 1st of the month after a payroll deduction.

	High Plan		Low Plan	
Monthly Premiums	12-Month	9-Month	12-Month	9-Month
Employee Only	\$37.57	\$50.09	\$27.76	\$37.01
Family	\$91.47	\$121.96	\$67.59	\$90.12

VISION INSURANCE

www.superiorvision.com

The Vision Plan provides benefits for eye exams, lenses, frames and contact lenses. Coverage begins on the 1st of the month after a payroll deduction.

Monthly Premiums	12- Month	9-Month
Employee Only	\$6.58	\$8.77
Employee + 1 dependent	\$12.00	\$16.00
Family	\$20.28	\$27.04

RETIREMENT

State Retirement Plan (PERS) <https://www.pers.ms.gov/> – Employees hired on March 1, 2026, or later who are new to PERS or who were previous members of PERS but refunded or rolled over their contributions will be in Tier 5 of PERS. Tier 5 is a Hybrid of Defined Benefit Pension and Defined Contribution Plan. Employees will contribute 9% (4% into Defined Benefit, 5% into Defined Contribution). The university’s contribution to the plan is 18.40%.

Optional Retirement Plan (ORP) <https://www.orp.ms.gov/> – ORP is only offered to Teaching and Administrative Faculty, Coaches, Librarians with academic rank, Administrators/ Department Directors with significant budgetary authority, Postdoctoral Research Associates, and Research Scientists. Employees are also required to contribute 9% of their income while the University contributes 9% (employees hired on or after 7/1/2025) The three companies that participate in this plan are COREBRIDGE, VOYA, and TIAA.

Additional Benefits

403(b) and Roth 403(b)
 State Deferred Compensation 457 plan
 Tuition reimbursement for employee
 Dependent Child tuition discount
 Cancer Insurance with Colonial

Flexible Spending Account or HSA
 Use of USM Health Clinic and Pharmacy
 Discount on season tickets with USM ticket office

PERSONAL/MEDICAL LEAVE ACCRUAL

***Part time employees accrue on a pro-rated basis. Nine month faculty are not eligible for personal leave.

Major Medical Leave Accrual		
Service Time	Hours Per Month	
	12-Month Staff/ Faculty	9-Month Faculty
1 month to 3 years	8	13.33
37 months to 8 years	7	14.20
97 months to 15 years	6	15.40
Over 15 years	5	16
Personal Leave Accrual (9-month faculty not eligible)		
Service Time	Hours Per Month	Days Per Year
1 months to 3 years	12	18
37 months to 8 years	14	21
97 months to 15 years	16	24
Over 15 years	18	27