

2023



**MISSISSIPPI  
COLLEGE**  
A CHRISTIAN UNIVERSITY

# **BENEFITS SUMMARY**

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FULL-TIME FACULTY & STAFF

Prepared by:  
The Office of  
Human Resources

**M I S S I S S I P P I C O L L E G E**

200 S CAPITOL ST. CLINTON, MS 39056

# WELCOME TO MISSISSIPPI COLLEGE

On behalf of the Office of Human Resources (HR), welcome to **Mississippi College**. We are pleased to offer you a comprehensive and competitive benefits package. This summary outlines the history of the University, Organizational Chart of our President's council, vision and mission, along with each benefit available to you. **Please review this information carefully and if you have any questions, HR will be happy to assist.**

You are eligible for benefits the first day of the month following your 30-day waiting period. A member of Human Resources will meet with you around the first day of employment to assist you in the enrollment process.

## **HISTORY**

*Mississippi College*, affiliated with the *Mississippi Baptist Convention*, is a private, co-educational, Christian University of liberal arts and sciences serving approximately 5,000 students from 39 states and 23 countries. Founded in 1826, *Mississippi College* is the oldest institution of higher learning in the state of Mississippi and second oldest Baptist University in the nation. With more than 80 areas of study, 16 graduate programs, a doctor of jurisprudence, a doctor of education leadership degree and a doctor of professional counseling degree, *Mississippi College* seeks to be a university recognized for **academic excellence and commitment to the cause of Christ**.

**Dr. Blake Thompson** is the 20th president of Mississippi College as of July 1, 2018.

*Mississippi College* continues to enjoy steady enrollment growth, is seeing the revitalization of its facilities. Mississippi College is governed by the Board of Trustees and led by the following individuals and offices:

- **Dr. Keith Elder**  
*Provost and Executive Vice President*
- **Dr. Bill Townsend**  
*Vice President and General Counsel and Special Assistant to the President*
- **Dr. Jim Turcotte**  
*Vice President and Executive Director Alumni Association*
- **Dr. Debbie Norris**  
*Associate Provost and Graduate Dean*
- **Mrs. Laura D. Jackson**  
*Chief Operational Officer/Chief Financial Officer*
- **Mr. Van Jones**  
*Interim Chief Information Officer*

## **VISION**

Mississippi College seeks to be known as a University recognized for *academic excellence and commitment to the cause of Christ*.

## **VALUES**

By embracing the Mission and Vision of Mississippi College the members of the university community are striving to practice and promote:

- ❖ **Fidelity** - We commit ourselves to the life and teachings of Christ Jesus.
- ❖ **Integrity** - We strive daily to exhibit Christ-like character.
- ❖ **Inquiry and Knowledge** - We pursue knowledge and truth.
- ❖ **Service** - We use our gifts, talents, and abilities to advance the genuine well-being of our community and promote Christian values.
- ❖ **Respect** - We commit to building a community that challenges, inspires, liberates, and ultimately transforms.
- ❖ **Excellence** - We utilize our God-given gifts to the best of our abilities in order to produce the highest quality of work.
- ❖ **Stewardship** - We carefully shepherd our resources.

## **UNIVERSITY FACTS**

- Mississippi College is Mississippi's oldest institution of higher learning, established in 1826 as Hampstead Academy.
- The Department of Physician Assistant Studies at Mississippi College is Mississippi's first Physician Assistant program. The physician assistant program is a 30-month program of study leading to a Master of Science in Medicine Degree.
- With nearly 5,000 students, Mississippi College is the state's largest private university.
- The first co-educational college in America to grant degrees to women, with two graduating in 1831.
- The Mississippi College average ACT score for incoming freshmen is 24.
- Student to Faculty Ratio: 15:1

## FULL-TIME FACULTY/STAFF BENEFIT SUMMARY

**Payroll** - All employees at Mississippi College are paid on a *bi-weekly basis*, every other Friday (26 pay periods per year). A direct deposit form must be completed as direct deposit is mandatory.

**Taxes** - All employees are subject to Federal and State withholding taxes and Social Security taxes (OASDI and Medicare). There are special tax rules for ordained ministers. Please inform the Human Resource Department of ordained status.

**Identification** - All Faculty, Staff and Students are assigned a Mississippi College Identification number (MCID). The office of Public Safety, located in BC Rogers, issues all employees a picture ID and Name Badge with the MCID number upon hire. **Name Badges are to be worn as official identification while at work.** Badges are free of charge.

**Parking** - Faculty and Staff are provided a parking permit. To register for a parking permit, complete an on-line registration form on the Office of Public Safety website page. Parking spaces for faculty and staff are clearly marked. *Please be considerate of students and park only in these designated places.* **Tickets will be issued to all vehicles parked improperly.** Faculty and Staff are responsible for paying tickets that are issued to them. Payments for tickets should be made in the Bursar's Office.

***Fire zones are painted red and anyone parking in a fire zone is subject to towing at the owner's expense.***

**Athletic Activities** - Full-time faculty, staff, and their immediate families are admitted free of charge to on-campus athletic activities by showing his/her Mississippi College identification card.

**Baptist Healthplex Reduced Membership Fee** - The Baptist Healthplex at Mississippi College is a 72,000 square foot facility which includes a walking and running track, aerobic studio, strength training and weight machines, stair climbers, treadmills, ski and rowing machines, racquetball courts, indoor swimming and therapy pools, basketball and volleyball courts, locker rooms, dry sauna and steam rooms. A professional staff is employed there to help with workouts. Child-care is also available.

Full-time Mississippi College employees receive a membership discount and there is a one-time registration fee of \$50.00. The *monthly fee is a bank draft, not a payroll deduction.* Monthly Membership Rates are below:

- **Employee Only-\$25.00;**
- **Spouse Rate-\$29.00 with 12-month commitment; \$32.00 non-commitment;**
- **Children age 0-12, \$7.00 per month; age 13-24, \$22.00 per month;**
- **Maximum Family Membership is \$115.00 with 12-month commitment; \$130.00 per month with non-commitment.**

**Credit Union** - Mississippi College offers a credit union on-site to all regular full-time faculty and staff. The credit union telephone number is 601.925.3895 and is located in Farr Hall.

**Full-Time Employee Benefits** - All benefits, except retirement contributions begin on the 1<sup>st</sup> day of the month, following a 30-day waiting period. (Example: If an employee begins employment on August 18, benefits will begin October 1.) *The **deadline** for enrolling in benefits is 30 days from the date of hire.* The following benefits are available for full-time employees:

- **Health Insurance**
- **Dental Insurance**
- **Vision Insurance**
- **Life Insurance**
- **Long-Term Disability Insurance**
- **Cancer Insurance**
- **403(b) Retirement Contributions from the University**
- **403(b) Retirement Contributions by the Employee**
- **Free Admission to Athletic Events**
- **Reduced Monthly Fee to On-Site Baptist Healthplex**
- **Employee Discount at Bookstore**
- **Employee Discount on AT&T Phone Service**
- **Employee Computer Purchase Discount**
- **Discounted services with Brookdale Senior Living**
- **Free or Reduced Tuition on classes for yourself, Spouse or Child**
- **Reduced Tuition Agreement with Private Schools**
- **Discount at participating restaurants in Clinton**

## **HEALTH INSURANCE - Administered by United Member Resources (UMR)**

Mississippi College offers all full-time employees the option of enrolling in Health Insurance. The plan is self-funded and governed by an appointed committee, which is comprised of representatives of the faculty and staff. Coverage options include:

- **Employee Only**
- **Employee and Children**
- **Employee and Spouse**
- **Family Coverage**

See page 12 for the Medical Insurance Plan Summary.

The Mississippi College Health Insurance Plan network is administered by UMR and the network is United Health Care Choice Plus Network. To find providers go the UMR website at [umr.com](http://umr.com) and select "Find Providers."

The Summary Plan Document can be found on the M:Drive/Human Resources/Insurance Information/Health Insurance Information. The Plan Summary Document has complete benefit information, including definitions, provisions, and exclusions.

To view your claims on-line please go to [www.umar.com](http://www.umar.com), and follow the self-registration instructions.

**Additional Health Services-** Employee Health Services is located at the Baptist Health Clinic located in the Healthplex on campus. All employees may utilize the services of a nurse practitioner for routine healthcare during regularly scheduled hours **with no physician office visit co-pay.** However, ancillary services incur charges at the regular rate charged by Baptist Health Clinic. The CFNP designated for Mississippi College employees is Lindsey Thompson.

**DENTAL INSURANCE – Administered by Guardian Life Insurance Company**

Full-time employees may purchase dental insurance at their own expense. The premiums will be deducted from employee’s paychecks *bi-weekly*.

WHO’S ELIGIBLE	Primary enrollee, spouse and eligible dependent children to age 26	
RATES (premium)		
Employee	\$21.87 per pay period (\$43.74 per month)	
Employee + 1 dependent	\$44.45 per pay period (\$88.89 per month)	
Employee + 2 or more dependents	\$66.66 per pay period (\$133.32 per month)	
DEDUCTIBLES	\$50 per person, \$150 per family, per calendar year	
DIAGNOSTIC & PREVENTIVE	DEDUCTIBLE WAIVED? Yes	ACCRUES TOWARDS MAXIMUM? Yes. Maximum annual benefit is \$1000.00
ANNUAL MAXIMUM	The maximum benefit paid per calendar year is \$1,000 per person. Maximum benefit is increased by \$250 in each new calendar year, up to a maximum of \$2,000, if \$500 or less is used in current year.	
WAITING PERIOD(S)	<b>Major Benefits - 12 Months</b>	<b>Orthodontics -12 Months</b>
Diagnostic & Preventive Benefits-oral exams, routine cleanings, fluoride treatments and space maintainers	In-PPO Network 100%	Out-of-PPO 100%
Basic Benefits-fillings, sealants, denture repairs, simple extractions	In-PPO Network 100%	Out-of-PPO 80%
Major Benefits-Crowns, inlays, onlays, cast restorations, bridges, dentures	In-PPO Network 60%	Out-of-PPO 50%
Orthodontic Benefits (children only)	In-PPO Network 50%	Out-Of-PPO 50%

To access the Guardian website to find a provider visit [www.GuardianAnytime.com](http://www.GuardianAnytime.com) and click on “Find a Provider”.

## VISION INSURANCE – Administered by SuperiorVision

Full-time employees may purchase vision insurance at their own expense. The premiums will be deducted from each bi-weekly paycheck. Additional information can be found at [www.superiorvision.com](http://www.superiorvision.com). Plan details and enrollment/change forms can be obtained from the Human Resource office.

**Co-payments: \$20 Comprehensive Eye Exam; \$20 Materials**

	<u>Frequency Allowance</u>	<u>Network Allowance/ Deductibles</u>
Comprehensive Eye Exam	12 months	Copay Only
Frames	24 months	\$150 Plus 20% of Balance
Lenses	12 months	Copay Only
Contact Lenses (Elective)	12 months	\$150 Allowance
Contact Lenses (Medically Necessary)	12 months	Covered In Full

**Rates:**

- **Employee Only**            **\$3.55 per pay period (\$7.10 per month)**
- **EE + Spouse**            **\$6.48 per pay period (\$12.95 per month)**
- **EE + Children**         **\$6.70 per pay period (\$13.40 per month)**
- **Family**                    **\$10.30 per pay period (\$20.59 per month)**

## LIFE INSURANCE - Administered by Reliance Standard

Regular full-time employees are provided with a basic **\$10,000** life insurance policy, paid by the University. Additional supplemental life insurance can be selected up to 5 times the employee's annual salary (rounded up to the next \$5,000), not to exceed a maximum of **\$250,000** as a payroll deduction. Coverage is automatically adjusted when salary changes occur. Spousal and Dependent Life is also available. Spousal life is a minimum of \$5,000 to a maximum of \$100,000. For dependents, a maximum coverage amount is of \$500 is available for children 14 days to 6 months. At age 6 months to age 26 employees can choose \$1,000, \$2,000, \$5,000 or \$10,000 in coverage. A full life insurance plan document is available in the Human Resource Department. (See page 13 for an estimate of monthly employee premiums.)

**LONG TERM DISABILITY INSURANCE -  
Administered by Reliance Life Insurance Company**

Long Term Disability Insurance (LTD) is insurance that provides a monetary benefit if an employee becomes disabled as a result of an injury or sickness and after a period of 90-days, can no longer work. Long Term Disability works in conjunction with the social security disability benefits. The University pays for ½ of the premium and the employee pays for ½ of the premium. See Long-term Disability attachment for long term disability premium amounts. To obtain the summary plan document for Long Term Disability insurance, contact Human Resources. (See page 14 for an estimate of estimated monthly premiums.)

**CANCER INSURANCE - Administered by Transamerica**

The University offers a cancer policy for you and your family. A brief summary of benefits includes:

- Wellness \$50 per calendar year for cancer screening tests
- Magnetic Resonance Imaging (MRI) Scans \$50 per calendar year for MRI
- Non-Local Transportation actual round-trip charges or private vehicle allowance
- Physical Therapy and Speech Therapy \$25 per treatment; limit one per day
- At-Home Nursing \$50 per day, up to the number of days of the prior hospital stay when admitted within 14 days of hospital discharge
- Waiver of Premium waives premiums for remainder of total disability due to cancer for insured employee after totally disabled for 60 days
- Outpatient Lodging \$50 per day for lodging expenses; 50-day maximum per 12-months

<b>Monthly Premiums:</b>	<b><u>Plan I</u></b>	<b><u>Plan II</u></b>
Individual	\$28.46	\$19.76
Single-Parent Family	\$31.84	\$22.26
Family	\$51.08	\$35.42



## **FLEXIBLE PAY PLAN AND SPENDING ACCOUNTS (Cafeteria Plan)** Administered by Southern Administrators

Insurance premiums in the following plans are provided under the *Cafeteria Plan*. Premiums are deducted from gross pay before taxes are calculated:

- Group Health Insurance Premium
- Dental Insurance Premium
- Vision Insurance Premium
- Group Term Life Insurance Premium
- Cancer Insurance Premium
- Health Savings Account Deduction

**Flexible Spending Accounts** - An optional program that provides employees with the opportunity for reimbursement with tax-free contributions for:

- **Dependent Care**-Dependent care expenses that are necessary to allow the employee to seek/retain employment-maximum allowed amount annually is \$5000.00
- **Medical Expenses Reimbursement Plan**-Health care expenses (including health, dental, and vision expenses) that are not reimbursed by the health care insurance-maximum annual amount is \$3,050.00.

A participant is able to fund the flexible spending accounts noted above to a maximum amount, established by the University. More information about this plan can be obtained on the Southern Administrator website at [www.sabcflex.com](http://www.sabcflex.com) or by calling their office at 601-856-9933.

## **RETIREMENT PLAN - Administered by TIAA AND GUIDESTONE**

Upon employment (no waiting period), the University contributes **7%** of employee's salary to our Defined Contribution (DC) Retirement Plan with TIAA. A defined contribution plan means that contributions are paid into an individual account for each member. The contributions are invested, according to your selections from funds designated by the University's plan and the returns on the investment (which may be positive or negative) are credited to the individual's account. On retirement, the employee's account is used to provide retirement benefits, sometimes through the purchase of an annuity, which then provides a regular income. This contribution is not a reduction in your bi-weekly salary.

The defined contribution plan has a 5-year vesting schedule:

- Completion of 1 year of service - 20% vested
- Completion of 2 years of service - 40% vested

- Completion of 3 years of service - 60% vested
- Completion of 4 years of service - 80% vested
- Completion of 5 years of service - 100% vested

The TIAA website, [www.tiaa.org](http://www.tiaa.org), offers education information to assist you in knowing your numbers for retirement along with investment options. Retirement advisors are available to employees at no additional charge. You can also contact TIAA by phone at **(800) 842- 2252**

*After completion of 5 years of service*, the University begins matching employee contributions, in addition to the 7% according to the schedule below:

	Employee Contribution Amount	Mississippi College Match (and total Contribution Amount)
5 to 9 Years of Service	1%	1% match (total 8%)
10 to 14 Years of Service	2%	2% match (total of 9%)
15+ Years of Service	3%	3% match (total of 10%)

**Effective January 1, 2016**, Mississippi College implemented the ***Automatic Enrollment Feature*** for employees who become eligible for the matching portion of the plan at the 5, 10, and 15 years' service mark. **Employees can then elect to "opt out" of the feature if they do not choose to participate in the match program.**

**Tax Deferred Retirement Contributions**- The University offers employees the option to contribute through payroll deduction to a tax-deferred retirement plan 403(b). Employees can contribute the maximum amount allowed by Internal Revenue Service for 403(b) plans. New employees are eligible to start retirement contributions on the first day of the month following a 30-day waiting period. Also, the plan allows "catch-up" contributions for employees over 50 years of age. The IRS limits are published annually and can be found on the IRS website in Publication 571. Contributions to this retirement are exempt from federal and state payroll taxes. Contribution election amounts can be changed at any time.

Through payroll deduction, the University offers the following companies for tax deferred annuities: **TIAA and Guidestone Financial Resources**. Please contact the Office of Human Resources for more information regarding this benefit.

<b>MISSISSIPPI COLLEGE LEAVE PLANS</b>
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**Annual Leave** - Faculty members generally observe the academic calendar with respect to vacation time. All regular non-faculty employees who are employed for at least 28 hours per week are eligible to accrue annual leave. Employees who normally work 37.5 hours per week may accrue annual leave at the rate of 3 hours bi-weekly to a maximum accrual of 78 hours. Employees who normally work 40 hours per week may accrue annual leave at the rate of 3.08 hours bi-weekly to a maximum accrual of 80 hours. **New employees must complete six months of service before using annual leave.** Annual leave is accrued during the university's

fiscal year (June 1 – May 31). On June 1 (the beginning of each new fiscal year) employees can “roll over” their annual leave balance up to 78 hours (or 80 hours for employees working 40 hours per work week) to begin the new fiscal year. Annual leave hours in excess of 78 hours (or 80 hours for employees working 40 hours per work week) will be added to the employee’s sick leave balance at the end of the fiscal year up to maximum accrual of 487.5 hours (or 520 hours for employees that work a 40-hour work week

**Sick Leave:** Sick leave is accumulated on a fiscal year basis at the rate of 3.46 hours bi-weekly with a maximum accrual of 487.5 hours for employees who normally work 37.5 hours per week and is accumulated at the rate of 3.69 hours bi-weekly for employees who normally work 40 hours per week with a maximum accrual of 520 hours.

**Personal Leave:** Up to 37.5 hours of accumulated sick leave each calendar year may be used for a death in the immediate family, temporary care of members of the immediate family, or a call to state active duty for military reserve or National Guard members. Immediate family members are spouses, children, siblings, parents, grandparents, and parents-in-law. Personal leave may not be accumulated to be carried over into another calendar year. (For more information about Employee Leave see Leave Policy 3.20).

**Community Service/Release Time Policy:**

Employees at Mississippi College are encouraged to live out their faith by participating in Christian ministries and by volunteering for service projects which benefit the community. To facilitate participating in such activities, The College will consider requests from staff to pursue certain college-related ministry events and to engage in volunteer community service projects. Paid release time requires advance written approval from an employee’s immediate supervisor and the vice-president with authority over the employee’s area. The amount of release time to be granted is always subject to the discretion of the supervisor and vice-president, but will not exceed 5 days per year for a college-related ministry or 3 hours per month for community service projects. (For more information see Leave Policy 3.20).

**Holidays:** During the year the administrative offices observe the following holidays: Thanksgiving (beginning at noon Wednesday and including Friday), two week during the Christmas Holiday period (the exact period is announced well in advance by the President’s Council), New Year’s Day, Martin Luther King Day, Friday of the week of Spring Break, Easter Monday Holiday, Memorial Day, Independence Day, and Labor Day.

**Mississippi College Educational Assistance Plan**

**Educational Assistance for Employees** - Full-time employees that have been employed six months or longer are eligible for educational assistance for coursework taken at Mississippi College. An annual amount of educational assistance up to the IRS limit (5,250) is available to qualified employees. “Annual” is defined as a calendar year. The employee is responsible for payment of miscellaneous and book fees related to the course. No courses may be taken

during normal working hours without approval of the appropriate vice president and in the event such an exception is made, assurance must be given that the employee's work station will be appropriately covered and that his/her work day is rescheduled to provide a normal work week. (For more information regarding the Educational Assistance for employees see Policy 3.23 or contact the Office of Human Resources.)

**Tuition Scholarships for Employee Dependents and Spouses** - The University offers tuition scholarships to dependents (spouses and children) of full-time employees. This benefit is for tuition only and for more information see Policy 3.24, Tuition Scholarship for Employee Dependents, or contact the Office of Human Resources.

### **Mississippi College Tuition Agreements with Private Schools**

Mississippi College has tuition agreements with several private schools in the metro area offering tuition discounts for dependents of Mississippi College full-time employees. The private schools with tuition agreements is listed below along with contact information. Please contact the school for more information about the tuition discount.

- ❖ Clinton Christian Academy (601) 910-5990
- ❖ Mt. Salus Christian Academy (601) 924-5863
- ❖ Jackson Academy (601) 362-9676
- ❖ Jackson Preparatory School (601) 939-8611
- ❖ Madison-Ridgeland Academy (601) 856-4455
- ❖ Park Place Christian Academy (601) 939-6229
- ❖ Discovery Christian School (601) 891-0608
- ❖ Hartfield Academy (601) 992-5333

# MISSISSIPPI COLLEGE

## 2023 MEDICAL BENEFIT PLAN SUMMARY

		PLATINUM PLAN		GOLD PLAN		HSA PLAN	
		NETWORK	NON-NETWORK	NETWORK	NON-NETWORK	NETWORK	NON-NETWORK
Deductible	Individual	1,300	1,950	2,600	3,250	2,850	3,250
	Family	3,900	5,850	5,200	6,500	5,200	6,500
Coinsurance %		75%	50% of R&C	70%	50% of R&C	70%	50% of R&C
Coinsurance	Individual	2,400	4,850	2,900	4,850	2,900	4,850
	Family	7,300	14,650	5,850	9,750	5,850	9,750
Medical ONLY Out of Pocket Maximum	Individual	3,700	6,800	5,500	8,100	Not applicable	Not applicable
	Family	11,200	20,500	11,050	16,250	Not applicable	Not applicable
TOTAL Out of Pocket Maximum <i>(includes all medical and pharmacy)</i>	Individual	7,150	unlimited	7,150	unlimited	5,750	8,100
	Family	14,300	unlimited	14,300	unlimited	11,050	16,250
Wellness Benefit (routine care)		100%	50% of R&C after deductible	100%	50% of R&C after deductible	100%	50% of R&C after deductible
Office Visit Copay		\$50	Subject to Cal Year Ded/Coins	\$50	Subject to Cal Year Ded/Coins	Subject to Cal Year Ded/Coins	
Prescription Drugs		\$130 Deductible \$10 co-pay for generic; greater of \$25 or 20% for preferred; greater of \$65 or 50% for premium		\$130 Deductible \$10 co-pay for generic; greater of \$25 or 20% for preferred; greater of \$65 or 50% for premium		Subject to Calendar Year Ded/Coins; After deductible/coinsurance is met Generic 100% Brand 70%	

**This is a brief summary of the benefits for The Mississippi College Medical Benefit Plan.  
For complete details of covered services, limitations, exclusions and eligibility refer to your Plan Document and Summary Plan Description.**

Coverage Levels	PLATINUM PLAN PREMIUMS	GOLD PLAN PREMIUMS	HSA PLAN PREMIUMS
Employee Only	\$289 monthly (\$144.50 per pay)	\$150 monthly (\$75 per pay)	\$120 monthly (\$60 per pay)
Employee & Spouse	\$868 monthly (\$434 per pay)	\$677 monthly (\$338.50 per pay)	\$677 monthly (\$338.50 per pay)
Employee & Children	\$629 monthly (\$314.50 per pay)	\$453 monthly (\$226.50 per pay)	\$453 monthly (\$226.50 per pay)
Employee & Family	\$889 monthly (\$444.50 per pay)	\$696 monthly (\$348 per pay)	\$696 monthly (\$348 per pay)



NOTE: UMR is the Third Party Administrator (UMR.com); Network is United Healthcare ChoicePlus Network

**MISSISSIPPI COLLEGE EMPLOYEES  
LIFE INSURANCE**

**Reliance Standard Life Insurance Company**

Employee Rate is \$0.32 per 1,000 and effective since January 1, 2005

<b>Salary Range</b>	<b>Supplemental Coverage Amount</b>	<b>Employee Premium per Month</b>
0 – 5,000	5,000	0.00
5,001 – 10,000	10,000	3.20
10,001 – 15,000	15,000	4.80
15,001 – 20,000	20,000	6.40
20,001 – 25,000	25,000	8.00
25,001 – 30,000	30,000	9.60
30,001 – 35,000	35,000	11.20
35,001 – 40,000	40,000	12.80
40,001 – 45,000	45,000	14.40
45,001 – 50,000	50,000	16.00
50,001 – 55,000	55,000	17.60
55,001 – 60,000	60,000	19.20
60,001 – 65,000	65,000	20.80
65,001 – 70,000	70,000	22.40
70,001 – 75,000	75,000	24.00
75,001 – 80,000	80,000	25.60
80,001 – 85,000	85,000	27.20
85,001 – 90,000	90,000	28.80
90,001 – 95,000	95,000	30.40
95,001 – 100,000	100,000	32.00
100,001 – 105,000	105,000	33.60
105,501 – 110,000	110,000	35.20
110,001 – 115,000	115,000	36.80
115,001 – 120,000	120,000	38.40
120,001 – 125,000	125,000	40.00
125,001 – 130,000	130,000	41.60
130,001 – 135,000	135,000	43.20
135,001 – 140,000	140,000	44.80
140,001 – 145,000	145,000	46.40
145,001 – 150,000	150,000	48.00

To calculate the premium for 2 times the salary, double the salary and round up to the next \$5,000.

**MISSISSIPPI COLLEGE EMPLOYEES  
LONG-TERM DISABILITY**

**Reliance Life Insurance Company**

Rate is 0.40 per \$100

The University pays ½ and employee pays ½ of the premium.  
(Employer pays 0.20 per \$100; Employee pays 0.20 per \$100)

<b>Salary at Nearest \$5,000 (in dollars)</b>	<b>Employee Premium per Month</b>
5,000	0.83
10,000	1.67
15,000	2.50
20,000	3.33
25,000	4.17
30,000	5.00
35,000	5.83
40,000	6.67
45,000	7.50
50,000	8.33
55,000	9.17
60,000	10.00
65,000	10.83
70,000	11.67
75,000	12.50
80,000	13.33
85,000	14.17
90,000	15.00
95,000	15.83
100,000	16.67
105,000	17.50
110,000	18.33
115,000	19.17
120,000	20.00
125,000	20.83
130,000	21.67
135,000	22.50
140,000	23.33
145,000	24.17
150,000	25.00
155,000	25.83
160,000	26.67

The premium amount is given as an estimate.

*Rate effective 1/1/2023*