

HINDS

COMMUNITY COLLEGE



Colonial Life®

Hinds Community College

2020 Employee Benefits Booklet

Enrollment Period October 1-31, 2020

Welcome

It is time to enroll in your employee benefits for eligible employees, excluding residents. This booklet has been provided to inform you of all the benefit options available to you. Please take the time to review the various plan designs and coverages and decide which options best fit your needs for the 2020 plan year.

What's new for 2021?

Medical Insurance Rates will increase by 3% for 2021.

What do you need to enroll?

When it is time for you to enroll, you will need to have the following items on hand:

- Your employee identification number
- The names, Social Security numbers, dates of birth and addresses of any/all dependents you may wish to enroll in one or more of the plans
- Life Insurance beneficiary information
- Proof of dependent status (marriage certificate, birth certificate, court order) if adding a new dependent to medical or dental insurance plans

Taking advantage of pre-tax benefits

Hinds Community College has put into place a Section 125 pre-tax plan. Certain coverages you contribute to are deducted from your paycheck on a pre-tax basis. The IRS stipulates that when you elect to have your deductions taken out with pre-tax dollars, you also agree to remain in the benefit plan of your selection for one full year, unless you experience a change in family status. Examples of changes in family status include the following:

- Marriage
- Divorce
- Birth/adoption of a child
- Death of a spouse/child
- Spouse loses his/her job

You must notify human resources in writing within 60 days of the family status change and provide appropriate documentation.

The information contained in this booklet is only a summary of coverage and is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Should there be differences between the information in the booklet and the contract, the contract will govern.

WELCOME

HINDS

COMMUNITY COLLEGE



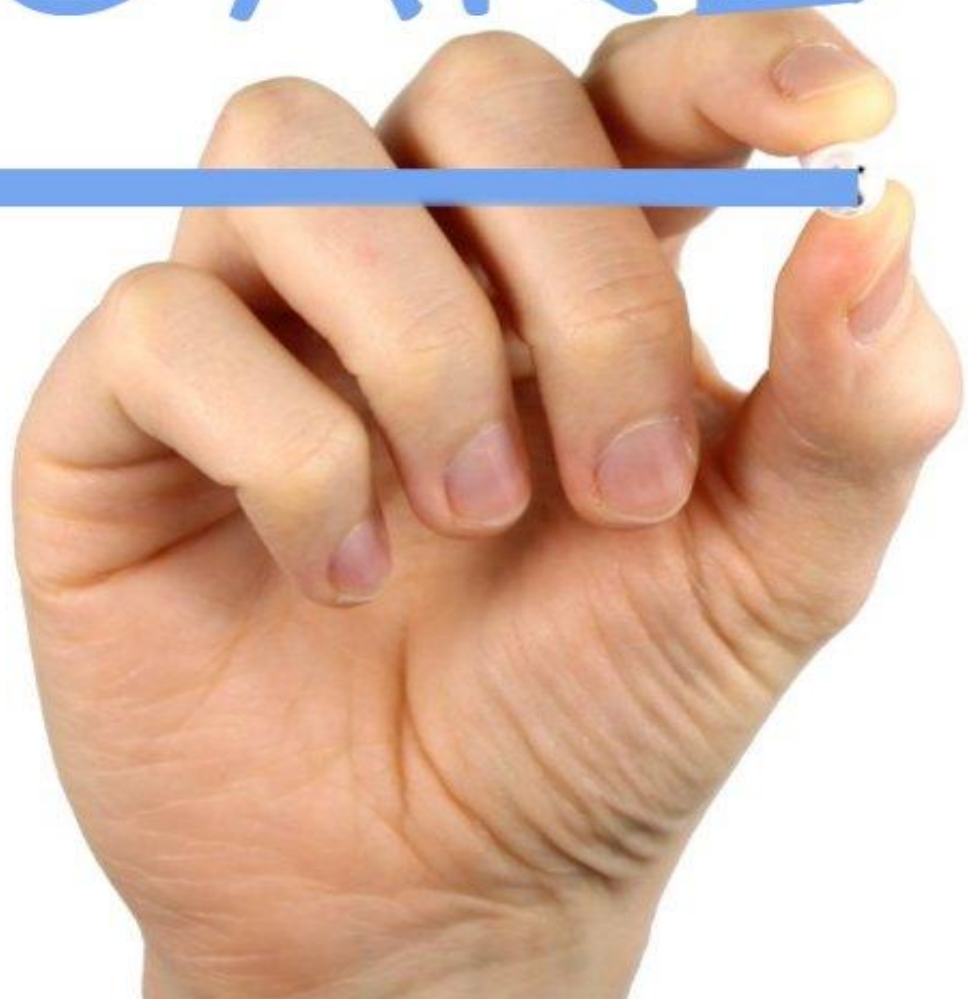
BENEFITS



Benefits

- Welcome to Hinds Community College.
 - This presentation is a summary of the benefits offered to all full time employees.
 - You will enroll in all of your eligible benefits through Workday. <https://www.myworkday.com/hindscc/d/home.html>
 - Descriptions of health, life, dental, vision and critical illness are included. You may refer back to them as needed.
 - All premiums for employee only coverage are paid by HCC. That's correct the cost is \$0 for single coverage for health, life, dental, vision and critical illness. Of course, there is a cost to add dependents.
- *In order to continue Healthcare FSA or Dependent CARE FSA for 2021, you must re-enroll. FSA deductions start with your January 2021 payroll.
- *Other providers, you must enroll through vendor: VALIC, VOYA, Primerica, AFLAC, Transamerica
- *Counseling Service is available to all employees at no cost: Counseling Center 601-707-5023

HEALTH CARE



State and Schools Employees Health Insurance Plan

Claims are administered by Blue Cross Blue Shield of MS

- The name of the health insurance is State and Schools Employees Health Insurance Plan (includes public schools, colleges and libraries).
- This a self-insured plan administered by the State of MS, Department of Finance and Administration.



- Claims are administered by Blue Cross Blue Shield of MS.
- Health and prescription cards will be mailed to your home address.
- If you are a current participant from another State agency, you will not receive new cards. Your cards are still active.



State and Schools Employees Health Insurance Plan

- As a part of the health insurance, online doctor visits are available.



- To learn more about this and other health insurance benefits go to:
<https://knowyourbenefits.dfa.ms.gov/>

*Know
Your* **Benefits**



MISSISSIPPI STATE & SCHOOL EMPLOYEES' LIFE AND HEALTH INSURANCE PLAN

State and Schools Employees Health Insurance Plan

Please note

- Health insurance premiums are paid a month in advance.
- Dependent children can be coverage up to age 26

State and Schools Employees Health Insurance Plan

Premiums are based upon whether you are considered a Legacy or Horizon Employee

Legacy Employee

- An employee who was initially by a community/junior college, public library, public school district, State agency or university before January 1, 2006.

Horizon Employee

- An employee initially employed on or after January 1, 2006.

State and Schools Employees Health Insurance Plan

Choosing Coverage Type

**Base
Or
Select**

State and Schools Employees Health Insurance Plan

Base Coverage

\$0 cost for employee only coverage for both Legacy or Horizon Employees

1. You will have to meet the full deductible (\$1,800 for individual coverage, \$3,000 for family coverage) before any covered medical or prescription drug charges will be paid by the Plan. This means that you will pay the full allowable charge for both medical and prescription drugs until the deductible is met.
2. Once the deductible is met, you will start paying 20 percent of the allowable charge for covered medical services and a copayment for covered drugs. There is a \$75 preventive medications individual deductible. Other medications are subject to the calendar year deductible. Once your coinsurance/copayment maximum is met, the Plan will pay 100 percent of the allowable charge for both covered prescription drugs and medical services.

State and Schools Employees Health Insurance Plan

Select Coverage

\$41 per month - Horizon employee only coverage – Single coverage

\$20 per month - Legacy employee only coverage – Single coverage

1. \$1,300 deductible for individual coverage (\$2,600 family coverage) for medical expenses.
2. Once deductible is met, 20% of allowable charges for covered medical expenses.
3. \$75 prescription deductible before co-pay

State and Schools Employees Health Insurance Plan

Rates

Base Coverage for Horizon or Legacy Employees:

Employee Only	\$0
Employee + Spouse	\$425.00
Employee+Spouse+Child(ren)	\$648.00
Employee+Child	\$110.00
Employee+Children	\$282.00

State and Schools Employees Health Insurance Plan

Rates

Select Coverage for Horizon Employees:

Employee Only	\$41.00
Employee + Spouse	\$525.00
Employee+Spouse+Child(ren)	\$748.00
Employee+Child	\$211.00
Employee+Children	\$382.00

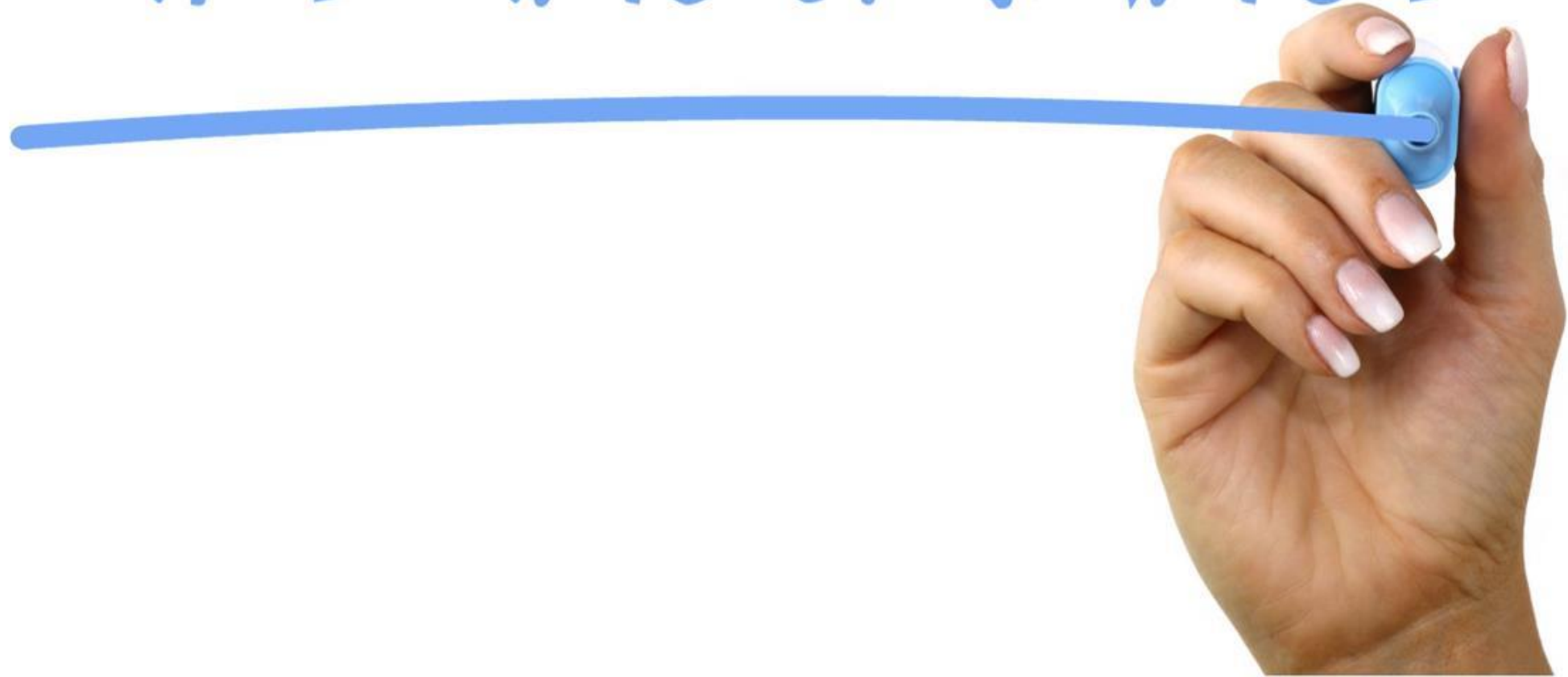
State and Schools Employees Health Insurance Plan

Rates

Select Coverage for Legacy Employees:

Employee Only	\$20.00
Employee + Spouse	\$504.00
Employee+Spouse+Child(ren)	\$727.00
Employee+Child	\$190.00
Employee+Children	\$361.00

LIFE INSURANCE





Basic Life is provided by Unum Life Insurance Company at no cost.

Coverage is equal to your annual salary doubled, rounded up to the next thousand.

Minimum amount \$30,000

Maximum amount \$100,000

- Primary beneficiaries must equal 100%
- Contingent beneficiaries must equal 100%

GROUP # 537377-011



Supplemental Employee Life Insurance Amount

In addition to the basic life amount paid for by the College, you may elect an additional amount:

For employee only

- \$10,000 for \$4 per month
- \$25,000 for \$10 per month
- \$50,000 for \$20 per month



Dependent Life Insurance

You may elect dependent coverage on your spouse and/or each dependent child for a total of \$5 per month.

That's correct \$5 covers spouse and dependents under 25 years of age.

Note: If spouse is 70 and over, the premium is \$23.50 per month.



Dental Insurance provided by:



PPO Plan

Group# 00472916



Dental Rates

Employee Only	\$0
Employee + Spouse	\$35.01
Employee+Children	\$35.01
Employee+Spouse+Child(ren)	\$80.63

Note: Dependent Children are up to age 26



Your Network is DentalGuard Preferred

Calendar Year Deductible

Individual

\$50 (In or Out of Network)

Family

3 Family members must meet deductible

The deductible waived for preventive care

There is a \$1000.00 per year maximum claim paid to dental provider.



Coverages

Preventive Care 100% (In-Network) and (Out-of-Network)

Preventive care includes oral exams and cleanings every six months

Note: There is no orthodontia coverage



Coverages

Basic Care	90% (In-Network)
	80% (Out-of-Network)

Basic Care includes filings, perio surgery, crowns, bridges & dentures, and extractions



Coverages

Major Care

60% (In-Network)

50% (Out-of-Network)

Major care includes bridges and dentures; inlays, onlays, crowns

VISION



Vision Insurance provided by:



Group # HNDC 117

VISION



Vision Rates

Employee Only	\$0
Employee + One dependent	\$ 8.01
Employee+Two or more dependents	\$19.67

Note: Dependent Children are up to age 26

VISION



Coverages

Comprehensive vision exam - Once every 12 months

Eyeglass Lenses – Once every 12 months

Frames – Once every 12 months

May choose contact lenses instead of glasses – Once every 12 months

Critical Illness Cover



Critical Illness Insurance provided by:



No cost to employee

Employee only coverage

Critical Illness Cover



Critical Illness Insurance provides financial protection by paying a lump sum benefit if you are diagnosed with a covered critical illness.

Lump sum coverage amount is \$13,000.00

Covered critical illnesses include End Stage Renal (Kidney) Failure, Heart Attack (Myocardial Infarction), Major Organ Failure Requiring Transplant and Stroke

Critical Illness Cover



The Critical Illness Policy also provides a wellness benefit

Each full time employee is eligible to receive a \$75 wellness benefit each calendar year for testing of one of the following:

Cholesterol, diabetes, cancer and cardiovascular functions.

Imaging Studies by a physician

Annual Exams by a physician

Flexible Spending Account (FSA)
Administered by Glynn Griffing and Associates
601-982-0331
www.glynn.info

Flexible Spending Accounts are reimbursement accounts that allow you to pay for certain eligible expenses with tax-free dollars.

Through a pre-tax salary deduction, you can convert taxable income into non-taxable benefits. The result more take-home pay!

If you already have to pay for medical and/or dependent care expenses, why not pay for them with tax-free dollars?

There are two types of FSA accounts: Health and Dependent Care.

Flexible Spending Account (FSA)
Administered by Glynn Griffing and Associates
601-982-0331
www.glynn.info

Healthcare FSA

You must estimate the amount of money that you anticipate you and your dependents will spend during the plan year on out-of-pocket medical expenses, your pre-tax deduction will be deposited into your health fsa account.

The deadline for submitting claims is the end of the “run out period,” which is 90 days following the end of the calendar year. Claims received after the end of the run-out period will be denied.

When filing for reimbursement, a reimbursement request form with an itemized bill from your service provider or an Explanation of Benefits (EOB) from your insurance carrier is required to comply with IRS regulations. A debit card will be issued, but documentation may still be required.

The use-it-or-lose-it rule applies so be careful when estimating out-of-pocket expenses.

Flexible Spending Account (FSA)
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601-982-0331
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Dependent Care FSA

- Dependent care must enable you and your spouse to be employed or attend school fulltime.
- The child must be under the age of 13 and claimed as a dependent under federal tax rules.
- Services must be for the physical care of the child, not education, meals, etc.
- Qualified dependent care expenses also include costs for the care of a spouse or dependent who is incapable of self-care and regularly spends at least 8 hours per day in your home (for example, an invalid parent or child).

At the time of enrollment, you must determine how much money you will spend for dependent care during the plan year. A deduction is made from each paycheck on a tax-free basis, and money is deposited into your dependent care FSA.

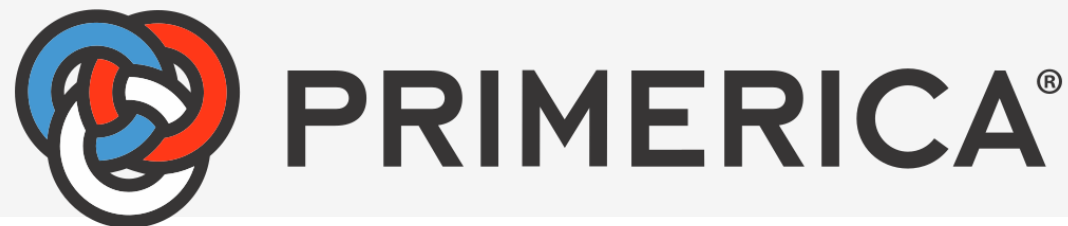


Mandatory Contribution 9%
Employee Portion

PERS (401a) is the mandatory retirement savings account for all full time employees.

403(B)/457 TAX SHELTERED ANNUITIES

A TAX SHELTERED ANNUITY CAN BE ONE OF YOUR BEST TOOLS FOR CREATING A SECURE RETIREMENT



403(B)/457 TAX SHELTERED ANNUITIES

A TAX SHELTERED ANNUITY CAN BE ONE OF YOUR BEST
TOOLS FOR CREATING A SECURE RETIREMENT



Contact information

1-800-846-4551

403(B)/457 TAX SHELTERED ANNUITIES

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TOOLS FOR CREATING A SECURE RETIREMENT



Contact information

Larry Wilson

601-918-7168

403(B)/457 TAX SHELTERED ANNUITIES

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TOOLS FOR CREATING A SECURE RETIREMENT



PRIMERICA®

Contact information

Chris Havard

601-922-6111

403(B)/457 TAX SHELTERED ANNUITIES

A TAX SHELTERED ANNUITY CAN BE ONE OF YOUR BEST
TOOLS FOR CREATING A SECURE RETIREMENT



VALIC

Counseling Services

When life presents challenges you can't handle, Employee Assistance is available to help you cope.

The Counseling Center

601-707-5023

Hinds Dependent Tuition Waiver

After one year of full time employment, dependent children up to age 26 years of age are eligible for dependent tuition waiver (fall and spring semesters only).

Limited to 4 semesters.

Must apply each year and must complete FAFSA each year.

Dependent must maintain a 2.5 gpa each semester.

Dependent must have no disciplinary actions.

Birth certificate is required. Other proof of dependency may be required.

Benefits Enrollment 2020

Colonial Life®



To schedule
an appointment
online go to:

[https://ColonialLife.rivs.com/
Schedule/HindsCommunityCollege](https://ColonialLife.rivs.com/Schedule/HindsCommunityCollege)

Contact Mike Emidy at
601-946-5951

Enrollment 2020:

Simply log in to Colonial Life's online enrollment system to apply for coverage: Harmony-Enroll.ColonialLife.com

The username is: HINDS+ Last Name + Last 4 digits of social security number.

The password is: First 4 letters of Last Name + Last 4 digits of social security number.

EXAMPLE

Employee: John Smith
SSN: 123-45-6789

User name: HINDSsmith6789

Password: smit6789

For technical assistance with accessing the system for online enrollment, call the Help Center at: 1-866-875-4772, 7:30 a.m. - 5:00 p.m. CST

To use the online enrollment system, you will need the following software on your computer:

(Internet Explorer 5.01 or higher & Adobe Acrobat Reader)

The following Colonial Life Benefits are available:

Accident insurance helps offset unexpected medical expenses, such as emergency room fees, deductibles and co-payments that can result from a fracture, dislocation or other covered accidental injury.

Cancer insurance helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.

Critical illness insurance supplements your major medical coverage by providing a lump-sum benefit that you can use to pay the direct and indirect costs related to a covered critical illness, such as heart attack (myocardial infarction), end-stage renal failure, coronary artery bypass surgery, stroke or major organ transplant.

Disability insurance replaces a portion of your income to help make ends meet if you become disabled from a covered accident or covered sickness.

Hospital confinement indemnity insurance provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help cover co-payments and deductibles that are not covered by most major medical plans.

Life insurance enables you to tailor coverage for your individual needs and helps provide financial security for your family members. A helpful rule of thumb to determine the amount of life insurance you may need is to multiply your current salary by five to eight years.

Coverage is subject to policy exclusions and limitations that may affect benefits payable. See your Colonial Life benefits counselor for complete details.

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC
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ColonialLife.com