



Mississippi College

A CHRISTIAN UNIVERSITY

2015 Full-Time Faculty/Staff Benefits Summary



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 provide assistance.**

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. Lee G. Royce became the 19th president of Mississippi College on July 1, 2002.

Mississippi College continues to enjoy steady enrollment growth, is seeing the revitalization of its facilities and receiving strong financial support during the administration of President Lee G. Royce. Mississippi College is governed by the Board of Trustees and led by the following individuals and offices:

- **Dr. Ron Howard**
Vice President for Academic Affairs
- **Dr. Steve Stanford**
Vice President for Administration and Government Relations
- **Dr. Bill Townsend**
Vice President for Advancement and Legal Counsel to the President
- **Dr. Eric Pratt**
Vice President for Christian Development
- **Dr. Jim Turcotte**
Vice President for Enrollment Services and Dean of Students
- **Dr. Debbie Norris**
Vice President for Planning and Assessment and Graduate Dean
- **Mrs. Donna Lewis**
Chief Financial Officer
- **Mr. Bill Cranford**
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.

2015 FACTS

The university offers more than 80 areas of study, 16 graduate degree programs, a doctor of jurisprudence, a doctorate of educational leadership, and a doctorate of professional counseling.

The Department of Physician Assistant Studies at Mississippi College is the state's only Physician Assistant program. The physician assistant program is a 30-month program of study leading to a Master of Science in Medicine degree.

The MC average ACT score for incoming freshmen is 24.

Mississippi College's student enrollment was 4,921 for Fall 2014

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. A notification of direct deposit is sent via email on Thursday prior to Friday paydays. Attached to the email is the direct deposit advice. A password is required to open the attachment and will be included in the email as a security measure.

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 Alumni Hall 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 decal. A form for obtaining a decal may be picked up from the Office of Public Safety. 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 owners 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, dray 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**
- **Add Spouse-\$27.50**
- **Add Child-\$22.00 per child**
- **Maximum Family Membership is \$110.00**

Credit Union-Mississippi College offers a credit union on-site to all regular full-time faculty and staff. More information about the credit union is on the MC Website under organizations. The credit union telephone number is 601.925.3895 and is located in the Alumni Hall basement.

Full-Time Employee Benefits- All benefits, except retirement contributions begin on the 1st 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**
- **Long-Term Care 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**
- **Free or Reduced Tuition on classes for yourself, Spouse or Child**
- **Discount at participating restaurants in Clinton**

<p style="text-align: center;">HEALTH INSURANCE - administered by Acclaim, Inc.</p>
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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. Three election options are offered-see *Medical Insurance Summary attached*. Coverage options include:

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

The Mississippi College Health Insurance Plan participates in three provider networks and the web address for each network is listed below:

- **Mississippi Health Partners-www.mhpartners.com**
- **Mississippi Physicians Care Network-www.mpcn-ms.com**
- **Healthlink-www.healthlinkppo.com**

The prescription formulary and Plan Summary 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: www.acclaimtpa.com, select Member Tab, claim status, self registration then register now (name, date of birth, zip code, group#), create user ID and password.

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 co-pay**. However, ancillary services incur charges at the regular rate charged by Baptist Health Clinic.

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 19 or to age 26 if dependent is full-time student	
RATES (premium)		
Employee	\$18.59 per pay period (\$37.18 per month)	
Employee + one dependent	\$37.82 per pay period (\$75.64 per month)	
Employee + 2 or more dependents	\$56.66 per pay period (\$113.32 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 \$350 in each new calendar year, up to a maximum of \$2,000, if \$500 or less is used in current year.	
WAITING PERIOD(S)	Major Benefits - 12 Months	Orthodontics -12 Months
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 and click on "Find a Provider".

VISION INSURANCE - administered by Superior Vision

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. Plan details and enrollment/change forms can be obtained from the Human Resource office. Benefit outline is below:

Co-payments: \$20 Comprehensive Eye Exam

\$20 Materials

\$25 Contact Lens Fitting Exam

Comprehensive Eye Exam -

Ophthalmologist (MD) Covered in Full Up to \$34

Comprehensive Eye Exam -

Optometrist (OD) Covered in Full Up to \$26

Standard Lenses (Per Pair):

Single Vision Covered in Full Up to \$26

Bifocal Covered in Full Up to \$39

Trifocal Covered in Full Up to \$49

Lenticular Covered in Full Up to \$78

Contact Lenses (Per Pair):**

Medically Necessary Covered in Full Up to \$210

Elective*** Up to \$120 Up to \$100

Contact Lens Fitting Exam****

Standard Covered in Full Not Covered

Specialty Up to \$50 Not Covered

Frames-Standard* Up to \$125 Up to \$68**

Rates:

- **Employee Only** \$4.67 per pay period (9.34 per month)
- **EE + Spouse** \$9.25 per pay period (18.49 per month)
- **EE + Children** \$9.06 per pay period (18.12 per month)
- **Family** \$13.78 per pay period (27.56 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 life insurance can be selected at either one time or two times employee's annual salary (rounded up to the next \$5,000) with a maximum of **\$190,000** as a payroll

deduction. Coverage is automatically adjusted when salary changes occur. See Life Insurance attachment for additional life insurance coverage premium amounts. Family life insurance is available at **\$2,000.00 per dependent** at the rate of **\$1.05** per month per family unit. A full life insurance plan document is available in the Human Resource Department.

**LONG TERM DISABILITY INSURANCE -
administered Guardian 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.

LONG TERM CARE INSURANCE - administered by Genworth

Long term care insurance enhances Mississippi College benefits by meeting a largely unrecognized need many of us may have. It pays for covered expenses for long term care services whether they are received *at home, in the community or in a nursing facility*. Here are a few points to consider:

- These expenses aren't covered by either disability or health insurance.
- Relying on government programs may not be a viable solution.
- Without insurance, the costs of these services may have to come out of our savings.

To receive a personalized rate quote or to enroll, go to www.genworth.com/groupltc

Group ID: **mississippi**
Access Code: **groupltc**

To speak with a program expert with Genworth phone: 800-416-3624

CANCER INSURANCE - administered by Transamerica

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

- 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

Monthly Premiums:	<u>Plan I</u>	<u>Plan II</u>
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*, meaning they 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 \$2550.00

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 or by calling their office at 601-856-9933.

RETIREMENT PLAN - administered by TIAA-CREF AND GUIDESTONE

Upon employment (no waiting period), the University contributes **7%** of employee's salary to our Defined Contribution (DC) Retirement Plan with TIAA-CREF. 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-CREF website, www.tiaa-cref.org, offers education information to assist you in knowing your numbers for retirement along with investment options. Retirement advisors are available to employees at not additional charge. You can also contact TIAA-CREF by phone at **(800) 842-2242**

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%)

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-CREF and Guidestone Financial Resources**. Please contact the Office of Human Resources for more information regarding this benefit.

MISSISSIPPI COLLEGE LEAVE PLANS

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 work week) to begin the new fiscal year. Annual leave hours in excess of 78 hours (or 80 hours for employees working 40 hours 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.

Holidays: During the year the administrative offices observe the following holidays: Thanksgiving (beginning at noon Wednesday and including Friday), one week during the Christmas Holiday period (the exact period is announced well in advance by the President's Council), New Years 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 Assistant 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 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 even 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 of the Office of Human Resources.

MISSISSIPPI COLLEGE

2015 MEDICAL BENEFIT PLAN SUMMARY

		PLATINUM PLAN		GOLD PLAN		HSA PLAN	
		NETWORK	NON NETWORK	NETWORK	NON NETWORK	NETWORK	NON NETWORK
Deductible	Individual	1,100	1,700	2,250	2,800	2,500	2,800
	Family	3,400	5,100	4,550	5,650	4,550	5,650
Coinsurance %		75%	50% of R&C	70%	50% of R&C	70%	50% of R&C
Coinsurance	Individual	2,125	4,250	2,550	4,300	2,550	4,300
	Family	6,375	12,800	5,100	8,550	5,100	8,550
Out of Pocket Maximum	Individual	3,225	5,950	4,800	7,100	5,050	7,100
	Family	9,775	17,900	9,650	14,200	9,650	14,200
Wellness Benefit (routine care)		100% up to \$500 then, deductible waived and Plan pays 75%	50% of R&C after deductible	100% up to \$500 then, deductible waived and Plan pays 70%	50% of R&C after deductible	100% up to \$500 then, Deductible waived and Plan pays 70% in network	50% of R&C after deductible
Office Visit Copay		All Participants \$50 Copay	Subject to Cal Year Ded/Coins	Children - \$50 Copay Adult -Subject to Cal Year Ded/Coins	Subject to Cal Year Ded/Coins	Subject to Cal Year Ded/Coins	
Prescription Drugs		\$100 Deductible \$10 co-pay for generic; greater of \$20 or 20% for preferred; greater of \$50 or 50% for premium (Please see Prescription Formulary for more information and mail order information)		\$100 Deductible \$10 co-pay for generic; greater of \$20 or 20% for preferred; greater of \$50 or 50% for premium (Please see Prescription Formulary for more information and mail order information)		Subject to Calendar Year Ded/Coins Generic 100% Brand 70%	

\$50 Office Visit Copay EXCLUDES: Angiographs, Bone Density tests (ABS), Cardio Stress Tests, Chemotherapy, CT Scans, Doppler Echocardiograph, Echography, Electrocardiogram/graph, MRIs, Myocardial Perfusion, Nerve Conduction Studies, Nuclear Medicine (testing & imaging), Sleep Studies, Spirometry, Surgeries, Ultrasounds and Specialty Injections (i.e. Arthritis, Chemo, MS, & RVS). *Routine injections "Shots" (i.e. penicillin, tetnus & decadron) will be included in the Office Visit Copay. These services are subject to the calendar year deductible and coinsurance.*

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	\$116 monthly (\$58 per pay)	\$17 monthly (\$8.50 per pay)	\$17 monthly (\$8.50 per pay)
Employee & Spouse	\$596 monthly (\$298 per pay)	\$ 448 monthly (\$224 per pay)	\$ 448 monthly (\$224 per pay)
Employee & Children	\$480 monthly (\$240 per pay)	\$344 monthly (\$172 per pay)	\$344 monthly (\$172 per pay)
Employee & Family	\$682 monthly (\$341 per pay)	\$532 monthly (\$266 per pay)	\$532 monthly (\$266 per pay)

MISSISSIPPI COLLEGE EMPLOYEES LIFE INSURANCE
 Reliance Standard Life Insurance Company
 Employee Rate is \$0.32 per 1,000 and effective since January 1, 2005

SALARY RANGE	Supplemental Coverage Amount	Employee premium Per Month
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**

Guardian Life Insurance Company

(The University pay ½ and employee pays ½ of the premium amount.)

Employer pay .17 per \$100 and Employee pays. 17 per \$100

(Total is .34 per \$100)

SALARY AT NEAREST \$5000 (in dollars)	Employee Premium per month
5,000	.71
10,000	1.42
15,000	2.13
20,000	2.83
25,000	3.54
30,000	4.25
35,000	4.96
40,000	5.67
45,000	6.38
50,000	7.08
55,000	7.79
60,000	8.50
65,000	9.21
70,000	9.92
75,000	10.63
80,000	11.33
85,000	12.04
90,000	12.75
95,000	13.46
100,000	14.17
105,000	14.88
110,000	15.58
115,000	16.29
120,000	17.00
125,000	17.71
130,000	18.42
135,000	19.13
140,000	19.83
145,000	20.54
150,000	21.25
155,000	21.96
160,000	22.67

The premium amount is given as an estimate.