

## Benefits Summary

**Last updated 2/21/2023**

The information provided represents a summary of each benefit program available at Motlow State Community College and does not supersede provisions contained in each plan document. Refer to the appropriate [plan materials](#) or to specific Tennessee Board of Regents or [MSCC policies](#). Contact Human Resources at 931-393-1592 or [benefits@mscc.edu](mailto:benefits@mscc.edu) for assistance.

### 1. Group Insurance Plan

This plan is provided for eligible employees of the State of Tennessee and includes basic term life insurance, basic special accidental death and dismemberment insurance, and medical/hospitalization coverage. The basic life and accident insurance are administered through Minnesota Life/Securian Insurance Company. The medical care portion is self-insured by the State of Tennessee and administered by the State of Tennessee, Department of Finance and Administration, Benefits Administration office.

Available options for health insurance include the Premier PPO, Standard PPO and the Consumer Driven Health Plan (CDHP). There are specific guidelines regarding the time frame in which employees and eligible dependents must enroll. The insurance handbook has specific information on eligibility and enrollment into these plans. For a comparison of healthcare options, see the [Medical Options Comparison](#). For specific information about benefits, refer to the appropriate BCBS and CIGNA Member [Handbooks](#) and BCBS Network S, BCBS Network P, Cigna Local Plus and CIGNA Open Access Provider Directories. All materials are available on the [State's Partners for Health page](#). Refer to the Eligibility and Enrollment Guide for the plans' premiums deductibles, copays, coinsurance and out-of-pocket maximum amounts.

**Annual Deductible** – All options include an annual deductible. This is the amount you pay out of your pocket before the plan pays for hospital/skilled care and applicable charges and other services. It does not apply to some plan services that apply a copay. **Coinsurance** - Some services require that you pay coinsurance after you meet a deductible. Coinsurance is a percentage of the total cost.

**Copays** - Some services require that you pay a copay (instead of a deductible and coinsurance). A copay is a flat dollar amount.

## Group Insurance Plan Continued

**Out-of-Pocket Maximum** - The out-of-pocket maximum is the most you will pay for your deductible and coinsurance each year. It does not include your copays. Once you reach your out-of-pocket maximum, the plan pays 100% of covered medical expenses.

**In-Network vs Out-of-Network Providers** - You can see any doctor or go to any healthcare facility you want. However, if you use an "in-network" provider, you will always pay less. That's because an in-network provider agrees to provide services to our members at discounted rates. Broad networks of doctors and hospitals will continue to be available.

The Group Insurance Plan has two premium components; basic life and medical. The basic life portion is based on salary. The employee pays approximately 20 percent of the total cost, and MSCC pays the balance. More information can be found in the Basic Group Term Life section.

## 2. Basic Group Term Life and Special Accident Insurance

The state provides, at no cost to employees, \$20,000 of basic term life and \$40,000 of basic special accident coverage. For employees who elect health coverage, the amount of coverage increases as the employee's salary increases, with premiums for coverage above \$20,000/\$40,000 deducted from the employee's paycheck. The maximum amount of coverage is \$50,000 for term life and \$100,000 for accidental death and dismemberment. The face amount of coverage declines at ages above 65. [See details provided at this link](#) and visit [here](#) for more information; also see [employee basic life premiums link](#) and [dependent basic life premiums link](#).

Eligible dependents (spouse and children) of employees enrolled in health coverage are covered for \$3,000 of basic dependent term life coverage. Dependents (spouse and children) are eligible for basic special accident insurance, with the amounts of coverage based on salary and family composition.

## 3. Social Security

Participation in social security is required. FICA tax has two components: (1) Old Age, Survivors, and Disability Insurance (OASDI), and (2) Medicare Hospital Insurance (HI). For 2023, the OASDI employee contribution rate is 6.2%, and the OASDI wage base is \$160,200. The HI employee contribution rate is 1.45%, and there is no limit on the amount of wages subject to Medicare taxes in 2022. MSCC matches the employee contributions for social security dollar for dollar. For highly compensated employees (income \$200,000 or higher) an additional .9% tax will be assessed.

## 4. Retirement

Participation in either the state retirement plan or the optional retirement plan is mandatory for full-time employees. For more information on [retirement planning](#) at or information on your new hire options, [click here](#) for ORP and TCRS information. [Forms and Guides](#).

## 5. Voluntary Accidental Death and Dismemberment Insurance

This plan provides an additional amount of accidental death or dismemberment coverage. Participation is optional, and the employee pays the total premium. The amount of coverage available is based on salary. Click [here](#) for more information.

## 6. Voluntary Disability Insurance

**Long-term Disability (LTD)** benefits through Reliance Standard provide employees with loss of income protection if disabled from a covered sickness or accidental bodily injury. The elimination period must be exhausted before benefits are payable. Three options include elimination periods as follows: Option 1: 180 Days; Option 2: 120 Days; Option 3: 90 Days. Both the premium and monthly benefit are based on salary. Contact [benefits@mscc.edu](mailto:benefits@mscc.edu) for forms/information.

**Short-Term Disability** through MetLife helps cover employee living expenses by protecting pre-disability income lost due to sickness, pregnancy, or as a direct result of accidental injury. Members pay the full monthly premium. All sick leave, annual leave, comp time or sick leave bank benefits must be used before benefits are payable. See [Details](#) - [FAQ](#) - [Handbook](#).

Short-term disability replaces a portion of income during a disability, which could last up to 26 weeks. Two coverage options are available. See monthly rates and enrollment is online in [Edison](#). See frequently asked questions (FAQ), including information on when disability is due to pregnancy. MetLife Customer Service - 855.700.8001 - Monday - Friday, 7-10 CST. Website: [metlife.com/StateOfTTN](http://metlife.com/StateOfTTN)

## 7. Voluntary Term Life Insurance

These optional programs are available on a contributory basis for employees and dependents (spouse and children) regardless of participation in health coverage. For guaranteed-issue coverage, the employee must enroll during the first full month of employment with the state. If optional life coverage is not elected at that time, the employee may only enroll during the annual enrollment period by presenting evidence of insurability through a health questionnaire. Premiums are based on age and the amount for coverage requested. Refer to the [Voluntary life details](#) and [Handbook](#).

## 8. Dental Insurance

Optional dental insurance is available to all state plan members and the premiums are paid entirely by the employees.

Detailed members handbooks may be obtained from your agency benefits coordinator or [click here](#).

- **Prepaid Plan** - The Prepaid Plan provides services at predetermined copay amounts, which are reduced fees for dental treatments when members receive service from their selected participating general dentist or from any participating specialist. There are no deductibles to meet, no claims to file, no waiting periods for covered members, no annual dollar maximum and pre-existing conditions are covered. Participants must complete a dentist selection card to designate their general dentist. If eligible family members have a different dentist selection, this information must be included on the card as well.
- **Dental Preferred Provider Organization (DPPO)** - The DPPO (Delta Dental) offers flexibility in that members may choose any dentist; however, members receive maximum benefits when visiting a participating network provider. No referrals are required, and you or your dentist will file claims for covered services. Some services require waiting periods and limitations and exclusions apply.

## 9. Vision Insurance

The State of Tennessee offers vision insurance to employees. There are two plan options to choose from, the Basic Plan and the Expanded Plan. For more information [click here](#). See website [here](#).

## 10. Flexible Benefits

This program allows certain expenses to be paid from pre-tax income as authorized under Section 125 of the Internal Revenue Code and is administered through Optum Bank. To enroll, visit: [optumbank.com/Tennessee](http://optumbank.com/Tennessee) Contact: 866-600-4984, 24/7, excluding major U.S. holidays or Email: [service.tennessee@optum.com](mailto:service.tennessee@optum.com).

**Eligibility Criteria:** Regular employees working 80% or 30 hours per week are eligible to participate in the Flexible Spending Account (FSA) plan. Employees who elect a Consumer CDHP may only enroll in a Limited Purpose FSA and should calculate the annual election amount using only forecasted dental and vision expenses.

A Flexible Spending Account permits employees to set aside a specified number of pre-tax dollars up to an annual maximum for use for purposes permitted by the Internal Revenue Service (IRS). The

Flexible Spending Account is sponsored by the State of Tennessee and administered by Optum Bank.

The maximum annual Healthcare FSA annual contribution is \$2,850. The carryover limit in 2023 is \$570.

If you want a medical FSA and/or dependent care account each year, you must re-enroll each year during the open enrollment period in October for an effective date of January 2023.

**Health Savings Account** - If you enroll in the HealthSavings CDHP, a health savings account (HSA) will be set up for you. You can contribute pre-tax money to your HSA through payroll deduction to cover your qualified medical expenses, including your deductible. The HSA is managed by PayFlex, a company selected and contracted by the state.

## 11. Family Medical Leave Act

The [Family Medical Leave Act](#) requires MSCC to provide up to twelve (12) weeks of job-protected leave to eligible employees for certain family and medical reasons.

## 12. Deferred Compensation Program

Under current tax law, employees may set aside a portion of gross income and defer paying taxes on that income and the interest it earns until receiving the funds, generally upon retirement. The various plans offered make it possible for employees to take advantage of these tax provisions in the law. See [TBR Guideline P-045](#) for plan details. Enrollment is online and voluntary but an automatic (2%) is applied unless employees opt out and a set monthly employer match is available. Contributions cannot be withdrawn before employment separation unless indicated by the plan document. For information, contact [benefits@mscc.edu](mailto:benefits@mscc.edu). Website: [www.empower-retirement.com](http://www.empower-retirement.com).

## Deferred Compensation Program Continued

### 2023 Maximum Contribution Limits

401(k) and 403(b) combined maximum age 50 or older:	\$30,000
401(k) and 403(b) combined maximums under age 50:	\$22,500
457 maximum age 50 or older:	\$30,000
457 maximum under age 50:	\$22,500

**403(b) Plan** – A 403(b) plan is a supplemental retirement, tax-deferred retirement savings plan. Contributions are made through regular payroll deductions and can be invested with any of the TBR

approved vendors through payroll deduction. Contributions into a 403(b) plan cannot be withdrawn until separation from service.

**401(k), Roth 401(k) and 457 Plans** – Optional Roth (after tax) and tax-deferred retirement savings plans offered by the State are the 457 and 401(k) plans. Contributions are made through payroll deduction and cannot be withdrawn before employment separation except in limited instances. See plan information at the [State's designated website](#). [Forms and Guides](#) [Register an account](#), see [401K plan highlights](#) and [457b plan highlights](#).

### 13. Holidays

MSCC observes 13 holidays per year. **See the Holiday [Schedule](#)** for these official holidays:

- New Year's Day
- Dr. Martin Luther King Day
- College Holiday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Also, five (5) discretionary holidays are allowed, for a total of thirteen (13) holidays and will be announced by HR. When a holiday falls on Saturday, the Friday preceding will be observed. When a holiday falls on Sunday, the Monday following will be observed. Liberal leave days are specified in the Holiday Schedule, and every effort is made to grant comp time/annual leave requests.

**Only benefited employees in an active pay status on the workday immediately preceding and following the holiday will be eligible to receive holiday pay.**

### 14. Annual Leave

Annual leave for administrators and 12-month faculty is earned at 15 hours (2 days) per month. The maximum accumulation is 315 hours (42 days). Faculty on 9/10-month appointment do not earn annual leave.

Annual leave for full-time support staff members is earned initially at 7.5 hours (one day) per month. The maximum accumulation is 225 hours (30 days) and increases at 5 years to 36 days, 10 years - 39 days, and 20 years of service - 42 days. Regular part-time support staff will accrue at a pro-rated amount according to their percentage to full time. See the TBR Policy regarding [Annual Leave](#).



## 15. Sick Leave

Sick leave for administrators and support staff is earned at the rate of 7.5 hours (1 day) per month, 90 hours annually. Faculty members on 9/10-month appointment earn 67.5 hours (9 days) of sick leave for full-time employment for a full academic year and 22.5 hours (3 days) of sick leave for full-time employment during the summer sessions. Administrators, faculty and support staff may accumulate and accrue an unlimited amount of sick leave. See the TBR Policy regarding [Sick Leave](#).

## 16. Faculty Sick Leave Bank

The Faculty Sick Leave Bank was established to provide emergency sick leave for faculty members who have exhausted their personal sick leave. Each year enrollment is conducted during the month of October. To become a member of the bank, faculty members are required to donate three (3) days of their personal sick leave. Contact [benefits@mscc.edu](mailto:benefits@mscc.edu) for details.

## 17. Non-Faculty Sick Leave Bank

The Non-faculty Sick Leave Bank was established to provide emergency sick leave for administrative and support employees who exhaust their personal sick and annual leave. Each year enrollment is in October. To become a member, employees must have an accrued balance of 12 days and are required to donate three (3) days of their personal sick leave. Contact [benefits@mscc.edu](mailto:benefits@mscc.edu) for details.

## 18. Employee Assistance Program (EAP)

Short-term counseling and other benefits are offered through [Optum](#) and are available to all employees and their immediate family members. The EAP coordinates with the mental health and substance abuse resources available through the health insurance programs. Contact HR or the access the link above for details. You may also contact Optum at 855-Here4TN (855-737-3486). EAP page: <https://www.tn.gov/partnersforhealth/other-benefits/eap.html>.

## 19. Direct Deposit

Direct Deposit is mandatory effective March 1995. MSCC is able to direct deposit to your financial institution. Employees may access and maintain information on the Employee portal at MyMotlow.

## 20. State Park Discounts

State employees are offered discounts at State parks and recreation areas. Contact the State Park office at 615-532-0001 or visit the [Tennessee State Employee Discount Program](#) link for details.

## 21. Charitable Contributions

MSCC Offers payroll deduction options for charitable organizations. Information is provided during annual enrollment in October annually for a payroll deduction effective date of January 1.

## 22. Miscellaneous Benefits

**Education Assistance Program benefits** include the Fee Waiver program for employees, the Tuition Discount program for dependent spouse and dependent children (through age 26), as well as the Tuition Reimbursement program for eligible employees. Visit this [Information link](#) for details.

**Longevity Pay** is benefit available to eligible employees and is determined in accordance with [TBR Guideline P-120](#). Upon completion of 36 months of service, all regular full-time and faculty, clerical and support staff, administrative/professional employees, and modified fiscal year (MODFY) employees are eligible for longevity payments. For assistance/questions regarding this benefit, please contact HR at 931-393-1542 or [benefits@mscc.edu](mailto:benefits@mscc.edu).

**The CAP (Certified Administrative Professional) benefit** is available for eligible staff upon successful completion of the CAP examination. A nine percent increase is available for clerical support staff members. This benefit is legislated and is allowed in accordance with [TBR Guideline P-115](#) and may be applied next pay period beginning after the employee's passing grade on the examination and is certified by the International Association of Administrative Professionals (See the [IAAP](#) website).

The **bookstore allows a 20% employee discount on certain items**. Other TBR/State higher education employee discount details are available at <https://www.tbr.edu/hr/discounts>.