



YOUR HEALTH | YOUR FAMILY | YOUR LIFE 2023 BENEFITS Enrollment Guide

January 1 - December 31, 2023

WELCOME

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of quality benefits to protect your health, your family and your way of life. This brochure was designed to answer some of the basic questions you may have about your benefits. Please read it carefully along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself.

Eligible family members include:

- Your legally married spouse
- Your children who are your natural children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first day of the month following 60 days of employment. If you fail to enroll on time, you will not have benefits coverage (except for Company-paid benefits).

Open Enrollment

If you want to make benefit changes log into Employee Navigator to make any changes. **All benefit changes must be completed before December 6, 2022 at 5 P.M. for a January 1, 2023 effective date.**

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a Qualifying Event during the year. Following are examples of the most common Qualifying Events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching age 26
- Death of a spouse or child
- Change in child custody
- Change in coverage election made by your spouse during his/her employer's Open Enrollment period
- You lose coverage under your spouse's plan

To make changes to your benefit elections, you must contact Human Resources within 30 days of the Qualifying Event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate, or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

See inside to learn more about your benefits.

Medical Plans

Methodist Children's Home is proud to offer you a medical plan through Blue Cross Blue Shield of Mississippi and Morgan White Group (GAP insurance.)

Medical Benefits	Blue Cross Blue Shield of Mississippi	
	In-Network	Out-of-Network ¹
Deductible (per calendar year)		
Individual	\$2,000 (<i>Realized</i>)	\$5,000
Family	\$4,000	\$10,000
Out-of-Pocket Maximum (per calendar year)		
Individual	\$5,150	Unlimited
Family	\$10,300	Unlimited
Covered Services		
Office Visits (physician / specialist)	\$25/\$40	Ded. 40%
Routine Preventive Care	100% No copay	Not Covered
Outpatient Diagnostic Lab & X-ray	Ded. 20%	Ded. 40%
Emergency Room	Ded. 20%	Ded. 40%
Inpatient Hospital Stay	Ded. 20%	Ded. 40%
Outpatient Surgery	Ded. 20%	Ded. 40%
Prescription Drugs (Tier 1 / Tier 2 / Tier3 /Tier 4)		
Retail Pharmacy (30-day supply)	\$50 ded. then \$10/\$35/\$75/\$100	Not Covered

Coinurance percentages and copay amounts shown in the above charts represent the percentages that the member is responsible for paying.

* Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Health Insurance Rates		
Coverage Type	Monthly Rate	Bi-Weekly Deductions
Employee Only	\$657.26	\$60.07
Employee + Spouse	\$1,375.05	\$317.32
Employee + Child(ren)	\$1,212.15	\$279.73
Employee + Family	\$2,021.73	\$466.55

Group Life Insurance / AD&D

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

BASIC Life/AD&D (Company-paid)

This benefit is provided at **NO COST** to you.

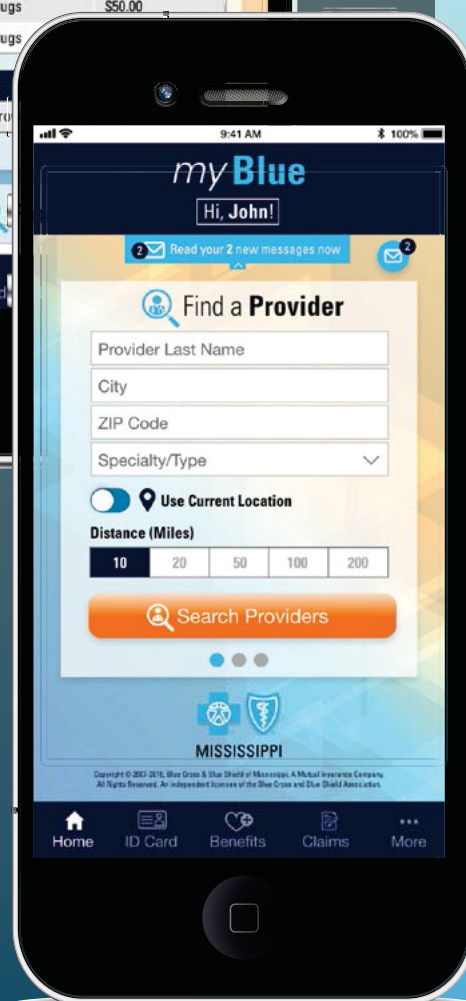
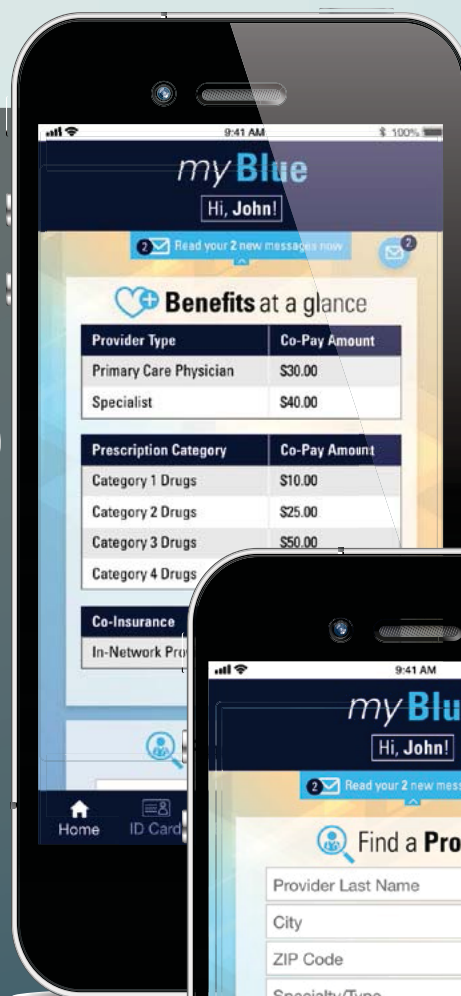
Benefit Amount

\$25,000

Access your benefits 24/7 with myBlue!

Your benefits are available any time you need with the myBlue mobile app.

- Instant access to your virtual ID card.
- Your benefit information including current utilization.
- View claims as they are processed.
- Search for lower cost Rx alternatives.
- Locate a Provider or Pharmacy, by specialty and location.
- View your latest health information.



**Visit the App Store or
Google Play to download
the myBlue mobile app!**

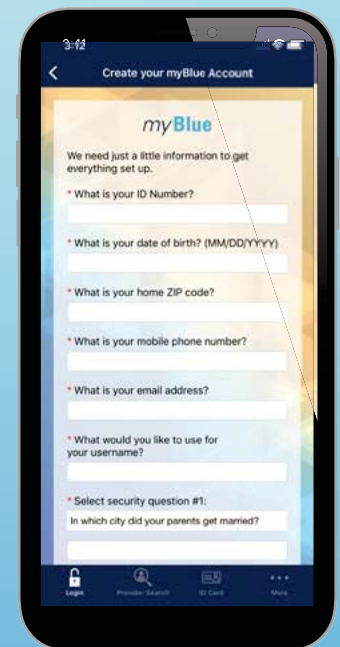
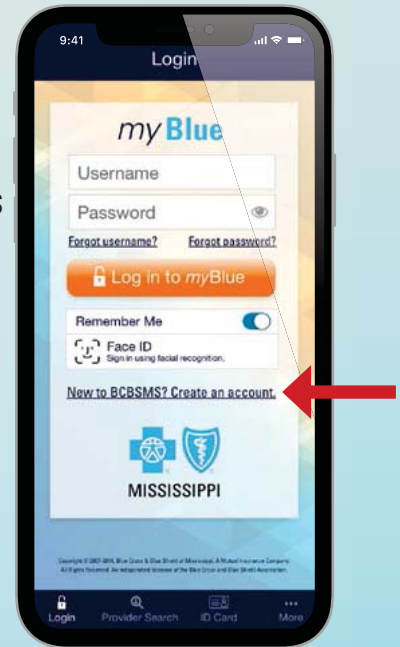
How to register for myBlue on the mobile app

Please note, you must register and log in to myBlue to access your ID number and virtual ID card.

To access your virtual ID card, you must register for your myBlue account. Before you begin, you will need your Member ID that is emailed to you three days before your coverage takes effect. If you do not know your Member ID, please contact your Human Resources representative or call our Customer Support at 601-932-3704.

Registering on the myBlue app

1. Click the “Create an account” link on the home screen to begin.
2. Follow the prompts then enter your information.
 - ID number (Ex: 123456789M)
 - Date of birth
 - Zip code
 - Mobile phone number
 - Email address
3. Choose a username and security questions for your myBlue account.
 - Three security questions: capitalization will not affect your entries.
4. Once you are done, you will receive an email with your temporary password to log in to your myBlue account.
5. Follow the steps in the email to update your password.
 - Note the password requirements





Group Participants Registration/Use

Please Note:

To register in the Client Portal, you must know your group number. Your group number may be obtained from the **Group Administrator**.

How To Register

Go to: my.mwadmin.com/Register/InsertYourGroupNumberHere

Step 1

1. Choose a **Username**
2. Provide a valid **Email Address**
3. Create a **Password**

Click the “Continue to Step 2” button.

A screenshot of the registration form for Step 1. The form is titled "Client PORTAL" with the MWG logo. Below the title is the text "Register a MWG Portal User". The form contains four input fields: "Username", "Email", "Password", and "Confirm Password". At the bottom of the form is a blue button labeled "Continue to Step 2 ➔".

Step 2

1. Enter your **Last Name**
2. Enter your **Date of Birth**
3. Enter either the *last four* digits of your **Social Security** number, or the **Smart ID** found on your **ID Card**.

Click the “Next” button to continue to the Dashboard.

A screenshot of the enrollment form for Step 2. The form is titled "To complete your enrollment for this MWG Portal we need to associate your MWG Participant ID. Please fill out the following form and to retrieve this information." It contains three input fields: "Last Name", "Date of Birth", and "Smart ID". Below the "Smart ID" field is a text prompt: "If you were issued a Smart Id, enter the 5-10 character alphanumeric code here". Below the "Smart ID" field is another input field labeled "SSN" with the text "Otherwise, you can use the last four of your SSN" above it. At the bottom of the form is a blue button labeled "Next".

View Completed Claims

[View Claims Information](#)

To view or download your completed claims, click the “*View Claims Information*” button. You can sort claims by “*Type*” or “*Date Range*” to help locate a specific claim. For each completed claim, you will be able to view the **E.O.B.** (Explanation of Benefits) and download the document.

The Dashboard will also allow you to view your Premium Saver medical plan, personal information, dependents, group information, and completed claims.

Click the “*Documents & Forms*” dropdown to view the **PHI Authorization** form and the **How to File a Claim** form.

Need a doctor? No long wait. No big bill. Always open.

With MDLIVE, you can visit with a doctor or counselor 24/7 from your home, office or on-the-go.



Welcome to MDLIVE! Your anytime, anywhere doctor's office.

Avoid waiting rooms and the inconvenience of going to the doctor's office. Visit a doctor or counselor by phone, secure video, or MDLIVE App. Pediatricians are available 24/7, and family members are also eligible.



U.S. board-certified doctors and licensed counselors with an average of 15 years of experience.



Consultations are convenient, private and secure.



Prescriptions can be sent to your nearest pharmacy, if medically necessary.

Your COPAY is just

Per visit

\$0, Family Coverage

We treat over 50 routine medical conditions including:

- Acne
- Allergies
- Cold / Flu
- Constipation
- Cough
- Diarrhea
- Ear Problems
- Fever
- Headache
- Insect Bites
- Nausea / Vomiting
- Pink Eye
- Rash
- Respiratory Problems
- Sore Throats
- Urinary Problems / UTI
- And More



Download the app.
Visit a doctor.

**ACTIVATE
COVERAGE
FIRST**

visit: www.247mdaccess.com

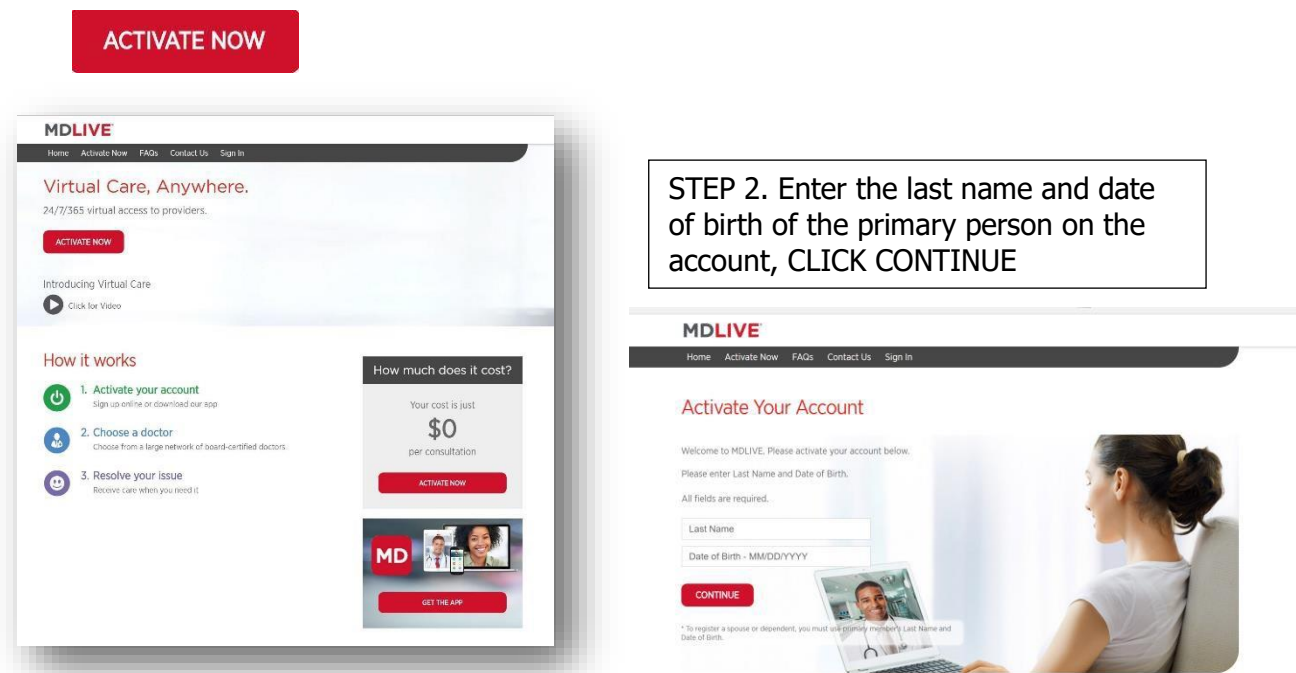
**or call (888) 674-2490
Group ID: 247DOCTOR**

How do I ACTIVATE my MDLIVE account?

You can easily sign up or activate your account by using one of the following methods:

BY WEB -

1. Visit www.247mdaccess.com and click Activate Now button



2. Call us at 888-674-2490 – If you use the phone registration process you must identify yourself as **COMPETITIVE HEALTH**

MDLIVE Mobile App

3. Once you have activated your account, you can download the MDLIVE Mobile App, available for iPhone, Android, and Windows smartphones. The MDLIVE Mobile App will **not** recognize your **membership until you have registered by web or phone.**

When can I start using MDLIVE?

You can start using MDLIVE immediately after you sign up or activate your account. Sign up and activation are completely free. Once you have an MDLIVE account, you can browse doctor profiles, view available appointment times and schedule an appointment with the doctor of your choice. Be sure to fill out your medical history profile to better prepare your MDLIVE doctor for your appointment.

Dental Plan

You have an opportunity to enroll in the UNUM dental plan. You can find in-network providers at unumdentalcare.com.

Dental Benefits	PPO Plan	
	In-Network	Out-of-Network
Deductible (per calendar year)		
Individual	\$50	\$50
Family	\$150	\$150
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)		
Per Individual	\$1000	\$1000
Covered Services		
Preventive Services	100%	100%
Basic Services	80%	80%
Major Services	50%	50%
Orthodontia (Children)	\$1000	

Dental Election	Monthly Rate	Bi-Weekly Deduction
Employee Only	\$29.51	\$13.62
Employee + Spouse	\$58.24	\$26.88
Employee + Child(ren)	\$76.25	\$35.19
Employee + Family	\$113.64	\$52.45

Vision Plan

You have an opportunity to enroll in the UNUM vision plan. Search for providers and manage your benefits online at unumvisioncare.com.

Key Vision Benefits	In-Network	Out-of-Network
Exam (once every 12 months)	100% after \$10 copay	Up to \$35
Lenses (once every 12 months)		
Single Vision	100% after \$25 copay	\$25
Bifocal		\$40
Trifocal		\$50
Standard Progressive	\$70	\$40
Frames (once every 24 months)	\$150 after \$25 copay	Up to \$50
Contact Lenses (once every 12 months; instead of glasses)	Up to \$150	Up to \$100



Vision Election	Monthly Rate	Bi-Weekly Deduction
Employee Only	\$7.03	\$3.24
Employee + Spouse	\$14.07	\$6.49
Employee + Child(ren)	\$15.57	\$7.19
Employee + Family	\$24.40	\$11.26

Voluntary Short Term Disability

You are eligible for Voluntary Short Term Disability Insurance that replaces part of your lost income due to sickness or accident.

UNUM Voluntary Short-Term Disability	
Benefit Percentage	60% of weekly salary up to \$1,250
Maximum Benefit Duration	25 Weeks
When Benefits Begin	8th day
Rate	60% of weekly income / \$10 x Rate Below

Voluntary STD Rates		
	Rates Per \$10 of Weekly Benefit	Bi-Weekly
Ages <25	\$0.990	\$0.457
Ages 25-29	\$0.991	\$0.457
Ages 30-34	\$0.992	\$0.458
Ages 35-39	\$0.993	\$0.458
Ages 40-44	\$1.010	\$0.466
Ages 45-49	\$1.020	\$0.471
Ages 50-54	\$1.030	\$0.475
Ages 55-59	\$1.040	\$0.48
Ages 60-64	\$1.040	\$0.48
Ages 65+	\$1.040	\$0.48

Voluntary Life Insurance

	EMPLOYEE	SPOUSE	CHILD
Guarantee Issue (GI)	\$100,000	\$25,000	\$10,000
Life Insurance Increments	\$10,000 increments up to GI	\$5000 increments up to GI	\$10,000
Maximum Insurance Coverage Evidence of Insurability is required when applying over GI	\$300,000	\$100,000	\$10,000
Rates are age banded see below	Rates change at policy renewal when your age determines you should change age brackets	Spouse rates are determined using the employees age.	Children are covered up to age 19
Reduction Schedule	Age 65 reduces 35% Age 70 reduces 15%		
Portability	Included	Included	Included

Life/ AD&D Rates (Bi-Weekly)			
Rates Per \$1,000	Employee	Spouse	Child
			\$0.09 per \$1000
Ages 15-24	\$0.044	\$0.044	
Ages 25-29	\$0.044	\$0.044	
Ages 30-34	\$0.048	\$0.048	
Ages 35-39	\$0.058	\$0.058	
Ages 40-44	\$0.083	\$0.083	
Ages 45-49	\$0.141	\$0.141	
Ages 50-54	\$0.257	\$0.257	
Ages 55-59	\$0.383	\$0.383	
Ages 60-64	\$0.737	\$0.737	
Ages 65-69	\$1.1158	\$1.1158	
Ages 70-74	\$2.137	\$2.137	



Accident Insurance

UNUM Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

Accident Insurance Election	Monthly Rate	Bi-Weekly Deduction
Employee Only	\$13.68	\$6.31
Employee + Spouse	\$23.62	\$10.90
Employee + Child(ren)	\$29.86	\$13.78
Employee + Family	\$39.80	\$18.37

Hospital Insurance

UNUM Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization.

You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

Accident Insurance Election	Monthly Rate	Bi-Weekly Deduction
Employee Only	\$15.77	\$7.28
Employee + Spouse	\$26.90	\$12.42
Employee + Child(ren)	\$22.12	\$10.21
Employee + Family	\$33.25	\$15.35

Who can get Accident & Hospital Insurance coverage?

You	If you're actively at work*
Your Spouse	Can get coverage as long as you have purchased coverage for yourself.
Your Children	Dependent children from birth until their 26th birthday, regardless of marital or student status.

*Employees must be legally authorized to work in the United States and actively working at a U.S. location to receive coverage. See Schedule of benefits for a complete listing of what is covered.

Critical Illness Insurance

What's Covered?			
CRITICAL ILLNESS	CANCER CONDITIONS	Progressive diseases	Supplemental conditions
Heart Attack	Invasive Cancer: All breast cancer is considered invasive	Amyotrophic Lateral Sclerosis(ALS)	Loss of sight, hearing or speech
Stroke	Non-invasive cancer (25%)	Dementia, including Alzheimer's disease	Benign brain tumor
Major Organ Failure	Skin Cancer—\$500	Multiple Sclerosis (MS)	Coma
End-stage kidney failure		Parkinson's Disease	Permanent Paralysis
Coronary Artery Disease: Major (50%), Minor (10%)		Functional Loss	Occupational HIV, Hepatitis B, C or D
			Infections Diseases (25%)

Critical Illness Rates (Bi-Weekly)		
Age	Full-time Employees Critical Illness attained age rates per \$1,000	
	Employee & Child(ren)	Spouse
24	\$0.182	\$0.182
25-29	\$0.228	\$0.228
30-34	\$0.283	\$0.283
35-39	\$0.376	\$0.376
40-44	\$0.486	\$0.486
45-49	\$0.634	\$0.634
50-54	\$0.791	\$0.791
55-59	\$1.063	\$1.063
60-64	\$1.470	\$1.470
65-69	\$2.116	\$2.116
70-74	\$3.283	\$3.283
75-79	\$4.839	\$4.839
80-84	\$7.045	\$7.045
85	\$11.342	\$11.342

Paid Time Off & Holidays

Methodist Children's Home HR 78 Paid Time Off

Level One	1 to 3 years 128 hours / year (4.92 hours / pay period)
Level Two	3 to 6 years 168 hours/year (6.46 hours/pay period)
Level Three	6+ years 208 hours/year (8.00 hours/pay period)

Methodist Children's Home Holidays

New Year's Day	Memorial Day	Labor Day
Martin Luther King Day	Juneteenth	Thanksgiving (including Friday after)
Good Friday	Independence Day (July 4th)	Christmas Day (including Christmas Eve)

Employee Assistance Program

MCH Cares is a comprehensive employee assistance program that is available to all employees regardless of employment status, employees' spouse and any other dependents living in the employee's home under the age of 26. The services provided by MEA Cares are free and confidential. MEA Cares uses therapists from various disciplines in order to meet individual, couple and family needs, there is no one size fits all.

Contact Information:

www.meacarescounseling.com

MEA Cares EAP

308 Corporate Drive, Ridgeland, MS 39157

601-898-7520

United Methodist Personal Investment Plan- Wespath 403B-EN# 121866

Employees can contribute to the agency's plan at any time after becoming employed with MCH. After an employee has been employed for one year, and worked 1000 hours, the plan will match the employee's pre-tax deduction, dollar for dollar up to the first 5% that the employee defers from their wages.

Employees are always fully vested in their contribution, but after 3 years (36 months) of employment the employee is 100% vested in the agency contribution.

Employees can contact Human Resources for an enrollment form or retrieve a form from Wespath.org. Once the enrollment form is completed the form is returned to the Human Resources department so that the payroll deduction can be set up before the form is forwarded to Wespath for enrollment in the plan.

Contact Information:

Wespath.org

Wespath Benefits and Investments

1901 Chestnut Avenue, Glenview, IL 60025-1604

800-851-2201

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend upon the plan you select and if you choose to cover eligible family members. **Please refer to the separate insert rate sheet for your contributions.**

Contact Information

Coverage	Carrier	Phone #	Website/Email
Kirk Scoggins	HUB International	601-502-5318	Kirk.Scoggins@HUBInternational.com
Cindy Maddox	HUB International	601-607-5521	Cindy.Maddox@HUBInternational.com
Medical	Blue Cross Blue Shield	601-664-4590	www.bcbsms.com
Dental, Vision, Life & AD&D, and Work Site Products	UNUM	1-866-679-3054	www.unum.com
Flexible Spending Accounts	Paylocity	1-800-520-2687	www.Paylocity.com
Telemedicine	MD LIVE	1-888-674-2490	www.247mdaccess.com
Employee Assistance Program	MEA Cares EAP	601-898-7520	www.meacarescounseling.com
Personal Investment Plan	Wespath Benefits and Investments	800-851-2201	Wespath.org

Human Resources

If you have additional questions, you may also contact Stephanie Williams in Human Resources at (601-853-5000 ext. 1700) or swilliams@mchms.org.



Important Note: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The Company will distribute all required notices annually.