



## 2026 Mars Hill University

### Full-Time Faculty & Staff Benefits Overview

#### Fringe Benefits – Effective Day One

Long-Term Disability Insurance (up to \$1,000)

Critical Illness Insurance (up to \$5,000)

Telemedicine Coverage (for you and your family)

#### Group Insurance Options – Available Day One

Health Insurance – Greatly reduced premiums for employee and family

Delta Dental Insurance

Community Eye Care

Additional Voluntary Coverages:

- Short-Term Disability (STD)
- Long-Term Disability (LTD)
- Accident Insurance
- Critical Illness Insurance
- Term-Life Insurance

#### Paid Time Off & Holidays

Responsible PTO includes:

- Vacation Time
- Personal Time
- Sick Time

University Holidays:

- New Year's Day
- Martin Luther King Jr. Day
- Spring Break (2 days for staff)
- Good Friday
- Memorial Day
- Juneteenth
- Independence Day
- Thanksgiving Break (3 days)

- Christmas Break (Approx. 10 days)

Summer Hours: Administrative offices close at 2:00 PM on Fridays in June and July.

#### Benefits After One Year

TIAA Retirement Match – Up to 5% (maximum match: \$1,250/year)

Tuition Benefits:

- No-cost for first undergraduate degrees
- 50% discount for graduate degrees
- Applies to employee, spouse, and dependent children

Tuition Exchange Program – Access to partner institutions

FMLA Events – Pay & benefits provided for up to 12 weeks

#### Additional Perks

Discounts:

- Pittman Dining Hall
- University Bookstore

Free Admission to Mars Hill sporting events with ID (excluding playoffs)

Campus Facilities Access:

- Renfro Library
- Taylor Fitness Center
- Hart Tennis Courts
- Harrell Pool
- Walking Trails

(subject to availability and team usage)

#### Payroll

Monthly Pay – Issued on the last business day of each month

Exceptions:

- November – Before Thanksgiving
- December – Prior to December 25<sup>th</sup>

#### Questions?

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## Mars Hill University - 2026 Health Plans Summary

### Co-Pay Plan

Monthly Premiums:

- Employee Only: \$182.00
- Employee + Spouse: \$990.00
- Employee + Children: \$588.00
- Family: \$1586.00

The Co-Pay Plan is a traditional PPO plan with predictable copays and cost-sharing for many services. Key features include:

- Deductible: \$3,500 individual / \$7,000 family
- Out-of-Pocket Maximum: \$5,000 individual / \$10,000 family
- Office Visits: \$35 copay for primary care; \$70 for specialists (deductible does not apply)
- Preventive Care: Covered at no charge
- Prescription Drugs: \$10 (generic), \$45 (preferred brand), 50% coinsurance (non-preferred brand)
- Emergency Room: \$500 copay (waived if admitted)
- Hospital Services: 30% coinsurance

### High Deductible Health Plan (HDHP)

Monthly Premiums:

- Employee Only: \$136.00
- Employee + Spouse: \$973.00
- Employee + Children: \$536.00
- Family: \$1518.00

The HDHP is designed for those who want lower premiums and the ability to pair their plan with a Health Savings Account (HSA). Key features include:

- Deductible: \$3,400 individual / \$6,600 family
- Out-of-Pocket Maximum: \$3,400 individual / \$6,600 family
- Office Visits: 0% coinsurance after deductible
- Preventive Care: Covered at no charge before deductible
- Prescription Drugs: 0% coinsurance after deductible
- Emergency Room & Hospital Services: 0% coinsurance after deductible

## Mars Hill University - 2026 HSA and FSA Plans Overview

### Health Savings Account (HSA)

Health Savings Accounts (HSAs) are tax-advantaged savings accounts paired with a qualified high-deductible health plan (HDHP). Funds in an HSA can be used for medical, dental, and vision expenses.

#### Benefits of an HSA

1. It saves you money: You get lower monthly premiums with an HDHP and can contribute to an HSA for future medical costs.
2. It is portable: The account is yours even if you leave the company, and unused funds roll over year to year.
3. It's a triple tax-saver:
  - Tax-free contributions (pre-tax dollars)
  - Tax-free growth (earnings are tax-free)
  - Tax-free withdrawals for qualified expenses

#### HSA Eligibility

- Must be enrolled in a qualified HDHP
- Cannot have other medical coverage including Medicare or Tricare
- Cannot be a dependent on someone else's tax return
- Cannot have received non-service-related VA care within past 90 days

#### 2026 HSA Contribution Limits

- Individual: \$4,400
- Family: \$8,750
- Catch-up (age 55+): \$1,000

## Flexible Spending Accounts (FSAs)

Mars Hill University offers three types of FSAs: Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA.

### 1. Healthcare FSA

This employer-sponsored account allows pre-tax contributions for out-of-pocket healthcare expenses such as deductibles, copays, dental, and vision services. It cannot be used for premium payments and is not available if enrolled in a HDHP.

- 2026 Contribution Limit: \$3,400
- Up to \$680 may carry over to the next year

### 2. Limited Purpose FSA

Available only to employees with an HDHP, this FSA covers eligible dental and vision expenses and can be used alongside an HSA.

- 2025 Contribution Limit: \$3,400
- Up to \$680 may carry over to the next year

### 3. Dependent Care FSA

This account allows pre-tax contributions to cover eligible dependent care or daycare expenses necessary for you and your spouse (if applicable) to work.

- 2025 Contribution Limit: \$7,500 (or \$3,750 if married filing separately)
- Funds must be accrued before use

### Benefits of an FSA

- Saves money by using pre-tax dollars for medical costs
- Reduces taxable income
- Flexible spending at any time in the plan year
- Note: FSAs are subject to a 'use it or lose it' rule—contribute only what you expect to spend.

## Mars Hill University - 2026 Dental Insurance Summary

Mars Hill University offers dental insurance through Delta Dental. This plan is available to eligible employees and their families. It covers routine dental care such as check-ups, cleanings, and X-rays, helping to protect you from the high cost of dental disease and surgery.

Employee Only	\$38.31
Employee + Spouse	\$80.07
Employee + Child(ren)	\$91.03
Employee + Family	\$138.54

### Dental Plan Overview

Benefit Category	PPO In-Network	Premier In-Network	Out-of-Network
Annual Deductible	\$50 Individual, \$150 Family	\$50 Individual, \$150 Family	\$50 Individual, \$150 Family
Calendar Year Maximum	\$1,000 per covered member	\$1,000 per covered member	\$1,000 per covered member
Diagnostic & Preventive Services - Exams, Cleanings (2/year) - X-Rays, Fluoride (under 15) - Sealants, Space Maintainers (under 15)	Covered at 100% Deductible does not apply	Covered at 100% Deductible does not apply	Covered at 100% of usual and customary Deductible does not apply
Basic Services - Pain Relief, Fillings - Extractions, Root Canals - Gum Treatment, Oral Surgery	Covered at 80%	Covered at 80%	Covered at 80% of usual and customary
Major Services - Crowns, Bridges - Dentures, Implants	Covered at 50%	Covered at 50%	Covered at 50% of usual and customary
Orthodontic Services - Children through age 18 - Appliances & Services - Lifetime Max: \$1,000 - Waiting Period: None	Covered at 50%	Covered at 50%	Covered at 50%

- This is an overview of your benefits. Additional limitations and exclusions may apply. A pre-treatment estimate is recommended for any dental service expected to exceed \$300.

## Mars Hill University - 2026 Vision Insurance Summary

Mars Hill University offers vision insurance through Community Eye Care. This plan provides coverage for routine eye exams, fittings for contact lenses, and allowances toward eyewear purchases. Vision benefits help maintain your eye health and can aid in detecting broader health issues.

Employee Only	\$6.20
Employee + Spouse	\$11.44
Employee + Child(ren)	\$11.98
Employee + Family	\$17.94

### Vision Plan Overview

Coverage is provided when you visit an in-network provider.

Vision Summary of Service	In Network
Eye Exam	\$10 Copay
Contact Lens Fitting, Re-fit or Evaluation	\$25 Copay
Eyewear Allowance - Frames - Spectacle lenses - Contact lenses - Special lens options - Any combination	\$25 copay, then \$130 allowance for eyewear annually
Frequency of Services - Exams - Frames - Lenses or Contacts	12 months
Additional Savings	20% discount on eyeglasses and 10% on contact lenses when exceeding the allowance

## Mars Hill University - 2026 Guardian Insurance Plans Summary

Mars Hill University offers supplemental insurance coverage through Guardian. These plans provide cash benefits directly to employees for certain covered medical events or accidents. The two plans available are: Critical Illness Insurance and Accident Insurance.

### Critical Illness Insurance

This plan provides a lump sum cash benefit in the event of a covered critical illness such as cancer, stroke, or heart attack. The benefit is paid directly to you and can be used for any purpose, regardless of what your medical insurance covers.

#### Key Features

- Coverage Amounts: \$5,000–\$40,000 in \$5,000 increments
- Includes benefits for conditions such as: Invasive Cancer, Stroke, Heart Attack, ALS, Parkinson's, Coma, Severe Burns
- Spouse and Child Coverage: Available up to 50% of employee amount
- Wellness Benefit: \$100 annually per insured individual
- Portable: Coverage can be continued after leaving employment

#### Monthly Premiums (Example: \$5,000 Employee Coverage)

- Under 30: \$4.35
- 30-39: \$5.70
- 40-49: \$9.85
- 50-59: \$17.05
- 60-69: \$25.70
- 70+: \$48.60

### Accident Insurance

This plan pays you a cash benefit for covered injuries and medical services resulting from an accident. It supplements your medical coverage by providing funds directly to you, not to the healthcare provider.

#### Key Features

- Off-the-job accident coverage
- Accidental Death Benefit: \$20,000 (employee), \$10,000 (spouse), \$5,000 (child)
- Coverage for services such as ER visits, ambulance, hospital stays, fractures, and physical therapy
- Wellness Benefit: \$50 annually per insured individual
- Child Organized Sports: 25% increase in child benefits
- Portable: Coverage can continue after employment ends

#### Monthly Premiums

- Employee Only: \$8.70
- Employee + Spouse: \$14.58
- Employee + Children: \$15.38
- Family: \$21.2

# Mars Hill University - 2026 Voluntary Life, AD&D, and Disability Insurance Summary

## Voluntary Life and AD&D Insurance

Mars Hill University offers Voluntary Life and Accidental Death & Dismemberment (AD&D) coverage to full-time employees. You can elect additional life insurance coverage for yourself, your spouse, and your children.

### Key Features

- Guaranteed Issue Coverage Upon Initial Employment
- Age Reduction Schedule:
  - At age 70, benefits reduce to 65%
  - At age 75, benefits reduce to 50%

### Monthly Rates per \$1,000 of Coverage

Age Band	Employee Rate	Spouse Rate
< 24	\$0.050	\$0.050
25-29	\$0.050	\$0.050
30-34	\$0.060	\$0.060
35-39	\$0.070	\$0.070
40-44	\$0.110	\$0.110
45-49	\$0.180	\$0.180
50-54	\$0.300	\$0.300
55-59	\$0.470	\$0.470
60-64	\$0.740	\$0.740
65-69	\$1.330	\$1.330
70-74	\$2.370	\$2.370
75-79	\$3.910	\$3.910
80+	\$3.910	\$3.910

- Child Life: \$0.0170 per \$1,000 of coverage
- Voluntary AD&D (Self, Spouse, Child): \$0.030 per \$1,000 of coverage

### Voluntary Life Monthly Cost Calculation

Desired coverage amount ÷ 1,000 × Rate (based on age) = Monthly Cost

Note: Your cost will increase as you move into a new age band.

## Disability Insurance

Mars Hill University provides short-term and long-term disability income benefits. The University pays the full cost of the core long-term disability coverage. You may choose to purchase additional short-term or long-term disability coverage.

### Voluntary Short-Term Disability (STD)

- Employee Paid
- Rate: \$0.696 per \$10 of weekly benefit

Calculation: Weekly Income  $\div$  52 (up to \$500 max) = Weekly Benefit

Weekly Benefit  $\div$  10  $\times$  \$0.696 = Monthly Cost

### Core Long-Term Disability (LTD)

- Employer Paid

### Voluntary Long-Term Disability Buy-Up

- Optional Employee Paid Buy-Up
- Rate: \$0.300 per \$100 of monthly benefit

Calculation: Monthly Income  $\div$  12 (up to \$5,000 max) = Monthly Benefit

Monthly Benefit  $\div$  100  $\times$  \$0.300 = Monthly Cost

Note: Your monthly cost for both STD and LTD may adjust if your compensation has changed in the last 3 years.