



700 West Liberty Street | Louisville, KY 40203-1911
Phone: 502.540.6000 | LouisvilleMSD.org

UNIT

The following is a brief description of the major benefits that are provided to you as a Unit employee of MSD. You will receive more detailed information on these benefits as they become effective. Please contact MSD's Benefits Administrator at 540-6217 if you have any questions on any of the areas summarized below:

Group Health Care Plans

Hospital/Surgical

MSD offers its employees and their dependents a health care plan that provides a wide variety of benefit coverage, including hospital, surgical, physicians, and prescription drugs. The company and employee share in the cost of this coverage. Coverage is effective 60 days after date of hire.

Dental Benefits

MSD's dental program offers coverage for a range of dental services, including diagnostic, preventive care, and orthodontic benefits for children. The company and employee share in the cost of this coverage. Coverage is effective 60 days after date of hire.

Group Disability/Life Insurance Benefits

Short-Term Disability

Effective after the completion of an employee's new hire probationary period this plan provides 66 2/3% of your regular weekly wage during the period of any disabling illness or injury. Benefits begin the first day of disability, if hospitalized as an inpatient or over 23 hours, and on the sixth day under a doctor's care if not hospitalized. Employees can draw up to 26 weeks of disability benefits in a twelve (12) month period.

Voluntary Long-Term Disability

MSD offers a LTD plan which provides a replacement income of 60% of your insured pre-disability earnings in the event of an illness or injury that keeps a plan participant from work for more than six months. Coverage is effective after a 180-day elimination period and is payable up to age 65. Premiums are the responsibility of the employee and are payroll deducted. Coverage is effective 60 days after date of hire.

VOYA Personal Accident Plan

Benefits are payable for a covered employee's or covered dependent's injury caused by a covered accident that occurs on or off the job. Premiums are the responsibility of the employee and are payroll deducted. Coverage is effective 60 days after date of hire.

VOYA Critical Illness Plan

Benefits are payable for diagnosis of specified covered critical illnesses for the employee and dependents enrolled on the plan. Premiums are the responsibility of the employee and are payroll deducted. Coverage is effective 60 days after date of hire.

Basic/Supplemental Life Insurance

Basic Life & AD&D insurance is provided at no cost to the employees. The life amount is one times your annual salary to a maximum of \$150,000. Additional life insurance coverage, including dependent life is offered with the employee paying the premium cost. Special features include airbag benefit, beneficiary resource services, education benefit, repatriation benefit, seat belt benefit and waiver of premium. Coverage is effective 60 days after date of hire.



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Retirement

County Employees Retirement System (CERS) – also referred to as Kentucky Public Pensions Authority

All employees participate in the CERS after one year of service. This one-year service requirement is waived in the event you have previously participated in CERS or one of the other Kentucky Public Pensions Authority (KPPA) programs. The plan is funded by joint contributions made by MSD and the employee. Plan members are required to contribute 6% of his/her gross salary through payroll deductions and MSD is required to contribute at an actuarially determined rate. Both MSD and employee contributions are set by the legislature and are subject to change. Vesting is achieved after 5 years of participation.

Employee savings plans (401(k)) and 457

MSD makes it easy for employees to plan for their retirement by offering a savings program that allows employees to accumulate savings through individual before-tax payroll contributions. MSD does not contribute any matching funds to either of the above plans. MSD's financial involvement is assisting in the administration of both plans. Employees are eligible to participate in this plan from the first day of employment.

Mission Square Retirement (formerly ICMA-RC) and Kentucky Deferred Comp IRAs

Mission Square Retirement and the Kentucky Public Employees Deferred Compensation Authority both offer Traditional and Roth IRAs to MSD employees through individual payroll contributions. The Traditional IRA allows you to defer taxes on your earnings until they are withdrawn. Roth contributions and earnings are tax free if withdrawn after five years and after age 59 ½ or for a qualified purpose. Employees are eligible to participate in this plan from the first day of employment.

Paid Time Away From Work

Personal Days

On each December 1, employees are granted seven (7) Personal Days for use for any reason during the 12-month period ending the next November 30. When used, employees must notify their supervisor in advance. Unused hours will be paid to you in December. New employees receive a prorated amount of Personal Days, after 60 days of employment, for the balance of the twelve (12) month period ending November 30. Upon termination, employees will either be paid for the excess personal days earned over those used or will owe MSD the excess of personal days used over personal days earned. (Personal days earned is determined by proration over a twelve (12) month period.)

Holidays

An annual schedule of MSD's eleven (11) paid holidays is posted each January. (Refer to Policies and Benefits Manual for complete listing.) Employees who are employed as of January 1 will also receive one (1) floating holiday for that year. Employees are eligible for holiday pay from the first day of employment.

Vacation

Vacation hours are accrued proportionately on a weekly basis beginning with the employee's date of hire. Accrued vacation hours are available to the employee as they are accrued. Employees may request vacation time in accordance with current guidelines. The maximum amount of accrued vacation is 320 hours.

Other Benefits

Flexible Spending Accounts (FSAs)

MSD offers two flexible spending accounts that allow employees to pay for certain dependent day care and health care expenses with pre-tax earnings. The dependent day care account may be used to pay for child care providers, day care facilities and certain other expenses related to the care of an employee's dependent children while he or she is at work. It may also be used to pay for care provided to an individual with a physical or mental handicap who



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is the employee's dependent, regardless of age. The health care account may be used to pay for IRS-allowable medical, dental, or vision expenses that are not covered by a health insurance policy. Coverage is effective 60 days after date of hire.

Health Savings Account (HSA)

MSD offers a health savings account to coincide with the medical High Deductible Plan (HDHP). The account allows employees to pay for certain health care expenses not covered by the insurance policies. The HSA may be used to pay for IRS-allowable medical, dental, or vision expenses that are not covered by a health insurance policy. Employees are eligible to participate in this plan 60 days after date of hire.

Family Medical Leave Act (FMLA)

The Family and Medical Leave Act of 1993 (FMLA) entitles qualified employees up to twelve (12) weeks of unpaid leave per 12-month rolling period for the birth or adoption of a child, placement of a child for foster care, to care for a spouse or an immediate family member with a serious health problem or a serious health condition of the employee. The full text version of MSD's Family and Medical Leave is available in the Employee Policy Manual.

Paid Parental Leave (PPL)

Paid Parental Leave of absence is offered to non-probationary, full time and part time employees who meet FMLA eligibility guidelines. The purpose of PPL is to enable MSD employees to care for and bond with a newborn or a newly adopted or newly placed child. This policy runs concurrently with Family and Medical Leave Act (FMLA) leave, as applicable.

Workers' Compensation

MSD insures all employees for Workers' Compensation. The administration of Workers' Compensation benefits will be in accordance with the Kentucky Revised Statutes.

Wellness Program – “Exercising Wellness”

MSD's Wellness Committee continues to expand its workplace wellness initiatives by providing employees with tools and incentives that will improve their health, help reduce medical costs and boost worker productivity. Initiatives such as free use of on-site fitness centers, wellness seminars, health-risk screenings at the annual health fair and a disease management program offered through the group medical plan, are just a few of the incentives available to MSD employees.

Travel Insurance

MSD provides travel insurance for employees in the amount of \$150,000 per person or \$500,000 per accident.

Private Parking

Each employee is provided free parking for their private vehicle. However, the employee is responsible for insuring against damage or theft.

Service Recognition

MSD shall recognize the length of time an employee has served MSD by awarding the employee a gift after each five (5) year period of service and at the time of retirement with ten (10) or twenty (20) years of service. This award will appear on the employee's paycheck and is subject to tax withholdings.

Tuition Assistance

MSD shall reimburse employees for successful completion of approved classes/programs up to a maximum of \$5,250 per fiscal year for education expenses related to tuition, books and fees (subject to the availability of funds). Current reimbursement is: 100% for an A, 85% for a B, and 70% for a C. Full-time and part-time employees who have successfully completed their probationary period (at the time the course begins) are eligible to participate in this program.



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Employee Assistance

MSD offers a confidential counseling and referral service through an outside agency for employees and their families. This program also sponsors seminars on a variety of topics.

Public Service Loan Forgiveness (PSLF)

Since MSD is a government or not-for-profit organization, you might be eligible for the PSLF Program. The PSLF Program forgives the remaining balance on your Direct Loans

- after you've made the equivalent of 120 qualifying monthly payments under an [accepted repayment plan](#), and
- while working full-time for an [eligible employer](#).

For more information and to see if you qualify, go to: <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>