msd
Safe, clean waterways

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

NON-UNIT, NON-EXEMPT

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

Group Health Care Plans

Health Insurance

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 30 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 30 days after date of hire.

Group Disability/Life Insurance Benefits

Short-Term Disability (STD)

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 in-patient or for 24 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 rolling twelve (12) month period.

Long-Term Disability (LTD)

MSD offers an LTD plan which provides a replacement income of 66 2/3% 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. There is a six-month eligibility waiting period. When eligible, coverage is effective after a 180-day elimination period and is payable up to age 65.

AETNA Personal Accident Plan

The Aetna Accident Plan helps to fill financial gaps caused by expenses related to an injury caused by a covered accident. Cash benefits are paid directly to you, no matter what is covered by your medical plan or any other insurance. Benefits are paid for initial and follow-up care, medical imaging, X-rays, dislocations, fractures, physical therapy and more. Benefits can be used to pay expenses like coinsurance, deductibles, or everyday expenses like your mortgage, childcare, or groceries. It's up to you. Premiums are the responsibility of the employee and payroll deducted. Coverage is effective 30 days after date of hire.

AETNA Critical Illness Plan

The Aetna Critical Illness Plan can help you protect your finances if you are diagnosed with a covered serious condition. The plan pays cash benefits to you if you are diagnosed with a heart attack, stroke, end stage renal failure, invasive cancer and more. You can use the money to help cover your deductible or for everyday expenses like utility bills, mortgage payments and groceries. It's up to you. Your plan also includes a health screening benefit for a covered preventive test. See your plan summary for details of coverage, including limitations and exclusions. Please note, your critical illness diagnosis needs to occur on or after your coverage effective date for the plan to pay benefits. Premiums are the responsibility of the employee and payroll deducted. Coverage is effective 30 days after date of hire.

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AETNA Hospital Plan
The Aetna Hospital Indemnity Plan pays cash benefits to you for an inpatient hospital admission and daily stays. Benefits can help pay towards your medical plan's deductible, coinsurance, or everyday expenses like day care, utilities, and groceries. See the attached plan summary for details of coverage, including limitations and exclusions. Premiums are the responsibility of the employee and payroll deducted. Coverage is effective 30 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 $350,000. Additional life insurance coverage, including dependent life is offered with the employee paying the premium cost. Special features include beneficiary resource services and waiver of premium. Coverage is effective 30 days after date of hire.

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 (this rule applies for Tier 1, Tier 2 and Tier 3 members). The plan is funded by joint contributions made by MSD and the employee. First time enrolling 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 state legislative changes. Vesting is achieved after 5 years of participation for Tier 3 members.

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 30 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.)

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Holidays
An annual schedule of MSD's twelve (12) paid holidays is posted each January. (Refer to Policies and Benefits Manual for complete listing.) Employees who are employed as of January 1 will receive two (2) floating holidays (floating holidays are included in the 12 paid holidays number) 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 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. Employees are eligible to participate in this plan 30 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 30 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. Coverage is effective from the first day of employment.

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.

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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.

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. This service is available to employees from the first day of employment.

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