6. **FRINGE BENEFITS**

6.1. **STATUTORY**

6.1.1. **WORKERS' COMPENSATION**

The University provides workers' compensation coverage for employees in accordance with the laws of the State of Missouri. For details concerning coverage and benefits, contact the Office of Human Resources.

Employees are required to report any job-related illnesses or injuries to their supervisor immediately and fill out an accident-injury report as soon as is feasible after an accident or injury occurs.

6.1.2. **UNEMPLOYMENT COMPENSATION**

The University provides unemployment insurance coverage for employees in accordance with the laws of the State of Missouri. For detailed information concerning coverage and benefits, contact the Office of Human Resources.

6.1.3. **SOCIAL SECURITY**

The University provides social security insurance in accordance with the laws of the United States. For details concerning coverage and benefits, contact the local office of the Social Security Administration or the Office of Human Resources of the University.

6.1.4 **LEGAL DEFENSE OF FACULTY MEMBERS**

Pursuant to and in conjunction with the State Legal Expense Fund, Section 105.711, RSMo, et seq., it is the policy of the University to provide legal defense of any claim covered by Sections 105.711 to 105.726, regarding conduct of any officer or employee of the University arising out of and performed in connection with his or her official duties on behalf of the University. When questions arise as to whether or not the conduct in question would be covered by Sections 105.711 to 105.726, the University may consult and obtain the advice of the Attorney General of the State of Missouri. The University may also proceed with a defense under a reservation of rights, under which the officer or employee may subsequently become liable and responsible for the expense of such defense upon a finding that the conduct was not or would not have been covered by Sections 105.711 to 105.726.

6.2. **UNIVERSITY SPONSORED (FRINGE BENEFITS)**

The following benefits are provided to full-time members of the ranked faculty. Unranked faculty members appointed for a full academic year are also covered by benefits described in this Section. Benefits are not available to unranked faculty members appointed for less than a full academic year (i.e., one-semester appointments). The descriptive statement provided for each benefit is a summary statement. Details of coverage and benefits may be obtained from the Office of Human Resources of the University. The University reserves the right in compliance with law to change carriers and benefit plan provisions during an academic year, provided all available coverage is maintained.

6.2.1. **EMPLOYEE GROUP INSURANCE PLAN**

The University provides for the faculty member medical, dental, and life insurance, and long-term disability
coverage with the premiums paid by the University consistent with the board-approved healthcare plan. Optional supplemental life and dependent life insurance coverage is available at the covered faculty member's option and expense. Refer to the summary plan description or contact the University's Office of Human Resources for details.

6.2.2. CAFETERIA PLAN

The University participates in the Missouri State Employees' Cafeteria Plan which allows full-time regular employees to contribute to certain benefit plans on a before-tax basis. The plan allows employee contributions for optional insurance coverage and flexible spending accounts for reimbursable health care expenses and child/dependent care expenses to be taken from each paycheck before taxes are calculated. Information regarding the Cafeteria Plan is available in the Office of Human Resources. Refer also to http://www.mocafe.com.

6.2.3. PENSION

The terms of retirement plans are established by Missouri statute. All faculty on full-time, regular appointment hired on or after July 1, 2002, who have not previously been or are currently enrolled in the Missouri State Employees' Retirement System (MOSERS) will be enrolled in the College and University Retirement Plan (CURP). CURP is a non-contributory 401A defined contribution retirement plan which uses TIAA-CREF as its third party administrator. CURP offers interstate portability, immediate vesting, and no minimum service requirement. Faculty select individual accounts into which the University's contributions to this plan are directed. After six years of participation in CURP, faculty may opt to move to the MOSERS. All faculty on full-time, regular appointment hired prior to July 1, 2002, are members of MOSERS.

6.2.4. ANNUITIES

Faculty members may elect to participate in a tax-sheltered annuity program at their expense. The University's Office of Human Resources will, upon request, provide a list of approved companies from which the faculty member may seek additional information. Refer to www.missouristate.edu/human/. The details of each annuity program are subject to control by the offering company and not by the University. Coverage, benefits, and other details are subject to the agreement between the faculty member and the company, and the University is not responsible for such matters. Notwithstanding anything herein to the contrary, maintenance of this benefit is subject to the continuing availability of companies willing and able to provide qualified annuity products.

6.2.5. EDUCATIONAL ASSISTANCE

1.2.5.1. CREDIT COURSE FEES

Faculty members may enroll for up to 12 credit hours in an academic year (12-month period beginning with fall semester) and have their required student fees paid by the University. Faculty members must pay the required student fees for all courses over 12 credit hours per academic year. This benefit is not applicable to out-of-state fees, non-credit courses, book costs, or any special fee pertaining to a specific class or private instruction.

Eligible faculty members may assign part or all of the 12-credit-hour benefit to a spouse or dependent. An eligible dependent shall be defined as provided in Section 152 of the United States Internal Revenue Code. In addition, a child(ren) of divorced or separated parents is treated as a dependent of both parents where (1) the parents are divorced, legally separated, or separated under a written separation agreement; (2) the child(ren) receives over half of his/her support from his/her parents; and (3) the child(ren) is in the legal custody of one or both parents for more than half the calendar year. The assignee must file an application for admission or readmission with the Office of Admissions and Records and meet all admissions and academic requirements stipulated in the Missouri State
The University will comply with Internal Revenue Code regulations in regard to reporting benefits that are taxable income. To determine tax liability with regard to this benefit, consult a tax advisor.

Faculty members applying for this benefit must submit to the Office of Human Resources, at least five working days prior to registering, a completed Personnel Form (PD-010), Request for University Course Enrollment Employee Benefit Voucher.

The Office of Human Resources will check the request for eligibility and the number of credit hours requested, then return the approved request to the employee. The Office of Human Resources will monitor by computer to see when the employee (or spouse or dependent) registers for class. When the student is registered, the Office of Human Resources will pay the educational benefit fees directly to the University. If the educational benefits are only partial payment, the student would need to apply the outstanding balances according to the fee payment deadlines published in the Class Schedule. The employee must request educational benefits prior to fee payment; cash refunds will not be made.

### 6.2.5.2. NONCREDIT COURSE FEES

Faculty members may receive assistance with course fees to enroll for noncredit courses offered by the University through the Office of Public Affairs and the Extended Campus, the Management Development Institute in the Center for Business and Economic Development, the Small Business Development Center in the Center for Business and Economic Development, Campus Recreation Fitness and Wellness Program, and Academic Development Center sponsored courses and seminars. The University will pay up to one-half of the course fees, but no more than $150 per employee, per fiscal year (July 1 through June 30). The partial fee benefit will be for course fees only and will not be applicable to special book fees, lab fees, or other special fees in addition to the course fees. The fee assistance is for the faculty member only. It cannot be assigned to a dependent.

To receive the enrollment benefit, the eligible faculty member must register for the class through the offering department, (either the Office of Public Affairs and the Extended Campus or the Management Development Institute as listed above. Faculty members applying for this benefit must submit to the Office of Human Resources a completed Request for Educational Benefits form. Upon approval by the Director of Human Resources, the request will be returned to the employee with a fee voucher to be presented at fee payment time. The voucher must be obtained prior to paying fees; a cash refund will not be made.

### 6.2.6. UNIVERSITY FACILITIES AND SERVICES

Faculty members have access to the following facilities and activities at no charge or at reduced rates in accordance with policies prescribing access to each service or facility: Athletic Events, Hammons Student Center, Baker Bookstore, Performing Arts Series, Campus Publications, Plaster Student Union, and Taylor Health and Wellness Center.

Further information regarding these services may be obtained from the Office of Human Resources.

### 6.2.7. NOTARY PUBLIC

Notary services are provided free of charge. A complete listing of notaries, their office numbers, and telephone numbers can be found at [http://www.missouristate.edu/dos/notaries.htm](http://www.missouristate.edu/dos/notaries.htm).