

The Status of Faculty Salaries and Benefits at Missouri State University 2018

AN ANNUAL REPORT FROM THE COMMITTEE ON FACULTY BENEFITS

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Executive Summary

This report is the second report of the newly created Faculty Senate Committee on Faculty Benefits. The committee offers the following brief executive summary:

- MSU faculty salaries compared to other Missouri public universities and a subset of MSU's peer universities tend to be smaller on average but have tended to grow faster over the past decade.
- According the Committee on Faculty Concerns Report on the Faculty Morale Survey, MSU faculty tend to be mildly satisfied with benefits at MSU although this satisfaction has worsened over time and there remain some areas of concern, including Foster Recreation Center, tuition reimbursement, and privacy of medical records.
- MSU offers a wide variety of benefits that are mostly similar to benefits provided at other Missouri public universities and MSU's peer universities. There remain a significant number of differences in the details of those benefits especially with respect to health insurance and retirement benefits.
- MSU's health insurance as compared to other universities, primarily because it is self-funded, offers less flexibility and less choice to employees.
- MSU's retirement system for new faculty, the state of Missouri defined contribution system (CURP) is underfunded as compared to MSU's peer universities. There is a slight increase in CURP funding due in the summer of 2018.
- Feedback from faculty indicates that faculty generally would like to see an increase in MSU's tuition reimbursement benefit.
- Feedback from faculty also indicate dissatisfaction with Professor Salary Incentive Program (PSIP). Faculty would like to see more transparency in the program, additional data available to faculty both before application deadlines and after the PSIP awards have been made.

Purpose

The purpose of the Committee on Faculty Benefits is to maintain communication with personnel in the Office of Human Resources concerning current faculty benefits.

The Committee will prepare an annual report on the status of faculty benefits, to be submitted to the Faculty Senate during the Spring semester and presented no later than the April Session, that includes:

- A comparative review of benefits provided or available to faculty at MSU and benefits offered to faculty at other state and peer institutions.
- A review of data from the Faculty Concerns survey addressing satisfaction with faculty benefits.
- A summary of feedback solicited from the faculty about current and desired benefits.
- A list of Committee recommendations, if any.

Faculty Salaries

Table 1 through 5 in the appendix contains the data regarding faculty salaries at MSU compared to faculty salaries at other universities, both those within the state and those who are considered peers by MSU. For a discussion of peer institutions, see the President's web site:

<http://www.missouristate.edu/President/peergroup.htm>, which identifies members of the Coalition of Urban and Metropolitan Universities (CUMU) as a peer group. More than 50 universities are a member of CUMU, so the committee chose a subset of CUMA to gather data on outside Missouri.

Table 1 contains average 9 month salaries for MSU, other public institutions in Missouri, and the subset of CUMU peers in 2004/2005; Tables 2 and 3 contains the same data for 2014/2015 and 2015/2016 which is the most recent academic year for which data is available. Finally, Tables 4 and 5 presents percentage changes in faculty salaries over the decade over the year from our last report.

Notice that data is presented overall and by rank for each university. The following are the main findings from this data:

- MSU tends to have lower average salaries than the four universities in the University of Missouri system and than the 13 peer institutions in Tables 1 through 5. This is true both overall and for each faculty rank.

- MSU tends to have comparable or slightly higher faculty salaries than the five other regional public universities in Missouri in the tables. Note that some of the institutions in this category have higher faculty salaries and others lower salaries compared to MSU.
- Table 4 illustrates that MSU faculty salaries grew by 27.71% overall in the decade from 2004/2005 to 2014/2015. The lowest growth rate over that time period was for professor salaries (25.27%) and the highest was for Instructors (32.49%). Table 5 illustrates that MSU faculty salaries grew by 1.37% overall from 2014/2015 to 2015/2016.
- Compared to other institutions both in Missouri and in our peer group, MSU tended to have higher overall increases in salaries from 04/05 to 14/15. This is especially true for the 5 regional universities in Missouri, who averaged only at 15.91% increase over the decade. But it remains true, although the disparity is smaller, for both UM systems universities and our peer group, both of whom averaged an overall increase in salaries of approximately 21% over the decade from 04/05 to 14/15.
- In contrast Table 5 shows that while MSU's salary growth over the last year of data is higher than was true for all other groups of Missouri Universities, it was lower than for MSU's peers in other states.

Thus, it is fair to say both that MSU tends to continue to have lower salaries compared to our peers and other Missouri universities but that we have made some progress towards equality over the past decade. It remains problematic whether that progress will continue especially given budgetary problems in funding higher education in Missouri.

Satisfaction with Faculty Benefits and Salary

The Faculty Concerns Committee presented their report of the biannual Faculty Moral Survey in the April 2017 session of the faculty senate. Table 6 presents selected (relevant) results from the 2016 Faculty Morale Survey. Note that these are the same results presented in last year's report on benefits because the Faculty Morale Survey is only conducted every two years. The questions included related to either faculty salaries, include merit and equity salary adjustments, or to faculty benefits.

Quoting from the report from the Faculty Concerns Committee on the morale survey:

“While faculty generally scored their MSU benefits as between “neutral” and “somewhat satisfied”, the ratings in all benefit categories in 2016 were all lower than those from 2014 with the exception of vision benefits as this is a new for MSU employees and there is no basis for comparison.”

Hence, faculty satisfaction with benefits generally are lukewarm and worsening over time.

Notice that the FCC report notes per individual faculty comments some areas of especial concern by faculty in benefits including:

- (1) Privacy of medical records,
- (2) Dissatisfaction for Foster recreation center (especially regarding having to pay for it but also treatment of faculty by Foster staff),
- (3) A number indicated that they would like to see improvements in tuition reimbursements for faculty.

Finally, notice in Table 4 that there exists a fair amount of dissatisfaction by faculty regarding salaries. For example, faculty express dissatisfaction with the amount by which it has increased over the past 2 years (2.55 out of 5), whether the current salary is appropriate (2.51 out of 5) and whether future salary prospects are good (1.83 out of 5). Likewise faculty express concern with salary differentials across campus, the procedures by which equity, merit, and overall salary decisions are made, and a number of other compensation issues. It is fair to state that the morale survey highlights that faculty are both dissatisfied with their current salary and the procedures by which those decisions, both equity and merit, are made.

Benefits Review

The remaining tables in the appendix present data regarding the charge to the committee to review the benefits “provided or available to faculty at MSU and benefits offered to faculty at other state and peer institutions.” Table 7 summarizes the types of benefits available at MSU and the comparison universities. Table 7 illustrates that MSU has most of the types of benefits provided at other universities in the study with the exception of family leave. MSU provides the bare minimum of family leave required the Family Medical Leave Act (FMLA), which requires up to 12 weeks of unpaid family leave. However, nine of the other universities listed (including the entire MU system) do include more generous family leave policies than MSU.

Notice also that only one other university on the list, University of North Texas, is self-funded regarding its health care insurance. As is evidenced by the detailed tables for health and dental insurance provided for the other institutions, one outcome of self-funding is to reduce the ability of MSU employees to choose between competing health and/or dental plans. Primarily, the lack of choice means that employees at MSU cannot make choices regarding premiums and benefits – with the normal outcome that you can see in the choices available at other universities being that employees can trade higher premiums for better benefits if they choose.

One of the main issues that the committee sees in reviewing the data in Tables 8 through 24 regards retirement plans. It is common for universities to offer both defined contribution and

defined benefit retirement plans. Notice that the other regional schools in Missouri have the same retirement choices as does MSU although the University of Missouri has a different retirement system. Mosers, the state of Missouri retirement system does not compare favorably to retirement plans available at other institutions (outside of the regional institutions in Missouri that have the same system as MSU.)

For example, it is common for universities to offer both a defined benefit and a defined contribution plan to faculty but those two options are a choice, which is not generally true at MSU. For example, Mosers requires new employees to be on the defined contribution plan (CURP) initially and are only able to make a change after some years of service. One of the problems there is that MSU's Human Resources has not in the past informed faculty when they are eligible to shift to the defined benefit plan (MOSERS); this policy is in the process, hopefully, of changing.

Second, the funding of the defined contribution plan at MSU (CURP) is grossly inadequate. Currently, MSU contributes 5.67% of a faculty's salary to CURP; this is scheduled to rise to 6% on July 1, 2018. Note that the details of MSU's retirement system are made at the state of Missouri level but presumably MSU has input into the process of setting such percentages. Just to point to different levels of contributions to defined contribution plans laid out in the tables:

- University of Missouri – 6.77% to 10.78% plus 2% to 401(a)
- Arkansas Little Rock – The university guarantees 5% but will match employee contributions thereafter up to 10% (making a total of 20%).
- University of Nebraska – two tiers: Tier 1 employee contributes 3.5% and UN contributes 6.5%; Tier 2, employee contributes 5.5% and UN contributes 8%.
- University of Colorado – Employee contributes 5% and UC contributes 10%
- University of North Carolina – University contributes 6.84%.
- University of Wisconsin – Employees contribute 6.8%, which is matched by UW.
- Weber State – University contributes 14.2%.
- UNLV – 14.5% contributed by employee; UNLV also contributes 14.5% (note: does not participate in social security).

Feedback from Faculty

The Committee on Faculty Benefits worked with others to create a webpage that explained the committee's purpose. The webpage also has a form that faculty can fill out if they have concerns related to faculty benefits. The form is anonymous although some faculty have added their names to their comment.

We received more comments from faculty this year than we had in the previous year. Some of the comments dealt with specific problems that the faculty member had with receiving benefits. The most common theme in the faculty comments related to the tuition reimbursement benefit received by all employees. Currently, the tuition reimbursement is only for the employee, their spouse and only dependent children up to but not including age 24 and equals a maximum of 15 hours per year. The consistent comment here is that this level of tuition reimbursement was inadequate with a variety of recommended solutions including banking unused credits or full tuition waivers for employees and eligible relatives.

One of the more troubling comments read in part as follows:

The university's health plan currently has several disturbing elements to it that reflect sexism and religious beliefs. Male sexual issues are well provided for, but women's reproductive issues are not. Many women academics wait until later in their life to begin families, yet no fertility assistance is covered at all by our insurance. Also, there is actually archaic wording in the exemptions portion discussing sex change operations (aka in today's parlance gender reassignment). It also states that the insurance will not cover the pregnancy of dependents. These elements have a very religious undertone to them that should be addressed. In today's age of children remaining on their parents insurance until the age of 26, it seems very plausible that these adults could be pregnant and need care and not fall under past ideas of "unwed/reckless teenage pregnancies".

There were a few remaining comments that indicated a concern by some faculty about sexist elements of MSU's benefits both the health insurance but other types of benefits as well (e.g., providing private spaces for nursing mothers to pump.) The committee encourages MSU to undergo a review of benefits to update them regarding these issues.

We also received some comments from faculty regarding the Professor Salary Incentive Program (PSIP), which gives a limited number of full professors \$5000 salary raises. Most concerns related to concerns about faculty shared governance in these awards and the specific nature of the information available to faculty both *ex ante* and *ex post*. We note that besides the rules of the PSIP award, the only information available on the Provost's web site is the names of recipients of the awards in each of the years in which the PSIP was awarded. The lack of information and especially the lack of transparency makes it difficult for faculty to evaluate whether the PSIP is being administered fairly or even whether it would make sense to apply for the award themselves. The main concern regarding faculty shared governance is that the committees making decision regarding faculty eligibility and ranking include both administrators

and faculty rather than only faculty who make recommendations to administrators as is normal for other personnel decisions (e.g., promotion and tenure.)

Committee Recommendations

Based upon the data gathered by the committee and presented in this report, the Faculty Senate Benefits Committee presents the following Resolutions and Senate Actions for consideration by the Faculty Senate:

Faculty Senate Resolution

Whereas, the Professor Salary Incentive Program (PSIP) has been in existence for five years and

Whereas, faculty have expressed considerable dissatisfaction with the PSIP especially as it relates to faculty shared governance and transparency and

Whereas, the PSIP program as currently structured minimizes faculty input into decisions made regarding awarding of the PSIP to faculty by diluting faculty voices with administrator votes on PSIP committees unlike standard MSU personnel decisions (where faculty committees and recommendations exist separately from administrator recommendations) and

Whereas, the Provost's office has supplied inadequate information to the faculty qualified to apply for the program and

Whereas, faculty are unable to accurately decide the costs and benefits of applying for the program because of the lack of transparency and lack of information and

Whereas, faculty who are turned down for the award are not supplied with any meaningful information about their application including their ranking among the applicants and

Whereas, faculty who are qualified for the PSIP award may be and often are required to apply multiple times for the award, thereby greatly increasing the costs of application, therefore

Be it Resolved that the PSIP program will be restructured to improve faculty shared governance by requiring all faculty PSIP committees at both the college and the university level consist only of faculty and not administrators; said faculty PSIP committees to make recommendations on awards to appropriate administrators similar to the procedures for regular tenure and promotion decisions and

Be it further Resolved that once faculty have applied for the PSIP and have been found to be qualified but are then turned down for the award that said faculty will be automatically included in the applications for the following years until they receive the award. Faculty are allowed both to update their applications in subsequent years and to withdraw their name from consideration and

Be it further Resolved that the administration will provide more data to all faculty *ex post* regarding the results of the PSIP in any given year. Such data will include such things as those who won the award (already provided), total number of faculty who applied including number turned down, number ranked as qualified and unqualified by committees, and number who were ranked as maybes by the committee, and

Be it further Resolved that the administration will provide data *ex ante* before the deadline for applications regarding the number of awards to be given in the current year so that faculty can make informed decisions about their applications.

Faculty Senate Resolution

Whereas, comments from faculty to the Committee on Benefits indicates that faculty remain concerned about the tuition reimbursement program and

Whereas, the comments have given a number of suggestions about revising the tuition reimbursement program that could be instituted at low cost and

Whereas, tuition reimbursement for dependents of faculty who are not spouses or children is not currently covered and

Whereas, the current rules regarding the tuition reimbursement program cut off the benefit for children who are no longer dependents or who are older than 23 years old and are also cut in the case of employees who have died, and

Whereas, the normal length of time to graduate with a bachelor's degree at MSU exceeds 5 years and

Whereas, MSU has become an ever more important graduate institution with the time required for master's degrees offered by MSU adding an additional 2 or 3 years' time, therefore

Be it Resolved that the policy regarding the age at which the tuition reimbursement benefit expires for children will be increased from the current 23 year old cutoff and increased to allow a normal student to complete both a bachelor's and a master's degree and

Be it further Resolved that said children of faculty are eligible to receive the tuition reimbursement benefit regardless of dependent status and

Be it further Resolved that dependents of faculty who are not their children (*e.g.* grandchildren, etc.) will be qualified for the tuition reimbursement benefit and,

Be it further Resolved that children of deceased faculty who meet the other regular requirements (*i.e.*, age restrictions) will be qualified for the tuition reimbursement program.

Be it further Resolved that either of the following two options will be implemented: (1) the tuition reimbursement may be banked by faculty in years that the full 15 credit hours is not utilized by the faculty member or (2) MSU will offer full tuition waivers to faculty, their spouses/partners and their children or eligible dependents.

Table 1
Average 9 month Salaries - Thousands of Current Dollars - 2004/2005

	Professor	Associate	Assistant	Instructor	Overall
Missouri State University	\$64.9	\$52.1	\$46.4	\$31.7	\$51.6
University of Missouri Columbia	\$93.6	\$66.2	\$53.3	\$39.5	\$67.9
UMSL	\$88.0	\$60.8	\$52.2	\$38.7	\$59.8
UMKC	\$94.7	\$65.0	\$51.8	\$42.2	\$67.8
Missouri Science and Technology	\$98.1	\$70.9	\$63.8	\$45.5	\$75.1
Averages	\$93.6	\$65.7	\$55.3	\$41.5	\$67.7
Central Missouri State	\$69.0	\$57.2	\$48.1	\$34.7	\$53.5
Northwest Missouri State	\$70.1	\$55.8	\$47.1	\$37.0	\$50.0
Southeast Missouri State	\$68.1	\$54.1	\$48.0	\$38.1	\$53.0
Truman State	\$64.8	\$52.0	\$42.1	\$36.4	\$53.3
Missouri Southern	\$67.0	\$50.8	\$43.8	\$35.2	\$53.0
Averages	\$67.8	\$54.0	\$45.8	\$36.3	\$52.6
Florida Atlantic	\$85.0	\$61.5	\$55.2	\$39.6	\$63.3
University of Colorado Denver	\$87.3	\$65.8	\$58.3	\$39.1	\$61.3
University of Arkansas Little Rock	\$71.0	\$60.3	\$53.1	\$35.9	\$55.8
Northeastern Illinois	\$73.5	\$59.9	\$52.1	\$29.3	\$51.0
Oakland University	\$82.8	\$64.5	\$55.7	\$43.5	\$65.3
Towson University	\$78.0	\$63.8	\$51.4	\$37.1	\$57.3
University of Nebraska Omaha	\$75.1	\$62.9	\$54.5	\$35.6	\$61.6
University of Nevada - Las Vegas	\$99.1	\$73.4	\$60.7	\$48.0	\$74.2
University of North Carolina Charlotte	\$89.1	\$65.3	\$57.1	\$38.5	\$63.3
University of North Carolina Greensboro	\$86.5	\$63.2	\$54.8	\$36.0	\$59.4
University of North Texas	\$80.7	\$61.8	\$52.1	\$38.6	\$61.5
University of Wisconsin Milwaukee	\$84.3	\$65.0	\$55.7	\$39.5	\$62.7
Weber State University	\$64.1	\$50.8	\$46.3	\$37.6	\$52.3
Averages	\$81.3	\$62.9	\$54.4	\$38.3	\$60.7

Source: NEA 2004-2005 Faculty Salary Report

Table 2
Average 9 month Salaries - Thousands of Current Dollars - 2014/2015

	Professor	Associate	Assistant	Instructor	Overall
Missouri State University	\$81.3	\$68.4	\$59.9	\$42.0	\$65.9
University of Missouri Columbia	\$118.7	\$78.5	\$66.0	\$39.5	\$83.2
UMSL	\$96.0	\$71.6	\$61.5	\$50.1	\$74.8
UMKC	\$108.5	\$75.0	\$65.2	\$41.9	\$77.3
Missouri Science and Technology	\$123.9	\$84.8	\$73.1	\$45.4	\$92.3
Averages	\$111.8	\$77.5	\$66.5	\$44.2	\$81.9
University of Central Missouri	\$82.3	\$66.4	\$54.6	\$48.8	\$63.0
Northwest Missouri State	\$79.7	\$63.2	\$58.2	\$45.6	\$58.9
Southeast Missouri State	\$83.7	\$66.7	\$57.1	\$45.6	\$63.5
Truman State	\$73.4	\$60.1	\$52.9	\$41.9	\$63.9
Missouri Southern	\$76.3	\$59.8	\$48.3	\$44.3	\$59.9
Averages	\$79.1	\$63.2	\$54.2	\$45.2	\$61.8
Florida Atlantic	\$102.9	\$76.0	\$68.6	\$52.1	\$76.0
University of Colorado Denver	\$124.4	\$90.6	\$82.5	\$60.7	\$87.6
University of Arkansas Little Rock	\$90.5	\$69.2	\$61.0	\$47.9	\$71.1
Northeastern Illinois	\$84.6	\$73.1	\$66.4	\$42.1	\$63.2
Oakland University	\$106.6	\$78.8	\$66.7	\$62.4	\$79.3
Towson University	\$95.1	\$77.1	\$69.2	\$46.3	\$71.5
University of Nebraska Omaha	\$87.1	\$77.8	\$63.9	\$43.9	\$71.4
University of Nevada - Las Vegas	\$121.6	\$88.1	\$70.0	\$57.8	\$91.4
University of North Carolina Charlotte	\$113.3	\$81.3	\$73.4	\$49.3	\$76.4
University of North Carolina Greensboro	\$105.4	\$75.3	\$68.1	\$44.7	\$73.5
University of North Texas	\$123.8	\$94.0	\$76.2	\$59.3	\$89.8
University of Wisconsin Milwaukee	\$100.0	\$76.7	\$70.2	\$45.2	\$73.5
Weber State University	\$80.9	\$66.7	\$60.4	\$48.2	\$65.8
Averages	\$104.7	\$78.8	\$69.7	\$49.3	\$75.8

Source: NEA 2014-2015 Faculty Salary Report

Table 3
Average 9 month Salaries - Thousands of Current Dollars - 2015/2016

	Professor	Associate	Assistant	Instructor	Overall
Missouri State University	\$83.0	\$69.9	\$62.0	\$43.2	\$66.8
University of Missouri Columbia	\$119.6	\$78.5	\$67.6	\$40.0	\$81.7
UMSL	\$96.1	\$70.8	\$61.9	\$52.6	\$75.4
UMKC	\$107.5	\$76.0	\$66.8	\$49.7	\$78.1
Missouri Science and Technology	\$127.2	\$84.9	\$73.9	\$50.7	\$93.2
Averages	\$112.6	\$77.6	\$67.6	\$48.3	\$82.1
University of Central Missouri	\$84.2	\$66.2	\$55.5	\$52.4	\$64.0
Northwest Missouri State	\$77.7	\$64.5	\$59.4	\$47.6	\$60.0
Southeast Missouri State	\$84.7	\$68.6	\$57.9	\$46.5	\$65.4
Truman State	\$73.4	\$60.6	\$52.9	\$41.6	\$62.8
Missouri Southern	\$77.2	\$58.9	\$48.3	\$44.7	\$60.1
Averages	\$79.4	\$63.8	\$54.8	\$46.6	\$62.5
Florida Atlantic	\$103.1	\$75.4	\$70.0	\$52.3	\$76.1
University of Colorado Denver	\$127.1	\$93.6	\$86.0	\$62.0	\$90.3
University of Arkansas Little Rock	\$85.5	\$68.3	\$57.5	\$43.9	\$67.7
Northeastern Illinois	\$88.0	\$75.1	\$71.3	\$44.5	\$67.1
Oakland University	\$108.3	\$79.2	\$67.1	\$64.0	\$80.7
Towson University	\$96.1	\$79.4	\$69.5	\$46.4	\$72.3
University of Nebraska Omaha	\$89.7	\$78.8	\$66.6	\$46.1	\$72.1
University of Nevada - Las Vegas	\$122.4	\$91.1	\$70.1	\$56.3	\$91.9
University of North Carolina Charlotte	\$114.0	\$82.3	\$76.8	\$53.5	\$78.9
University of North Carolina Greensboro	\$105.9	\$75.9	\$68.7	\$47.1	\$74.2
University of North Texas	\$125.2	\$96.0	\$81.5	\$63.2	\$93.2
University of Wisconsin Milwaukee	\$100.5	\$77.2	\$70.5	\$45.2	\$74.0
Weber State University	\$84.3	\$69.8	\$63.1	\$48.6	\$67.5
Averages	\$103.9	\$80.2	\$70.7	\$51.8	\$77.4

Source: NEA 2015-2016 Faculty Salary Report

Table 4
Average 9 month Salaries - Percentage Change from 2004/2005 to 2014/2015

	Professor	Associate	Assistant	Instructor	Overall
Missouri State University	25.27%	31.29%	29.09%	32.49%	27.71%
University of Missouri Columbia	26.82%	18.58%	23.83%	0.00%	22.53%
UMSL	9.09%	17.76%	17.82%	29.46%	25.08%
UMKC	14.57%	15.38%	25.87%	-0.71%	14.01%
Missouri Science and Technology	26.30%	19.61%	14.58%	-0.22%	22.90%
Averages	19.42%	17.88%	20.22%	6.63%	21.06%
University of Central Missouri	19.28%	16.08%	13.51%	40.63%	17.76%
Northwest Missouri State	13.69%	13.26%	23.57%	23.24%	17.80%
Southeast Missouri State	22.91%	23.29%	18.96%	19.69%	19.81%
Truman State	13.27%	15.58%	25.65%	15.11%	19.89%
Missouri Southern	13.88%	17.72%	10.27%	25.85%	13.02%
Averages	16.64%	17.15%	18.33%	24.70%	17.66%
Florida Atlantic	21.06%	23.58%	24.28%	31.57%	20.06%
University of Colorado Denver	42.50%	37.69%	41.51%	55.24%	42.90%
University of Arkansas Little Rock	27.46%	14.76%	14.88%	33.43%	27.42%
Northeastern Illinois	15.10%	22.04%	27.45%	43.69%	23.92%
Oakland University	28.74%	22.17%	19.75%	43.45%	21.44%
Towson University	21.92%	20.85%	34.63%	24.80%	24.78%
University of Nebraska Omaha	15.98%	23.69%	17.25%	23.31%	15.91%
University of Nevada - Las Vegas	22.70%	20.03%	15.32%	20.42%	23.18%
University of North Carolina Charlotte	27.16%	24.50%	28.55%	28.05%	20.70%
University of North Carolina Greensboro	21.85%	19.15%	24.27%	24.17%	23.74%
University of North Texas	53.41%	52.10%	46.26%	53.63%	46.02%
University of Wisconsin Milwaukee	18.62%	18.00%	26.03%	14.43%	17.22%
Weber State University	26.21%	31.30%	30.45%	28.19%	25.81%
Averages	28.81%	25.20%	28.09%	28.72%	24.89%

Table 5
Average 9 month Salaries - Percentage Change from 2014/2015 to 2015/2016

	Professor	Associate	Assistant	Instructor	Overall
Missouri State University	2.09%	2.19%	3.51%	2.86%	1.37%
University of Missouri Columbia	0.76%	0.00%	2.42%	1.27%	-1.80%
UMSL	0.10%	-1.12%	0.65%	4.99%	0.80%
UMKC	-0.92%	1.33%	2.45%	18.62%	1.03%
Missouri Science and Technology	2.66%	0.12%	1.09%	11.67%	0.98%
Averages	0.74%	0.10%	1.66%	9.10%	0.24%
University of Central Missouri	2.31%	-0.30%	1.65%	7.38%	1.59%
Northwest Missouri State	-2.51%	2.06%	2.06%	4.39%	1.87%
Southeast Missouri State	1.19%	2.85%	1.40%	1.97%	2.99%
Truman State	0.00%	0.83%	0.00%	-0.72%	-1.72%
Missouri Southern	1.18%	-1.51%	0.00%	0.90%	0.33%
Averages	0.46%	0.82%	1.07%	2.92%	1.00%
Florida Atlantic	0.19%	-0.79%	2.04%	0.38%	0.13%
University of Colorado Denver	2.17%	3.31%	4.24%	2.14%	3.08%
University of Arkansas Little Rock	-5.52%	-1.30%	-5.74%	-8.35%	-4.78%
Northeastern Illinois	4.02%	2.74%	7.38%	5.70%	6.17%
Oakland University	1.59%	0.51%	0.60%	2.56%	1.77%
Towson University	1.05%	2.98%	0.43%	0.22%	1.12%
University of Nebraska Omaha	2.99%	1.29%	4.23%	5.01%	0.98%
University of Nevada - Las Vegas	0.66%	3.41%	0.14%	-2.60%	0.55%
University of North Carolina Charlotte	0.62%	1.23%	4.63%	8.52%	3.27%
University of North Carolina Greensboro	0.47%	0.80%	0.88%	5.37%	0.95%
University of North Texas	1.13%	2.13%	6.96%	6.58%	3.79%
University of Wisconsin Milwaukee	0.50%	0.65%	0.43%	0.00%	0.68%
Weber State University	4.20%	4.65%	4.47%	0.83%	2.58%
Averages	-0.79%	1.73%	1.45%	4.94%	2.09%

Table 6
Selected (Relevant) Results from the 2016 Faculty Morale Survey

[illegible]

The following statements will address the University teaching loads and policies.																
How strongly do you agree/disagree with the following statements regarding teaching loads and policies?																
Likert Scale with 1 = Strongly Disagree, 2 = Moderately Disagree, 3 = Neutral, 4 = Moderately Agree, 5 = Strongly Agree.																
		2016			2014			2012			2010			2008		
		N	Mean	Standard Deviation	N	Mean	Standard Deviation	N	Mean	Standard Deviation	N	Mean	Standard Deviation	N	Mean	Standard Deviation
45	Current nine month salary is appropriate	165	2.51	1.29	251	2.66	1.54	263	2.38	1.30	388	3.23	1.15	408	2.87	1.17
46	Future salary prospects look good	170	1.83	1.04	251	2.11	1.24	271	1.76	0.99	402	1.85	0.93	411	2.53	1.07
47	Salary differentials that exist across Missouri State University are justified	157	2.16	1.15	251	2.50	1.66	255	2.01	1.21	388	1.93	0.97	405	2.15	1.05
48	Procedures by which equity adjustment salary decisions are made are justified	134	2.46	1.15	249	3.11	1.71	238	2.48	1.26	377	2.35	1.03	402	2.57	1.10
50	I know how decisions to increase salary are made.	160	2.37	1.22	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
51	Procedures by which merit salary decisions are made is justified.	141	2.52	1.20	249	3.13	1.72	240	2.50	1.23	385	2.36	1.11	407	2.64	1.15
52	Rate of pay for summer teaching (2.5 percent per hour) is adequate	146	2.80	1.27	251	3.08	1.63	228	2.54	1.28	396	2.73	1.09	388	2.71	1.06
53	Allocation of summer teaching is adequate	141	3.18	1.22	248	3.56	1.54	225	3.20	1.25	367	3.11	1.00	386	3.30	0.92
54	Compensation for per-course faculty is appropriate.	132	2.34	1.17	250	3.01	1.80	218	2.22	1.14	360	2.62	0.92	374	2.64	0.91
55	Faculty who teach an overload receive consistent compensation.	127	2.36	1.32	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
56	Compensation for overload courses is appropriate.	125	2.42	1.30	250	3.19	1.82	213	2.42	1.28	358	2.48	0.97	377	2.62	1.00

[illegible]

Table 7
Summary of Benefits by University

University	Health Insurance	Dental Insurance	Self Funded?	Life Insurance	Long Term Care Insurance	Vision Insurance	Cafeteria Plan	Sick Leave	Family Leave	Tuition	Retirement	Tax Deferred Savings
Missouri State University	x	x	x	x	x	x	x	x		x	x	x
Central Missouri State	x	x		x	x	x	x	x			x	x
Northwest Missouri State	x	x		x		x	x	x			x	x
Southeast Missouri State	x	x		x	x	x	x	x	x	x	x	x
Truman State	x	x		x	x	x	x		x	x	x	x
University of Missouri	x	x		x	x	x	x	x	x	x	x	x
Missouri Southern	x	x		x	x	x	x	x		x	x	x
Florida Atlantic	x	x		x	x		x	x		x	x	x
University of Colorado Denver	x	x		x	x	x	x			x	x	x
University of Arkansas Little Rock	x	x			x	x	x			x	x	
Northeastern Illinois	x	x		x	x	x	x			x	x	
Towson University	x	x		x		x	x	x			x	x
University of Nebraska Omaha	x	x		x	x	x	x	x	x	x	x	
University of Nevada - Las Vegas	x	x		x	x	x	x	x	x		x	x
University of North Carolina Charlotte	x	x		x	x	x	x	x	x	x	x	x
University of North Carolina Greensboro	x	x		x	x	x	x	x	x	x	x	x
University of North Texas	x	x	x	x	x				x	x	x	
University of Wisconsin Milwaukee	x	x		x	x	x			x		x	x
Weber State University	x	x		x		x	x			x	x	x

Note: All universities must comply with the Family Medical Leave Act (FMLA) which mandates the availability of unpaid family leave.

Table 8
Detailed Benefits
Missouri State University

Health Insurance Monthly Premiums			
		2016-2017	
Employee (paid by MSU)			\$418.16
Employee (paid by self)			\$30.00
Spouse (paid by employee)			\$320.91
Spouse (paid by MSU)			\$135.00
Child/Children			\$222.89
Spouse & Child/Children (paid by employee)			\$363.20
Spouse & Child/Children (paid by MSU)			\$135.00
Health Insurance Deductible Per Calendar Year			
	Participating Providers	Non Participating	Taylor Health and Wellness Center Services
Per Covered Person	\$800	\$1,600	Waived
Per Family Unit	\$1,600	\$3,200	Waived
Employee Pays	20%	40%	20%
<u>Annual out of Pocket</u>			
Per Person	\$2,800	\$5,600	\$2,000
Per Family	\$5,600	\$11,200	\$4,000
Prescription Benefits			
		Taylor & Participating Pharmacies	Other Pharmacies
Deductible		\$0	\$0
Employee Pays		20%	30%
<u>Annual out of Pocket</u>			
Per Person		\$1,500	\$1,500
Per Family		\$3,000	\$3,000

Dental Monthly Premiums			
		2016-2017	
Employee			\$0
Spouse			\$27.25
Child/Children			\$21.22
Spouse & Child/Children			\$42.78

Table 8
Detailed Benefits
Missouri State University

Dental Benefits*			
		Deductible	Co-pay
Preventative		\$0	20%
Basic Restorative		\$50	20%
Major Restorative		\$50	50%
TMJ		\$50	50%

Retirement

New Employees - CURP Defined Contribution - currently MSU contributes 5.67% of wages, will increase to 6% on July 1, 2018

Older Employees - MOSERS Defined Benefit

Table 9
Detailed Benefits
University of Missouri

Health Insurance Monthly Premiums				
	Employee costs		University Costs	
	Tobacco Discount	No Tobacco Discount	Tobacco Discount	No Tobacco Discount
Self Only	\$35.00	\$85.00	\$368.00	\$318.00
Self and spouse	\$120.00	\$170.00	\$685.00	\$636.00
self and child(ren)	\$95.00	\$145.00	\$590.00	\$540.00
Self, spouse, and child(ren)	\$188.00	\$238.00	\$940.00	\$890.00
Insurance Deductible Per Calendar Year				
Health and RX combined	In Network		Out of Network	
	self	family	self	family
	\$1,500.00	\$3,000.00	\$3,000.00	\$6.00
Payment Prescription Drugs				
	In Network	Out of Network		
	10% after	30% after		
	Deductible	Deductible		
Annual of Pocket limits Medical and RX combined				
	In Network		Out of Nework	
	self	family	self	family
	\$3,000.00	\$6,000.00	\$6,000.00	\$1,200.00
-				
Dental Monthly Premiums				
Coverage Level	Employee Costs	University Costs		
Self (only)	\$14.76	\$14.76		
Self and Spouse	\$29.52	\$29.52		
Self and Children	\$35.82	\$35.82		
Self, Spouse and Children	\$50.58	\$50.58		
Dental Benefits*				
Deductible	\$100 self	\$300 for family		
Preventative	100% no deductible	100% no deductible		
Basic Restorative	80% after deductible	80% after deductible		
Major Restorative	50% after deductible	50% after deductible		

Maximal Amount for Dental is \$1, 500 per individual.

Table 9
Detailed Benefits
University of Missouri

Retirement Benefits				
Defined Benefits		Defined Contribution		
	Employees hired after 9/30/2012	Employees hired prior 9/30/2012		
Automatic Employee Contribution:	1% of salary < \$50,000	1% of salary < \$50,000		
	2% of salary > \$50,000	2% of salary > \$50,000		
UM Contribution:	6.77% of salary*	10.78% of salary*		
Employees hired after 9/30/2012, in addition to Denfined Contribution Portion				
Automatic UM contribution to 401(a)		2% of pay		
Employee Contribution to 457(b)		Employee's choice*		
UM Match Contribution to 401(a)		100% match up to 3% of pay		
*Employees are automatically enrolled at a contribution rate-3% of pay.				

Table 10
Detailed Benefits
Truman State

Health Insurance Monthly Premiums				
	Aetna A	Aetna B	Aetna C	
Employee (paid by Truman)	\$638.00	\$638.12	\$638.00	
Employee (paid by self)	\$65	44.77*	92.60*	*biometrics wellness covers premium
Spouse (paid by employee)	889	348.9	249	
Spouse (paid by Truman)	\$577.00	\$889.89	\$889.89	
Child/Children	855	204	118.62	
Spouse & Child/Children (paid by employee)	400925	626.81	496.77	
Spouse & Child/Children (paid by Truman)	\$986.00	\$986.18	\$986.18	
Health Insurance Deductible Per Calendar Year				
	Aetna A	Aetna B	Aetna C	
Per Covered Person	750/1500	1500/3000	3000/3000	
Per Family Unit	1500/3000	3000/6000	6000/6000	
Employee Pays	Copays only, 20% after deductible	20%/50%	20%/40%	
<u>Annual out of Pocket</u>				
Per Person	2500 in network	\$10,000	\$5,000	
Per Family	5000 in network	20,000	\$10,000	
Prescription Benefits				
	Aetna A	Aetna B	Aetna C	
Deductible	0	0	3000	
Employee Pays	\$15/\$30/\$60	\$15/\$30/\$60	20%/40%	
<u>Annual out of Pocket</u>	Generic/Preferred/NonPreferred			
Per Person	2000	2000		
Per Family	3000	3000		
Dental Monthly Premiums				
	Delta Dental Plans A and B			
Employee	0	17.97		
Spouse	15.66	48.78		
Child/Children	31.9	65.5		
Spouse & Child/Children	46.67	100.41		
Dental Benefits				
	Co-pay	Co-pay		
Preventative	0 - max year is \$1000	50/ covers this at 100%		
Basic Restorative		80%		
Major Restorative		10%		
TMJ				
Retirement				
	University contributes to MOSERS			

Table 11
Detailed Benefits
Missouri Southern

Health Insurance Monthly Premiums

	Plan A (Enriched)		Plan B (Base)	
	Employee Cost	Total Plan Cost	Employee Cost	Total Plan Cost
Varies by Annual Base Pay				
Tier 1 < \$30k				
Employee	\$52.39	\$680.18	\$30.00	\$483.96
+Spouse	\$543.23	\$1,287.80	\$191.46	\$916.29
+ Children	\$368.06	\$1,085.32	\$63.53	\$772.22
+Family	\$893.63	\$1,692.34	\$447.39	\$1,204.13
Tier 2 \$30k to \$44,999				
Employee	\$68.60	\$680.18	\$31.28	\$483.96
+Spouse	\$554.97	\$1,287.80	\$222.57	\$916.29
+ Children	\$379.80	\$1,085.32	\$94.64	\$772.22
+Family	\$905.38	\$1,692.34	\$478.49	\$1,204.13
Tier 3 \$45k to \$74,999				
Employee	\$84.07	\$680.18	\$31.83	\$483.96
+Spouse	\$566.71	\$1,287.80	\$235.03	\$916.29
+ Children	\$391.55	\$1,085.32	\$107.08	\$772.22
+Family	\$917.12	\$1,692.34	\$490.97	\$1,204.13
Tier 3 \$75k or more				
Employee	\$99.56	\$680.18	\$32.39	\$483.96
+Spouse	\$578.46	\$1,287.80	\$247.48	\$916.29
+ Children	\$403.29	\$1,085.32	\$119.53	\$772.22
+Family	\$928.86	\$1,692.34	\$503.41	\$1,204.13
Health Insurance Deductible Per Calendar Year				
	In Network	Out of Network	In Network	Out of Network
Deductible				
Single	\$1,500	\$3,000	\$3,500	\$7,000
Family	\$3,000	\$6,000	\$7,000	\$14,000
Co-Insurance				
Single	\$1,500	\$3,000	\$0	\$7,000
Family	\$3,000	\$6,000	\$0	\$14,000
Out of Pocket Maximums				
Single	\$3,000	\$6,000	\$3,500	\$14,000
Family	\$6,000	\$12,000	\$7,000	\$28,000
Co-Pays				
Primary Care	\$20	30%	100% after deduct	30%
Specialist	\$40	30%	100% after deduct	30%
Mental Health	\$40	30%	100% after deduct	30%
Chiropractor	\$40	30%	100% after deduct	30%
Hospital - Inpatient	20%	40%	100% after deduct	30%
Hospital - Outpatient	20%	40%	100% after deduct	30%
ER	150/20%	\$150/20%	20% after deductible	20% after deductible
Urgent Care	\$50	30%	100% after deduct	30%
Preventative Services	0%	30%	0%	30%

Table 11
Detailed Benefits
Missouri Southern

Prescription Benefits				
Generic	\$12 copay	40%	100% after deduct	50%
Tier 1	\$40	40%	100% after deduct	50%
Tier 2	\$65	40%	100% after deduct	50%
Tier 3/4	20%	40%	100% after deduct	50%

Dental Monthly Premiums			
Employee	26.32		
+Spouse	51.97		
+ Children	65.89		
+Family	94.95		
Dental Benefits*			
		Deductible	Co-pay
Preventative		\$50/\$150	0%
Basic Restorative		\$50/\$150	20%
Major Restorative		\$50/\$150	50%
TMJ		\$50/\$150	50%
Orthodontic		\$50/\$150	50%
Orthodontic Lifetime Maximum		\$1,500	\$1,500
Vision			
Employee	5.14		
+Spouse	10.29		
+ Children	9.83		
+Family	15.37		
Retirement			
	Mosers	Defined Contribution	
Employee Contribution	4%	0%	
University Contribution	19.45%	619.00%	
7/1/2018	20.21%	6%	

Table 12

University of Central Missouri - **Plan A** for both medical & dental

Health Insurance Monthly Premiums			
		2018-2019	
Tier 1 <\$34,884			
		12 month	9 month
Employee (paid by UCMO)		\$636	\$848.00
Employee (paid by self)		\$33	\$44.00
Spouse (paid by UCMO)		\$836	\$1,114
Spouse (paid by self)		\$442	\$589
Child/Children (paid by UCMO)		\$836	\$1,114.00
Child/Children (paid by self)		\$266	\$355.00
Spouse & Child/Children (paid by UCMO)		\$836	\$1,114.00
Spouse & Child/Children (paid by self)		\$808	\$1,077.00
Tier 2 \$34,884 - \$61,436			
Employee (paid by UCMO)		\$602	\$803.00
Employee (paid by self)		\$66	\$89.00
Spouse (paid by UCMO)		\$802	\$1,070.00
Spouse (paid by self)		\$475	\$634.00
Child/Children (paid by UCMO)		\$802	\$1,070
Child/Children (paid by self)		\$300	\$400
Spouse & Child/Children (paid by UCMO)		\$802	\$1,070.00
Spouse & Child/Children (paid by self)		\$841	\$1,121.00
Tier 3 >\$61,436			
Employee (paid by UCMO)		\$569	\$758
Employee (paid by self)		\$100	\$133
Spouse (paid by UCMO)		\$769	\$1,025.00
Spouse (paid by self)		\$509	\$679.00
Child/Children (paid by UCMO)		\$769	\$1,025.00
Child/Children (paid by self)		\$333	\$444.00
Spouse & Child/Children (paid by UCMO)		\$769	\$1,025.00
Spouse & Child/Children (paid by self)		\$874	\$1,166.00
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$500	
Per Family Unit		\$1,000	
Employee Pays		20%	
Annual out of Pocket			
Per Person		\$3,000	
Per Family		\$6,000	
Prescription Benefits			
		Network	Non-network
Deductible		Apply to med	
Employee Pays (Copay for Tier 1,2,3)		\$10, \$50, \$75	
Annual out of Pocket			
Per Person		NA	
Per Family		NA	

Dental Monthly Premiums			
Employee cost		12 month	9 month
Employee		\$0	\$0
Spouse		\$16.86	\$22.46
Child/Children		\$33.44	\$45.92
Spouse & Child/Children		\$50.38	\$67.16
Dental Benefits*			
		Deductible	Co-pay
Preventative		\$0	\$0
Basic Restorative		\$0	\$0
Major Restorative		\$0	\$0
TMJ		\$0	\$0
*maximum benefit of \$1000			
Retirement			
MOSERS defined benefit	Hired before Jan 1, 2011 or prior MOSERS credit		
CURP defined contribution	Hired on or after July 1, 2002 automatically in CURP		

Table 12
University of Central Missouri - **Plan B** for both medical & dental

Health Insurance Monthly Premiums			
		2018-2019	
Tier 1 <\$34,884			
		12 month	9 month
Employee (paid by UCMO)		\$674	\$898.00
Employee (paid by self)		\$35	\$47.00
Spouse (paid by UCMO)		\$874	\$1,165.00
Spouse (paid by self)		\$480	\$641.00
Child/Children (paid by UCMO)		\$874	\$1,165.00
Child/Children (paid by self)		\$294	\$392.00
Spouse & Child/Children (paid by UCMO)		\$874	\$1,165.00
Spouse & Child/Children (paid by self)		\$868	\$1,157.00
Tier 2 \$34,884 - \$61,436			
Employee (paid by UCMO)		\$638	\$851.00
Employee (paid by self)		\$70	\$94.00
Spouse (paid by UCMO)		\$838	\$1,118.00
Spouse (paid by self)		\$516	\$688.00
Child/Children (paid by UCMO)		\$838	\$1,118.00
Child/Children (paid by self)		\$329	\$439.00
Spouse & Child/Children (paid by UCMO)		\$838	\$1,118.00
Spouse & Child/Children (paid by self)		\$903	\$1,205.00
Tier 3 >\$61,436			
Employee (paid by UCMO)		\$603	\$804.00
Employee (paid by self)		\$106	\$141.00
Spouse (paid by UCMO)		\$803	\$1,070.00
Spouse (paid by self)		\$551	\$735.00
Child/Children (paid by UCMO)		\$803	\$1,070.00
Child/Children (paid by self)		\$365	\$487.00
Spouse & Child/Children (paid by UCMO)		\$803	\$1,070.00
Spouse & Child/Children (paid by self)		\$939	\$1,252.00
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$1,500	\$1,500
Per Family Unit		\$3,000	\$3,000
Employee Pays		20%	50%
Annual out of Pocket			
Per Person		\$4,250	\$8,500
Per Family		\$8,500	\$17,000
Prescription Benefits			
		Network	Non-network
Deductible		Apply to med	Apply to med
Employee Pays		\$10, \$50, \$75	Deduct. then 50%,
Annual out of Pocket			
Per Person		NA	NA
Per Family		NA	NA

Dental Monthly Premiums			
Employee cost		12 month	9 month
Employee		\$30.10	\$40.14
Spouse		\$69.58	\$92.76
Child/Children		\$88.26	\$117.68
Spouse & Child/Children		\$136.56	\$182.06
Dental Benefits* \$2000 pp maximum			
		Deductible	Co-pay
Preventative		\$25-\$75	\$50-\$150
Basic Restorative		90 percent	80%
Major Restorative (1st, 2nd, 3rd year)		60 percent	50 percent
TMJ		NA	NA
Orthodontics for children to age 19		50 percent	50%

Table 12
University of Central Missouri - **Plan C** for both medical & dental

Health Insurance Monthly Premiums			
		2018-1029	
Tier 1 <\$34,884			
		12 month	9 month
Employee (paid by UCMO)		\$668	\$891.00
Employee (paid by self)		\$35	\$46.00
Spouse (paid by UCMO)		\$868	\$1,157
Spouse (paid by self)		\$475	\$633
Child/Children (paid by UCMO)		\$868	\$1,157.00
Child/Children (paid by self)		\$290	\$387.00
Spouse & Child/Children (paid by UCMO)		\$868	\$1,157.00
Spouse & Child/Children (paid by self)		\$859	\$1,145.00
Tier 2 \$34,884 - \$61,436			
Employee (paid by UCMO)		\$633	\$844.00
Employee (paid by self)		\$70	\$93.00
Spouse (paid by UCMO)		\$833	\$1,111.00
Spouse (paid by self)		\$510	\$680.00
Child/Children (paid by UCMO)		\$833	\$1,111
Child/Children (paid by self)		\$325	\$433
Spouse & Child/Children (paid by UCMO)		\$833	\$1,111.00
Spouse & Child/Children (paid by self)		\$894	\$1,192.00
Tier 3 >\$61,436			
Employee (paid by UCMO)		\$598	\$797
Employee (paid by self)		\$105	\$140
Spouse (paid by UCMO)		\$798	\$1,064.00
Spouse (paid by self)		\$545	\$727.00
Child/Children (paid by UCMO)		\$798	\$1,064.00
Child/Children (paid by self)		\$360	\$480.00
Spouse & Child/Children (paid by UCMO)		\$798	\$1,064.00
Spouse & Child/Children (paid by self)		\$929	\$1,239.00
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$2,700	2700
Per Family Unit		\$5,400	5400
Employee Pays		20%	40%
Annual out of Pocket			
Per Person		\$5,000	\$10,000
Per Family		\$10,000	\$20,000
Prescription Benefits			
		Network	Non-network
Deductible		Apply to med	Apply to med
Employee Pays (Copay for Tier 1,2,3)		\$10, \$30, \$50	50% after copay
Annual out of Pocket			
Per Person		NA	NA
Per Family		NA	NA

40%, 60%

Dental Monthly Premiums			
Employee cost		12 month	9 month
Dental Benefits*			
		Deductible	Co-pay

Table 13
Detailed Benefits
Northwest Missouri State

Health Insurance Monthly Premiums			
	base plan	High Deductible + HSA	
Employee (paid by MSU)	601.15	569.99	
Employee (paid by self)	0	0	
Spouse (paid by employee)	454.72	390.18	e+spouse
Spouse (paid by MSU)	727.17	729.38	
Child/Children	454.72	390.18	e+children
Spouse & Child/Children (paid by employee)	796.6	681.24	
Spouse & Child/Children (paid by MSU)	849.89	877.99	

Health Insurance Deductible Per Calendar Year			
		\$ 750 from NWMSU to health savings account annually	
Per Covered Person	500	2600	
Per Family Unit	1000	5200	
Employee Pays	20%(in)/40% (out network)		
<u>Annual out of Pocket</u>			
Per Person	\$4,000	\$2,600	
Per Family	\$8,000	\$5,200	

Prescription Benefits			
Deductible	Included in Health Insurance		
Employee Pays			
<u>Annual out of Pocket</u>			
Per Person			
Per Family			

Dental Monthly Premiums	
Employee	31.09
Spouse	59.26
Child/Children	92.61
Spouse & Child/Children	120.69

Dental Benefits*			
Deductible	\$ 50.00		
Preventative	100% paid		
Basic Restorative	80/20 (in n basic	70/30 (non-network)	
Major Restorative	50/50 (in)		50/50 (non)
Orthodontia	50% paid; \$1000 lifetime benefit		
Annual Maximum Benefit Per Person	\$1,000		

Retirement	
New Employees - CURP Defined Contribution - currently SEMO contributes 5.67% of wages	
Older Employees - MOSERS Defined Benefit	

Table 14
Detailed Benefits
Southeast Missouri State University

Base Plan with HSA Option			
Health Insurance Monthly Premiums			
Effective 2018			
		12 Pay	10 Pay
Employee (paid by UALR)		NA	NA
Employee (paid by self)		\$0.00	\$0.00
Spouse (paid by UALR)		NA	NA
Spouse (paid by self)		\$456.41 - \$531.41	\$547.69 - \$637.69
Child/Children (paid by UALR)		NA	NA
Child/Children (paid by self)		\$271.16 - \$346.16	\$325.39 - \$415.39
Spouse & Child/Children (paid by UALR)		NA	NA
Spouse & Child/Children (paid by self)		\$647.43 - \$747.43	\$776.92 - \$896.92
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$2,000	
Per Family Unit		\$4,000	
Employee Pays		20%	
Annual out of Pocket			
Per Person		\$6,650	
Per Family		\$7,350	
Prescription Benefits			
		Network	Non-network
Deductible		Applies to Medical	Applies to Medical
Employee Pays (Copay for Tier 1,2,3)		\$10, \$35, \$60	\$10, \$35, \$60
Annual out of Pocket			
Per Person		Applies to Medical	Applies to Medical
Per Family		Applies to Medical	Applies to Medical

Dental Monthly Premiums - Plan A			
Employee cost		12 Pay	10 Pay
Employee		\$13.44	\$16.13
Spouse		\$28.83	\$34.60
Child/Children		\$44.76	\$53.71
Spouse & Child/Children		\$59.23	\$71.08
Dental Monthly Premiums - Plan B			
Employee cost		12 Pay	10 Pay
Employee		\$31.07	\$37.28
Spouse		\$61.32	\$73.58
Child/Children		\$77.74	\$93.29
Spouse & Child/Children		\$112.00	\$134.40
Dental Benefits - Plan A			
		Deductible	Co-pay
Preventative		None	0% - \$1,000 max
Basic Restorative		NA	NA
Major Restorative		NA	NA
TMJ		NA	NA

Dental Benefits - Plan B			
		Deductible	Co-pay
Preventative		\$50	0% - \$1,000 max
Basic Restorative		\$50	20% - \$1,000 max
Major Restorative		\$50	90% 1st year, 75% 2nd year, 50% 3rd year+
Orthodontic Services to age 19		\$50	100% 1st and 2nd years, 50% 3rd year +

Retirement	
CURP (College and Universities Retirement Plan)	
New Southeast faculty are self-enrolled at employment into the College and Universities Retirement Plan. This 401(a) defined contribution plan offers interstate portability, immediate vesting and self-directed investments. Administered by TIAA. Self-directed investments can be made into equities, guaranteed accounts, fixed income accounts, money market accounts or real estate. • Southeast contributes 5.67% (FY18) of salary • Southeast contributes 6.0% (FY19) of salary • New employees hired on or after July 1, 2018, must contribute 2% of salary.	

Table 14
Detailed Benefits
Southeast Missouri State University
Accelerated Plan with MRA Option

Health Insurance Monthly Premiums			
		Effective 2018	
		12 Pay	10 Pay
Employee (paid by UALR)		NA	NA
Employee (paid by self)		\$143.66	\$172.39
Spouse (paid by UALR)		NA	NA
Spouse (paid by self)		\$908.11	\$1,089.73
Child/Children (paid by UALR)		NA	NA
Child/Children (paid by self)		\$769.10	\$922.92
Spouse & Child/Children (paid by UALR)		NA	NA
Spouse & Child/Children (paid by self)		\$1,464.05	\$1,756.86
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$1,000	
Per Family Unit		\$2,000	
Employee Pays		20%	
Annual out of Pocket			
Per Person		\$5,000	
Per Family		\$7,350	
Prescription Benefits			
		Network	Non-network
Deductible		Applies to Medical	Applies to Medical
Employee Pays (Copay for Tier 1,2,3)		\$15, \$40, \$75	\$15, \$40, \$75
Annual out of Pocket			
Per Person		Applies to Medical	Applies to Medical
Per Family		Applies to Medical	Applies to Medical

Dental and Retirement - Same as numbers at left

Table 15
Detailed Benefits
Floridan Atlantic University

Health Insurance Monthly Premiums				
Employee (paid by MSU)	\$591.52	\$591.52	\$591.52	\$591.52
Employee (paid by self)	\$50	\$50	\$50	\$50
Spouse (paid by employee)	\$180 family	\$180 family	\$180 family	\$180 family
Spouse (paid by MSU)	\$1,264.06	\$1,264.06	\$1,264.06	\$1,264.06
Child/Children				
Spouse & Child/Children (paid by employee)	\$180 family	\$180 family	\$180 family	\$180 family
Spouse & Child/Children (paid by MSU)	\$180 family	\$180 family	\$180 family	\$180 family
Health Insurance Deductible Per Calendar Year				
	Standard PPO: Network/NonNetwork	Health Investor PPO Net / NonNet	Standard HMO	Health Investor HMO
Per Covered Person				
Per Family Unit	250/750	1300/2500	None	1300
Employee Pays	500/1500	2600/5000	None	2600
Annual out of Pocket	20%/40%	20%/40%	Copays only	20%
Per Person			\$40 to \$250	
Per Family	7150/NA	4300/NA	1500	3000
	1430/NA	8600/NA	3000	6000
Prescription Benefits				
Deductible				
Employee Pays	0			
Annual out of Pocket	7/30/50	30%/30%/50	7/30/50	30%/30%/50%
Per Person	Generic/Preferred/NonPreferred			
Per Family	NA	NA	See above	See above
	NA	NA	See above	See above

Dental Monthly Premiums				
	Covered under Health Insurance for all plans			
Employee				
Spouse				
Child/Children				
Spouse & Child/Children				
Dental Benefits				
	Co-pay	Co-pay	Co-pay	Co-pay
Preventative	0	0	0	0
Basic Restorative	20%	20%	Copays only	20%
Major Restorative	20%	20%	Copays only	20%
TMJ	20%	20%	Copays only	20%

Retirement
FAU has both a defined benefit and defined contribution plan; Both require a 3% contribution by the employee. The defined benefit plan requires 8 years of service to vest , monthly retirement payments depend upon years of service and average salary over 8 years. The defined contribution plan depends upon salary and membership class.

Table 16
Detailed Benefits
University of Arkansas Little Rock

Classic = no benefits for out of network unless prior approval

All benefits are same as Point of Service In-network - see following chart for specifics

Health Insurance Monthly Premiums			
Effective Jan. 1, 2018			
		12 month	9 month
Employee (paid by UALR)	NA	NA	
Employee (paid by self)		\$39.89	\$53.19
Spouse (paid by UALR)	NA	NA	
Spouse (paid by self)		\$123.80	\$165.07
Child/Children (paid by UALR)	NA	NA	
Child/Children (paid by self)		\$74.24	\$98.98
Spouse & Child/Children (paid by UALR)	NA	NA	
Spouse & Child/Children (paid by self)		\$172.28	\$229.70
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$1,250	\$2,000
Per Family Unit		\$2,500	\$4,000
Employee Pays		25%	50%
Annual out of Pocket			
Per Person		\$5,250	\$9,000
Per Family		\$10,500	\$18,000
Prescription Benefits			
		Network	Non-network
Deductible	NA	NA	NA
Employee Pays (Copay for Tier 1,2,3)		\$15, \$50, \$80	\$18.50, \$53.50, \$83.50
Annual out of Pocket			
Per Person		\$1,600	\$1,600
Per Family		\$3,200	\$3,200

Point of Service

Health Insurance Monthly Premiums			
		Effective Jan. 1, 201	2016-2017
		12 month	9 month
Employee (paid by UALR)	NA	NA	
Employee (paid by self)		\$72.97	\$97.29
Spouse (paid by UALR)	NA	NA	
Spouse (paid by self)		\$227.72	\$303.63
Child/Children (paid by UALR)	NA	NA	
Child/Children (paid by self)		\$173.95	\$231.93
Spouse & Child/Children (paid by UALR)	NA	NA	
Spouse & Child/Children (paid by self)		\$300.32	\$400.43
Health Insurance Deductible Per Calendar Year			
		Participating Providers	Non Participating
Per Covered Person		\$1,250	\$2,000
Per Family Unit		\$2,500	\$4,000
Employee Pays		25%	50%
Annual out of Pocket			
Per Person		\$5,250	\$9,000
Per Family		\$10,500	\$18,000
Prescription Benefits			
		Network	Non-network
Deductible	NA	NA	NA
Employee Pays (Copay for Tier 1,2,3)		\$15, \$50, \$80	\$18.50, \$53.50, \$83.50
Annual out of Pocket			
Per Person		\$1,600	\$1,600
Per Family		\$3,200	\$3,200

Dental Monthly Premiums			
Employee cost		12 month	9 month
Employee		\$7.76	\$10.35
Spouse		\$16.01	\$21.34
Child/Children		\$13.51	\$18.01
Spouse & Child/Children		\$21.75	\$29.00
Dental Benefits*			
		Deductible	Co-pay
Preventative		\$0	0% - \$1,500 max
Basic Restorative		\$50	20% - \$1,500 max
Major Restorative		\$50	50% - \$1,500 max
TMJ	NA	NA	

Dental Monthly Premiums			
Employee cost		12 month	9 month
Employee		\$7.76	\$10.35
Spouse		\$16.01	\$21.34
Child/Children		\$13.51	\$18.01
Spouse & Child/Children		\$21.75	\$29.00
Dental Benefits*			
		Deductible	Co-pay
Preventative		\$0	0% - \$1,500 max
Basic Restorative		\$50	20% - \$1,500 max
Major Restorative		\$50	50% - \$1,500 max
TMJ	NA	NA	

Retirement

University's 403(b) defined contribution plan - Teachers Insurance and Annuity Association - College Retirement Equities Fund (TIAA-CREF) and Fidelity Investments - Automatically enrolled

Within 31 days of your appointment, option to change to coverage offered by the Arkansas Public Employees Retirement System (Defined benefit). The choice you make within 31 days of your

The University will contribute an amount equal to five percent of your regular salary to the retirement vehicle you choose. At no time can the combined employee and employer contribution exceed the limitations established by the Internal Revenue Code. In addition, if you choose to contribute in excess of five percent of your salary, the University will match your contribution up to ten percent. If you elect to contribute to the Plan, the University will make additional contributions of percentage of your regular salary, according to the following schedule:

Retirement Contribution Schedule			
Employee	University	Total Contribution	
	0%	5%	5%
	1-5%	5%	6-10%
	6%	6%	12%
	7%	7%	14%
	8%	8%	16%
	9%	9%	18%
	10%	10%	20%
	11%+	NA	NA

Retirement

Table 17
Detailed Benefits
University of Nebraska Omaha

Health Insurance Monthly Premiums			
	Blue Cross Blue Shield Low	Blue Cross Blue Shield Basic	Blue Cross Blue Shield High
Employee (paid by self)	\$86	\$146	\$218
Spouse (paid by employee)	\$110	\$233	\$389
Child/Children	\$98	\$196	\$367
Spouse & Child/Children (paid by employee)	\$126	\$297	\$513

Health Insurance Deductible Per Calendar Year						
	Participating Providers	Non Participating	Participating Providers	Non Participating	Participating Providers	Non Participating
Per Covered Person	\$1,550	\$1,950	\$450	\$650	\$300	\$450
Per Family Unit	\$3,100	\$3,900	\$900	\$1,300	\$600	\$900
Employee Pays	\$0	\$0	\$0	\$45	\$20	\$35
<u>Annual out of Pocket</u>						
Per Person	\$2,500	\$2,900	\$1,600	\$2,000	\$1,400	\$1,700
Per Family	\$5,000	\$5,800	\$3,200	\$4,000	\$2,800	\$3,400

Prescription Benefits			
Days Supply	Up to 30	31-60	61-90
Copay			
Generic	\$9	\$18	\$27
Brand (on formulary/Primary Drug List)	31%	62%	93%
Brand (not on formulary/Primary Drug List)	52	104	156

Dental Monthly Premiums		
		2016-2017
Employee		\$14
Spouse		\$22.00
Child/Children		\$23.00
Spouse & Child/Children		\$37.00

Dental Benefits						
Type of Service	Annual Deductable		Coinsurance Plan Pays/You Pay		Benefit Maximum/Person	
	PPO	Non-PPO	PPO	Non-PPO	PPO	Non-PPO
Preventative and Diagnostic	\$0	\$0	85%/15%	80%/20%		
Restorative	\$35	\$45	85%/15%	80%/20%		
					\$1,500	\$1,500

Retirement
UNO has only two defined contribution plans. Both require monthly contributions by both the employee and the university. Tier 1: Employee contributes 3.5% of monthly wages with UNO contributes 6.5%. Tier 2: Employee contributes 5.5% of monthly wages with UNO contributes 8.0%.

Table 18
Detailed Benefits
University of Colorado Denver

Note: UCD faculty have the same benefits of all faculty in the University of Colorado system.

Health Insurance Monthly Premiums							
	Exclusive/HMO		Extended/PPO		High Deductible		Kaiser
	CU Pays	Employee Pays	CU Pays	Employee Pays	CU Pays	Employee Pays	CU Pays Employee Pays
Employee	\$533.00	\$39.50	\$533.00	\$73.00	\$533.00	\$0	\$533.00 \$101.00
Employee plus Spouse	\$996.00	\$165.00	\$996.00	\$221.50	\$996.00	\$15.00	\$996.00 \$276.50
Employee plus Children	\$954.50	\$99.50	\$954.50	\$145.00	\$954.50	\$14.00	\$954.50 \$175.00
Family	\$1,435.00	\$215.50	\$1,435.00	\$291.50	\$1,435.00	\$19.00	\$1,435.00 \$353.50

Health Insurance Deductible Per Calendar Year				
	Exclusive/HMO	Extended/PPO	High Deductible	Kaiser
Per Covered Person	\$250	\$750	\$1,500	\$0
Per Family Unit	\$750	\$1,500	\$3,000	\$0
Employee Pays				
Annual out of Pocket				
Per Person	\$6,850	\$6,850	\$3,000	\$6,850
Per Family	\$13,700	\$13,700	\$6,000	\$13,700

Copays				
	Exclusive/HMO	Extended/PPO	High Deductible	Kaiser
Primary Care Visit	\$30	\$40	15%	\$30
Specialist Visit	\$40	\$50	15%	\$40
Other Visit	\$30	\$40	15%	\$30
Outpatient Surgery	\$0	10%	15%	\$250
Emergency Room	\$150	\$150	15%	\$150
Emergency Transportation	\$0	10%	15%	\$0
Urgent Care	\$30	\$40	15%	\$30
Hospital Stay	\$0	10%	15%	\$250/day
Prenatal/Postnatal visits	\$15	\$25	15%	\$0
Delivery	\$0	10%	15%	\$250/day

Prescription Benefits				
	Exclusive/HMO	Extended/PPO	High Deductible	Kaiser
Deductible	Included in overall deductibles	Included in overall deductibles	Included in overall deductibles	Included in overall deductibles
Employee Pays	And out of pocket	And out of pocket	And out of pocket	And out of pocket
Annual out of Pocket				
Per Person				
Per Family				

Copays				
	Exclusive/HMO	Extended/PPO	High Deductible	Kaiser
Tier 1 Generic Drugs	UC Pharmacy (30 days/90 days)	\$13/\$26	\$15	\$15/\$30
	Anthem Pharmacy (30 days)	\$15	\$15	\$15/\$30
	UCH Mail Order (90 days)	\$26	\$30	\$15/\$30
Tier 2 Preferred Brand Drugs	UC Pharmacy (30 days/90 days)	\$30/\$60	\$35	\$35/\$70
	Anthem Pharmacy (30 days)	\$35	\$35	\$35/\$70
	UCH Mail Order (90 days)	\$60	\$70	\$35/\$70
Tier 3 Non Preferred Brand Drugs	UC Pharmacy (30 days/90 days)	\$50/\$100	\$50	Not Covered
	Anthem Pharmacy (30 days)	\$50	\$50	Not Covered
	UCH Mail Order (90 days)	\$100	\$100	Not Covered
Tier 4 Speciality Orals and Injectable Drugs	UC Pharmacy (30 days)	\$75	\$75	20%
	Anthem Pharmacy (30 days)	\$75	\$75	20%
	UCH Mail Order (30 days)	\$75	\$75	20%

Dental Monthly Premiums				
	Dental EPO		Dental PPO	
	CU Pays	Employee Pays	CU Pays	Employee Pays
Employee	\$26.50	\$0.00	\$26.50	\$16.00
Employee plus Spouse	\$37.00	\$16.00	\$37.00	\$48.00
Employee plus Children	\$37.00	\$21.00	\$37.00	\$56.00
Family	\$37.00	\$47.50	\$37.00	\$98.50

Dental Deductibles		
Per Person	\$25	\$75
Maximum Benefits		
Plan Year	\$2,000	\$2,500
Lifetime Orthodontic	2000 (children only adults not covered)	\$4,000

Dental Benefits Copays				
	Dental EPO	PPO	Premium	Non-Premium
Preventative	0	0%	0%	0%
Basic Restorative	30%	20%	40%	40%
Major Restorative	50%	30%	50%	50%
Basic Surgery	50%	50%	60%	60%
Orthodontics	50%	40%	60%	60%

Table 18
Detailed Benefits
University of Colorado Denver

Note: UCD faculty have the same benefits of all faculty in the University of Colorado system.

Retirement		
Employees must choose one of the two plans and remain with that plan	Defined Contribution Plan	Defined Benefit Plan (Colorado Public Employees Retirement Association)
Contribution by Employee	5% of wages	NA
Contribution by CUD	10% of wages	NA
		Calculation of Benefits (Varies Dependent upon conditions, primarily date of hire)
		All are based upon average salaries at retirement and years of service
		Percent for each year of service
PERA 1 (Highest)		2%
PERA 2		1.56%

Table 19
Detailed Benefits
University of North Carolina - all campuses

Health Insurance Monthly Premiums						
Blue Cross Blue Shield	Traditional 70/30		Enhanced 80/20		CDHP Plan	
	Full Monthly Costs	Lowest rate w discount	Full Monthly Cost	Lowest rate w/ Discount	Full Monthly Costs	Lowest Rate w/ Discounts
employee (paid by self)	\$40.00	\$0.00	\$105.04	\$15.04	\$80.00	\$0.00
employee (paid by univ.)	\$479.88	\$519.40	\$479.48	\$569.48	\$479.48	\$559.48
employee/spouse (paid self)	\$602.10	\$561.10	\$773.52	\$683.52	\$585.90	\$505.90
employee/spouse (paid by univ.)	\$479.48	\$519.40	\$479.48	\$569.48	\$479.48	\$559.48
employee, child(ren) (paid by self)	\$258.14	\$218.14	\$395.18	\$305.18	\$276.32	\$196.32
employee, child(ren) paid by univ.	\$479.48	\$519.40	\$479.48	\$569.48	\$479.48	\$559.48
employee, spouse & child(ren) (paid by self)	\$638.70	\$598.70	\$813.76	\$723.76	\$618.82	\$538.82
employee, spouse & child(ren) (paid by univ.)	\$479.48	\$519.40	\$479.48	\$569.48	\$479.48	\$559.48

Health Insurance Deductible Per Calendar Year						
Blue Cross Blue Shield	Traditional 70/30		Enhanced 80/20		CDHP Plan	
	Participating Providers	Non Participating Providers	Participating Providers	Non Participating Providers	Participating Providers	Non Participating Providers
Per Covered Person	\$1,080	\$2,160	\$1,250	\$2,500	\$1,500	\$3,000
Per Family Unit	\$3,210	\$6,480	\$3,750	\$7,500	\$4,500	\$4,500
Employee Pays	30% after deductible	50% after deductible	20% after deductible	40% after deductible	15% after deductible	35% after deductible
Annual out of Pocket						
Per Person	\$40 office visit; \$94 Specialist Visit	Limited To Preventive Screening	Preventive 100%	Limited to preventive	Preventive Care 100%	Out of network not covered
Per Family	\$40 office visit; \$94 Specialist Visit	Limited to Preventive Screening	Preventive 100%	Limited to preventive	Preventive Care 100%	Out of network not covered

Prescription Benefits			
	70/30	80/20	CDHP
Deductible	\$3,360	\$1,250	\$1,500
Employee Pays	100%	100%	60%
Annual out of Pocket	\$3,360	\$2,500	\$3,500
Per Person	\$3,360	\$2,500	\$3,500
Per Family	\$3,360	\$4,000	\$10,500

Dental Monthly Premiums		
	High Option	Low Option
Employee	\$36.10	\$21.22
Spouse	\$72.40	\$42.78
Child/Children	\$78.20	\$45.94

Dental Benefits*		
	High Option	Low Option
Deductible	\$50 individual \$150 family	\$25 individual/\$75 family
Preventative	No charge	No charge
Basic Restorative	20% after deductible	50% after deductible
Major Restorative	50% after deductible	Not covered
orthodontics	50% \$1500 lifetime maximum per individual	Not covered

Retirement Benefits
Defined Benefit Plan Teachers' and State Retirement System (TSERS) Employee Contribution-6% University Contribution as defined by the General Assembly
Optional Retirement Program (ORP) Program option serves as an option to TSERS Under this plan, you control your investments. University contribution-6.84% Choose from 2 investment providers - (Fidelity and TIAA)

Table 20
Detailed Benefits
University of North Texas

Health Insurance Monthly Premiums				
Employee (paid by MSU)	\$615.08			
Employee (paid by self)	\$0			
Spouse (paid by employee)	353.68			
Spouse (paid by MSU)	\$968.76			
Child/Children	236.8			
Spouse & Child/Children (paid by employee)	590.48			
Spouse & Child/Children (paid by MSU)	\$1,205.56			
Health Insurance Deductible Per Calendar Year				
	Health Select of Texas Network/NonNetwork	Consumer Directed Health Select Network/Non-Network	Community First HMO	KelseyCare HMO
Per Covered Person	0/500	2100/4200	None	None
Per Family Unit	0/1500	4200/8400	None	None
Employee Pays	Copay only	40%		
<u>Annual out of Pocket</u>				
Per Person	\$6,550	\$6,550	\$6,550	\$6,550
Per Family	\$13,100	13,100	\$13,100	\$13,100
Prescription Benefits				
Deductible	\$50	\$2100/4200		
Employee Pays	\$10/\$35/\$60			
<u>Annual out of Pocket</u>	Generic/Preferred/NonPreferred			
Per Person	NA	NA		
Per Family	NA	NA		
Dental Monthly Premiums				
	HumanaDental DHMO Coverage			
Employee				
Spouse				
Child/Children				
Spouse & Child/Children				
Dental Benefits*				
	Co-pay	Co-pay	Co-pay	Co-pay
Preventative	\$12	\$0		
Basic Restorative	\$22-140 (by service)	1/3		
Major Restorative	\$140-410 (listed by service)	10%		
TMJ		10%		
Retirement				
Two options are presented. An Optional Retirement Plan, and 403b. This is either replacing or in addition to The Teacher Retirement System of Texas, which is a pension (defined-benefit) plan. Members contribute 7.7%.				

Table 21
Detailed Benefits

University of Wisconsin - Milwaukee

Health Insurance Monthly Premiums			
	Health Plan Design	Access Plan	High Deductive Health Plan Design
Employee (paid by self)	88/month	\$266.00	\$33
Spouse & Child/Children (paid by employee)	219/month	\$664.00	\$82
Health Insurance Deductible Per Calendar Year			
	Health Plan Design		High Deductive Health Plan Design
Per Covered Person	\$250	\$250 (in)/\$500 (out-of-net)	\$1,500
Per Family Unit	\$500	\$500(in)/\$1,000 (out)	\$3,000
Employee Pays	10%	30%	\$0
<u>Annual out of Pocket</u>			
Per Person	\$1,250	\$2,000	\$2,500
Per Family	\$2,500	\$4,000	\$5,000
Prescription Benefits			
	Health Plan Design		High Deductive Health Plan Design
Deductible	\$50		\$2100/4200
Employee Pays	\$5/20%(max \$50)/40%(max \$150)		meet deductible, then \$5/20%(max \$50)/40%(max \$150)
<u>Annual out of Pocket</u>	Generic/Preferred/NonPreferred		
Per Person	\$600		2500
Per Family	1200		5000
Dental Monthly Premiums			
	Dental Wisconsin PPO	Uniform dental (delta)	
Employee	\$24.60	\$88 (health insuarance witn dental)	
Employee +spouse or domestic partner	\$52.08		
employee+Child(ren)	\$58.22		
family	\$88.02	\$219 (health insurance with dental)	
Dental Benefits			
	Dental Wisconsin PPO		
	\$25 deductible per perosn/yr. (\$50 out -of -network)		
Preventative/diagnostic	100% paid	preventive	
Basic Restorative		70%	
Major Restorative		50%	
TMJ	\$1,000 annual max. benefit per participant (exclu. Basic services)		
Orthodontia	orthodontia 50% paid; \$1000 lifetime benefit.		
Retirement			
A mandatory pension plan in which employees contribute 6.8% that is matched by UWM. In addition, there are two optional plans, a 403b and a ROTH IRA - neither have matching contributions.			

Table 22
Detailed Benefits
Weber State University

Health Insurance Monthly Premiums per pay period					
				Star Program (HSA)	
	Advantage	Summit	Preferred	Premiums	HSA Contributions
Employee only	\$25.54	\$25.54	\$106.28	\$0.00	\$33.09
Employee + 1	\$52.67	\$52.67	\$219.18	\$0.00	\$66.18
Employee + 2	\$70.31	\$70.31	\$292.56	\$0.00	\$66.18
Health Insurance Deductible Per Calendar Year					
Per Covered Person	\$350	\$350	\$350	\$1,500	
Per Family Unit	\$700	\$700	\$700	\$3,000	
Employee Pays					
<u>Annual out of Pocket</u>					
Per Person	\$3,000	\$3,000	\$3,000	\$2,500	
+1	\$6,000	\$6,000	\$6,000	\$5,000	
Family	\$9,000	\$9,000	\$9,000	\$7,500	
General Copays	20%	20%	20%	20%	
Urgent Care	\$45	\$45	\$45	20%	
Primary Care	\$25	\$25	\$25	20%	
Specialist Care	\$35	\$35	\$35	20%	
Prescription Benefits					
Deductible	Same as Medical Plan				
Employee Pays					
<u>Annual out of Pocket</u>					
Per Person	Same as Medical Plan				
Per Family	Same as Medical Plan				
Copays					
Tier 1 drugs	\$10	\$10	\$10	\$10	
Tier 2 drugs	25%	25%	25%	25%	
Tier 3 drugs	50%	50%	50%	50%	
Speciality Medicines					
Tier A	20%	20%	20%	20%	
Tier B	30%	30%	30%	30%	

Dental Monthly Premiums	
Employee only	\$2.85
Employee + 1	\$5.07
Employee + 2	\$9.37
Deductible	\$0
Dental Benefits*	
Preventative	80%
Basic Restorative	80%
Major Restorative	50%
Orthodontics	50%

Retirement
Weber State contributes 14.2% to a tax shelter for new employees:
Older employees are included in the Utah State Retirement System

Table 23
Detailed Benefits
University of Nevada-Las Vegas

Health Insurance Monthly Premiums			
	STATE Public Employees Benefit Program	Preferred Provider Organization (PPO)	HMO
Employee SUBSIDY		\$566.78	\$595.94
Employee (paid by self)		\$41.49	\$168.09
Spouse (paid by employee)		\$171.50	\$469.75
Spouse			
Child/Children		\$92.72	\$308.24
Spouse & Child/Children (paid by employee)		\$222.09	\$609.91
Spouse & Child/Children			
Health Insurance Deductible Per Calendar Year			
	MEDICAL AND PRESCRIPTION COSTS ARE SUBJECT TO THE DEDUCTABLE		HMO - NO DEDUCTABLE, USES CO-PAY
Per Covered Person		\$1,500	
Per Family Unit		\$3,000	
Employee Pays	20% IN NETWORK	50% OUT OF NETWORK	
<u>Annual out of Pocket</u>			
Per Person			
Per Family			
Prescription Benefits			
Deductible		\$0	\$0
Employee Pays		PART OF DEDUCTABLE	CO-PAY
<u>Annual out of Pocket In General</u>			
Per Person		in network \$3900	out of network \$10,600
Per Family		in network \$7800	out of network \$21,200
Dental Monthly Premiums			
			2016-2017
Employee			\$0
Spouse			\$27.25
Child/Children			\$21.22
Spouse & Child/Children			\$42.78
Dental Benefits*			
Dental Plan automatic enrollment, part of overall medical plan and plan deductables.			Co-pay
Preventative		In-network: 4 visits per plan year 100%	out of network: 80%
Basic Restorative		After deductible is met, pays 80%	
Major Restorative		After deductible is met, pays 50%	
TMJ			
Retirement for Faculty and Professional Employees			
In lieu of Social Security, all employees are required to participate who work at least 1/2 time: two options, the Public Employees' retirement system (http://www.nvpers.org/) or the Higher Education Retirement Plan Alternative			
Contributions: 14.50 percent of gross salary to 401a plan by employee by automatic deduction records of contributions kept by TIAA-CREFF; UNLV contriburtes another 14.50 percent			
Mandatory plan: immediate vesting Funds can be withdrawn by employee upon severance from employment, age 62, or death.			

Table 24
Detailed Benefits

Towson University (same across State of Maryland)

Health Insurance Monthly Premiums					
	carefirst	CF-bc-bs	Kaiser	UHL-PPO	UHL-EPO
Employee (paid by self)	\$101.99	\$68.08	\$60.49	\$100.33	\$68.49
Spouse (paid by employee)	\$183.59	\$142.86	\$126.95	\$180.60	\$142.43
Child/Children	\$183.59	\$142.86	\$126.95	\$180.60	\$142.43
Spouse & Child/Children (paid by employee)	\$254.99	\$176.99	\$157.27	\$250.85	\$169.83
Health Insurance Deductible Per Calendar Year					
Per Covered Person	\$0 (in)/\$250 (out)	\$0	\$0	\$0 (in)/\$250 (out)	\$0
Per Family Unit	\$0 (in)/\$500 (out)	\$0	\$0	\$0 (in)/\$500 (out)	\$0
Employee Pays	10% (in)/30% (out)	N/A	\$0	10%(in)/30%(out)	N/A
<u>Annual out of Pocket</u>					
Per Person	\$2000 (in)/\$3250 (out)	\$1,500	\$1,500	\$2000 (in)/\$3250 (out)	\$1,500
Per Family	\$4000 (in)/\$6500 (out)	\$3,000	\$3,000	\$4000 (in)/\$6500 (out)	\$3,000
Prescription Benefits					
Deductible	has monthly premium as follows: e-only: \$50.08; e+child = 66.56; e+spouse = 83.12; e+family = 100.16				
Employee Pays					
<u>Annual out of Pocket</u>					
Per Person					
Per Family	"Mandatory generics"; Home delivery for maintenance meds; No copay for some generics.				

Dental Monthly Premiums		
	Delta	UNITED CON.
Employee	\$6.44	\$11.64
Spouse	\$12.89	\$23.27
Child/Children	\$11.22	\$22.24
Spouse & Child/Children	\$18.11	\$43.60

Dental Benefits		
	UNITED CON. DPPO	Delta DHMO
	\$50 deductible per person/yr.; \$150 per family	
Preventative	100% paid preventive	No copay or deductible for these services.
Basic Restorative	70%	OOP varies based on type of procedure.
Major Restorative	50%	OOP varies based on type of procedure.
TMJ	\$2,500/yr max. benefit/participant (exclu. Basic services)	
Orthodontia	orthodontia 50% paid; \$2000 lifetime benefit.	

Retirement (from benefits summary document): Exempt employees can choose between the Optional Retirement Program (immediate vesting and no employee contribution required) or the Maryland State Retirement & Pension System (10 year vesting and 7% employee contribution required). Towson contributes to each plan. Regular part-time employees earn pro-rated retirement service credit. Refer to plan documents for details.