

ANNUAL BENEFITS NOTICE

2022 PLAN YEAR



DATE: October 25, 2021

TO: Faculty and Staff

FROM: Deidre Mings
Assistant Director of Human Resources-Benefits

2021/2022 EMPLOYEE GROUP INSURANCE AND BENEFIT PLANS UPDATE

The purpose of this is to educate you about your benefits package and to provide yearly required legal notices.

Included is an overview of benefits and benefit changes:

- Online Benefit Platform
- Virtual Benefit Fair
- Open Enrollment for benefits
- Medical
- Dental
- Vision
- Cafeteria Plan/ Flexible spending
- Employee Assistance Program (EAP)
- Term Life Insurance
- Group Universal Life Insurance
- Short-Term Disability
- Long-Term Disability
- Accident insurance
- Critical Illness insurance
- Retirement Plans (MOSERS, CURP, 403(b), 457)
- Missouri MOST Program
- MO ABLE
- Fee Waiver Program (Credit and Non-Credit)
- Workers Compensation
- Change of Personal Information
- Required Notices

Online Benefit Platform – Enroll, make changes, or decline benefits to fit your unique needs. New benefits and exciting benefit enhancements are part of this year's open enrollment! You may enroll by phone 417-836-3000/ 877-282-0808 or utilize the online enrollment platform at <https://my.missouristate.edu/> The online platform houses benefit information as well as your personalized enrollment elections. Even if you do not plan to make changes to your current benefits ***you should review your elections for accuracy.***

Virtual Benefit Fair: Explore plan benefits by participating in the virtual benefit fair available November 1, 2021, through December 1, 2021: <https://app.airbo.com/ard/msu-virtual-benefits-fair>

Open Enrollment for benefits - Open enrollment for benefit eligible staff and faculty is **November 1, 2021, through December 1, 2021**. Open Enrollment is the annual period during which you can elect/decline/or make changes to your medical/dental/vision and Cafeteria plan benefits for the upcoming calendar year. After Open enrollment, changes can only be made within 30 days of a qualified event. Additionally, voluntary benefit carriers may also choose to allow special enrollments during this period. Visit the Human Resources website at <http://www.missouristate.edu/human/open-enrollment.aspx> for additional information.

Medical and Prescription Drugs – Employees have the choice of two (base and buy-up) plan options. Both plans feature 100 % coverage on preventive care and reduced cost with utilization of Mager’s Health and Wellness Center. We encourage employees to review the medical plan options and a summary of benefits and coverage is included. Missouri State University will continue to pay a significant portion of employee premiums for Health Insurance. Employee’s may also participate in the annual wellness incentive to earn additional \$30 per month savings. **Submit your Flu and covid-19 vaccination records to Mager’s Health and Wellness by Dec 1. to secure your discount.**

Medical Premiums <i>*Without wellness incentive applied</i>	Base Plan (Per Month)	Buy-Up Plan (Per Month)
Employee Only	\$40	\$81
Employee + Spouse	\$380	\$444
Employee + Child(ren)	\$280	\$337
Employee + Family	\$435	\$502

Prescription drug coverage – Prescription drug coverage is included as part of the base and buy-up medical plans; refer to the summary of benefits and coverage included. Mager’s Health and Wellness Center Pharmacy is an Elixir preferred provider. Save an additional 10% by utilizing the Mager’s pharmacy over other In-network pharmacies. Both base and buy-up plans participate in the following RX programs:

Generic Incentive – Covered expenses are limited to the cost of a generic drug if an equivalent generic drug is available when a multi-source brand name drug is dispensed. In addition to the coinsurance, the covered person must pay the difference between the cost of the generic drug and the multi-source brand name drug. This is a significant increase in the incentive to use generic drugs when available and has been necessary to reduce unnecessary pharmaceutical costs to the health plan.

Step Therapy - This program requires you to try a particular drug that is cheaper before you can move to a more expensive choice. However, if you have already tried the cheaper drug without benefit, you will not have to try it again if you obtain documentation from your doctor.

Declination of Medical coverage: Employees may decline the University’s medical plan. Under the Affordable Care Act, Employees may choose to purchase plans on the Health Insurance Marketplace also known as the Health Insurance Exchange. Re-enrollment is allowed only during open enrollment or within 30 days of a qualifying life event.

Dental Plan- 2022 will feature **enhanced dental coverage**! Benefit enhancements include 100% prevented service coverage and calendar year plan maximum increase to \$3000 per person. Additionally, benefits were added for implants and orthodontia for eligible dependent children under the age 19. Enhancements were made without changes to premiums!

Dental	(Per Month)
Employee Only	\$0
Employee + Spouse	\$27
Employee + Child(ren)	\$21
Employee + Family	\$43

Vision Insurance – Employees have the choice of two (Base and Premium) VSP Vision plans. Both plans offer \$10 copay for well-vision exam with a VSP provider as well as additional savings like discounts on Laser vision correction. We encourage you to review the plan options. No change in premiums.

VSP Vision	Base (Per Month)	Premium (Per Month)
Employee Only	\$7.65	\$13.22
Employee + Spouse	\$14.95	\$25.82
Employee + Child(ren)	\$16.05	\$27.73
Employee + Family	\$23.85	\$41.22

Cafeteria and flexible spending plan- Flexible spending accounts are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible medical or dependent care expenses. **These accounts require annual enrollment** and cannot be “carried forward” from the prior plan year. Additionally, eligible premiums will be deducted pre-tax; employees who do not want premiums deducted pre-tax must “opt-out” each year. The Flexible Spending Account (FSA) limit is \$2,750 for medical and \$5000 for dependent care expenses. **Debit cards are available to participants of the plan.**

Complete Flex enrollment: <https://asiflex.com/MissouriState/Enrollment.aspx>

***Voluntary benefit premium deductions cannot be deducted on a pre-tax basis. This applies to Critical Illness Insurance, Accident Insurance, Life Insurance, and short-term disability.

EMPLOYEE ASSISTANCE PROGRAM (EAP) – EAP is a voluntary program that offers free and confidential assessments, short-term counseling, referrals, and follow up services to employees who have personal and/or Work-related problems. The EAP can address issues affecting mental and emotional well-being and provide an array of services including mental health, financial wellness, legal resources and more. **Please note these important changes to our EAP effective 1/1/2022:**

Mercy will no longer work with New Directions. All Mercy related EAP services will be serviced through Mercy EAP.

Mercy EAP toll free phone number 800-413-8008 (option 2)
<https://helpwhereyouare.com/CompanyLogin/1515/mercy>

New York Life Group Benefit Solutions (formally CIGNA) is no longer a vendor for MSU. EAP services offered in conjunction with group life insurance coverage will be serviced through UNUM.

UNUM EAP toll free phone number 800-854-1446
<https://www.unum.com/employees/services/life-balance>

Term Life Insurance – Missouri State University provides basic term life and AD&D coverage for employees. In 2022 coverage will no longer be administered by New York Group Life Solutions (formally Cigna) and will be administered by UNUM. Supplemental Term life insurance coverage for employees and dependents may also be purchased from UNUM. There are no changes in rates associated with the carrier change. Rates for the employee supplemental term life insurance are shown in the following table. Rates are age rated and increase as you reach the corresponding age range. Supplement term life insurance is purchase based on your annual salary. Coverage and Premiums auto increase/decrease with pay changes. Premiums are paid post-tax through payroll deduction monthly.

UNUM is allowing guaranteed issue (no medical questions) enrollment into Supplemental term life insurance up to \$300,000 during this year's open enrollment.

Employee Supplemental Life Insurance Rates			
Age Brackets	Cost per \$1,000	Age Brackets	Cost per \$1,000
Less than age 30	\$0.04	50-54	\$0.22
30-34	\$0.05	55-59	\$0.42
35-39	\$0.07	60-64	\$0.65
40-44	\$0.09	65-69	\$1.26
45-49	\$0.14	70 and older*	\$1.83
*Basic and supplemental coverage reduces to 65% at age 70; to 50% at age 75; and to 30% at age 80.			

Dependent term Life insurance - The group basic term life insurance plan includes optional supplemental dependent term life insurance. You may elect dependent coverage from five different levels of coverage. The following shows the five levels of coverage and monthly premium rates. The monthly rate is a unit price. You pay the amount shown in the table regardless if you cover a spouse/sponsored dependent, a child or children, or a family with spouse and child(ren). Dependent, as noted, also includes sponsored dependent. Premiums are paid post-tax through payroll deduction monthly.

UNUM is allowing guaranteed issue (no medical questions) enrollment into Supplemental dependent term life insurance up to \$30,000 (option 3) during this year's open enrollment.

Dependent Life Insurance Rates			
Options	Coverage		Monthly Cost
Option 1	Spouse: \$10,000	Child(ren): \$5,000	\$2.30
Option 2	Spouse: \$20,000	Child(ren): \$10,000	\$4.60
Option 3	Spouse: \$30,000	Child(ren): \$20,000	\$7.80
Option 4	Spouse: \$40,000	Child(ren): \$20,000	\$17.40
Option 5	Spouse: \$50,000	Child(ren): \$20,000	\$27.40

Group Universal Life Insurance - This is a permanent/whole life insurance policy provides a lump-sum cash benefit upon death. Further, it has life event riders that let you draw upon the death benefits to help pay for long-term care or to help provide income if you are terminally ill. As in previous years, this benefit is offered at guaranteed issue for MSU employees, spouses working outside the home, and children under age 25. Premiums are based on age and level of coverage. The policy is portable, and rates/coverage are locked at the time of purchase. Premiums are paid post-tax through payroll deduction monthly.

Short Term disability- *New voluntary benefit!* Hartford will offer short-term disability coverage. **Benefit is designed to protect employee income when an employee is unable to work related to an off-the-job illness or injury.** STD benefit allows employees to choose base amount of coverage (60% payment of coverage selected). Payment, based on medical necessity, up to employee's ability to return to work or when long-term disability eligible. Pre-existing conditions have minimum allowable of 4 weeks. Pre-existing limitation does not apply after coverage in force for 1 year. Guaranteed issue during open enrollment means no medical questions. Benefit will not offset other income. Two plan levels to best fit your individual needs.

Long Term disability – Missouri State University provides long-term disability insurance coverage for full time benefit eligible employees at no cost to the employee. Long-term disability coverage pays 60% of salary, less other income for employees who are unable to work due to an illness/injury that results in the employee being unable to work for 6 months or longer.

Accident insurance- This plan pays benefits for accident-related services based on a set schedule. Covered spouses get 50% of the amount shown in the injury benefit schedule and children receive 25%. The plan has two coverage levels available. Benefits are paid directly to the insured and used at your discretion. **Plan options include outpatient physician treatment benefit (\$50/\$75) which can claimed on non-accident-related services, including a vision exam.**

Critical Illness insurance- Plan provides a lump-sum benefit to covered individuals diagnosed with qualifying critically ill medical condition. Benefits are paid directly to the member and can be utilized at your discretion. Plan options include \$100 per year wellness benefit for completing wellness/preventative screening.

RETIREMENT PLANS – All fulltime staff and faculty are automatically enrolled in retirement plans: MOSERS (Staff) and CURP (Newer Faculty Members). Refer to www.mosers.org for more information.

CURP enrolled Faculty may transfer to MOSERS after 6 years of employment. This may be financially advantageous to some employees. Those who wish to transfer should discuss with MOSERS representative at 800-827-1063. Be advised that transferring from CURP to MOSERS has impacts on the amount of Term life coverage provided by the University.

SECTION 403(b) – All employees (except student workers), may choose to participate in the 403(b) program. Enrollment in retirement savings can be elected outside of open enrollment. <https://www.myretirementmanager.com/>

SECTION 457(b) – State of Missouri Deferred Compensation plan – Benefit eligible employees may choose to participate in the 457(b) program. Enrollment in retirement savings can be elected outside of open enrollment. <https://www.modeferrredcomp.org/>

Missouri's MOST program - Missouri's 529 Education Plan is a tax-favored program which provides a way to save for educational expenses for you or your family. Missouri taxpayers can contribute up to \$8,000 per taxpayer in contributions annually from their Missouri adjusted gross income. Earnings on the contributions are exempt from Missouri and Federal state taxes when used for qualified educational expenses, including K-12 tuition expenses at a public, private, or religious school, post-secondary at qualified public, private colleges and universities, community college, vocational, technical, and trade schools. Qualified higher education expenses include tuition, certain room and board expenses, computer and peripheral equipment. www.most529.com.

MOABLE -MOABLE is an investment account that allows qualified individuals with disabilities or parents or guardians of individuals with disabilities to save and invest money without losing eligibility for certain public benefit programs, like Medicaid or SSI. MO ABLE accounts are similar to 529 college savings account or 401(k) retirement plan and can work alongside Special Needs Trusts. They can also function like a regular checking account. After account set up, provide payroll with direct deposit information. www.moable.com

Credit Fee Waiver – Full time employees and their eligible dependents are eligible to utilize up to 15 credit hours in an academic year. The fee waiver is non-taxable when used for undergraduate courses. Additionally, it is non-taxable when used by the employee for graduate courses (taxes apply for dependents in graduate courses). You may request your fee waiver through the credit fee waiver platform on <https://my.missouristate.edu/> portal under the “Profile” tab in “Employment Details”.

Non-Credit Fee Waiver - A \$150 non-credit course fee waiver is available to each fiscal year (i.e., July 1 through June 30) to pay course fees related to noncredit courses offered by Missouri State University for the purpose of professional and personal development. Spouses, sponsored dependents/domestic partners, and dependent children are *not* eligible for this benefit. Utilize the non-credit course fee waiver upon registering for a class in MyLearningConnection.

Worker's compensation (On-The-Job Injuries) - If you are injured on-the-job you must call **1-800-624-2354** to get approval from the State's Workers' Compensation office before seeking medical attention. In the case of a life or limb-threatening injury, you should immediately seek medical attention from the nearest hospital emergency room or by calling **911**. Failure to obtain approval for treatment when the injury is not life or limb-threatening may result in a denial of workers' compensation benefits. You must complete and submit the required forms associated with your work-related injury.

Change of personal information - You should contact the Office of Human Resources within 30 days of a change in personal information such as home address or home telephone number, birth of a child, marriage, or divorce. **Open Enrollment gives you the opportunity to elect/change beneficiary and the opportunity to review this information and to confirm its validity.**

Required Notices - Several required notices on a variety of topics are also available on the Open Enrollment page at <https://www.missouristate.edu/human/open-enrollment.aspx>.

Disclaimer- Information provided in this memo is for informational purposes; Please review all plan documents available on the human resources benefits page under the corresponding plan information. <https://www.missouristate.edu/Human/benefits.aspx> Plan documents will supersede any discrepant information.

We hope that you are pleased with your employee benefits and wish each of you a healthy and productive year.