

Staff Benefit Summary

2024 Plan Year

2024 NEW HIRE INSURANCE BENEFIT PLANS

Educational purposes only. Full plan documents and policies are available online.

Included is an overview of benefits:

Online Benefit Platform	Critical insurance/ Accident insurance
Coverage Effective date	Disability: Short-term and Long-term
Changing Benefits/ change of information	Educational Benefits: Credit & Non-Credit Fee Waiver
Bear Pass Card/Required notices	Universal Life Insurance
Medical/Prescription	Term Life Insurance
Dental/ Vision	Retirement Plans: MOSERS, 403(b), 457(b)
Cafeteria Plan/ Flexible spending	Missouri MOST Program/ MOABLE
Employee Assistance Program (EAP)	Workers Compensation
Identity Protection	Time away from work

Online Benefit Platform: Enroll or decline benefits to fit your unique needs. Enroll by phone 417-836-3000/ 877-282-0808 or utilize the online enrollment platform on the benefit card my.missouristate.edu Platform houses benefit information as well as your personalized enrollment elections.

When coverage begins: Coverage requires enrollment and must be completed within 31 days of hire.

New employee coverage is effective the first day of the month following hire date. Coverage ends on the last day coinciding with termination. (Example: hire date May 10 would have coverage effective June 1). Medical and dental coverages are paid advance; enrollment timing and payroll periods could result in multiple deductions on your first paycheck

Changes outside of new hire period: Open enrollment for benefit eligible employees is held annually in the fall. During which you may elect, decline, or make changes to medical/dental/vision and Cafeteria plan benefits for the upcoming calendar year. Subsequently, voluntary benefit carriers may offer special enrollment options. After your new hire period ends, changes may only be made at open enrollment, or within 31 days of a qualified event.

Change of personal information: Contact the Office of Human Resources within 31 days of a change in personal information such as address or telephone number, birth of a child, marriage, or divorce.

Missouri State University Identification card (BearPass): Employees are issued a picture identification, Bearpass Card, for use of Library, Bookstore, Magers Health & Wellness center, Recreational facilities, community discounts, and more.

Required Notices: required notices (Legal, CHIP, SBC-Base, SBC-Buy up) are listed on the benefits site: <https://www.missouristate.edu/Human/medical-insurance.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.

Medical and Prescription

Medical and Prescription Drugs: Choose from two (base and buy-up) PPO plan options. Plans are self-funded and administered by Med-Pay, Inc a third-party administrator. Both plans feature 100% coverage on preventive care and reduced cost with utilization of Magers Health and Wellness Center. Second tier benefits are provided for services rendered with Mercy Health Plans PPO participating providers. Third tier available for out of network providers. We encourage employees to review the medical plan and compare the plan options. Missouri State University pays a significant portion of employee premiums for Health Insurance. Employee's may also participate in the annual wellness incentive to earn up to an additional \$30 per month savings.

**Employee's will receive wellness incentive in year in which they are hired. Those whose employment begins on or after September 1st will receive the wellness discount for the remainder of the calendar year and the following calendar year to provide the employee an opportunity to participate in the wellness activities.*

On-campus clinics: Utilization of On-Campus clinics provide highest level of savings under both PPO plans.

Clinics include:

Magers Health & Wellness	Magers Pharmacy	Physical Therapy clinic
Speech & Hearing Clinic	Learning Diagnostic Clinic	Center City Counseling Center

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. Magers Health and Wellness Center Pharmacy is an Elixir preferred provider. Save an additional 10% by utilizing the Magers 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 MSU medical plan. Under ACA, 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 31 days of a qualifying life event.**

Missouri State University 2024 Medical and Pharmacy Benefits

Member Responsibility

Base Plan	Magers Health Center	In-Network	Out-of-Network
Medical Benefits			
Preventive Care	0% Plan Pays 100%	0% Plan Pays 100%	Regular Benefits
Deductible Individual (maximum) Family (maximum)	\$0 \$0	\$1,600 \$3,200	\$3,200 \$6,400
Coinsurance Individual (maximum) Family (maximum)	20% \$2,000 \$4,000		40% \$4,000 \$8,000
Office Visit Copay Primary Care* Specialist*	\$10 \$10	\$40 \$60	N/A N/A
Emergency Room Deductible (per incident)*	N/A	\$500	\$500
*Copay & ER Deductible Individual (maximum) Family (maximum)	\$1,750 \$3,500		No Maximum No Maximum
Total Medical Out of Pocket Individual (maximum) Family (maximum)	\$5,350 \$10,700		No Maximum No Maximum
Pharmacy Benefits			
Pharmacy Preventive	0% Plan Pays 100%	0% Plan Pays 100%	N/A
Pharmacy All Other	20%	30%	N/A
Total Pharmacy Out of Pocket Individual (maximum) Family (maximum)	\$2,000 \$4,000		
Total Out of Pocket Maximum** Individual (maximum) Family (maximum)	Magers + In-Network \$7,350 \$14,700		Out-of-Network No Maximum No Maximum
**Total Out of Pocket Maximum does not include ineligible amounts, including amounts over Usual and Customary.			
Monthly Premium	Without Incentive	With Incentive	
Employee Only	\$42	\$12	
Employee + Spouse	\$399	\$369	
Employee + Child(ren)	\$294	\$264	
Employee + Family	\$457	\$427	

Missouri State University 2024 Medical and Pharmacy Benefits

Member Responsibility

Buy-Up Plan	Magers Health Center	In-Network	Out-of-Network
Medical Benefits			
Preventive Care	0% Plan Pays 100%	0% Plan Pays 100%	Regular Benefits
Deductible Individual (maximum) Family (maximum)	\$0 \$0	\$800 \$1,600	\$1,600 \$3,200
Coinsurance Individual (maximum) Family (maximum)	20% \$2,000 \$4,000		40% \$4,000 \$8,000
Office Visit Copay Primary Care* Specialist*	\$5 \$5	\$20 \$30	N/A N/A
Emergency Room Deductible (per incident)*	N/A	\$250	\$250
*Copay & ER Deductible Individual (maximum) Family (maximum)	\$700 \$1,400		No Maximum No Maximum
Total Medical Out of Pocket Individual (maximum) Family (maximum)	\$3,500 \$7,000		No Maximum No Maximum
Pharmacy Benefits			
Pharmacy Preventive	0% Plan Pays 100%	0% Plan Pays 100%	N/A
Pharmacy All Other	20%	30%	N/A
Total Pharmacy Out of Pocket Individual (maximum) Family (maximum)	\$1,500 \$3,000		
Total Out of Pocket Maximum** Individual (maximum) Family (maximum)	Magers + In-Network \$5,000 \$10,000		Out-of-Network No Maximum No Maximum
**Total Out of Pocket Maximum does not include ineligible amounts, including amounts over Usual and Customary.			
Monthly Premium	Without Incentive	With Incentive	
Employee Only	\$93	\$63	
Employee + Spouse	\$511	\$481	
Employee + Child(ren)	\$388	\$358	
Employee + Family	\$577	\$547	

Dental Plan: Plan includes 100% preventative service coverage and \$3000 per person calendar year benefit maximum. Dental Network: dental directory option on www.gehasolutions.com

Missouri State University
2024 Dental Benefits
Member Responsibility

Dental Plan	Participating and Non-Participating Providers
Dental Benefits	
Type I / Class A ---- Paid by Plan 100% Preventive Care Cleanings, Exams, X-Rays (limitations apply)	0%
Deductible - Type II, III, IV / Class B, C, D Individual (maximum) Family (maximum)	\$50 \$150
Type II / Class B Basic Restorative Services Fillings, Extractions, Periodontics, Endodontics	20% + deductible
Type III / Class C Major Restorative Services Crowns, Dentures	50% + deductible
Type IV / Class D TMJ (Temporomandibular Joint Dysfunction)	50% + deductible
Deductible - Type V / Class E Individual (maximum) Family (maximum)	\$50 \$150
Type V / Class E Orthodontia and Implants	50% + deductible
Maximum Benefit Paid by Plan (Per Calendar Year)	\$3,000
Monthly Premium	
Employee Only	\$0
Employee + Spouse	\$27.25
Employee + Child(ren)	\$21.22
Employee + Family	\$42.78

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.

VSP Vision	Base (Per Month)	Premium (Per Month)
Employee Only	\$7.46	\$13.04
Employee + Spouse	\$14.75	\$25.47
Employee + Child(ren)	\$15.83	\$27.35
Employee + Family	\$23.53	\$40.65

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. *Flex 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 \$2,850 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>

New Hire Flex enrollment is separate from online benefit enrollment system. Verify elections are turned into HR-Benefits for payroll processing.

*****Voluntary benefit premiums cannot be deducted on a pre-tax basis. This applies to Critical Illness Insurance, Accident Insurance, Voluntary Life Insurance, Short-Term disability, and Identity Protection.**

***** Review IRS definition of Dependent care expenses on Asiflex site.**

EMPLOYEE ASSISTANCE PROGRAM (EAP): EAP offers free and confidential assessments, short-term counseling, referrals, and follow up services to employees and members of their household 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.

The University has 2 EAP programs available for assistance:

Mercy EAP: toll free phone number 800-413-8008 (option 2)

<https://helpwhereyouare.com/CompanyLogin/1515/mercy>

UNUM EAP: toll free phone number 800-854-1446

<https://www.unum.com/employees/services/life-balance>

Identity protection: Plan provides comprehensive financial and identity monitoring to help protect against the impact of identity theft. Should Fraud occur, protection offers full-service remediation, up to \$1 million in identity theft reimbursement, and up to \$500,000 in stolen funds reimbursement.

Accident insurance: Plan pays benefits for accident-related services based on a set schedule. Covered spouses receive 50% and Covered children receive 25% of the amount shown in the injury benefit schedule. 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) Payable on non-accident-related services.

Critical Illness insurance: Plan provides a lump-sum benefit to covered individuals diagnosed with qualifying critically ill medical condition. Benefits paid directly to the member and utilized at your discretion.

Plan options include \$100 per year wellness benefit for completing wellness/preventative screening.

Short Term disability: 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 (not to exceed 60% of base salary rate) 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 New hire period means no medical questions. Benefits will not offset sick or vacation time.* Two plan levels to best fit your individual needs.

Option 1 has a fifteen (15) day covered injury and illness waiting period.

Option 2 does not have a waiting period for a covered accident and has a seven (7) day waiting period for illness.

Long Term disability: MSU provides long-term disability insurance coverage for full time benefit eligible employees with no employee Cost. LTD 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.

Credit Fee Waiver: Full time employees and their eligible dependents are eligible to utilize up to 15 credit hours in an academic year (7.5 hours may be used towards tuition at Greenwood Laboratory school. 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). Request your fee waiver through the credit fee waiver platform on my.missouristate.edu portal, Search "fee waiver"

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.

Group Universal Life Insurance: Permanent life insurance policy provides a lump-sum cash benefit upon death. Policy 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. Benefit is offered at guaranteed issue for New employees, spouses working outside the home, and children under age 25. Premiums are based on age and coverage level. Policy is portable and rates/coverage are locked at the time of purchase. Premiums paid post-tax through payroll deduction monthly.

Employee and Dependent Supplemental Term Life

Term Life Insurance: Basic term life and AD&D coverage is provided to full-time employees. Supplemental term life coverage for employees and dependents may be purchased. Employee rates shown below. Premiums are age rated and increase as corresponding age is obtained. Supplement term life insurance is purchased based on annual salary. Coverage and Premiums auto increase/decrease with pay changes. Premiums are monthly post-tax payroll deduction.

New hires have guaranteed issue (no medical questions) enrollment into Supplemental term life insurance up to \$300,000 during their new hire period.

*Requests exceeding \$300,000 in supplemental coverage **medical approval by UNUM.***

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 & supplemental coverage reduces to 65% at age 70; to 50% at age 75; and to 30% at age 80.			

Dependent term Life insurance: Elect supplemental dependent coverage with choice of five levels of coverage. See chart below for coverage & premiums; monthly rate is a unit price. Pay amount shown in the table regardless if you cover a spouse/domestic partner, child(ren), or a family with spouse and child(ren). Premiums are monthly post-tax payroll deduction.

New hires have guaranteed issue (no medical questions) enrollment into Supplemental dependent term life insurance up to \$30,000 (option 3) during their new hire period.

*Enrollment requests exceeding option 3, **require spouse/domestic partner medical approval** before coverage will be in force. *Children not required to answer medical questions.*

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

Retirement, MOST, MOABLE, Worker's Compensation

RETIREMENT PLANS: Full-time regular staff employees are enrolled in Missouri State Employees' Retirement system (MOSERS). MOSERS is a defined benefit, public retirement plan. A defined benefit plan, such as the MOSERS plan, guarantees a specific monthly pension based on a formula. With MOSERS, when a member retires the formula calculates a monthly payment based on the member's final average pay, length of service, and a percentage set by the MOSERS Plan option the employee participates.

Eligibility and length of service requirements for normal retirement and early retirement are described fully on the MOSERS website. Refer to www.mosers.org for more information.

New employees enrolled in MOSERS hired after January 1, 2011 will contribute 4% of their monthly salary. Employee will be vested after five years. Employees with non-forfeited MOSERS state service prior to 2011 will be continued in their noncontributory plan.

SECTION 403(b): All employees (except student workers), may participate in the 403(b) program. Employees may elect to participate in a tax-sheltered investment program under Section 403(b) of the Internal Revenue Code or to save under a 403(b) Roth account. Contributions to a 403(b) plan are limited by the Internal Revenue Service (IRS) Employees may enroll online www.myretirementmanager.com

SECTION 457(b) – State of Missouri Deferred Compensation plan: Benefit eligible employees may choose to participate in the State of Missouri 457 Deferred Compensation Plan, which is administered by ICMA-RC. Contributions are limited by the Internal Revenue Service (IRS). Employees may enroll online <https://www.modeferrcomp.org/>, or by calling our area representative, Ronda Peterson (800) 392-0925 (option 3, ext. 3).

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. MOABLE accounts are similar to 529 college savings account 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

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, immediately seek medical attention from the nearest hospital emergency room or call **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.

Vacation Leave: Full-time regular appointment staff employees are eligible to receive paid vacation.

Accrual rates shown are for twelve-month appointments. Staff with appointments less than 12 months will accrue on a pro-rated basis. Employees must have 80 hours of paid time in a pay period to accrue.

Accrued vacation may be accumulated up to two (2) times the annual allowance. Amounts over the maximum will be lost at the end of the fiscal year for which the maximum accumulation has been reached. (refer to employee handbook for full policy information)

Nonexempt employee vacation accrual summary

Years of Service	Monthly Accrual	Annual Accrual	Maximum
Less than 2 years	8 hours	96 hours (12 days)	192 hours (24 days)
At least 2 but less than 4 years	10.67 hours	128 hours (16 days)	256 hours (32 days)
4 or more years	13.34 hours	160 hours (20 days)	320 hours (40 days)

Exempt and professional nonexempt employee vacation accrual summary

Monthly Accrual	Annual Accrual	Maximum
1 day 2 hours	15 days	30 days
1 day 5 hours 20 minutes	20 days	40 days

Sick Leave: Full-time regular appointment staff employees accrue sick leave at the rate of eight (8) hours per month of employment. Employees must have 80 hours of paid time in a pay period to accrue. Sick leave does not have an accrual max. Employees who retire under one of the university's public retirement plans will be paid for 40 percent of any accrued unused sick leave rounded up or down to the nearest full day (up to a maximum of 384 hours (48 days), and the remaining unused sick leave will be reported to MOSERS for inclusion as creditable service in accordance with MOSERS' policies regarding the reporting of unused sick leave.

Leave: Personal, Bereavement, Shared Leave Pool, FMLA, Domestic Violence, Holidays

Personal Leave: Full-time, regular employees may use up to three days of accrued sick leave each fiscal year as personal leave. Personal leave may be granted for any reason deemed important to the employee, such as: community service, legal business, household repairs, personal or family birthday, anniversary, or graduation or other personal business or significant event.

Bereavement Leave: The employee's supervisor may grant bereavement for up to five (5) consecutive workdays for death of family member as defined in the *Employee Handbook*.

Shared Leave Pool: Eligible employees may voluntarily donate accumulated vacation as defined by the Employee Handbook to a Shared Leave Pool (SLP) to aid eligible employees who are unable to work due to a qualifying event.

Family Medical Leave (FMLA): Eligible employees who have a qualifying event and provide appropriate notice and requested certification(s) are entitled to a total of 12 weeks of unpaid, job-protected leave and health insurance continuation during a rolling 12-month period, except military caregiver leave which can be up to 26 weeks. *FMLA runs concurrent with other leave policies.* The minimum requirements for an employee to be eligible for FML:

- Worked for the university for at least 12 months;
- Worked at least 1,250 hours in the 12 months prior to when the leave will commence;
- Has not used all available FML in the 12 months prior to when the leave will commence; and
Has a qualifying event.

Victims of Domestic & Sexual Violence: The University will provide employees (whether full-time or part-time) who themselves have been the victim of domestic or sexual violence, or who have a family or household member who has been the victim of domestic or sexual violence, with unpaid leave in accordance with the requirements of Mo. Rev. Stat. § 285.630. See [policy 7.21](#)

Holidays & Extra given days: The university observes several paid holidays throughout the year during which all employees, except those engaged in continuous operations, will be excused from work. Nine (9) holidays always observed include the following days:

New Year's Day	Martin Luther King Jr Day	Memorial Day
Juneteenth National Independence Day	Independence Day	Labor Day
Thanksgiving Day	Day After Thanksgiving	Christmas Day

Each year, additional days off may be designated by the university president. These days are referred to as "extra given days".

A full-time employee shall be paid for a holiday or extra given day only if the full-time employee worked or was on an approved paid leave (e.g., vacation or sick), including compensatory time off, on his/her regular scheduled workday prior to the holiday or extra given day. A .75 employee shall receive prorated pay.

Refer to the Employee Handbook for policy information.

Other University Facilities and Services:

Athletic Events & University Sponsored Events

BearLine Shuttle Service

Bookstore Discounts (10%)

Campus Communications

Campus Recreation

Center City Counseling Center (Located in Park Central Office Building)

Check Cashing (Bursar's Office)

Copy This

Credit Union <https://educationalccu.org/>

Deferred Payment

Designated Performing Arts Activities (Juanita K. Hall for Performing Arts, Coger Theater, Ellis Recital Hall, Ozarks Celebration)

Food Service – Vendors and Union Club in Plaster Student Union, Dining Dollars for Faculty and Staff
<https://dineoncampus.com/missouristate/faculty-and-staff>

Foster Recreation Center

Learning Diagnostic Clinic

Library

Missouri State University Child Development Center

Notary Public www.missouristate.edu/dos/notaries.htm

Plaster Student Union Facilities

Postal Services

Recreational Facilities (Hammons Student Center; Plaster Sports Complex)

Safety & Transportation

Spouse BearPass Card

Health & Wellness Center (On Campus Clinic and Pharmacy)

Testing Services (Located in the Library)

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