• Introductions
• Staff Advisory Council
• About the University of MO
• Human Resource Services
• MU Police Department
• Total Rewards (Benefits)
University of Missouri System
University of Missouri System

https://www.youtube.com/watch?v=G-D0NQfLft8&t
Total Rewards
HR Federal Law Compliant
### Fair Labor Standards Act

Established 40 hour work week  
Sets minimum wage  
Sets exemption criteria  
(FLSA)

<table>
<thead>
<tr>
<th>Non-Exempt</th>
<th>Exempt</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Hourly pay rate</td>
<td>• Salaried</td>
</tr>
<tr>
<td>• Earn overtime*</td>
<td>• Do not earn overtime</td>
</tr>
<tr>
<td>• Paid bi-weekly</td>
<td>• Paid monthly</td>
</tr>
</tbody>
</table>

* Determined by each department, overtime can be paid as wages or compensatory time.
Equal Employment Opportunity

Equal opportunity is provided for all employees & applicants on the basis of their demonstrated ability and competence without discrimination on the basis of their:

- Race
- Color
- Religion
- Gender
- Sexual Orientation
- National Origin
- Age
- Status as Protected Veteran
- Disability

Equal employment opportunity (EEO) applies to all employment actions at MU
Discrimination in the work place or the educational environment is unacceptable conduct.

Violators are subject to discipline, up to and including separation from the university.

All employees must complete the online training module, “Building a Foundation: Discrimination Prevention & Title IX”.

Sources of Additional Information:
HRS Policy Manual HR102 Equal Opportunity Program
Staff Handbook
Human Resources Professional
Americans with Disabilities Act

Prohibits discrimination and guarantees that people with disabilities have the same opportunities as everyone else.

Reasonable Accommodation:
Any reasonable modification to the job or work environment to enable a qualified individual with a disability to perform the essential functions of the job.

At your work place:
Notify your supervisor and/or department head for assistance.

Director of Accessibility & ADA Coordinator
Amber Cheek
404 Jesse Hall
884-7278
cheeka@missouri.edu
Family & Medical Leave Act (FMLA)

Two Requirements for Eligibility

• Must be employed for at least one year
• Must have worked at least 1,250 hours within the previous 12-months

Benefits

• Employers are required to maintain health insurance coverage on the same basis as for working employees
• Provides for 12 weeks/year of unpaid, job-protected leave for qualifying events
FMLA continued

Qualifying events:

• to care for a newborn or newly adopted child
• to care for a sick child, spouse, or parent
• to recover from own serious health condition.
• to care for a covered family member on active duty status or called to active duty status for a “qualifying exigency”

May use accrued leave to replace pay while on leave
University of Missouri
Columbia Campus
Chancellor
Alexander Cartwright
Built on the pillars of:

- Teaching
- Research
- Extension
- Service
Values

The faculty, students, and staff of MU hold the following values to be the foundation of our identity as a community:

Respect
Responsibility
Discovery
Excellence
Living Our Values:

“Inclusion is a sense of belonging: feeling respected, valued for who you are; feeling a level of supportive energy and commitment from others so that you can do your best work.”
Campus Landmarks

Jesse Hall

The main administrative building, was completed in 1895.

The historic columns of Academic Hall have become a symbol of the University of Missouri.
Memorial Union

Built beginning in 1929, to honor of University students who died in World War I

We have an Old School tradition of tipping your cap when passing through the arch of the Memorial Union
1. Your MU ID may be obtained:
   • Once your employment paperwork has been completed and processed.
   • By visiting the ID office inside Tiger Tech

2. Where is Tiger Tech?
   • Inside the MU Student Center - the lower level
   • 901 East Rollins
Human Resource Services
Columbia Campus
Human Resource Services
University of Missouri

Find a Job

Benefits and pay

Find a Job

There are many different types of jobs available at the university, and each uses a slightly different application process. You can learn about them here:

- Executive searches
- Academic positions
- Staff positions
- Temporary positions
- Student positions

Benefits and pay

Human Resource Services is committed to advising, educating and consulting with management, staff and job applicants. These include:

- Total Rewards (Faculty and Staff Benefits)
- Payroll
- Workers' Compensation

Find us!

Come visit HRS »

NEWS

Feb. 19, 2018
Activity Analysis Survey website

More news »

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Mission and Vision

Our Mission:
We advance the university mission by collaborating, supporting, and sharing knowledge with HRS customers.

Our Vision:
To be the trusted resource for innovative solutions that enrich the HRS customer experience.
We are here to help you with:

- Career Assistance
- Employee Relations
- Payroll
- Policy Guidance
- Recruitment
- Supervisor/Manager Consultation
- Temporary Staffing (S.O.S.)
We want you to give us your best!

Our goal is to provide a workplace which:
- fosters collaboration, inclusion, innovation, and quality education.

And

allows you to utilize your unique talents to meet the needs of our organization.
Our goal is to ensure you have a workplace which is based upon civility, fairness, respect, and consistent treatment.

We want to give you our best!
We Do NOT Tolerate:

- Prejudice
- Intolerance
- Bigotry
- Bullying
- Harassment
or...Smoking

• No smoking on anywhere on campus as of July 1, 2013.

  – “Tobacco” or “tobacco product” means any tobacco, electronic nicotine devices (ENDS), and hookah including, but are not limited to, products containing any pharmacologically active amounts of synthetic or tobacco derived nicotine intended for human consumption by ways such as vaporization, inhalation, absorption, heat not burn, and any ancillary device for such products. This excludes any product that has been approved by the United States Food and Drug Administration for sale as a tobacco cessation product or for other therapeutic purposes.

  – Adherence to this policy is the responsibility of all members of the University Community. It is expected that students, faculty, staff, University affiliates, contractors and visitors to campus will comply with this policy. Members of the University community are encouraged to respectfully inform others about the policy in an ongoing effort to enhance awareness and improve compliance with this policy.
University of Missouri
HR Policies &
Employment Verification
Employment Verification

http://www.theworknumber.com/employees

Also available through myHR
Probation & Qualifying Period

• Six month probationary period for all new, regular benefit eligible staff

• Period may be extended up to three more months

• One month qualifying period for current benefit eligible employees transferring into another benefit eligible position at the University

  - Unsuccessful: return to previous position or a comparable one in previous department

  - If no job is available, 6 month leave of absence
Dependable and prompt attendance is an essential function of every staff position at the University.

Planned absences must be requested and approved in advance.

Unplanned absences – notify supervisor immediately. Supervisor must approve.

Follow rules within your work unit.
Slow the Spread of Germs!

1. How does the flu spread?
2. Flu spread?
3. Flu spread?
4. Flu spread?
Grievance Administration

• MU recognizes the right of employees to express their grievances and to seek a solution concerning disagreements arising from:
  - working relationships
  - working conditions
  - differences of interpretation of policy or employment practices
  (prohibited discrimination)

• During probationary period, only grievances concerning issues of prohibited discrimination or interpretation of policies are grievable.

• Faculty please review the Faculty Handbook for information.
Educational Assistance

University of Missouri
SAVE ON THE COST OF COLLEGE*

Faculty and Staff
75% off tuition for 6 credits per semester

Spouses & Dependents
50% off tuition up to 140 credit hrs.

Retirees
100% off tuition & fees

AS CLASS SPACE IS AVAILABLE

* See umsystem.edu/totalewards/benefits/education for eligibility and special considerations.
Training & Development

Course listing available on HRS website

Supervisory approval necessary

No probationary period restriction
Opportunities include:

- PeopleSoft
- Customized Training
- myLEARN (access through myHR)

- New Employee Orientation
- Staff Recognition Week (May 22, 23 and 24, 2018)
- Fall Training Conference (November 7 and 8, 2018 - tentative)
- Other departments training is promoted in MU Info (Wednesdays)
BUILD your SKILLS
training.missouri.edu

Instructional Videos
youtube.com/muittraining

HTML 5 & CSS
SAS/SPSS
Adobe InDesign
Adobe Photoshop
Microsoft Excel
Qualtrics
Benefit Eligible Employees

- Holidays (HR 401)
- Vacation (HR 402)
- Personal Days (HR 403)
- Sick Leave (HR 404)
- Military Leave (HR 405)
- Developmental Leave (HR 406)
- Leaves of Absence (HR 408)
- Work Incurred Injury or Illness (HR 409)
- Legal Proceedings (HR 410) Also for part time employees
- Voting (HR 411) Also for part time employees
- Funeral Leave (HR 412)
Eight Holidays

- New Year’s Day
- Martin Luther King Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday following Thanksgiving Day
- Christmas Day
Winter Break Leave

The period starting the day after Christmas Day holiday is observed and running through the end of the day before New Year’s Day holiday is observed.

Collected Rules and Regulations 340.045
Personal Days

• 4 days annually, on your anniversary date.
• May be used during your probationary period.
• Subject to supervisory approval.
• May use in any increment.

Must be used within a year
## Vacation

<table>
<thead>
<tr>
<th>Non-Exempt</th>
<th>Exempt</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>&lt; 5 years</strong></td>
<td>12 days/year</td>
</tr>
<tr>
<td><strong>5 – 15 years</strong></td>
<td>17 days/year</td>
</tr>
<tr>
<td><strong>&gt; 15 years</strong></td>
<td>22 days/year</td>
</tr>
</tbody>
</table>

May not use during your probationary period.

Maximum accrual is twice your annual accrual.

example: (12 days=96 hrs x 2 years = 192 hrs)

Accruals are prorated if working 75-99% FTE
Sick Leave

• Accrue 8 hours/month (prorated based on FTE)
• Available during probationary period
• Taken in any increment after earned
• No maximum accrual
• Use for:
  – personal illness or injury
  – Medical/eye appointments
  – dental appointments
Other Paid Time Off

• Funeral Leave
  – 3 days excused from work for death of an immediate family member
  – Starting on the date of death ending on the tenth calendar day after the funeral or memorial service.

• Legal Proceedings/Jury Duty
  – Time off from work for the duration of your jury duty commitment
# PTO – What You Can Use, When

<table>
<thead>
<tr>
<th></th>
<th>May Use During Probationary Period</th>
<th>Must Complete Probationary Period Before Using</th>
</tr>
</thead>
<tbody>
<tr>
<td>Holidays</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Personal Days</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Sick Leave</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Vacation</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Funeral Leave</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td>Jury Duty</td>
<td>✓</td>
<td></td>
</tr>
</tbody>
</table>
Promotional & Job Change Opportunities

Open positions on Columbia campus, UM System, and Extension are posted on Human Resource Services website and myHR
Human Resource Services

1095 Virginia Avenue
Room 101, Parking Garage 7
(Across from the University Hospital)
Columbia, MO 65211
(573) 882-7976
What’s Next?

• Break

• University Police

• Total Rewards
  ✓ Health Insurance
  ✓ Life Insurance
  ✓ Retirement
  ✓ Wellness Program

• Evaluation Survey will be emailed

• Welcome to Mizzou!
WHERE WE ARE LOCATED

901 Virginia Avenue
Columbia, Missouri 65211

Southeast Corner
Virginia Avenue Garage
WHO WE ARE

• Created in 1954
• 45+ Commissioned Police Officers
• City and State Commissions
• Comprised of Patrol, Investigations, Canine Unit, and Crime Prevention Units
• Security Officers
• Campus Safety Officers
• 911 Enhanced Communications Center
WHAT WE ARE DOING

Protect people and property on campus.

Utilize foot, bicycle and vehicle patrol.

Patrol campus to enforce laws, protect public safety and property, and arrest criminal suspects.

- Investigate motor vehicle crashes and crime scenes.
- Provide emergency assistance to victims of natural disasters, crime, and crashes.
- Engage in crime prevention, safety, and public information programming.
INVESTIGATIONS UNIT

• Comprised of three detectives and one detective sergeant.

• Provides follow up on cases that need further and more extensive investigation.
CRIME PREVENTION

• Serves as a liaison between the police department and the community by serving on a variety of committees to help improve the safety of the campus as a whole.

• Provides educational presentations to the campus community on a variety of topics such as safety, drug & alcohol awareness, self defense, and CRAT.

• Performs safety walks and security surveys.
SECURITY OFFICERS

- 8 full time Security Officers
- Operates 24/7
- Patrols campus buildings
- Locks and unlocks buildings
- Provides safety escorts
CAMPUS SAFETY OFFICERS (CSO)

- Assist in providing event security and traffic control
  - Non-commissioned personnel
    - Student based position
COMMUNICATIONS

- Typically staffed 2 per shift
- Handles incoming phone calls and radio traffic
- Dispatches officers to calls for service
- Like officers, communications operate 24/7
Property Registration

Registering your property will increase your chances of getting your property back if it is lost or stolen. Property that can be registered includes bicycles, electronic property (cell phone, laptop, tablet, etc), or any other valuable property with a serial number. Did you know City of Columbia Ordinance (14-494) requires you to register your bicycle? Bicycle Registration meets the City of Columbia Ordinance. Follow the link to register your property. Note: To register property with the University of Missouri, you must have an active University of Missouri pawprint and password.
## Register Property

**Date Requested:** 01/11/2017  
**Property Type:** Bicycle/Scooter

### Bicycle

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>User Name:</strong></td>
<td><a href="mailto:youremail@missouri.edu">youremail@missouri.edu</a></td>
</tr>
<tr>
<td><strong>Serial Number:</strong></td>
<td>Click ? for help locating the number</td>
</tr>
<tr>
<td><strong>Brand/Manufacturer:</strong></td>
<td>Trek, Scott, Diamondback, etc.</td>
</tr>
<tr>
<td><strong>Model:</strong></td>
<td>The type of bicycle, made by that brand/manufacturer</td>
</tr>
<tr>
<td><strong>Color:</strong></td>
<td>The color of the bicycle</td>
</tr>
<tr>
<td><strong>Description:</strong></td>
<td>A short description with any extra details</td>
</tr>
<tr>
<td><strong>Condition:</strong></td>
<td>Choose a Condition</td>
</tr>
<tr>
<td><strong>Owner Applied Marking:</strong></td>
<td>Engravings, stickers, etc.</td>
</tr>
<tr>
<td><strong>Purchase Cost:</strong></td>
<td>(in dollars) mm/dd/yyyy</td>
</tr>
</tbody>
</table>

### Contact Information

<table>
<thead>
<tr>
<th>Field</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Name:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Preferred Email:</strong></td>
<td>For registration receipts and notification</td>
</tr>
<tr>
<td><strong>Preferred Phone Number:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Home:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Phone Type:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Local Street Address:</strong></td>
<td>Where you live nearby</td>
</tr>
<tr>
<td><strong>Local Apartment# PO Box/etc.:</strong></td>
<td>Extra information to distinguish a specific address at the same street address</td>
</tr>
<tr>
<td><strong>Local City:</strong></td>
<td>Columbia, Jefferson City...</td>
</tr>
<tr>
<td><strong>Local State:</strong></td>
<td>Missouri</td>
</tr>
<tr>
<td><strong>Local Zip Code:</strong></td>
<td>Zip code of local address</td>
</tr>
<tr>
<td><strong>Permanent Street Address:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Permanent Apartment# PO Box/etc.:</strong></td>
<td>Extra information to distinguish a specific address at the same street address</td>
</tr>
<tr>
<td><strong>Permanent City:</strong></td>
<td>Missouri</td>
</tr>
<tr>
<td><strong>Permanent State:</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Permanent Zip Code:</strong></td>
<td>Zip code of permanent address</td>
</tr>
</tbody>
</table>

**Submit** | **Cancel**

Version 1.0.0.12
DEFENSE OPTIONS

Women Basic R.A.D. Defense Option
Advanced R.A.D.
Combined Aerosol/Keychain Defense
Weapons Defense Option
Men’s Self Defense

Basic Course
- 12-13 hour course
- Classroom portion- Discusses general safety, residential safety, travel safety, use of weapons, Self-Defense and the Law etc…
- Hands-on Self-defense Technique
- Simulation Training
CITIZENS RESPONSE TO ACTIVE THREAT (CRAT)

• You are the REAL First Responders.

• 1.5 hour classroom session coupled with a 2 hour practical, hands-on session.

• Learn how to react and respond to violent intruders by taking an active role in their own survival.
OTHER PROGRAMS

• Theft Prevention
• Drug Detection
• Bomb Threats
• Shoplifting Prevention
• Identity Theft Prevention
• Suspicious Packages
• Security Surveys
• General Safety
• Green Dot Bystander Training
CRIMES ON CAMPUS 2017

- Homicides: 0
- Forcible Rape: 2
- Robbery: 2
- Aggravated Assaults: 2
- Burglary: 2
- Larceny (Theft): 228
- Motor Vehicle Thefts: 10
- DWI: 245
- Accidents: 350

http://mupolice.missouri.edu/mupd/stats
MU ALERT AND MASS NOTIFICATION

• Make sure to sign up for the mass notification system (through my HR) in case of a critical incident on campus

• Keep personal information up to date

• Know your area/buildings emergency procedures for fire, severe weather, active shooter, etc.

http://mualert.missouri.edu/
Twitter: @mualert
The MU campus is operating under Normal conditions

**SATURDAY, MAY 10, 3:25 P.M.**

On May 10, around 11:45 a.m., University Police Department officers were dispatched to Truman Livestock Center on the MU campus to investigate a report of a deceased individual. The death appears to be a suicide and no signs of foul play are present. Law enforcement officials believe this is the individual who fled from police yesterday evening. May 9.

The individual is not being identified at this time pending notifications of family. No further information is available at this time due to ongoing investigations being conducted by the City of Columbia Police Department.

Both departments want to thank the community for their assistance and remind everyone to continue locking doors and windows especially at night, report suspicious activities, walk in well-lit areas and on primary paths, walk in pairs when possible and remain alert to the surroundings. Distractions such as wearing headphones, talking on the phone, and searching for keys near a car or residence may reduce awareness of surroundings and increase chances of becoming a crime victim. It is important to remember that these crime prevention tips reduce the chances of becoming a crime victim.

**SATURDAY, MAY 10, 2014, 8:10 A.M.**

After a three-hour manhunt last night, police were unable to locate an individual suspected of committing several burglaries and a sexual assault in Columbia.

The suspect is described as a white, or possibly Middle Eastern male, in his 30s, 6 to 6’2”, with an athletic build. He was last seen wearing a tan cap turned backward, dark t-shirt and khaki shorts.

If you see this individual please do not approach him and call 911 immediately.

**FRIDAY, MAY 9, 2014**

The University Police Department, working with the City of Columbia Police Department, is looking for the following individual who is currently running from law enforcement toward the university campus. The individual was last seen in the Hickson Creek area south of
MASS NOTIFICATION
MASS NOTIFICATION CONT…

Additional Employee Info

Education Information
Enter your education information for Missouri Senate Bill 389 requirements.

UM Emergency Information
Click here to update your UM Emergency Information or to opt out of receiving Emergency Notification messages.

UM Employee Data
UM Employee Information

Job Information

Verify Income & Employment
Links and instructions for employees to obtain proof of Income & Employment using The Work Number a service of TALX.

Emergency Mass Notification System (EMNS) Registration

Thank you for opting-in to receive emergency messages from the EMNS when you previously visited this page. Please review your contact information and update it in the boxes below. (Note: You can always update your personal contact information and Opt-In/Opt-Out status by going to Personal Information > UM Emergency Information in the myHR menu.) If you don’t have to update data, or you’re finished entering/editing data, click on the Opt-In button. If you prefer that we do not contact you except with your official University e-mail and work phone, click the Opt-Out button below. If you want to Opt-Out but still update your personal information, you can do this by going to Personal Information in the myHR menu after Opting Out.

For more information on the EMNS, click the FAQ.

University Email Address: youngjames@missouri.edu
Main Phone Number
Cell Phone Number
Text Number
Alternate Email Address
Numeric Pager
Alphanumeric Pager

Note: The alternate personal email address is for emergencies only; the university will only use your official University email to conduct official University business.

Opt-In
Opt-Out
Rave Guardian

• It’s a free mobile phone app to help you stay safe on campus.

• Rave Guardian uses interactive features that connect you with a network of friends, family and safety personnel.

• Key features include:
  • **Personal Guardians**: create a network of “Guardians” consisting of friends and family.
  • **9-1-1 Button**: immediately connect with safety personnel and share your GPS location.
  • **Safety Timer**: set a timer that notifies friends if you haven’t arrived at your intended destination.
  • **Submit Information**: Text crime tips, pictures and more to MU police.

• Learn more by visiting mualert.missouri.edu

• **DOWNLOAD** the Android app from the Google Play Store.

• **DOWNLOAD** the iOS app from the Apple App Store.
CAMPUS SAFETY AND CRIME REPORT*

- All crime statistics are available online at mupolice.missouri.edu
- Printed copies are available around campus and at the University Police Department (882-5923)
HOW TO REACH US

Emergency

Non-Emergency

(573) 882-7201

Follow Us:

@MizzouPD

And

@mupdpolice

http://mupolice.missouri.edu
QUESTIONS?

Crime Prevention Unit
Crimeprevention@missouri.edu
573-884-7809 or 573-882-6195
2018 New Employee Orientation
Today we’ll talk about…

- Eligibility
- Enrollment
- Work Healthy
- Medical Plans
  - HSA and Flex Spending
- Dental
- Vision
- Life Insurance
- Retirement
Eligibility

- 75% FTE (full-time equivalent) or more
- Appointment duration of 9 months

Who can you cover?

- Spouse
- Sponsored Adult Dependent
  - Single dedicated relationship of at least 12 months
  - Shared same permanent residence for at least 12 months
- Child(ren)
  - Until age 26
  - Physically or Mentally Disabled Child
    - Prior to reaching a maximum age requirement
    - Unmarried and dependent on you because of a physical or mental disability and
    - Incapable of self-sustaining employment
Enrollment Requirements

- Proof of Relationship – required for all dependents
  - Spouse – certified copy of marriage certificate
  - Children – certified copy of birth certificate
  - Sponsored Adult Dependent – Completed Affirmation establishing relationship and two of the following:
    - Documentation evidencing joint mortgage, lease or title
    - Documentation evidencing joint ownership of motor vehicle, joint checking/savings/investment account
    - Documentation evidencing durable property or healthcare powers of attorney
    - A will, trust indenture and/or non-University life insurance policies designating the other as at least 50% beneficiary

- Provide within 31 days of your first day of work or first day of benefit eligibility
Benefit Enrollment

- You must actively select a medical plan choice or waive coverage
  - If you do not, you are defaulted to the Healthy Savings Plan with the tobacco-user rates on an after-tax basis

- Coverage is effective on date of employment or the date you become benefit eligible once enrollment is received.

- Enroll online through myHR [http://myhr.umsystem.edu](http://myhr.umsystem.edu)

**Important:** Enrollment must be received within 31 days of your first day of work or the date you became benefit eligible, otherwise you are defaulted to the Healthy Savings Plan and other benefits are waived.
Annual Enrollment

The period of time during which faculty, staff, and other eligible parties are able to make changes to their insurance plan elections

- Generally begins in mid-October each year
- Must take action and submit your plan choices each year
- Add or delete coverage
- Add or remove dependents
- Some changes will require additional paperwork
Mid-Year Enrollment Changes

- Mid-year changes in enrollment are only allowed for a qualified family status change:
  - Marriage
  - Divorce
  - Birth or death of a dependent
  - Loss of other coverage

- You must submit your enrollment and supporting documents within 31 days of a qualifying family status change to take advantage of the opportunity to enroll.

- 2 months maximum premium contribution refund

- Any ineligible claims paid by plan must be repaid to UM prior to any refund.
Tobacco Free Discount

- “Tobacco-free” means that the employee and all dependents covered by a university medical plan have been and will continue to be tobacco free starting at least three months prior to 1/1/18 and will not use tobacco products through 12/31/2018.

- Participants enrolled in a tobacco cessation program qualify for the tobacco-free premium.

- Faculty and staff will sign a Tobacco Attestation during New Employee Benefits Enrollment or Family Status Change Enrollment certifying they are either tobacco-free, are not tobacco-free, or agree to participate in a tobacco cessation program.

- If you are in a cessation program you will be asked to complete the certification process again mid year.
Wellness is…

“An active process through which we become aware of, and make choices toward, a more successful existence.”

(The National Wellness Institute, n.d.)
Championing a Culture of Health

5 Priority Areas

- Be Active
- Eat Well
- Work-Life Fit
- Work Healthy
- Empower & Appreciate

Culture of Health
WELLNESS INCENTIVE

2018
A two-tier Wellness Incentive

- **Tier 1: Educate yourself**
  - Healthy for Life online presentation
  - Personal Health Assessment (a 15- to 20-minute survey)

- **Tier 2: Invest in yourself**
  - Lots of activities to choose from, aligned with the university’s Culture of Health Priorities: be active, eat well, maintain work-life fit, work healthy, and empower/appreciate.

* Earnings will be taxed and voluntary retirement contributions will be deducted, just like with other earnings. Must be actively employed at time of payout to earn the incentive. Must pay premiums for medical insurance to earn the incentive.
Wellness Incentive, cont’d.

- **Timing of Program**
  - Begins in November
  - **April 30**: Complete Tier 1
  - **Sept. 30**: Complete Tier 2

- **Eligibility Requirements**
  - Must be the primary subscriber to university medical insurance to be eligible
  - Must be an active employee at the time of the payouts
  - Tier 1 is a prerequisite for eligibility to the Tier 2 incentive
Additional Resources

**Employee Assistance Program**
- Services for faculty, staff and their families

**United Healthcare Nurse Liaison**
- Services for employees and their dependents
- Coaching for lifestyle behaviors and disease management
- Help finding a primary care physician
INSURANCE OPTIONS

2018 Plans
We’ll talk about in this section

- Medical insurance plans
  - Healthy Savings Plan
    - Health Savings Account (HSA)
  - Custom Network Plan (*Columbia and St. Louis*)
  - PPO Plan
    - Flexible Spending Accounts
- Dental
- Vision
- Life
- Long Term Disability
- Accidental Death and Dismemberment
- Dependent Care FSA
## Healthy Savings Plan

<table>
<thead>
<tr>
<th>Medical deductible</th>
<th>$1,500/self</th>
<th>$3,000/family*</th>
</tr>
</thead>
<tbody>
<tr>
<td>(combined med. &amp; Prescription)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription deductible</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Medical plan</td>
<td>$3,000/self</td>
<td></td>
</tr>
<tr>
<td>out-of-pocket limit</td>
<td>$6,000/family*</td>
<td></td>
</tr>
<tr>
<td>Prescription drug out-of-pocket limit</td>
<td>(combined med. &amp; Prescription)</td>
<td></td>
</tr>
</tbody>
</table>

### Premiums:

<table>
<thead>
<tr>
<th>Healthy Savings Plan</th>
<th>Coverage level</th>
<th>You Pay (monthly premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Lowest Premium</strong></td>
<td>Self</td>
<td>$38</td>
</tr>
<tr>
<td><strong>HSA w/ university contributions</strong></td>
<td>Self and spouse</td>
<td>$126</td>
</tr>
<tr>
<td><strong>Combined medical and Rx deductible</strong></td>
<td>Self and children</td>
<td>$100</td>
</tr>
<tr>
<td><strong>Broad Network</strong></td>
<td>Self and family</td>
<td>$198</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prescription drug: Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Formulary generic</td>
</tr>
<tr>
<td>▪ Formulary brand</td>
</tr>
<tr>
<td>▪ Non-formulary brand</td>
</tr>
<tr>
<td>10% after deductible</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Prescription drug: Mail**</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Formulary generic</td>
</tr>
<tr>
<td>▪ Formulary brand</td>
</tr>
<tr>
<td>▪ Non-formulary brand</td>
</tr>
<tr>
<td>Preventive services</td>
</tr>
</tbody>
</table>

*Co-insurance: 10% after deductible

Primary care visit
Specialist office visit
Urgent care
Lab and x-ray
Outpatient visit
Inpatient visit
Emergency room
### Health Savings Accounts

If you select the Healthy Savings Plan, you may choose to have a Health Savings Account (HSA) to which the University contributions:

<table>
<thead>
<tr>
<th>First Quarter:</th>
<th>Second Quarter:</th>
<th>Third Quarter:</th>
</tr>
</thead>
<tbody>
<tr>
<td>▪ Employee: $400</td>
<td>▪ Employee: $265</td>
<td>▪ Employee: $135</td>
</tr>
<tr>
<td>▪ Employee &amp; Spouse: $800</td>
<td>▪ Employee &amp; Spouse: $535</td>
<td>▪ Employee &amp; Spouse: $265</td>
</tr>
<tr>
<td>▪ Employee &amp; Family: $1200</td>
<td>▪ Employee &amp; Family: $800</td>
<td>▪ Employee &amp; Family: $400</td>
</tr>
</tbody>
</table>

**IRS contribution limits for 2018:**
- $3,450 per individual ($1,000 additional catch-up for 55 or older)
- $6,900 per family ($1,000 additional catch-up for 55 or older)

If you leave, you take the $$ with you

- Use it for medical, Rx, dental and vision expenses
- Unused funds roll over from year to year
- Funds must be available prior to use
- Eligibility requirements: (1) Must be in a high deductible plan; (2) other coverage may disqualify you; (3) cannot be claimed as a dependent on someone else’s taxes (4) Cannot be signed up for Health Care FSA

*Only a one time contribution from the University will occur based upon the date of enrollment.
### Custom Network Plan (Columbia & St. Louis)

<table>
<thead>
<tr>
<th>Premiums:</th>
<th>Coverage level</th>
<th>You Pay (monthly premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Tobacco Free</td>
<td>No Discount</td>
</tr>
<tr>
<td>Custom Network Plan</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mid-level premium</td>
<td>Self</td>
<td>$78</td>
</tr>
<tr>
<td></td>
<td>Self and spouse</td>
<td>$206</td>
</tr>
<tr>
<td></td>
<td>Self and children</td>
<td>$169</td>
</tr>
<tr>
<td></td>
<td>Self and family</td>
<td>$311</td>
</tr>
</tbody>
</table>

**Medical deductible**

- $0

**Prescription deductible**

- Retail: $50/person
- Mail-order: $0/person

**Medical plan**

- $3,500/self

**out-of-pocket limit**

- $7,000/family*

**Prescription drug out-of-pocket limit**

- $3,650/self
- $7,300/family*

**Prescription drug: Retail**

- Greater of:
  - Formulary generic: $7 copay or 20% coinsurance
  - Formulary brand: $15 copay or 25% coinsurance
  - Non-formulary brand: $30 copay or 50% coinsurance

**Prescription drug: Mail**

- Greater of:
  - Formulary generic: $15 copay or 20% coinsurance
  - Formulary brand: $30 copay or 25% coinsurance
  - Non-formulary brand: $60 copay or 50% coinsurance

**Preventive services**

- $0

**Co-insurance**

- 0%

**Primary care visit**

- $5 copay/visit (incl. Mizzou Quick Care)

**Specialist office visit**

- $25 copay/visit

**Urgent care**

- $50 copay/visit

**Lab and x-ray**

- No charge

**Outpatient visit**

- $100 copay/visit

**Inpatient visit**

- $300 copay/confainment
  - ($0 for maternity delivery)

**Emergency room**

- $250 copay/visit
Custom Network Plan eligibility

**Custom Network-Columbia**

**Eligible counties**
Audrain, Boone, Callaway, Cole, Cooper, Howard, Moniteau, Osage, and Randolph

**Custom Network-St. Louis**

**Eligible counties**
*Missouri*: Franklin, Gasconade, Jefferson, Lincoln, Montgomery, Pike, St. Charles, St. Francois, St. Louis, St. Louis City, St. Genevieve, Warren, and Washington

*Illinois*: Bond, Calhoun, Clinton, Jersey, Macoupin, Madison, Monroe, Montgomery, Pike, Randolph, and St. Claire
### PPO Plan

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Tobacco Free</th>
<th>No Discount</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PPO Plan</strong></td>
<td>Self</td>
<td>$163</td>
</tr>
<tr>
<td><strong>Highest Premium</strong></td>
<td>Self and spouse</td>
<td>$376</td>
</tr>
<tr>
<td><strong>Medical deductible; separate Rx deductible</strong></td>
<td>Self and children</td>
<td>$315</td>
</tr>
<tr>
<td><strong>Broad Network</strong></td>
<td>Self and family</td>
<td>$551</td>
</tr>
</tbody>
</table>

**Medical deductible**
- **Rolla:** $350/self
- **$1,050/family**
- **Columbia & St. Louis:**
  - **$500/self**
  - **$1,500/family**

**Prescription deductible**
- **Retail:** $75/person
- **Mail-order:** $0/person

**Medical plan out-of-pocket limit**
- Self and family: **$3,500/self**
- **$7,000/family**

**Prescription drug out-of-pocket limit**
- **Self and family:** **$3,650/self**
- **$7,300/family**

**Medical plan**
- **$3,500/self**
- **$7,000/family**

**Prescription plan: Retail**
- **$7 copay or 20% coinsurance**
- **$15 copay or 25% coinsurance**
- **$30 copay or 50% coinsurance**

**Prescription plan: Mail**
- **$7 copay or 20% coinsurance**
- **$15 copay or 25% coinsurance**
- **$60 copay or 50% coinsurance**

**Preventive services**
- **$0**

**Co-insurance**
- **Rolla:** 0% after deductible;
- **Columbia & St. Louis:** 10% after deductible

**Primary care visit**
- **$15 copay/visit**

**Specialist office visit**
- **$25 copay/visit**

**Urgent care**
- **$50 copay/visit**

**Lab and x-ray**
- Applicable co-insurance after deductible

**Outpatient visit**
- **$100 copay/visit after deductible**

**Inpatient visit**
- **$300 copay/confinelement after deductible**

**Emergency room**
- **$250 copay/visit after deductible**
Flexible Benefits Program

- Pre-tax Flexible Spending Accounts
  - Medical Expenses
    - $2,600 maximum per household
  - Dependent Care Expenses
    - $5,000 maximum per household
    - ($2,500 if married and filing separate tax return)
  - $25 monthly minimum

*Changes can be made outside Open Enrollment if you have a qualified Mid-Year Change*
ASI Flex claim filing options

- FlexMinder
- Mobile App
- Online: www.asiflex.com
- ASIFlex Drop Off or Campus Mail
# Side-by-side comparison of medical plans

<table>
<thead>
<tr>
<th>What you pay for in-network coverage</th>
<th>Healthy Savings Plan (Columbia &amp; St. Louis)</th>
<th>Custom Network Plan (Kansas City)</th>
<th>Tiered PPO Plan (Kansas City)</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical deductible</strong></td>
<td>$1,500/self $3,000/family*</td>
<td>$0</td>
<td>$350/self $1,050/family*</td>
<td>Rolla: $350/self $1,050/family* Columbia &amp; St. Louis: $500/self $1,500/family*</td>
</tr>
<tr>
<td><strong>Prescription deductible</strong></td>
<td></td>
<td>Retail: $50/person Mail-order: $0/person</td>
<td>Retail: $75/person Mail-order: $0/person</td>
<td>Retail: $75/person Mail-order: $0/person</td>
</tr>
<tr>
<td><strong>Medical plan out-of-pocket limit</strong></td>
<td>$3,000/self $6,000/family*</td>
<td>$3,500/self $7,000/family*</td>
<td>$3,500/self $7,000/family*</td>
<td>$3,500/self $7,000/family*</td>
</tr>
<tr>
<td><strong>Prescription drug out-of-pocket limit</strong></td>
<td>$3,650/self $7,300/family*</td>
<td>$3,650/self $7,300/family*</td>
<td>$3,650/self $7,300/family*</td>
<td>$3,650/self $7,300/family*</td>
</tr>
<tr>
<td><strong>Prescription drug: Retail</strong></td>
<td></td>
<td>Greater of:</td>
<td>Greater of:</td>
<td>Greater of:</td>
</tr>
<tr>
<td>Formulary generic</td>
<td></td>
<td>$7 copay or 20% coinsurance</td>
<td>$7 copay or 20% coinsurance</td>
<td>$7 copay or 20% coinsurance</td>
</tr>
<tr>
<td>Formulary brand</td>
<td></td>
<td>$15 copay or 25% coinsurance</td>
<td>$15 copay or 25% coinsurance</td>
<td>$15 copay or 25% coinsurance</td>
</tr>
<tr>
<td>Non-formulary brand</td>
<td></td>
<td>$30 copay or 50% coinsurance</td>
<td>$30 copay or 50% coinsurance</td>
<td>$30 copay or 50% coinsurance</td>
</tr>
<tr>
<td><strong>Prescription drug: Mail</strong></td>
<td></td>
<td>Greater of:</td>
<td>Greater of:</td>
<td>Greater of:</td>
</tr>
<tr>
<td>Formulary generic</td>
<td></td>
<td>$15 copay or 20% coinsurance</td>
<td>$15 copay or 20% coinsurance</td>
<td>$15 copay or 20% coinsurance</td>
</tr>
<tr>
<td>Formulary brand</td>
<td></td>
<td>$30 copay or 25% coinsurance</td>
<td>$30 copay or 25% coinsurance</td>
<td>$30 copay or 25% coinsurance</td>
</tr>
<tr>
<td>Non-formulary brand</td>
<td></td>
<td>$60 copay or 50% coinsurance</td>
<td>$60 copay or 50% coinsurance</td>
<td>$60 copay or 50% coinsurance</td>
</tr>
</tbody>
</table>

**“Self” and “family” are different for the Healthy Savings Plan than the other plan options.**

**90-day fill/refill for mail orders; includes MUHC pharmacies.**
### Side-by-side comparison of medical plans

<table>
<thead>
<tr>
<th>What you pay for in-network coverage</th>
<th>Healthy Savings Plan</th>
<th>Custom Network Plan (Columbia &amp; St. Louis)</th>
<th>Tiered PPO Plan (Kansas City)</th>
<th>PPO Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>0%</td>
<td>Designated Network: 0% coinsurance after deductible</td>
<td>Network: 10% after deductible</td>
<td>Rolla: 0% after deductible; Columbia &amp; St. Louis: 10% after deductible</td>
</tr>
<tr>
<td>Primary care visit</td>
<td>$5 copay/visit (incl. Mizzou Quick Care)</td>
<td>Tier 1 (♥♥): $5 copay/visit Tier 2 : $15 copay/visit</td>
<td>Tier 1 (♥♥): $20 copay/visit Tier 2 : $25 copay/visit</td>
<td>$15 copay/visit</td>
</tr>
<tr>
<td>Specialist office visit</td>
<td>$25 copay/visit</td>
<td>$20 copay/visit Tier 2 : $25 copay/visit</td>
<td>$25 copay/visit</td>
<td>$25 copay/visit</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$50 copay/visit</td>
<td>$50 copay/visit</td>
<td>$50 copay/visit</td>
<td>$50 copay/visit</td>
</tr>
<tr>
<td>Lab and x-ray</td>
<td>No charge</td>
<td>Applicable co-insurance after deductible</td>
<td>Applicable co-insurance after deductible</td>
<td></td>
</tr>
<tr>
<td>Outpatient visit</td>
<td>$100 copay/visit</td>
<td>Designated Network: $0 copay after deductible Network: $100 copay after deductible</td>
<td>$100 copay/visit after deductible</td>
<td>$100 copay/visit after deductible</td>
</tr>
<tr>
<td>Inpatient visit</td>
<td>$300 copay/confinement ($0 for maternity delivery)</td>
<td>$300 copay/confinement after deductible</td>
<td>$300 copay/confinement after deductible</td>
<td>$300 copay/confinement after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 copay/visit</td>
<td>$250 copay/visit after deductible</td>
<td>$250 copay/visit after deductible</td>
<td>$250 copay/visit after deductible</td>
</tr>
</tbody>
</table>
Which Plan Is Right For Me???

- Use the myPlan Cost Estimator (located in myHR)
  - Compare plans and out-of-pocket expenses
  - Determine how much to contribute to a savings account

- Medical Plan Recap
  - Healthy Savings Plan offers lowest premiums, wide network or providers and university contribution to your HSA.
  - Custom Network Plan offers mid-level premium, $0 deductible for medical and mail order prescription drugs and a $50 deductible for retail prescriptions with a more focused network of providers.
  - PPO plan offers wide network of providers with mid-level deductible and highest premiums.
Dental

- Administered through Delta Dental
- $100 per person/$300 per family Annual Deductible

- Type A – Preventive Services
  - No Deductible
  - Pays 100% of reasonable & customary fees

- Type B – Filling/Extraction Services
  - Pays 80% of reasonable & customary fees after $100 deductible

- Type C – Bridges/Crowns/Dentures
  - Pays 50% of reasonable & customary fees after $100 deductible

Calendar Year Plan Maximum = $1,500 per individual

Note: Orthodontia services are not covered under the UM dental program.
## Vision - EyeMed coverage and costs

<table>
<thead>
<tr>
<th>What you pay for covered vision expenses</th>
<th>In-network cost</th>
<th>Out-of-network reimbursement (up to)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong> <em>(with dilation as necessary)</em></td>
<td>$10 copay/visit</td>
<td>$45</td>
</tr>
<tr>
<td><strong>Frames</strong> <em>(any available frame at provider location)</em></td>
<td>$0 copay; $140 allowance <em>(20% off balance over $140)</em></td>
<td>$47</td>
</tr>
<tr>
<td><strong>Contact lenses</strong> <em>(includes materials only)</em></td>
<td>$0 copay; $140 allowance <em>(15% off balance over $140)</em></td>
<td>$130</td>
</tr>
<tr>
<td>Conventional</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Disposable</td>
<td>$0 copay; $140 allowance <em>(plus balance over $140)</em></td>
<td>$130</td>
</tr>
<tr>
<td>Medically necessary</td>
<td>$0 copay (paid-in-full)</td>
<td>$210</td>
</tr>
<tr>
<td><strong>Standard plastic lenses</strong></td>
<td>$25 copay</td>
<td>$45; $65; $85; $125</td>
</tr>
<tr>
<td>Single vision; bifocal; trifocal; lenticular</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard progressive</td>
<td>$80 copay</td>
<td>$65</td>
</tr>
<tr>
<td>Premium progressive tiers 1 – 3</td>
<td>$100 copay; $110 copay; $125 copay</td>
<td>$65</td>
</tr>
<tr>
<td>Premium progressive tier 4</td>
<td>$80 copay; 20% off retail less $120 allowance</td>
<td>$65</td>
</tr>
<tr>
<td><strong>Covered lens options</strong></td>
<td>$0 copay</td>
<td>$5</td>
</tr>
<tr>
<td>Standard polycarbonate <em>(under age 19)</em></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
LIFE INSURANCE OPTIONS

2018
Employee Life Insurance Options

**As a new employee, you have the opportunity to increase your coverage without going through the underwriting process. If you decide later (say at Annual Enrollment) to increase your life insurance, you will be required to complete the underwriting process.**

**This is a decreasing term life insurance, once reaches age 55, amount decreases every 5 years**

---

**Basic Life (per $1,000 of coverage)**

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Employee cost</th>
<th>UM cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Option A</td>
<td>$0</td>
<td>$0.06</td>
<td>$0.06</td>
</tr>
<tr>
<td>Option B</td>
<td>$0.03</td>
<td>$0.06</td>
<td>$0.09</td>
</tr>
</tbody>
</table>

**Supplemental Life Insurance**

<table>
<thead>
<tr>
<th>Age as of January 1</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 25</td>
<td>$0.05</td>
</tr>
<tr>
<td>25 – 29</td>
<td>$0.06</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.08</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.09</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.10</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.15</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.23</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.43</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.66</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.27</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$2.06 – $2.76</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$3.04 – $4.35</td>
</tr>
<tr>
<td>80 – 84</td>
<td>$4.74 – $6.87</td>
</tr>
<tr>
<td>85 – 89</td>
<td>$7.53 – $10.43</td>
</tr>
<tr>
<td>90 – 94</td>
<td>$11.24 – $16.02</td>
</tr>
</tbody>
</table>

Offered for 1, 2, or 3 times your annual salary*
**As a new employee, you have the opportunity to increase your coverage without going through the underwriting process. If you decide later (say at Annual Enrollment) to increase your life insurance, you will be required to complete the underwriting process.

**Dependent Life Insurance Options**

| Coverage amount** | Amount  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$0.35</td>
</tr>
<tr>
<td>$10,000</td>
<td>$0.70</td>
</tr>
<tr>
<td>$15,000</td>
<td>$1.05</td>
</tr>
<tr>
<td>$20,000</td>
<td>$1.40</td>
</tr>
<tr>
<td>$25,000</td>
<td>$1.75</td>
</tr>
</tbody>
</table>

| Age as of January 1 | Amount  
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30</td>
<td>$0.07</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.08</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.11</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.17</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.25</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.38</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.59</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.92</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.45</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$2.32</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$3.79</td>
</tr>
<tr>
<td>80 – 84</td>
<td>$5.89</td>
</tr>
<tr>
<td>85 – 89</td>
<td>$9.23</td>
</tr>
<tr>
<td>90 – 94</td>
<td>$14.26</td>
</tr>
</tbody>
</table>

**Coverage amounts**: $10,000, $20,000, $30,000, $40,000, $50,000
Accidental Death & Dismemberment Program

Monthly AD&D Premium Rates:

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>$25,000</th>
<th>$50,000</th>
<th>$75,000</th>
<th>$100,000</th>
<th>$125,000</th>
<th>$150,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>$.53</td>
<td>$1.05</td>
<td>$1.58</td>
<td>$2.10</td>
<td>$2.63</td>
<td>$3.15</td>
</tr>
<tr>
<td>Family</td>
<td>$.73</td>
<td>$1.45</td>
<td>$2.18</td>
<td>$2.90</td>
<td>$3.63</td>
<td>$4.35</td>
</tr>
</tbody>
</table>

- Employee pays the premium cost
- Select up to $150,000 in coverage ($25,000 increments)
- Coverage:
  - Employee = 100%
  - Spouse Only = 50%
  - Spouse & Child(ren) = 40% spouse & 5% each child
  - Children Only = 15%
Long Term Disability

- Long Term Disability
  - Core Plan (Option A) – 60% of salary
    - No evidence of insurability to enroll
    - 100% university paid
  - **Buy-up Plan (Option B) – 66.7% of earnings which allows you to receive up to 85% of income.
    - Cost is 20¢ per $100 of monthly income

NOTE: This is the one benefit where you should consider changing to a post-tax benefit

**As a new employee, you have the opportunity to increase your coverage without going through the underwriting process. If you decide later (say at Annual Enrollment) to increase your life insurance, you will be required to complete the underwriting process.**
Retirement

Employee Retirement Investment Plan (ERIP)
Types of Retirement Plans

**Defined benefit**

Monthly income received upon retirement is set by a fixed formula.

**Defined contribution**

Monthly income received upon retirement is set by the amount and timing of contributions and the employee’s investment decisions.
The UM System pension benefit plan

- **Retirement, Disability, and Death Plan (RDD)**
  - This is the retirement plan for employees who were hired after 10/1/2012.

- **Contributions**
  - University funds most of pension.
  - Employee contributes:
    - 1% of first $49,999 in salary.
    - 2% of salary $50,000 and above.

- **Vesting**
  - 5 years of benefit-eligible service earns a benefit.

- **Formula**
  - Average of high five years of consecutive compensation X Multiplier (1.0%) X Years and months of creditable services
Your contributions to the DC portion

- Upon employment you will be automatically enrolled in the 457(b) Plan at a deferral rate of 3%.
  - No action is required on your part for enrollment
- If you do not wish to have the 3% deducted from your first and ongoing pay, you may lower the percentage or opt out of contributing
  - If you do not opt out within the first 30 days of eligibility, the 3% will be deducted, pre-tax, from your paycheck
  - You may change your deferral amount at any time during your employment by logging in to your account online at [www.netbenefits.com/UMRetirement](http://www.netbenefits.com/UMRetirement)

Be Aware! If you do not contribute at least 3% to the 457(b) plan, you will not receive the maximum university contribution.
Example:

Based on $50,000 eligible salary

<table>
<thead>
<tr>
<th>Contribution type</th>
<th>% of Salary</th>
<th>Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>UM Base</td>
<td>2%</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee contribution to 457(b) Plan</td>
<td>3%</td>
<td>$1,500</td>
</tr>
<tr>
<td>UM Match</td>
<td>3%</td>
<td>$1,500</td>
</tr>
<tr>
<td><strong>TOTAL:</strong></td>
<td><strong>8%</strong></td>
<td><strong>$4,000</strong></td>
</tr>
</tbody>
</table>
How do I become eligible in the DC portion?

- To be eligible to receive a benefit you must vest in the plan and receive service credit
  - Vesting means that you must complete three years of service
  - The service does not need to be consecutive, meaning if you leave the university and return, you will retain previous eligible service credit
  - Even though you will retain service credit if you leave before vesting, you will forfeit any university contributions
  - You are always 100% vested for any contributions that you make to the plan
What are your Voluntary Retirement Plans?

- In addition to your Core Retirement Plan, there are three opportunities to save for retirement in the Voluntary Retirement Plans which include:
  - 403(b) with both a Roth, a tax deferred option, as well as a one-time irrevocable option that must be elected no later than your first day of employment
  - 457(b) if you choose to contribute above the 3% to receive the match in your core retirement plan
  - 401(a), a one-time irrevocable option to be elected no later than your first day of benefit eligible employment
Be Prepared…Take Action…What’s Next…

- **Be prepared**
  - Use the myPlan Cost Estimator in myHR to help you choose a plan and estimate savings account contributions

- **Take Action**
  - Enroll now. Enrollment must be submitted within 31 days (if new employee) [http://myhr.umsystem.edu](http://myhr.umsystem.edu) or you will be defaulted to the Healthy Savings Plan for employee only coverage on an after-tax basis with the tobacco user rates

- **What’s Next**
  - ID cards will be mailed within 3-4 weeks
  - If you choose Healthy Savings Account, you will receive a Welcome Packet and Debit Card in 2 separate mailings
  - You will receive additional information from Fidelity and the University regarding your retirement plan
Visit umurl.us/benefits for more

HR Service Center
umurl.us/hrsc
(573) 882-2146
hrservicecenter@umsystem.edu