New Employee Orientation
• Introductions
• Staff Advisory Council
• About the University of MO
• Human Resource Services
• MU Police Department
• Total Rewards (Benefits)
University of Missouri System
UM System President
Dr. Mun Y. Choi
University of Missouri System

https://www.youtube.com/watch?v=G-D0NQfLt8&t
Total Rewards

- Benefits
- Careers
- My Personal Details
- Time
- Payroll
- Talent Profile
- Employee Actions

Additional Benefits Links:
- Total Rewards Website
- Wellness Incentive Portal
- Retiree Insurance Charges
- Retiree Insurance Premium Estimator
Conflict of Interest & Conflict of Commitment

Collected Rules and Regulations 330.015
Policy

University employees shall faithfully discharge their duties and shall refrain from knowingly engaging in any outside matters of financial interest incompatible with the impartial, objective, and effective performance of their duties. They shall not realize personal gain in any form which would influence improperly the conduct of their University duties. They shall not knowingly use University property, funds, position or power for personal or political gain. They shall inform their supervisors in writing of reasonably foreseen potential conflicts.
Who Must Report

- **Faculty & Exempt employees** – Do not receive overtime pay. May be part time or fulltime. Required to complete the COI/COC form *annually, as changes occur, as new interests arise*.

- **Non-Exempt employees** – receive overtime pay and entitled to earn at least minimum wage. Only required to complete the COI/COC form *if they have an outside activity meeting the requirements*. 
Outside Interests:

- **Employment, consulting, or other professional activity** or service, paid or unpaid that is not part of your University duties but relates to your MU responsibilities or profession.

- A direct or indirect financial interest in an entity that proposes to do business or is doing business with the University; or

- A direct or indirect financial interest in an entity that proposes to acquire or has acquired rights to University owned intellectual property; or

- Any other activity that could be construed as relating to or overlapping or competing with the core missions of the University.
How & What

- Where:  https://ecompliance.missouri.edu/login

- What Happens:
  - Review by the COI Committee
  - Management if applicable
  - Review by your Supervisor/Chair and Dean/Director (if overlapping)
  - Letter issued
Questions?

Call 882-3841
Or email
MU RESEARCH COI Office
muresearchcoioffice@missouri.edu
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
Equal Employment Opportunity is
THE LAW

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.

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

Family and Medical Leave Act Act
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
Built on the pillars of:

- Teaching
- Research
- Extension
- Service
Proclamation from Mizzou
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
University of Missouri ID Card

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

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

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 »
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

Everywhere on campus as of July 1, 2013.

Policy: http://bppm.missouri.edu/chapter1/1_160.html

Resources: https://wellness.missouri.edu/smoking.html, https://tobaccofree.missouri.edu/

Tobacco Free Ambassador reporting: https://missouri.qualtrics.com/SE/?SID=SV_9YstJG GnRPhT9Ep&Q_JFE=0
University of Missouri
HR Policies &
Employment Verification
Employment Verification

http://www.theworknumber.com/employees

1-800-367-5690
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. Wash hands frequently.
2. Cover coughs and sneezes.
3. Avoid touching your face.
4. Stay home when sick.

How does the 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

From new-employee orientation, to sexual harassment prevention, to customized training, many types of training programs are offered to university employees. The newest training module is online training for supervisors and other directly involved with staff recruiting.

Some programs are open to everyone, and others — such as PeopleSoft training — are tailored to more specific groups of employees. Programs such as the HRS Training Conference, Staff Recognition Week seminars, and courses through the Chancellor’s Diversity Initiative are offered at particular times or by request. However, customized training is available year-round for any department.
Opportunities include:

- PeopleSoft
- Customized Training
- myLEARN (access from HRS.missouri.edu)

- New Employee Orientation
- Staff Recognition Week (the week after graduation in May)
- Fall Training Conference (late October or early November)
- 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
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>Category</th>
<th>Non-Exempt</th>
<th>Exempt</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 5 years</td>
<td>12 days/year</td>
<td>17 days/year</td>
</tr>
<tr>
<td>5 – 15 years</td>
<td>17 days/year</td>
<td>22 days/year</td>
</tr>
<tr>
<td>&gt; 15 years</td>
<td>22 days/year</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><strong>Holidays</strong></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>Personal Days</strong></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>Sick Leave</strong></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(use as you accrue)</td>
<td></td>
</tr>
<tr>
<td><strong>Vacation</strong></td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td><strong>Funeral Leave</strong></td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td><strong>Jury Duty</strong></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
  ✓ Wellness Program
  ✓ Health Insurance
  ✓ Life Insurance
  ✓ Retirement

• Evaluation survey will be emailed

• Welcome to Mizzou!
University of Missouri Police Department

To Protect and To Serve

Welcome to Community Policing
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
PATROL DIVISION
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 programing.
INVESTIGATIONS UNIT

• Comprised of four 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.
PROPERTY REGISTRATION CONT...
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

- Additional Programming is done upon request, i.e.
  - Alcohol/Drug
  - General Safety
  - Theft Prevention
- Highly customizable for area/situation
- Will collaborate with campus partners to provide best information
CRIMES ON CAMPUS 2018

- Homicides: 0
- Forcible Rape: 6
- Robbery: 0
- Aggravated Assaults: 1
- Burglary: 7
- Larceny (Theft): 233
- Motor Vehicle Thefts: 15
- DWI: 172
- Accidents: 266

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
MU Alert
Online Emergency Information Center

Preparedness for: Students Faculty Staff Parents and visitors

Campus is operating under normal conditions

This is the official University of Missouri emergency alert website.

If you have received a text and/or email alert message recently and are seeking additional information, we are currently obtaining and confirming information from first responders. Every alert tool used by the university includes a recommended action for you to take. Please, follow the recommendation you have received and only call the University of Missouri Police Department to report injuries or an additional emergency.

You will receive updates via MU Alert as new information becomes available.

Students, please call your parents and let them know you are safe once you reach a secure location.

This website and the MU News Bureau are the only official sources of information or verification for the public and the news media. Please, do not use information from other websites or social media accounts because it
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: yjyoungjames@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.
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)

Weapons Policy

- Per the Collected Rules and Regulations, firearms and ammunition are not permitted on University Property.
- The University Police Department offers free firearm and ammunition storage for faculty, staff, students, and visitors.
- This service can be accessed by coming to the main lobby of the University Police Department.

C.R.R. 110.010.B.4
HOW TO REACH US

Emergency

DIAL
9-1-1
FIRE POLICE MEDICAL

Non-Emergency

(573) 882-7201

Follow Us:

@MizzouPD

And

@mupdpolice

http://mupolice.missouri.edu
QUESTIONS?

Crime Prevention Unit
Crimeprevetion@missouri.edu
573-884-7809 or 573-882-6195
Today we’ll talk about…

- Eligibility
- Enrollment
- Wellness Program
- Medical Plans
  - HSA and Flex Spending
- Dental
- Vision
- Life Insurance
- Retirement

*All information discussed today can be found at [www.umsystem.edu/totalrewards](http://www.umsystem.edu/totalrewards)
Eligibility

- 75% FTE (full-time equivalent) or more
- 30 Hours per week 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 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

**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
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.)
2019 Incentive Structure

A new structure, with more flexibility
The 2019 Wellness Incentive is split into two cycles. Even if you don’t complete Cycle 1, you can still move toward wellness and toward and incentive payout with Cycle 2.

A $450 incentive, split between cycles
The 2019 Wellness Incentive will award two $225 incentives, one for each cycle that is completed.

Cycle 1 = November 1 – April 30th
Cycle 2 = May 1 – September 30th
Who is Eligible?

Any university faculty and staff member may participate in Wellness Incentive activities, but only employees who meet the following conditions at the time of payout can earn incentive money:

The employee's primary status is active.

The employee is at least .75 FTE and pays premiums for a University of Missouri System medical insurance plan (i.e., the employee is a primary subscriber).

To earn the Cycle 1 and Cycle 2 payouts, the employee must have completed and submitted activities by April 30th (Cycle 1) and September 30th (Cycle 2).
How to access the Wellness Portal

Visit: [www.umsystem.edu/totalrewards/wellness](www.umsystem.edu/totalrewards/wellness)
Additional Benefits

**Employee Assistance Program**
- Counseling services for faculty, staff and their families
- Many other services

**United Healthcare Nurse Liaison**
- Services for employees and their dependents
- Help finding a primary care physician
- Many other services

**Tuition Assistance**
- 75% off tuition for faculty and staff
- 50% off tuition for spouses and dependents

*See Total Rewards website for eligibility and special considerations.*

**Travel Assistance**
- Domestic or foreign – 100+ miles from home
- US/Canada – 1-855-484-4677
- Everywhere else – 1-415-484-4677

*Visit lifebenefits.com/travel for more information*
Additional Benefits cont.

**Personal Days**
- 4 personal days are given on your anniversary date each year
- Those days do not rollover if you don’t use them

**Holidays**
- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday following Thanksgiving
- Christmas Day

**Vacation**

<table>
<thead>
<tr>
<th>Leave Type</th>
<th>Years in Service</th>
<th>Days Earned per Year</th>
<th>Hours Earned per Year</th>
<th>Hours Earned per Month</th>
<th>Hours Earned per Week</th>
<th>Hours Accrued per Week</th>
<th>Maximum Accrued (in hours)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vacation</td>
<td>&lt; 5</td>
<td>17</td>
<td>136</td>
<td>11.34</td>
<td>n/a</td>
<td>272</td>
<td></td>
</tr>
<tr>
<td></td>
<td>≥ 5</td>
<td>22</td>
<td>176</td>
<td>14.67</td>
<td>n/a</td>
<td>352</td>
<td></td>
</tr>
<tr>
<td>Sick Leave</td>
<td>&gt; 0</td>
<td>12</td>
<td>96</td>
<td>8.00</td>
<td>n/a</td>
<td>n/a</td>
<td></td>
</tr>
</tbody>
</table>

Administrative and professional
Includes employees designated as exempt. They are paid monthly, and the accrual process for them is run monthly in PeopleSoft.

Office, technical, maintenance and service
Includes employees designated as non-exempt. They are paid biweekly and accrue biweekly.
INSURANCE OPTIONS

2019 Annual Enrollment
We’ll talk about in this section

- Medical insurance plans
  - Healthy Savings Plan
  - Custom Network Plan (Columbia and St. Louis)
  - PPO Plan (for those employed by the UMKC business unit, this includes the tiered feature)

- Ancillary insurance plans
  - Dental
  - Vision
  - Life
  - Long Term Disability
  - Accidental Death and Dismemberment
## Healthy Savings Plan

### Deductibles and out-of-pocket

<table>
<thead>
<tr>
<th>Description</th>
<th>In-network</th>
<th>Out-of-network***</th>
</tr>
</thead>
<tbody>
<tr>
<td>Combined medical and prescription deductible</td>
<td>$1,500/self</td>
<td>$3,000/self</td>
</tr>
<tr>
<td></td>
<td>$3,000/family*</td>
<td>$6,000/family*</td>
</tr>
<tr>
<td>Comurance</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>Combined medical and prescription out-of-pocket limit</td>
<td>$3,000/self</td>
<td>$6,000/self</td>
</tr>
<tr>
<td></td>
<td>$6,000/family*</td>
<td>$12,000/family*</td>
</tr>
</tbody>
</table>

### Premiums:

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Employee cost</th>
<th>UM cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$43</td>
<td>$430</td>
<td>$473</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$145</td>
<td>$820</td>
<td>$965</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$119</td>
<td>$735</td>
<td>$854</td>
</tr>
<tr>
<td>Self, spouse, and children</td>
<td>$235</td>
<td>$1,167</td>
<td>$1,402</td>
</tr>
</tbody>
</table>

* Only the individual or family amount must be satisfied, based on whether you choose self or family.
** 90-day fill/refill at Mizzou pharmacies at same cost as mail-order.
*** Please refer to the Summary Plan Description for additional details on allowable/eligible expenses when using an out-of-network provider.

### In-network services

<table>
<thead>
<tr>
<th>Care</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Specialist care</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Urgent care</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Lab and x-ray</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Outpatient care</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Inpatient care (includes maternity delivery)</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Ambulance</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Prescription drug: retail</td>
<td>10% after deductible</td>
</tr>
<tr>
<td>Prescription drug: mail**</td>
<td>10% after deductible</td>
</tr>
</tbody>
</table>
Health savings account (HSA)

About the account

▪ University contributes
▪ Use it for medical, prescription, dental and vision expenses
▪ Unused funds roll over from year to year
▪ Funds must be available prior to use
▪ If you’re switching from a Health FSA to an HSA in 2019, your FSA must have a zero balance by 12/31/18, or it will delay contributions to your HSA until 4/1/19.

<table>
<thead>
<tr>
<th>HSA Enrollment Date</th>
<th>Self</th>
<th>Self &amp; Spouse</th>
<th>Self &amp; Child(ren)</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 1 - March 31</td>
<td>$400</td>
<td>$800</td>
<td>$800</td>
<td>$1,200</td>
</tr>
<tr>
<td>April 1 - June 30</td>
<td>$265</td>
<td>$535</td>
<td>$535</td>
<td>$800</td>
</tr>
<tr>
<td>July 1 - Sept 30</td>
<td>$135</td>
<td>$265</td>
<td>$265</td>
<td>$400</td>
</tr>
<tr>
<td>October 1 - December 1</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

2019 Rates

About eligibility

▪ Eligibility requirements
  – Must be in a high-deductible plan (the Healthy Savings Plan is the University’s IRS-designated high-deductible plan)
  – Cannot be claimed as a dependent on some else’s taxes
  – Other coverage may disqualify you

▪ IRS contribution limits for 2019:
  – $3,500 per individual
  – $7,000 per family
  – ($1,000 additional catch-up for 55 or older)

▪ If you leave, you take funds with you

If you're switching from a Health FSA to an HSA in 2019, your FSA must have a zero balance by 12/31/18, or it will delay contributions to your HSA until 4/1/19.
# Custom Network Plan (Columbia & St. Louis)

## Deductibles and out-of-pocket

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network***</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical deductible</td>
<td>$0</td>
<td>$500/self; $1,500/family*</td>
</tr>
<tr>
<td>Prescription deductible</td>
<td>Retail: $50/person; Mail: $0</td>
<td></td>
</tr>
<tr>
<td>Coinsurance deductible</td>
<td>0%</td>
<td>30% or more after deductible</td>
</tr>
<tr>
<td>Medical out-of-pocket limit</td>
<td>$3,500/self; $7,000/family*</td>
<td>$10,500/self; $21,000/family*</td>
</tr>
<tr>
<td>Prescription out-of-pocket limit</td>
<td>$4,400/self; $8,800/family*</td>
<td></td>
</tr>
</tbody>
</table>

## Premiums:

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Employee cost</th>
<th>UM cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$82</td>
<td>$483</td>
<td>$565</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$222</td>
<td>$930</td>
<td>$1,152</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$189</td>
<td>$831</td>
<td>$1,020</td>
</tr>
<tr>
<td>Self, spouse, and children</td>
<td>$346</td>
<td>$1,328</td>
<td>$1,674</td>
</tr>
</tbody>
</table>

* Self amounts must be satisfied for all individuals until family deductible is met.
** 90-day fill/refill at Mizzou pharmacies at same cost as mail-order.
*** Please refer to the Summary Plan Description for additional details on allowable/eligible expenses when using an out-of-network provider.
Custom Network Plan eligibility

You may be eligible for both the Custom Network Plan in Columbia and St. Louis (i.e., your official business unit is located in an eligible Columbia-area county but your home address is in an eligible St. Louis-area county, or vice versa). In this case, you may enroll in either of the two plans. Note: Each has access to a different network of providers. You will only have in-network access to providers associated with the plan in which you enroll.

Counties with a custom network

Columbia-area plan:
- Audrain (MO)
- Boone (MO)
- Callaway (MO)
- Cole (MO)
- Cooper (MO)
- Howard (MO)
- Moniteau (MO)
- Osage (MO)
- Randolph (MO)

St. Louis-area plan:
- Franklin (MO)
- Gasconade (MO)
- Jefferson (MO)
- Lincoln (MO)
- Montgomery (MO)
- Pike (MO)
- St. Charles (MO)
- St. Francois (MO)
- St. Louis (MO)
- St. Louis City (MO)
- Ste. Genevieve (MO)
- Warren (MO)
- Washington (MO)
- Bond (IL)
- Calhoun (IL)
- Clinton (IL)
- Jersey (IL)
- Macoupin (IL)
- Madison (IL)
- Monroe (IL)
- Montgomery (IL)
- Pike (IL)
- Randolph (IL)
- St. Clair (IL)
# PPO Plan

## Deductibles and out-of-pocket limits

<table>
<thead>
<tr>
<th></th>
<th>In-network</th>
<th>Out-of-network***</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Medical deductible</strong></td>
<td>Kansas City and Rolla: $350/self coverage; $1,050/family coverage*</td>
<td>Kansas City and Rolla: $700/self coverage; $2,100/family coverage*</td>
</tr>
<tr>
<td></td>
<td>Columbia and St. Louis: $500/self coverage; $1,500/family coverage*</td>
<td>Columbia and St. Louis: $1,000/self coverage; $3,000/family coverage*</td>
</tr>
<tr>
<td><strong>Prescription deductible</strong></td>
<td>Retail: $75/person; Mail-order: $0</td>
<td><strong>^Coinsurance</strong></td>
</tr>
<tr>
<td><strong>^Coinsurance</strong></td>
<td>Kansas City and Rolla: 0% coinsurance after deductible</td>
<td>Columbia, Kansas City, Rolla and St. Louis: 20% or more after deductible</td>
</tr>
<tr>
<td></td>
<td>Columbia and St. Louis: 10% coinsurance after deductible</td>
<td></td>
</tr>
<tr>
<td><strong>Medical out-of-pocket limit</strong></td>
<td>$3,500/self; $7,000/family*</td>
<td>$10,500/self; $21,000/family*</td>
</tr>
<tr>
<td><strong>Prescription out-of-pocket limit</strong></td>
<td>$4,400/self; $8,800/family*</td>
<td></td>
</tr>
</tbody>
</table>

## Premiums:

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Employee cost</th>
<th>UM cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$168</td>
<td>$644</td>
<td>$812</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$394</td>
<td>$1,282</td>
<td>$1,656</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$342</td>
<td>$1,124</td>
<td>$1,466</td>
</tr>
<tr>
<td>Self, spouse, and children</td>
<td>$595</td>
<td>$1,810</td>
<td>$2,405</td>
</tr>
</tbody>
</table>

---

* Self amounts must be satisfied for all individuals until family deductible is met.
** 90-day fill/refill at Mizzou pharmacies at same cost as mail-order
*** Please refer to the Summary Plan Description for additional details on allowable and eligible expenses when using an out-of-network provider.

## In-network services

### Columbia, Rolla and St. Louis

<table>
<thead>
<tr>
<th>Care</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care</td>
<td>$0</td>
</tr>
<tr>
<td>Primary care</td>
<td>$20 copay/visit</td>
</tr>
<tr>
<td>Specialist care</td>
<td>$30 copay/visit</td>
</tr>
<tr>
<td>Urgent care</td>
<td>$50 copay/visit</td>
</tr>
<tr>
<td>Lab and x-ray</td>
<td>Applicable coinsurance* after deductible</td>
</tr>
<tr>
<td>Outpatient care</td>
<td>$100 copay/visit after deductible</td>
</tr>
<tr>
<td>Inpatient care (includes maternity delivery)</td>
<td>$300 copay/confinement after deductible</td>
</tr>
<tr>
<td>Durable medical equipment</td>
<td>Applicable coinsurance** after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 copay/visit after deductible</td>
</tr>
<tr>
<td>Ambulance</td>
<td>$100 copay/occurrence after deductible</td>
</tr>
</tbody>
</table>
Flexible spending account (Health Care FSA)

About the account

▪ University does not contribute
▪ Use it for medical, prescription, dental and vision expenses
▪ Cannot roll over funds
  – 2.5 month grace period allows extra time to incur expenses through March 15 of following year
▪ ASI FlexCard option

About eligibility

▪ Cannot be enrolled in the Healthy Savings Plan
▪ IRS contribution limits for 2019:
  – $2,650 for individual
▪ If you leave the University, you will no longer be eligible to participate in the FSA
  – Any remaining funds can only be used for expenses incurred prior to coverage end date
Flexible spending account (Dependent Care FSA)

About the account
- Use it for out-of-pocket childcare and/or elder care dependent expenses
- Funds must be available prior to use.

About eligibility
- Any employee may enroll in a Dependent Care FSA, even those enrolled in the Healthy Savings Plan
- IRS contribution limits for 2019:
  - $5,000 for family
ASI Flex claim filing options

- ASIFlex Claims
  - FlexMinder
  - Mobile App
  - Online: www.asiflex.com
  - ASIFlex Drop Off or Campus Mail
Virtual Visits

The doctor will see you now.

When you need care — anytime, day or night — Virtual Visits can be a great option. From treating colds and fevers to caring for migraines and allergies, you can connect with a doctor whenever, wherever.

- Available on your mobile device, tablet or computer.¹
- 20 minutes or less to video chat face-to-face with a doctor.
- Get prescriptions, if needed.²
- Save up to $1,500 in comparison to the ER.³

UnitedHealthcare
- St. Louis Custom Network
- Healthy Savings Plan
- PPO Plan

Health Care
- Columbia Custom Network
- Healthy Savings Plan
- PPO Plan

Virtual Visits are good for:
- Allergies
- Bladder/Urinary tract infection
- Bronchitis
- Cough/Cold
- Diarrhea
- Fever
- Migraine/Headaches
- Pink eye
- Rash
- Seasonal flu
- Sinus problems
- Sore throat
- Stomachache
- Quick assessment of severity

Choose other care for:
- Anything that needs a hands-on exam
- Anything that needs a test
- Cancer or other complicated conditions
- Chronic conditions
- International visits
- Sore throats or injuries requiring bandaging

Find other care options ➤

¹ Data rates may apply.
² Prescription services may not be available in all states.
³ Check your official health plan documents to see what services and providers are covered by your health plan. Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.
## Delta Dental

### Services and coverage

<table>
<thead>
<tr>
<th>Class A services</th>
<th>100% - no deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive care for routine oral exams, cleaning, x-rays, sealants and fluoride</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class B services</th>
<th>80% after annual deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic care for treatments such as fillings, oral surgery and extractions</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class C services</th>
<th>50% after annual deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Major treatment such as bridgework, dentures and crowns</td>
<td></td>
</tr>
</tbody>
</table>

### Deductible by coverage level

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Self</th>
<th>Self, spouse and/or children</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$100</td>
<td>$300</td>
</tr>
</tbody>
</table>

**Note**

Services listed here describe eligible dental expenses; orthodontics are not an eligible expense. Reimbursements are limited to fees determined to be reasonable and customary.

Calendar Year Plan Maximum = $1,500 per individual
# Vision - EyeMed

## Services and Coverage

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye exam (with dilation as necessary)</td>
<td>$10 copay</td>
</tr>
<tr>
<td>Frames (any available at provider location)</td>
<td>$0 copay; $140 allowance, 20% off balance over $140</td>
</tr>
<tr>
<td>Contact lens fitting and follow-up</td>
<td>Standard: Up to $40 maximum; Premium: 10% off retail</td>
</tr>
</tbody>
</table>
| Contact lenses (allowance includes materials only) | • Conventional: $0 copay, $140 allowance, 15% off balance over $140  
  • Disposable: $0 copay, $140 allowance, plus balance over $140  
  • Medically necessary: $0 copay, paid-in-full  
| Standard plastic lenses                         | • Single vision: $25 copay  
  • Bifocal: $25 copay  
  • Trifocal: $25 copay  
  • Lenticular: $25 copay  
  • Standard progressive: $80 copay  
  • Premium progressive tier 1: $100 copay  
  • Premium progressive tier 2: $110 copay  
  • Premium progressive tier 3: $125 copay  
  • Premium progressive tier 4: $80 copay, 20% off retail less $120 allowance |
| Covered lens options (standard polycarbonate - under age 19) | $0 copay     |

*Charges on amounts exceeding indicated limit, or charges for optional features, are discounted by 20%.*
Life Insurance Options

**Basic Life.** Your are automatically enrolled in Option A of the Basic Life Plan because it is 100% employer paid. You may opt out of this coverage if you wish.

- **Option A** covers 1x your base salary.
- **Option B** covers 2x your base salary.

With both options, coverage amount begins to decrease once you reach age 55. Evidence of insurability is required to increase your coverage level after 31 days of initial eligibility. In addition, you must be actively at work on the effective date of coverage. Otherwise, coverage will begin when you return to active work.

**Supplemental Life.** You may purchase coverage at one, two or three times your annual base salary to a maximum of $1,000,000 and a minimum of $20,000 (even if you earn less). Evidence of insurability is required. Like Basic Life, you must be actively at work on the effective date of coverage. Otherwise, coverage will begin when you return to work.
Life Insurance Options cont.

**Dependent Life.** For Spouse/Sponsored Adult Dependent Life insurance, coverage is available in increments of $10,000 up to a maximum of $50,000. For Dependent Child Life Insurance, coverage is available in increments of $5,000 up to a maximum of $25,000. Evidence of insurability is required for amounts above $20,000 for spouse/sponsored adult dependent and $5,000 for children, and any amount when a new election or change is made after 31 days of initial eligibility.

**Accidental Death and Dismemberment.** AD&D insurance is available in increments of $25,000 up to a maximum of $150,000. You may purchase coverage for your family as a percentage of your own coverage. The plan is 100% paid by you.

<table>
<thead>
<tr>
<th>Dependent Life Insurance* - Child (per amount listed)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coverage amount</td>
</tr>
<tr>
<td>Self</td>
</tr>
<tr>
<td>Self and dependents</td>
</tr>
</tbody>
</table>

* Evidence of insurability may be required. Visit [http://umur.us/life](http://umur.us/life) for details and the appropriate forms.

<table>
<thead>
<tr>
<th>Dependent Life Insurance* - Sponsored/Dependent Child (per $1000 of coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age as of January 1</td>
</tr>
<tr>
<td>----------------------</td>
</tr>
<tr>
<td>&lt; 30</td>
</tr>
<tr>
<td>30 – 34</td>
</tr>
<tr>
<td>35 – 39</td>
</tr>
<tr>
<td>40 – 44</td>
</tr>
<tr>
<td>45 – 49</td>
</tr>
<tr>
<td>50 – 54</td>
</tr>
<tr>
<td>55 – 59</td>
</tr>
<tr>
<td>60 – 64</td>
</tr>
<tr>
<td>65 – 89</td>
</tr>
<tr>
<td>90 – 94</td>
</tr>
</tbody>
</table>

**Statement of Health is required for the Buy-Up Plan if you enroll during Annual Enrollment. Visit [http://umur.us/life](http://umur.us/life) for the appropriate form.**
Long Term Disability

Plan options

- **Core Plan (Option A)** - The Long Term Disability (LTD) Core Plan (Option A) is 100% paid by your employer, and you are automatically enrolled. The Core Plan (Option A) covers up to 60% of eligible earnings. The maximum annual base salary covered is $150,000. If you wish to opt out of this coverage, you must contact your HR representative to complete a separate form.

- **Buy-up Plan (Option B)** - The Buy-up Plan (Option B) covers up to 66.67% of your eligible earnings for a small premium (per $100 of monthly income). The maximum annual base salary covered is $150,000.

In addition, some employees are eligible for Supplemental Individual Disability. If you are eligible, Unum, the administrator for the Supplemental Individual Disability Insurance (IDI) plan, will contact you directly during a separate enrollment period each year; you will not enroll in this plan during the regular annual enrollment period. IDI is a completely voluntary plan offered to highly compensated faculty and staff. It can help replace up to 75% of your income if you have a covered disabling illness or injury.

<table>
<thead>
<tr>
<th>Long Term Disability** (per $100 of covered monthly salary)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan type</td>
</tr>
<tr>
<td>-----------</td>
</tr>
<tr>
<td>Core Plan (Option A)</td>
</tr>
<tr>
<td>Buy-up Plan (Option B)</td>
</tr>
</tbody>
</table>

* Evidence of insurability may be required. Visit [http://umrj.uslife](http://umrj.uslife) for details and the appropriate forms.

** Statement of Health is required for the Buy-Up Plan if you enroll during Annual Enrollment. Visit [http://umrj.usltdco](http://umrj.usltdco) for the appropriate form.
Retirement

Hybrid Plan (previously called 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 Hybrid Plan

## Defined benefit portion

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

### Vesting
- 5 years of benefit-eligible service to earn a benefit

### Formula
- Average of high five years of consecutive compensation $\times$
- Multiplier (1%) $\times$
- Years and months of creditable service

## Defined contribution portion

### Contributions
- UM Base Contribution
  - 2% of salary
- Matching contributions
  - 100% match up to 3% of eligible salary

### Vesting
- 3 years of benefit-eligible service (need not be consecutive)
Hybrid: Defined contribution portion benefit at retirement

- At retirement, your Hybrid Plan defined contribution benefit consists of:
  - University contributions
  - Your contributions
  - Any investment earnings or losses

**Hybrid Plan DC Portion contributions:**
Hypothetical illustration based on a salary of $50,000/year.

<table>
<thead>
<tr>
<th>Contribution Type</th>
<th>% of Salary</th>
<th>Annual Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>UM Base (401a)</td>
<td>2%</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee Contribution (457b)</td>
<td>3%</td>
<td>$1,500</td>
</tr>
<tr>
<td>UM Match (401a)</td>
<td>3%</td>
<td>$1,500</td>
</tr>
<tr>
<td>TOTAL</td>
<td>8%</td>
<td>$4,000 annually</td>
</tr>
</tbody>
</table>
University’s Voluntary Retirement Plans

- The benefit is dependent upon many factors.
  - Subject to market fluctuations.

- Employee decides how funds are invested (assumes risk).

- Voluntary plans offered by the university:
  
  403(b)  
  
  457(b)  

For more information or to schedule a one-on-one with Fidelity or TIAA, visit: http://umurl.us/retplans
CONCLUSION

2019 Benefit Enrollment
Be Prepared…Take Action…What’s Next…

Be prepared

- New dependents—In myHR, you will need to specify any spouse, sponsored adult dependent or child you want to cover in each plan.
- You’ll need names, dates of birth and Social Security numbers for anyone who is not already entered as one of your dependents.
- Proof of Relationship (POR) is required in order to enroll new dependents. Evidence of Insurability (EVI) may be required depending on what life plans you elect to participate in.
  - Once your plan choices are submitted, submit POR and EVI documentation to the HR Service Center or your campus HR Generalist within the required time frame.

Take Action

- Enroll now. Enrollment must be submitted within 31 days http://myhr.umsystem.edu or you will be defaulted to the Healthy Savings Plan for employee only coverage on an after-tax basis

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