New Employee Orientation
Mizzou & Columbia Area Apps
About the University of MO
Staff Advisory Council
Human Resource Services
Mizzou Alumni Association
MU Police Department
Total Rewards (Benefits)
Mizzou and Columbia Area Apps

Go Mizzou

United Health Care

SkillSoft

CoMO Trails

DBRL: Overdrive, Libby, Kanopy, Lynda.com
Human Resource Services Contact Information

801 Conley Avenue
15 Jesse Hall
muhrs@Missouri.edu
(573) 882-7976
University of Missouri System
UM System President
Dr. Mun Y. Choi
Total Rewards
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 full time. 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](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)

**Non-Exempt**
- Hourly pay rate
- Earn overtime*
- Paid bi-weekly

**Exempt**
- Salaried
- Do not earn overtime
- Paid monthly

* 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
Interim Chancellor
Dr. Mun Y. Choi
Built on the pillars of:

- Teaching
- Research
- Extension
- Service
Proclamation from Mizzou
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.”
Staff Advisory Council
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. Need an MU Staff ID card?
   - Once your employment paperwork has been completed and processed.
   - Visit the ID office inside Tiger Tech

2. Where is Tiger Tech
   - Inside the MU Student Center - the lower level
   - 901 East Rollins

3. How do I get there?
Human Resource Services
Columbia Campus
Human Resource Services
University of Missouri

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 »
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

SMOKE FREE
TOBACCO FREE
VAPOR FREE

For the health of Mizzou’s campus community, the use of these products is NOT PERMITTED ON THE PREMISES.

University of Missouri

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_9YstJGGnRPhT9Ep&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. How does the flu spread?
2. How does the flu spread?
3. How does the flu spread?
4. How does the flu spread?

Washing hands can help slow the spread of germs.
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/totalrewards/benefits/education for eligibility and special considerations.
Training & Development

Human Resource Services
University of Missouri

Training

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.

Supervisory approval necessary

Course listing available on HRS website

No probationary period restriction
Opportunities include:

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

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></td>
<td>(use as you accrue)</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
Mizzou Alumni Association Membership is the best way to plug into the Mizzou community. You don't have to be an alumnus - you just have to be a Tiger - to join!

**ENGAGE** - through your local chapter and at member-only events

**SAVE** - at thousands of national retailers and 25% off at the Mizzou Store

**CONNECT** - through MIZZOU magazine, e-newsletters, and more

**SUPPORT** - by contributing to student scholarships, campus traditions, and leadership programming

Learn more at [mizzou.com](http://mizzou.com)
We are almost done…
a note and flyer from

Parking & Transportation
University of Missouri
Human Resource Services

801 Conley Avenue
15 Jesse Hall
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
PROPERTY REGISTRATION CONT...

MUPD Property Registration

You are currently impersonating Sara Diedrich (diedrichs) Stop Impersonating

My Contact Information

First Name Last Name Preferred Email Preferred Phone
Sara Diedrich None! Please update your contact information None! Please update your contact information

My Property

There are no properties.

Version 2.0.0.0

Need assistance? Call Tech Support at (573) 882-0000.

FERPA: Please be mindful of students’ rights to privacy. Do not expose sensitive data. More on FERPA.
Copyright © 2015 — Curators of the University of Missouri. All rights reserved. DMCA and other copyright information.
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

Sign up for alerts
Students, faculty, staff, parents and the public

- Follow @MUAlert on Twitter
- Contact Information
- Media Outlets

Report a Threat
- Report a threat or suspicious activity

What to do
- Rave Guardian information
MASS NOTIFICATION
MASS NOTIFICATION CONT...

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: yyoungjames@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
2020
New Employee Orientation

University of Missouri System
COLUMBIA | KANSAS CITY | ROLLA | ST. LOUIS
Today we’ll talk about...

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

All information discussed today can be found at 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
    - 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 of at least 1 full year* 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
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 submit your Health or Dependent Care FSA election for the next 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
  - Significant change in spouse’s coverage (usually during Annual Enrollment)

- 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
  - Adding a new born baby, coverage will start on the date of birth
  - Adding a spouse due to loss of coverage or marriage or adoption of a child, coverage will start on 1st of the following month of the event

- Any ineligible claims paid by plan must be repaid to UM prior to any refund
INSURANCE OPTIONS
## Healthy Savings Plan

### What you pay for in-network coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance</td>
<td></td>
</tr>
<tr>
<td>Primary care visit</td>
<td></td>
</tr>
<tr>
<td>Specialist office visit</td>
<td></td>
</tr>
<tr>
<td>Urgent care</td>
<td></td>
</tr>
<tr>
<td>Lab and x-ray</td>
<td></td>
</tr>
<tr>
<td>Outpatient visit</td>
<td></td>
</tr>
<tr>
<td>Inpatient visit (includes maternity delivery)</td>
<td></td>
</tr>
<tr>
<td>Emergency room</td>
<td></td>
</tr>
</tbody>
</table>

### Deductibles and out-of-pocket limits

<table>
<thead>
<tr>
<th>Deductible Type</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>Coinsurance</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 or more/self</td>
</tr>
<tr>
<td></td>
<td>$6,000/family*</td>
<td>$12,000 or more/family*</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.
Health savings account (HSA)

About the account

- Pre-tax savings to be used for medical, prescription, dental and vision expenses
- Effective on the 1st of the following month
- Unused funds roll over from year to year
- Funds must be available prior to use
- If you leave, you take funds with you

About eligibility

- Must be enrolled in the Healthy Savings Plan
- Cannot be claimed as a dependent on someone else’s taxes
- Other coverage may disqualify you
- Neither you nor spouse can have a balance on an Health FSA account
Health savings account (HSA)

- IRS contribution limits for 2020:
  - $3,550 per individual
  - $7,100 per family
  ($1,000 additional catch-up for 55 or older)

<table>
<thead>
<tr>
<th>HSA enrollment date</th>
<th>University contribution to HSA Based on HSA enrollment date</th>
<th>2020 rates</th>
<th>Self</th>
<th>Self and spouse</th>
<th>Self and child(ren)</th>
<th>Self, spouse and child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jan. 1 - Mar. 31</td>
<td>Employer contribution</td>
<td></td>
<td>$400</td>
<td>$800</td>
<td>$800</td>
<td>$1,200</td>
</tr>
<tr>
<td></td>
<td><strong>Maximum employee contribution</strong></td>
<td><strong>$3,150</strong></td>
<td><strong>$6,300</strong></td>
<td><strong>$6,300</strong></td>
<td><strong>$5,900</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total annual contribution</td>
<td></td>
<td>$3,550</td>
<td>$7,100</td>
<td>$7,100</td>
<td>$7,100</td>
</tr>
<tr>
<td>Apr. 1 - Jun. 30</td>
<td>Employer contribution</td>
<td></td>
<td>$265</td>
<td>$535</td>
<td>$535</td>
<td>$800</td>
</tr>
<tr>
<td></td>
<td><strong>Maximum employee contribution</strong></td>
<td><strong>$3,265</strong></td>
<td><strong>$6,565</strong></td>
<td><strong>$6,565</strong></td>
<td><strong>$6,300</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total annual contribution</td>
<td></td>
<td>$3,550</td>
<td>$7,100</td>
<td>$7,100</td>
<td>$7,100</td>
</tr>
<tr>
<td>Jul. 1 - Sep. 30</td>
<td>Employer contribution</td>
<td></td>
<td>$135</td>
<td>$265</td>
<td>$265</td>
<td>$400</td>
</tr>
<tr>
<td></td>
<td><strong>Maximum employee contribution</strong></td>
<td><strong>$3,415</strong></td>
<td><strong>$6,835</strong></td>
<td><strong>$6,835</strong></td>
<td><strong>$6,700</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total annual contribution</td>
<td></td>
<td>$3,550</td>
<td>$7,100</td>
<td>$7,100</td>
<td>$7,100</td>
</tr>
<tr>
<td>Oct. 1 - Dec. 31</td>
<td>Employer contribution</td>
<td></td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td></td>
<td><strong>Maximum employee contribution</strong></td>
<td><strong>$3,550</strong></td>
<td><strong>$7,100</strong></td>
<td><strong>$7,100</strong></td>
<td><strong>$7,100</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total annual contribution</td>
<td></td>
<td>$3,550</td>
<td>$7,100</td>
<td>$7,100</td>
<td>$7,100</td>
</tr>
</tbody>
</table>
# Custom Network Plan (Columbia & St. Louis)

## Custom Network Plan - Monthly premiums for active employees, 2020

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Employee cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$83</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$231</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$200</td>
</tr>
<tr>
<td>Self, spouse, and child(ren)</td>
<td>$365</td>
</tr>
</tbody>
</table>

## 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>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</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 or more/self; $21,000 or more/family*</td>
</tr>
<tr>
<td>Prescription out-of-pocket limit</td>
<td>$4,650/self; $9,300/family*</td>
<td></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.

## What you pay for in-network coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>0%</td>
</tr>
<tr>
<td>Primary care visit (incl. Mizzou Quick Care)</td>
<td>$10 copay/visit</td>
</tr>
<tr>
<td>Specialist office visit</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>No charge</td>
</tr>
<tr>
<td>Outpatient visit</td>
<td>$100 copay/visit</td>
</tr>
<tr>
<td>Inpatient visit (includes maternity delivery)</td>
<td>$300 copay/confinement</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 copay/visit</td>
</tr>
</tbody>
</table>
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

## What you pay for in-network coverage

**Columbia, St. Louis and Rolla**

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive services</td>
<td>$0</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>Rolla: 0% after deductible; Columbia &amp; St. Louis: 10% after deductible</td>
</tr>
<tr>
<td>Primary care visit</td>
<td>$20 copay/visit</td>
</tr>
<tr>
<td>Specialist office visit</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 co-insurance after deductible</td>
</tr>
<tr>
<td>Outpatient visit</td>
<td>$100 copay/visit after deductible</td>
</tr>
<tr>
<td>Inpatient visit (includes maternity delivery)</td>
<td>$300 copay/confiement after deductible</td>
</tr>
<tr>
<td>Emergency room</td>
<td>$250 copay/visit after deductible</td>
</tr>
</tbody>
</table>

## PPO Plan - Monthly premiums for active employees, 2020

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Employee cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self only</td>
<td>$171</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$411</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$366</td>
</tr>
<tr>
<td>Self, spouse, and child(ren)</td>
<td>$629</td>
</tr>
</tbody>
</table>

## Deductibles and out-of-pocket limits

**In-network**

| Medical deductible                  | Kansas City and Rolla: | $350/self coverage; $1,050/family coverage* |
|                                     | Columbia and St. Louis: | $500/self coverage; $1,500/family coverage* |
| Prescription deductible             | Retail: $75/person; Mail-order: $0 |
| *Coinsurance                        | **Out-of-network***    |
|                                     | Kansas City and Rolla: | $700/self coverage; $2,100/family coverage* |
|                                     | Columbia and St. Louis: | $1,000/self coverage; $3,000/family coverage* |

| Medical out-of-pocket limit         | $3,500/self; $7,000/family* |
| Prescription out-of-pocket limit    | $4,650/self; $9,300/family* |
Flexible spending account (Health Care FSA)

About the account

- University does not contribute

- Pre-tax savings to be used for medical, prescription, dental and vision expenses

- Effective on the 1st of the following month

- 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

- Used with the Custom Plan or PPO only

- IRS contribution limits for 2020:
  - $2,700 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

* If you have an FSA in 2019 and are changing to the Healthy Savings Plan with an HSA, your 2019 FSA must have a zero balance by December 31. A balance of any other amount will prevent you and the university from contributing to your HSA until April 1.
Flexible spending account (Dependent Care FSA)

About the account

- Pre-taxed savings to be used for out-of-pocket childcare and/or elder care dependent expenses
- Effective on the 1st of the following month
- Funds must be available prior to use
- Ineligible expenses include
  - overnight camps
  - care provided by your tax dependent, your spouse, or your child who is under the age of 19
  - care provided while you are not at work

About eligibility

- Any benefit-eligible faculty or staff member—even those enrolled in the Healthy Savings Plan—may also use a Dependent Care FSA.
- IRS contribution limits for 2020:
  - $5,000 for family
Virtual Visits

- Lower cost than urgent care or emergency room
  - **Talk to a doctor in your network** from your mobile device or computer without an appointment, any time
  - Great option when your doctor is not available or if you get sick while traveling with a non-emergency health situation

- Accessing Virtual Visits
  - Columbia CNP can access through UMHC’s video visits portal
  - All other plans can access through myuhc.com or the Health4Me app

<table>
<thead>
<tr>
<th>Conditions commonly treated through a virtual visit</th>
</tr>
</thead>
<tbody>
<tr>
<td>- Bladder/urinary tract infection</td>
</tr>
<tr>
<td>- Bronchitis</td>
</tr>
<tr>
<td>- Cold/flu</td>
</tr>
<tr>
<td>- Diarrhea</td>
</tr>
<tr>
<td>- Fever</td>
</tr>
<tr>
<td>- Migraine/headaches</td>
</tr>
<tr>
<td>- Pink eye</td>
</tr>
<tr>
<td>- Rash</td>
</tr>
<tr>
<td>- Sinus problems</td>
</tr>
<tr>
<td>- Sore throat</td>
</tr>
<tr>
<td>- Stomach ache</td>
</tr>
</tbody>
</table>
## Delta Dental

**Delta Dental Mobile App**
- Offers members several tools such as; Cost Estimator Tool, Mobile ID cards, Provider lookup, etc.

### Deductible by coverage level

<table>
<thead>
<tr>
<th>Coverage level</th>
<th>Deductible</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>$100</td>
</tr>
<tr>
<td>Self, spouse and/or child(ren)</td>
<td>$300</td>
</tr>
</tbody>
</table>

### Services and coverage

<table>
<thead>
<tr>
<th>Service</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class A services</td>
<td>100% (no deductible)</td>
</tr>
<tr>
<td>Preventive care for routine oral exams, cleaning, x-rays, sealants and fluoride</td>
<td></td>
</tr>
<tr>
<td>Class B services</td>
<td>80% after annual deductible</td>
</tr>
<tr>
<td>Basic care for treatments such as fillings, oral surgery and extractions</td>
<td></td>
</tr>
<tr>
<td>Class C services</td>
<td>50% after annual deductible</td>
</tr>
<tr>
<td>Major treatment such as bridgework, dentures and crowns</td>
<td></td>
</tr>
</tbody>
</table>

**Note**
- Orthodontics are not eligible expenses.
- Reimbursements are limited to fees determined to reasonable and customary.
### Vision - EyeMed

#### Services and coverage

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

#### Vision

<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>$5.59</td>
<td>$0</td>
<td>$5.59</td>
</tr>
<tr>
<td>Self and spouse</td>
<td>$11.15</td>
<td>$0</td>
<td>$11.15</td>
</tr>
<tr>
<td>Self and child(ren)</td>
<td>$12.17</td>
<td>$0</td>
<td>$12.17</td>
</tr>
<tr>
<td>Self, spouse, and children</td>
<td>$19.26</td>
<td>$0</td>
<td>$19.26</td>
</tr>
</tbody>
</table>

#### Frequency

- **Examination:** Once every 12 months
- **Lenses (in lieu of contact lenses):** Once every 12 months
- **Contact lenses (in lieu of lenses):** Once every 12 months
- **Frames:** Once every 24 months
Life Insurance Options

Basic Life

- You 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.
- 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.

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

<table>
<thead>
<tr>
<th>Basic Life (per $1,000 of coverage)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan type</td>
</tr>
<tr>
<td>-------------</td>
</tr>
<tr>
<td>Option A</td>
</tr>
<tr>
<td>Option B</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.

**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.*
**Life Insurance Options cont.**

**Additional 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).

- As an employee, you may elect 1x your annual base salary of Additional Life at initial enrollment without providing evidence of insurability provided you submit your enrollment within 31 days of your date of hire or eligibility date.

- Like Basic Life, you must be actively at work on the effective date of coverage. Otherwise, coverage will begin when you return to work.

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

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.

### Accidental Death and Dismemberment

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>Self</th>
<th>Self and dependents</th>
</tr>
</thead>
<tbody>
<tr>
<td>$25,000</td>
<td>$0.35</td>
<td>$0.50</td>
</tr>
<tr>
<td>$50,000</td>
<td>$0.70</td>
<td>$1.00</td>
</tr>
<tr>
<td>$75,000</td>
<td>$1.05</td>
<td>$1.50</td>
</tr>
<tr>
<td>$100,000</td>
<td>$1.40</td>
<td>$2.00</td>
</tr>
<tr>
<td>$125,000</td>
<td>$1.75</td>
<td>$2.50</td>
</tr>
<tr>
<td>$150,000</td>
<td>$2.10</td>
<td>$3.00</td>
</tr>
</tbody>
</table>

### Who is covered

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Self</th>
<th>Spouse</th>
<th>Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Self and Spouse</td>
<td>100%</td>
<td>50%</td>
<td></td>
</tr>
<tr>
<td>Self, Spouse, Child(ren)</td>
<td>100%</td>
<td>40%</td>
<td>5%</td>
</tr>
</tbody>
</table>

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

Dependent Life

- **Spouse/Sponsored Adult Dependent** Life insurance, coverage is available in increments of $10,000 up to a maximum of $50,000 and not available if your spouse/sponsored adult dependent works for the university. You can get $10,000 or $20,000 without evidence of Insurability.

- **Dependent Child** Life Insurance, coverage is available in increments of $5,000 up to a maximum of $25,000 **without evidence of insurability**. If you enroll in coverage, then all of your children are covered. Children are eligible for Dependent Child Life insurance coverage until the end of the month in which they turn 26 years old.

---

**Dependent Life Insurance- Spouse/Sponsored Adult Dependent** (per $1,000 of coverage)

<table>
<thead>
<tr>
<th>Age as of January 1</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>&lt; 30</td>
<td>$0.064</td>
</tr>
<tr>
<td>30 – 34</td>
<td>$0.073</td>
</tr>
<tr>
<td>35 – 39</td>
<td>$0.10</td>
</tr>
<tr>
<td>40 – 44</td>
<td>$0.155</td>
</tr>
<tr>
<td>45 – 49</td>
<td>$0.228</td>
</tr>
<tr>
<td>50 – 54</td>
<td>$0.346</td>
</tr>
<tr>
<td>55 – 59</td>
<td>$0.537</td>
</tr>
<tr>
<td>60 – 64</td>
<td>$0.837</td>
</tr>
<tr>
<td>65 – 69</td>
<td>$1.32</td>
</tr>
<tr>
<td>70 – 74</td>
<td>$2.11</td>
</tr>
<tr>
<td>75 – 79</td>
<td>$3.449</td>
</tr>
<tr>
<td>80 – 84</td>
<td>$5.36</td>
</tr>
<tr>
<td>85 – 89</td>
<td>$8.399</td>
</tr>
<tr>
<td>90+</td>
<td>$12.977</td>
</tr>
</tbody>
</table>

* Coverage amounts: $10,000, $20,000, $30,000, $40,000, $50,000

---

**Dependent Life Insurance- Child** (per amount listed)

<table>
<thead>
<tr>
<th>Coverage amount</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>$5,000</td>
<td>$0.32</td>
</tr>
<tr>
<td>$10,000</td>
<td>$0.64</td>
</tr>
<tr>
<td>$15,000</td>
<td>$0.96</td>
</tr>
<tr>
<td>$20,000</td>
<td>$1.28</td>
</tr>
<tr>
<td>$25,000</td>
<td>$1.60</td>
</tr>
</tbody>
</table>

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

- **LTD Core Plan (Option A)** You will be automatically enrolled when you first become benefit eligible and will cover you up to 60% of eligible earnings. The maximum base salary covered is $150,000. If you choose to waive this free coverage when you are first eligible, evidence of insurability will be required should you decide to enroll at a later date.

- **Buy-up Plan (Option B)** – If you are newly benefit eligible, you will have the opportunity to enroll without providing evidence of insurability. The Buy-up Plan will cover you at 66.67% and up to 85% of your eligible earnings. The maximum base salary covered is $150,000.

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

<table>
<thead>
<tr>
<th>Plan type</th>
<th>Employee cost</th>
<th>UM cost</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Core Plan (Option A)</td>
<td>$0</td>
<td>$0.136</td>
<td>$0.136</td>
</tr>
<tr>
<td>Buy-up Plan (Option B)</td>
<td>$0.14</td>
<td>$0.136</td>
<td>$0.276</td>
</tr>
</tbody>
</table>

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

** Statement of Health is required for the Buy-Up Plan if you enroll during Annual Enrollment. Visit [http://umurl.us/ltdeoi](http://umurl.us/ltdeoi) for the appropriate form.
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](http://myhr.umsystem.edu)
  - You will have BT (Before Tax) and AT (After Tax) Options
  - If your dependents will be covered on your health benefits and named beneficiaries for your life coverage, you will want to select them as dependent/beneficiary
  - **You must check the acknowledgement box and submit your elections. If you don’t receive an email confirmation, you have not submitted your elections.**

**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.
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, date of birth and Social Security numbers for anyone who is entered as one of your dependents or beneficiaries.

– Proof of Relationship (POR) is required in order to enroll new dependents.
  ▪ Once your plan choices are submitted, submit POR to the HR Service Center or your campus HR Generalist within 31 days.

– Evidence of Insurability (EOI) may be required, depending on what life plans you elect to participate in.
  ▪ Once life plans are submitted, EOI documentation will be emailed to your university email address and processed by Unum
How to enroll through myHR

Visit: myhr.umsystem.edu
WELLNESS PROGRAM
Wellness Program

The Wellness Incentive program is designed to help you achieve continuous progress throughout the year.

A $450 incentive will be split evenly between two cycles

**Cycle 1:** Collect **225 points** between November 1\(^{st}\) – April 30\(^{th}\)

Payout for Cycle 1 is at the end of May

**Cycle 2:** Collect **225 points** between May 1\(^{st}\) – September 30\(^{th}\)

Payout for Cycle 2 is at the end of October

* Earnings will be taxed and voluntary retirement contributions will be deducted, just like with other earnings.
Who is Eligible?

Any university faculty and staff member may participate in Wellness activities

*ONLY* employees who meet the following conditions will earn incentive money:

- The employee's primary status is active at the time of payout.
- The employee is at least .75 FTE and pays a premium 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 30\(^{\text{th}}\) (Cycle 1) and September 30\(^{\text{th}}\) (Cycle 2).
How to access the Wellness Portal

Website:
umsystem.edu/totalrewards

Click on the Wellness Icon

Incentive Summary
Cerner’s mobile app, HealthyNow, is the mobile compliment to the Cerner Wellness Health Portal. The app allows you to:

- Access your Wellness Incentive information on the go
- Log incentive points
- Take advantage of the informational resources at your fingertips.

Step by Step instructions on how to download the App

- Visit: umsystem.edu/totalrewards/wellness_incentive

- HealthyNow App Instructions
Additional Benefits

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

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

**Tuition Assistance**
- 75% off tuition for faculty and staff
  - After 6 months
- 50% off tuition for spouses and dependents
  - After 1 Year

**Travel Assistance - Unum**
- Assist America mobile app
- Within the US – 1-800-872-1414
- Outside the US – 1-609-986-1234
- Email: medservices@assistamerica.com
*Reference number: 01-AA-UN-762490

Visit: umsystem.edu/totalrewards to learn more about additional benefits
### Additional Benefits cont.

#### Personal Days
- 4 personal days are given on your anniversary date each year
- Personal 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 Accruals

<table>
<thead>
<tr>
<th>Employee Group</th>
<th>Years of Service</th>
<th>Accrual Rate (Days Per Year)</th>
<th>Hours Earned Per Week</th>
<th>Hours Earned Per Month</th>
<th>Max Accruals (In Hours)</th>
<th>Accrual Rate (Days Per Year)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office, Technical, Maintenance and Service (includes all employees in positions designated as <strong>nonexempt</strong> and eligible for overtime pay)</td>
<td>5 or Less</td>
<td>12</td>
<td>1.85</td>
<td>n/a</td>
<td>192</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Over 5</td>
<td>17</td>
<td>2.62</td>
<td>n/a</td>
<td>272</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Over 15</td>
<td>22</td>
<td>3.39</td>
<td>n/a</td>
<td>352</td>
<td></td>
</tr>
<tr>
<td>Administrative and Professional (includes all employees in positions designated as <strong>exempt</strong> and not eligible for overtime pay)</td>
<td>5 or Less</td>
<td>12</td>
<td>n/a</td>
<td>11.34</td>
<td>272</td>
<td>12</td>
</tr>
<tr>
<td></td>
<td>Over 5</td>
<td>17</td>
<td>n/a</td>
<td>14.67</td>
<td>352</td>
<td></td>
</tr>
</tbody>
</table>

### Sick Accruals
- 12 days per year
Retirement

Understanding your Core Retirement Plan and Voluntary Retirement Plan Options

University of Missouri System
COLUMBIA | KANSAS CITY | ROLLA | ST. LOUIS
Three Core Retirement Plans

- The Defined Benefit (DB) Plan (previously called RDD)
  - Active benefit-eligible employee hired prior to 10/1/2012
  - Returning, benefit-eligible employee hired on or after 10/1/2012 but before 10/1/2019 who was vested upon termination and did not take a retirement plan distribution

- The Hybrid Plan (previously called ERIP)
  - Active, benefit-eligible employee first hired on or after 10/1/2012 but before 10/1/2019
  - Returning, benefit-eligible employee hired on or after 10/1/2012 but before 10/1/2019, who was not vested upon termination
  - Returning, benefit-eligible employee hired on or after 10/1/2012 but before 10/1/2019, who was vested upon termination and took a full retirement plan distribution

- The Defined Contribution (DC) Plan (new 10/1/2019)
  - Active, benefit-eligible employee first hired on or after 10/1/2019
  - Returning, benefit-eligible employee rehired on or after 10/1/2019
Two types of 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 Defined Contribution (DC) Plan:

The DC Plan is the core retirement plan for employees who were hired or rehired on or after 10/1/2019.

<table>
<thead>
<tr>
<th>DC Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contributions</strong></td>
</tr>
</tbody>
</table>
| ▪ To ensure the maximum employer match, you are automatically enrolled in the 457(b) Plan at a contribution rate of 8%.
  | ▪ **No action is required on your part for enrollment** |
| ▪ Employer Matching Contributions to a 401(a) Plan |
  | ▪ 100% University match up to 8% of eligible salary |
| **Vesting** |
| ▪ 3 years of benefit-eligible service to vest in employer matched contributions |

Changes are made by logging into your account online at [www.netbenefits.com/UMRetirement](http://www.netbenefits.com/UMRetirement) and are effective the first day of the month following the change.
The Defined Contribution (DC) Plan: Your benefit at retirement

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

**DC Plan 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>Employee Contribution (457b)</td>
<td>8%</td>
<td>$4,000</td>
</tr>
<tr>
<td>UM Match (401a)*</td>
<td>8%*</td>
<td>$4,000*</td>
</tr>
<tr>
<td>TOTAL</td>
<td>16%</td>
<td>$8,000 annually</td>
</tr>
</tbody>
</table>

*It is important to note that the compensation definition for the University matching contributions differs from the 457(b) compensation definition. Detailed information available at umurl.us/SPD*
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)

- We also offer one-time irrevocable options that must be elected prior to or on your first day of employment. These options provides an opportunity for additional tax savings.

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

Website: umsystem.edu/totalrewards

Click on the Retirement Icon

Self service

Fidelity NetBenefits
CONCLUSION

2019 Benefit Enrollment
Take Action…What’s Next…

– Enrollment or waive coverage must be submitted within 31 days
  [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

– Proof of Relationship documents must be submitted within 31 days

▪ 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