



2025 Part-Time Benefit Guide

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Benefits Overview

Missouri Southern State University is proud to offer the following benefits package to eligible part-time employees. The complete benefits package is briefly summarized in this booklet. Booklets specific to each plan are available upon request, which give you more detailed information about each of these programs.

Benefit Plans Offered

- Voluntary Accident Insurance
- Voluntary Critical Illness
- Voluntary Short-Term Disability
- Voluntary Hospital Indemnity

Beginning January 1, 2025, these benefit plans will be covered by The Standard.

Eligibility

You are eligible to purchase voluntary benefits for you and your eligible family members with reasonable group rates thorough Missouri Southern State University payroll deduction. Benefits would be effective upon premium being submitted to the applicable provider. All premiums are taken a month in advance.



MSSU Human Resources Department in coordination with Gallagher developed this information for the convenience of MSSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. MSSU continually monitors benefits, policies and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.

Employee Assistance Program

Insured by Anthem

As an employee you have access to the valuable Cigna Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

Take advantage of a wide range of services offered at no cost to you.

- **6** face-to-face counseling sessions with a counselor in your area.
- **Legal assistance:** 30-minute consultation with an attorney face-to-face or by phone.
- **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.



We're here to listen.
Contact us any day, anytime.

Call 1.877.622.4327

Visit Anthem.com/EAP.

Have your employer ID handy: mssu



Missouri Southern State University Benefits Policies

Employee and Dependent Tuition Scholarship Policy

A tuition discount is available for all employees of the University who are enrolled in regular MSSU undergraduate and graduate courses taken from Missouri Southern State University and is available to the following unless defined further in the additional sections below:

- a. Full-time employees in active status (cannot be on a leave of absence), their spouse, domestic partner and their children.
- b. Full-time employees who are on temporary military activation, their spouse, domestic partner and children.
- c. Adjunct employees in active status for the semester requested, their spouse, domestic partner and children.
- d. Part-time and seasonal employees, Show Me Gold Program instructors, Academy Instructors, their spouse, domestic partner and children.
- e. Spouses, domestic partner and children of full-time employees whose employment ceased due to death or approved Long-Term Disability.
- f. Retirees who retired after 1/1/2007 with 15 or more years of service, their spouse, domestic partner and their children.
- g. Phased Retirees who are on an approved Phased Retirement contract, their spouse, domestic partner and their children.

Forms for participating in this program are located in LioNet. The completed Employee and Dependent Tuition Scholarship Form needs to be turned into the Human Resources Office by 5:00 p.m. the Friday before the first week of courses. Contact Human Resources with questions and concerns about the deadline. Human Resources will approve the Tuition Scholarship form and send to the Bursar's office. If denied, Human Resources will contact the employee.

The term "children" means: (1) natural or legally adopted children, (2) step-children, or (3) children the employee has legal guardianship of.

The term "domestic partner" is further defined in the Domestic Partner eligibility policy available in Human Resources.

Current Spouse and Children Eligibility:

In the case of a former employee who has retired (with 15 or more years of service), died or is on approved medical disability, the current spouse or children requesting a tuition discount must have been an eligible family member at the time of the former employee's retirement (with 15 or more years of service), death or approved medical disability.

What is Discounted?

For the Employee:

- For full-time employees – Tuition is discounted one hundred percent (100%) for MSSU graduate and undergraduate courses.
- For adjunct, part-time and seasonal employees – Tuition is discounted fifty percent (50%) for MSSU graduate and undergraduate courses.
- For retirees and phased retirees – Tuition is discounted one hundred (100%) for MSSU graduate and undergraduate courses.
- Special course and program charges will be the responsibility of the employee, if applicable.
- The tuition discount does not apply to non-college credit Continuing Education courses.

For the Spouse, Domestic Partner or Children:

- For full-time employees – Tuition is discounted one hundred percent (100%) for MSSU undergraduate courses only. No discounts are offered to spouse, domestic partner or children for graduate courses.
- For adjunct and part-time employees – Tuition is discounted fifty percent (50%) for MSSU undergraduate courses only.
- For retirees and phased retirees – Tuition is discounted one hundred percent (100%) for MSSU undergraduate courses only. No discounts are offered to spouse, domestic partner or children for graduate courses.
- The tuition discount does not apply to non-college credit Continuing Education courses.
- Special course and program charges will be the responsibility of the employee, if applicable.

Employee Responsibilities:

Schedule of Classes:

Employees may schedule up to six (6) hours of coursework each semester with the approval of their immediate supervisor. So as not to interfere with the performance of assigned duties, employees are encouraged to choose evening, on-line or day courses held during their normal lunch period. Courses taken during normal working hours will require supervisory approval. Any time missed from regularly scheduled work hours to attend a class shall be made up during the same workweek, or reported to Human Resources as vacation time.

An employee desiring to enroll in more than six (6) semester hours may request permission in writing from his or her supervisor and from the Vice President over their department. All approvals must be obtained in advance of the beginning of the semester.

Restrictions:

Should an employee, spouse, domestic partner or their children misrepresent any of the required information, the employee will be responsible for the repayment of benefits received. In addition, disciplinary action up to and including termination may result. Such termination would not remove the repayment responsibility. Furthermore, should an employee no longer have an eligible spouse, domestic partner or child as defined in the policy, the employee is required to notify HR or the Bursar in writing immediately.

Vacation and Sick Leave

Vacation / Sick Leave (Staff)

- Staff accrue both sick and vacation leave each pay period. Leave is available for use the pay period after it is accrued.

Vacation Earning Schedule—Classified Employees

*Years of Service	Days / Year	Max Accrual Cap
1 to 2 years	3.5 hours per biweekly pay period for classified (non-exempt) employees for a total of 7.5 days per year	100 hours max
3 or more years	3.5 hours per biweekly pay period for classified (non-exempt) employees for a total of 21 days per year.	170 hours max

Vacation Earning Schedule—Professional Employees

*Years of Service	Days / Year	Max Accrual Cap
1 to 2 years	15 days (10 hours per month for professional employees)	100 hours max
3 or more years	21 days (14 hours per month for professional employees)	170 hours max

*Professional and Classified Staff and Administrators accrue 8 hours per month sick leave, which is an annual equivalent to 96 hours. Available University paid sick leave may be accumulated up to a maximum of 1,040 hours of usage per year.

*Years of service in the above table refer to continuous service in a part-time or full-time position.

**Accruals are posted in the first and second pay period each month or 24 times per year.

Shared Sick Leave Program

- All full-time and part-time benefit-eligible employees are eligible to participate in the Shared Sick Leave Program. It allows donated leave to be used by employees who are unable to work due to an emergency medical condition affecting the employee, their spouse or children. Employees must have used all personal leave and must apply for this program.
- **Please see Shared Sick Leave policy for additional details**

Funeral Leave

Part-time staff members who earn prorated vacation and sick leave will also be eligible for prorated funeral leave. For example, an employee in a .5 FTE position would have 20 hours of funeral leave in a calendar year; an employee in a .75 FTE position would have 30 hours of funeral leave in a calendar year.

Employees who wish to take time off from work for funeral leave for any individual should notify their supervisor.

Paydays / Holidays

The last regularly scheduled working day of the month for exempt faculty and staff; every other Friday for non-exempt (hourly) staff.

Direct Deposit is required for all employees.

15 paid holidays per year: New Year's Day; Martin Luther King Jr.'s Birthday; Memorial Day; Juneteenth; Independence Day; Labor Day; the day before Thanksgiving; Thanksgiving Day and the day after Thanksgiving; Christmas and 5 additional days. Holiday pay is proportionate to part-time hours worked.

The MSSU campus closes twice a year allowing all students, faculty and staff a Spring and Fall break. Typically breaks occur in March and October.

Summer Schedule

MSSU provides for an abbreviated summer schedule which allows staff to work a four day work week and have Fridays off for approximately 12 weeks during the summer. Schedule begins after graduation in May and ends a week before classes begin in August, as approved by the President's Cabinet.

Tobacco Free Campus

The MSSU campus is now a tobacco free. Prohibited products include but are not limited to cigarettes (traditional or electronic), cigars, pipes, hookah, smokeless tobacco (chewing tobacco or snuff), or other tobacco administering products, and other products containing nicotine (except Nicotine Replacement Therapy) in facilities, grounds, and vehicles owned, leased, or controlled by the University.

Discounts and Tickets

Part-time employees are eligible for discounts at the campus bookstore and tickets to athletics and other events on campus. See the Bookstore or Ticket Office for additional information and program specifics.

Additional Benefits Available

Missouri Southern State University also offers the opportunity for employees to purchase the following benefits through The Standard. Premiums for these benefits may be payroll deducted. If you should leave our employ, each of these policies can be continued with direct premium billing to your home.

Accident

- Each pays a flat sum for services received as a result of an accident
- Some services include hospital confinement, physical therapy, ambulance, diagnostic exam, and x-ray.
- Plans for employee only and family are available
- The policy pays a flat benefit amount for accidental injuries or illnesses

Critical Illness

- Coverage available for spouse and children
- Covered illness include: heart attack, stroke, organ failure, paralysis, coma, cancer

Short-Term Disability

- This plan protects your income on a weekly basis
- Guaranteed issue amounts up to \$2,500, up to 60% of your pre-disability income
- Covers total and partial disability, as well as pregnancy.

Hospital Indemnity

- Coverage available for employee, spouse, and dependents
- Benefits include: hospital admission, hospital confinement, critical care confinement
- This plan is compatible with an HSA and can be used to offset the costs on the high Deductible Health Plan.

MOSO Talent

An Employee Referral Program

All MSSU full- and part-time, benefit eligible employees are able to participate in the MOSO Talent program. Seasonal employees and student workers are not eligible for the program. The referring employee must be a current employee on the date the incentive is awarded. Benefit eligible positions include full-time, part-time, part-time with benefits in Athletics, Phased Retirees. Referrals by immediate family members of the applicant are not eligible for the referral program. Immediate family is defined as: spouse, brother, sister, mother, father, son, daughter, and in-laws. An employee is eligible to make a referral if they are not involved in the hiring process for the referred candidate.

Benefits to the University and staff include:

- Helps the university find excellent people that you want to work with
- Bring new talent to the university along with new ideas
- Help someone find an awesome job with a rewarding career path

The program is designed to bring new talent to the university. The program is not to be used for referrals of someone who is already employed at the university. The referral can be made for a position in your own department or a different area on campus. Supervisors can make referrals as long as the supervisor(s) is not part of the hiring decision and the position does not report to the supervisor.

All full-time benefit eligible positions shall be considered eligible for employee referrals.

Incentives will be rewarded when the open position has been filled, on the following basis:

Action	Reward
Referral of qualified candidate (qualifications are determined by job description requirements) (Limit of two referrals per qualified position). Employee's name must be noted on application of the referred candidate.	\$10 in Lion Bucks
Referred Candidate Interviewed (maximum of two interviewed candidates per position will be awarded)	\$50 added to payroll*
Hired Referred Candidate	\$100 added to payroll*

*All incentives over \$5 are taxable to the employee receiving the incentive.

There is no limit to how many candidates an employee can refer. The only limit is the number of referrals per open position as noted above. **Remember**, the referred candidates have to meet the requirements of the position description given in the job posting on the MSSU website.

The referred candidate must list the referring employee on their initial application within the Clear Company applicant portal. The referring employee's name cannot be added later or turned into Human Resources. Only names of current employees noted on the applicant materials are considered for the referral program.

Program Notes: Program review will be on a fiscal year basis to keep the program current and to make sure it is working appropriately for the campus. The program can be discontinued anytime during the fiscal year based upon the availability of budgeted funds for the program.

403(b)

Tax Sheltered Annuities

- All Employees may contribute by payroll deduction (pretax) to a supplemental retirement plan.
- Must choose from a list of authorized companies.
- MSSU does not contribute to the following programs:

403(b)

A 403(b) plan, also known as a tax-sheltered annuity (TSA) plan, is a retirement plan for certain employees of public schools, and employees of certain tax-exempt organizations.

Individual accounts in a 403(b) plan can be any of the following types.

- An annuity contract, which is a contract provided through an insurance company.
- A custodial account, which is an account invested in mutual funds.

The term “403(b) account” is used to refer to any one of these funding arrangements throughout this publication, unless otherwise specified.

What Are the Benefits of Contributing to a 403(b) Plan?

There are three benefits to contributing to a 403(b) plan.

The first benefit is that you do not pay income tax on allowable contributions until you begin making withdrawals from the plan, usually after you retire. Allowable contributions to a 403(b) plan are either excluded or deducted from your income. However, if your contributions are made to a Roth contribution program, this benefit does not apply. Instead, you pay income tax on the contributions to the plan but distributions from the plan (if certain requirements are met) are tax free.

457(b)

Plans of deferred compensation described in IRC section 457 are available for certain state and local governments and non-governmental entities tax exempt under IRC Section 501. They can be either eligible plans under IRC 457(b) or ineligible plans under IRC 457(f). Plans eligible under 457(b) allow employees of sponsoring organizations to defer income taxation on retirement savings into future years. Ineligible plans may trigger different tax treatment under IRC 457(f).

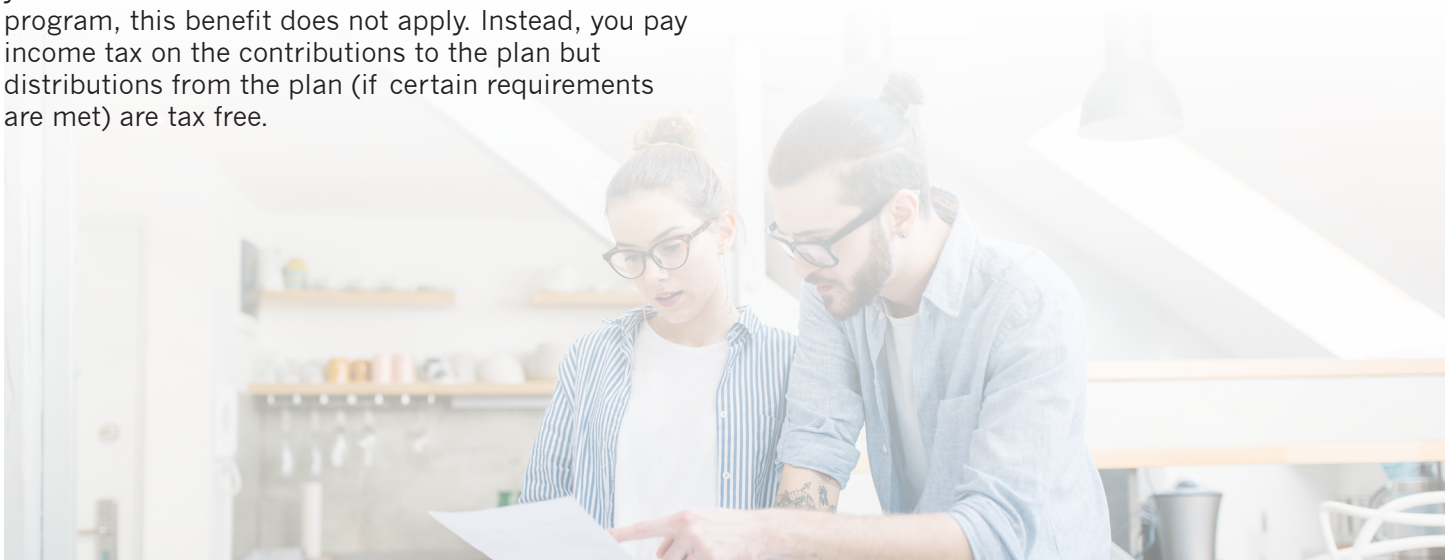
How do 457(b) plans work?

Employers or employees through salary reductions contribute up to the IRC 402(g) limit (\$22,500 in 2024) on behalf of participants under the plan.

2024 Plan Limits

403(b) + 457(b) – \$23,000 catchup – \$7,500.

Note: These amounts are current for 2024, and subject to change for 2025, dependent upon the limits determined by the IRS.



Tax Sheltered Annuity Companies Authorized for Payroll Deduction

Effective January 1, 2025

Agents listed are suggestions only		
403B		
American Funds	Any independent agent offering American Funds	
TIAA*	Richie Diaz TIAA National Contact Center	319.356.8042 800.842.2252
AIG Retirement Services	Matt Ticknor matthew.ticknor@valic.com	800.892.5558 or 417.772.2259
457		
Missouri State Deferred Compensation Program*	Ronda Peterson modeferredcomp.org	800.392.0925
CREDIT UNIONS		
Joplin Metro Credit Union		417.623.1127
Missouri State Employees Credit Union		573.635.6007
Educational Community Credit Union		800.879.2320
Legacy Credit Union		417.659.6013
Postal Federal Credit Union		417.781.9089
Missouri Savings for Tuition Plan (MOST)		888.414.6678
MSSU Foundation	Dr. Brad Hodson	417.625.3072
United Way of Joplin		417.624.0153

*Offers ROTH 403(b) products.

Willcoxon Health Center

Making your University experience a healthy one!

Hours: 8 a.m. to 5 p.m.; Monday–Friday
Phone: 417.625.9323; Fax: 417.659.4376
Billingsly Room 242

Health Center Staff

Facility is staffed by a Nurse Practitioner (FNP) and a visiting physician along with office personnel.

Appointments Preferred. Call 417.625.9323

Services Available

Diagnosis and treatment includes but is not limited to upper respiratory infections, hypertension, back and neck strain, ear infections, gastritis allergies, skin rashes, dietary counseling, blood pressure screening, prescriptions, etc. Referrals to Freeman Urgent Care, ER or specialists available if needed.

Laboratory

Analysis of blood and urine specimens is available at a special cash pay rate. Results on most tests are available the next day.

Over-the-Counter Items

Students and employees can obtain free minor first aid products, medications for coughs, colds, upset stomachs, nausea, diarrhea, headaches, etc.

Hours

The Health Center is open Monday through Friday from 8 a.m. to 5 p.m., and closed from 11:30 a.m. to 12:30 p.m. During breaks, the medical staff is not on campus. Referrals can be made at those times to Freeman Urgent Care or ER as needed.

Costs

The Nurse Practitioner or Physician visits are \$10 for employees and **free** to students. There is a minimal charge for certain items, such as blood tests, lab work, breathing treatments and immunizations. Any charges may usually be billed to your student account.

Preventive Services

Available daily, 8 a.m. to 5 p.m.

Appointments REQUIRED for these services

Services Available

Women's exams, STD testing, physicals, confidential HIV testing, health education and pregnancy prevention are among the services offered for a nominal fee.

When a communicable disease is detected (whether student, faculty or staff member), the University's physician and nurse practitioner will assume responsibility for conducting a thorough review based upon the best medical and legal information available. Any actions taken will respect the individual's confidentiality and welfare as well as that of the University community.

Prevention of Blood Borne Diseases

Safety guidelines will be disseminated regularly to appropriate offices. Anyone who comes in contact with another person's blood or body fluids should report the exposure to the Student Health Center. Do NOT attempt to clean an area that has been contaminated by blood or body fluids. Please call Security so proper procedures may be used.

Emergency Policy

If a health emergency occurs on campus, contact University Police at ext. 2222. If a situation may be life-threatening, call Joplin Emergency Medical Services (911) and then contact Campus Security.

Dental Hygiene Clinic

The Dental Hygiene Clinic is located in the Julio Leon Health Science Center and is open on Tuesday and Thursday when school is in session from 8:00 a.m.–4:00 p.m., by appointment only (enter through the arched entry on the North side of the building). The clinic offers the following services:

- Cleanings and X-rays
- Oral Cancer Screenings
- Tobacco Cessation
- Fluoride Treatments
- Treatment of Gum Disease
- Sealants
- Nutritional Counseling
- Hypersensitivity Treatments
- Scaling—periodontal service
- Root planing—periodontal service

Beimdiek Recreation Center

Membership Fees

Recreation Center Memberships	Monthly	Fall Semester	Spring Semester	Summer Semester
Full-Time Student	N/A	\$150	\$150	\$60
Part-Time Student	N/A	\$75	\$75	\$60
Student Spouse	N/A	\$75	\$75	\$30
Faculty, Staff	FREE			
Retiree	\$15	\$75	\$75	\$30
Faculty, Staff, Retiree (Spouse)	\$15	\$75	\$75	\$30
University Alumni / Affiliate	\$30	\$150	\$150	\$60
University Alumni / Affiliate (Spouse)	\$15	\$75	\$75	\$30

Pool and Racquetball Memberships are available but do not include access to the Beimdiek Recreation Center. Please contact the Recreational Services office for details, [417.625.9670](tel:417.625.9670).

Please Note

- The University reserves the right to add or change fees without notice.
- The Beimdiek Recreation Center reserves the right to limit the use of the facility by members or guests to specific facilities, days and/or times.
- The term “University Affiliate” refers to individuals that provide a variety of services to the university but are not university employees. This category includes groups such as the Missouri Southern State University Board of Governors, Sodexo Food Service employees, and current members of the MSSU Lionbackers. Affiliate memberships are subject to the Recreational Services office approval.



Lion Cub Academy

About Us

The Missouri Southern State Lion Cub Academy (LCA) is housed in the Gene Taylor Education Building at the south end of the main floor.

The Lion Cub Academy provides daycare for children ages 12 months through five years of age, for MSSU students, MSSU staff members and MSSU faculty members, as well as the children of MSSU Alumni. Applications are now being accepted and a waiting list will be activated upon reaching capacity.

The LCA has been in operation since 1986 and is licensed by the State of Missouri Department of Health.

Lion Cub Academy Mission

The mission of the Lion Cub Academy is to provide a safe nurturing environment for the children of MSSU students, faculty, staff and alumni. The center is designed to create an atmosphere of security and mutual trust where children can develop emotionally, socially, physically and intellectually. The children are treated with warmth and respect at all times. The staff works within a developmentally appropriate curriculum to develop socially responsible children.

We feel that the development of the young child is a continuous process that is influenced by all the experiences in a child's life. In the LCA, learning experiences are designed to help the children advantageously use the mental abilities he or she possesses, and to enhance his or her cognitive potential to a maximum degree. Through the process of exploration, experimentation and discovery, children learn how to learn. Besides cognitive experiences, the children must have experiences that provide the opportunity to experience his or herself in relation to others in the environment. Children are allowed to experience feelings in an environment that accepts and values feelings. Each child has the right to progress at his or her own pace according to their own rate of development.

Our Goals for Your Child

Based on a development philosophy the Lion Club Academy (LCA) proposes to aid the child in achieving the following goals:

- The child will develop a beginning understanding of "self" as both an individual and cultural identity.
- The child will develop social understanding necessary for interacting effectively with peers and adults in the environment.
- The child will develop curiosity and intellectual skills necessary for the enjoyment of distance learning.
- The child will acquire and develop language as a personal and social means to enhance communication and learning.
- The child will develop attitudes and skills that promote physical fitness and motor control.

For more information or to place your child on the waiting list, please contact: 417.625.3178 or 417.625.9360.

Bookstore Benefits

An employee discount of 10% applies to Missouri Southern State University apparel and imprinted gift items available in the bookstore.

Store Hours:

Monday – Thursday 7:30 a.m. – 6:30 p.m.

Friday 7:30 a.m. – 5:00 p.m.

417.625.9380

<http://www.mssubookstore.com/>

Ticket Office Benefits

For specific information, pricing and other promotional programs please contact:

Athletics Ticket Office

417.625.9820

<http://www.mssu.edu/ticket-office/>

Campus Card Center

417.659.5463

<http://www.mssu.edu/lioncard/contact-us.php>

Employee Discounts

This site is a list of businesses offering discounts on their services and products to MSSU employees.

<https://www.mssu.edu/business-affairs/lion-card/discounts.php>

Contact Information

If you have specific questions about any of the benefit plans, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Employee Assistance Program (EAP)	Anthem	800.865.1044	anthemEAP.com
Voluntary Short-Term Disability	Human Resources	417.625.9527	Hearnes Hall Room 217
Voluntary Critical Illness Policy	Human Resources	417.625.9527	Hearnes Hall Room 217
Voluntary Accident Policy	Human Resources	417.625.9527	Hearnes Hall Room 217
Voluntary Life Insurance Policy	Human Resources	417.625.9527	Hearnes Hall Room 217
Voluntary Hospital Indemnity Policy	Human Resources	417.625.9527	Hearnes Hall Room 217
For Voluntary Critical Illness, Voluntary Hospital Indemnity, and Voluntary Accident Policy Assistance	Human Resources	417.625.9527	Hearnes Hall Room 217





Notes



Notes

MISSOURI SOUTHERN

STATE UNIVERSITY™



Human Resources Department
3950 E. Newman Road
Hearnes Hall Rm. 217
Joplin, MO 64801
417.625.9527
www.mssu.edu