

MISSOURI SOUTHERN  
STATE UNIVERSITY



2023 Benefit Guide

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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.

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## Benefits Overview

**Missouri Southern State University** is proud to offer a comprehensive benefits package to eligible employees beginning on the first day of the month following the date of hire. 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.

You share the cost of medical benefits, and Missouri Southern State University provides other benefits at no cost to you (basic life with accidental death & dismemberment, employee assistance program and long-term disability). In addition, there are voluntary benefits with reasonable group rates that you can purchase through Missouri Southern State University payroll deductions (dental, vision, flexible spending account, supplemental life insurance, short-term disability, critical illness and accident). Student employees as well as all employees are required to enroll in direct deposit.

### Benefit Plans Offered

- Medical
- Wellness Incentive Program
- Voluntary Dental
- Voluntary Vision
- Life Insurance
- Long-Term Disability
- Voluntary Life Insurance
- Flexible Spending Account (FSA)
- Health Savings Account (HSA)
- Employee Assistance Program
- Voluntary Accident Insurance
- Voluntary Critical Illness
- Voluntary Hospital Indemnity
- Voluntary Short-Term Disability
- Retirement
- Voluntary 403(b) and 457(b)
- Voluntary Missouri MOST 529 Plan

### Eligibility

Employees with a continuous, regular appointment and an FTE of .75 or greater are eligible for basic benefits or otherwise as dictated under the ACA. Dependent children may be covered on health, dental, and vision insurance through the month in which they turn age 26. Student status is not a determining factor. Employees must enroll self and dependents within 30 days of eligibility to avoid adverse consequences. Failure to enroll in coverage in a timely manner will result in the loss of opportunity to choose or select a plan and family members cannot be enrolled until the following annual enrollment period.

Eligible family members include:

- Lawful spouse (including same-sex spouse)
- Children up to age 26 (end of the month following birthday)

### Special Enrollment – Changing benefit elections during the year\*

The benefits you elect during open enrollment (October) or when you are first eligible remain in effect until December 31. You cannot change your elections until the next open enrollment period unless you experience a qualifying event. Examples of qualifying life events include:

- Marriage, divorce, or legal separation
- Birth or adoption of a new dependent
- Loss / gain of medical insurance due to you or your spouse's change in employment status, such as going from part-time to full-time
- A significant change in your spouse's healthcare coverage
- A dependent's loss / gain of benefits eligibility (including Medicare)
- Death of a dependent
- Change of Medicaid / CHIP status

\*Changes must be logged within 30 days of the qualifying life event.



## Medical Benefits

Administered by Anthem



Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost.

All plans allow you to select where you receive your medical services. If you use in-network providers, your costs will be less. The plans have different deductibles and copayments. Both include an Rx program at retail pharmacies and a Mail Order program.

MSSU contributes generously to health coverage and employees pay premiums by pretax payroll deduction (cafeteria plan). MSSU also contributes to the HSA account for employees.

	Enriched Plan (\$2,500 deductible)		HSA High Deductible Health Plan (\$3,500 deductible) NO COPAYS		Base Plan (\$3,500 deductible)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Lifetime Benefit Maximum</b>	Unlimited		Unlimited		Unlimited	
<b>Annual Deductible</b> Individual / Family	\$2,500 / \$5,000	\$5,000 / \$10,000	\$3,500 / \$7,000	\$7,000 / \$14,000	\$3,500 / \$7,000	\$7,000 / \$14,000
<b>Coinsurance Maximum</b> Individual / Family	\$2,500 / \$5,000	\$5,000 / \$10,000	\$0 / \$0	\$7,000 / \$14,000	\$2,450 / \$4,900	\$4,900 / \$9,800
<b>Annual Out-of-Pocket Maximum</b> Individual / Family	\$5,000 / \$10,000	\$10,000 / \$20,000	\$3,500 / \$7,000	\$14,000 / \$28,000	\$5,950 / \$11,900	\$11,900 / \$23,800
<b>DOCTOR'S OFFICE</b>						
<b>Office Visits—PCP</b>	\$20 copay	30% U&C after deductible	0% after deductible	30% U&C after deductible	\$30 copay	50% U&C after deductible
<b>Office Visits—Specialist</b>	\$40 copay	30% U&C after deductible	0% after deductible	30% U&C after deductible	\$60 copay	50% U&C after deductible
<b>Mental Health (Outpatient)</b>	\$40 copay	30% U&C after deductible	0% after deductible	30% U&C after deductible	\$60 copay	50% U&C after deductible
<b>Chiropractor</b>	\$40 copay	30% U&C after deductible	0% after deductible	30% U&C after deductible	\$60 copay	50% U&C after deductible
<b>HOSPITAL SERVICES</b>						
<b>Hospitalization – Inpatient</b>	20% after deductible	40% U&C after deductible	0% after deductible	30% U&C after deductible	30% after deductible	50% U&C after deductible
<b>Hospitalization – Outpatient</b>	20% after deductible	40% U&C after deductible	0% after deductible	30% U&C after deductible	30% after deductible	50% U&C after deductible
<b>Emergency Room</b>	\$150 copay / visit, then 20% coinsurance (copay waived if admitted)		0% after deductible		\$300 copay	
<b>Urgent Care</b>	\$50 copay / visit	30% U&C after deductible	0% after deductible	30% U&C after deductible	\$50 copay	50% U&C after deductible
<b>Preventive Services</b>	100% Covered in full	30% U&C after deductible	0% Covered in full	30% U&C after deductible	100% Covered in full	50% U&C after deductible
<b>PRESCRIPTION DRUGS</b>						
<b>Prescription Drugs - Retail</b>	\$100 deductible Tier 2-4 \$12/\$40/\$65/20%		Deductible/Coinsurance		\$200 deductible Tier 2-4 \$15/\$80/\$120/20%	
<b>Prescription Drugs - Mail Order</b>	\$24/\$80/\$130		Deductible/Coinsurance		\$30/\$160/\$240	
<b>Out-of-Network Deductible</b> (individual/family)	\$5,000/\$10,000		\$7,000/\$14,000		\$7,000/\$14,000	
<b>Out-of-Network Coinsurance</b>	40%		30%		50%	
<b>Out-of-Network Out-of-Pocket Max</b> (individual/family)	\$10,000/\$20,000		\$14,000/\$28,000		\$11,900/\$23,800	

\*Does not apply to Generic preventive drugs.





## MISSOURI SOUTHERN STATE UNIVERSITY

### Smart Rewards Custom Engagement Package

#### How it works:

1. **Get a Preventative Exam – 100 Points**
2. **Attend Onsite Biometric Health Screening – 100 Points**
3. **Complete the Online Health Assessment – 100 Points**
4. **Earn up to 100 Points by completing Health and Wellness Activities**

#### Health and Wellness Activities

Holistic care to support a healthier, more productive workforce  
Preventative Care

- Colorectal Screening
- Flu Shot
- Mammogram

#### Condition Management

- Condition Care
- Future Moms
- Wellbeing Coach – Telephonic Tobacco
- Wellbeing Coach – Telephonic Weight

#### Wellness

- Complete an Action Plan
- Wellbeing Coach – Digital
- Connect a fitness or lifestyle device
- Log into your Anthem Account
- Track your steps
- Update your contact information

During the plan year of 1/1/2023 – 12/31/2023  
Employee and Spouses will have the ability to qualify for a health insurance  
premium credit of \$25 per month beginning 1/1/2024

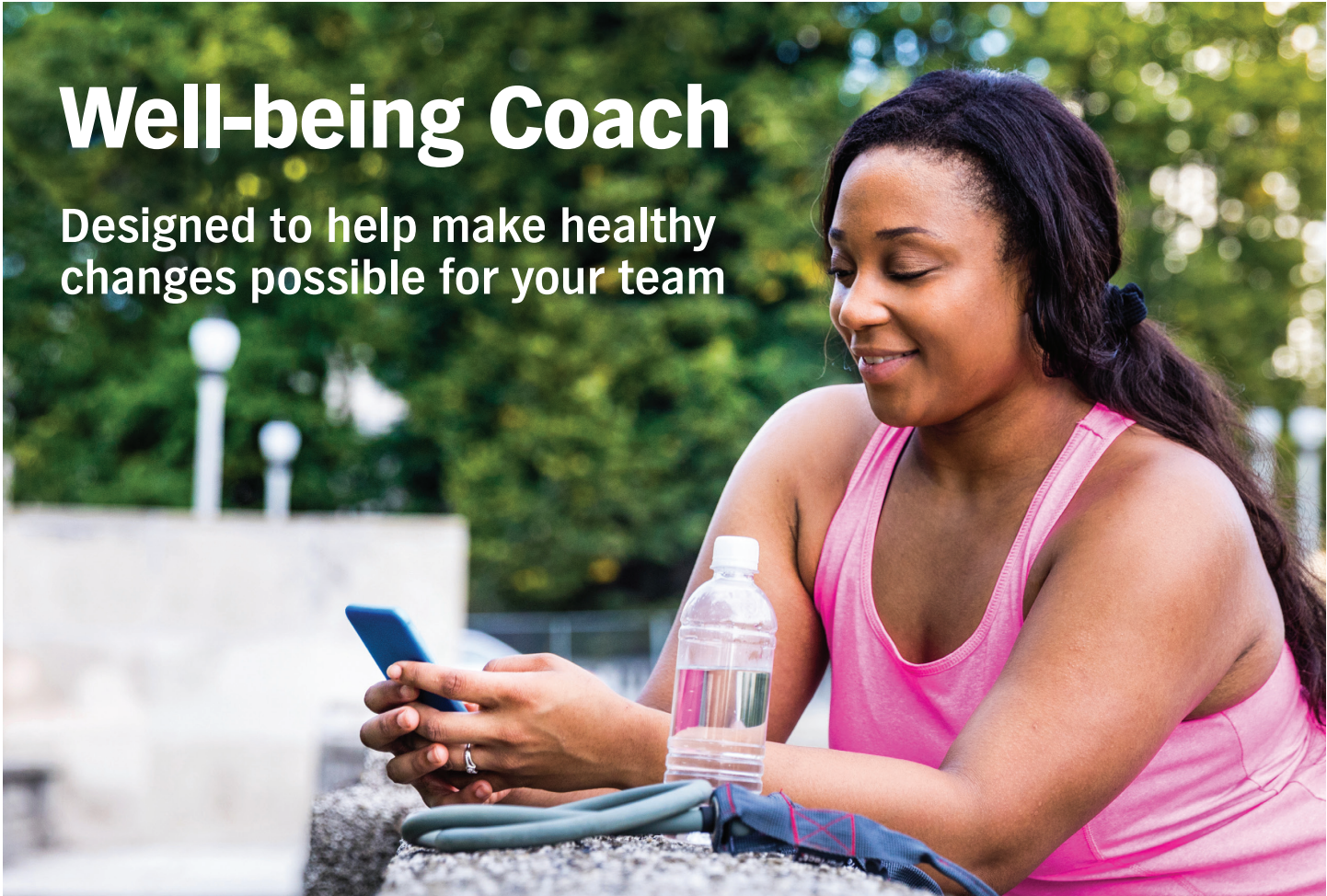
This Program requires each of the 4 items in order to receive the discount and a  
total of 400 points

Members will be able to track their progress on the Sydney app or on  
Anthem.com

Wellbeing Solutions  
combines a full suite  
of benefits with support  
for a wide variety of  
health goals — all in one  
complete program.

# Well-being Coach

Designed to help make healthy changes possible for your team



People face many challenges to becoming and staying healthy. Life is busy, and it can be hard to make changes or break old habits, especially while working, caring for family or both. These individual challenges can add up:



**\$1,429 more**  
average medical costs  
per person, per year  
for someone who  
is obese<sup>1</sup>



Smoking-related illness in  
the United States costs  
**more than  
\$300 billion**  
each year<sup>2</sup>

**\$586 savings a year**  
is what the average employee in a  
health coaching program saved the  
company, in one study.<sup>3</sup>



## Well-being Coach can help create lasting behavior changes for your team

This is the coaching program that gives members support for their day-to-day life, when they need it most. There are three options:

1. **Well-being Coach** gives members access to certified health coaches by phone or chat using anthem.com or the Sydney Health app. For some, it can make a difference in finally tackling those changes and reaching health goals that have been difficult on their own. It is especially valuable for those at risk for higher costs and complicated conditions related to smoking and obesity.
2. **Well-being Coach Digital** is a personalized health coaching app that combines predictive analytics and proven behavioral health techniques to help employees improve their well-being. Members can get support to maintain a healthy weight or quit tobacco, with additional help on well-being topics like nutrition, activity, mindfulness and sleep.

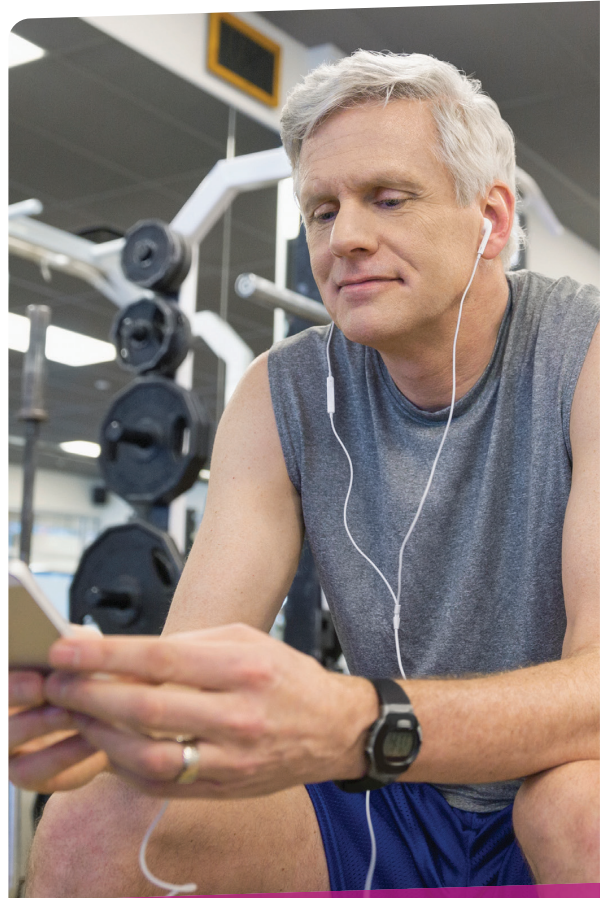
Well-being Coach Digital is powered by the Lark platform and accessible to the member via Sydney Health. Through interacting with members, it learns about members' habits and lifestyles, and provides highly customized, immediately useful advice to make small changes to help them meet their health and wellness goals.

3. **Well-being Coach Total** is health coaching that combines digital and live phone/chat coaching, to support members of all risk levels with the channel that best fits their unique needs.

These two approaches work well together. When members choose to interact with the app, the app's artificial intelligence capabilities are able to spot when they may be at risk for certain conditions or health events. The personal coach team will then reach out directly to the member to put more attention on helping them.

## Give your team a coach

Talk to your Anthem representative about Well-being Coach



## Well-being Coach Digital is powered by Lark

Lark has helped members achieve 2.8% weight loss after 15 weeks in the program. Members over 50 had a 4.3% weight loss in one year.<sup>4</sup>



1 Centers for Disease Control and Prevention: *Adult Obesity Facts* (rev. March 2018): [cdc.gov/obesity/data/adult.html](https://www.cdc.gov/obesity/data/adult.html).  
2 Centers for Disease Control and Prevention: *Economic Trends in Tobacco*: (July 2019): [cdc.gov/tobacco/data\\_statistics/fact\\_sheets/economics/econ\\_fm\\_not\\_aware\\_of\\_facts/index.htm](https://www.cdc.gov/tobacco/data_statistics/fact_sheets/economics/econ_fm_not_aware_of_facts/index.htm).  
3 BenefitsPRO: *How key is health coaching for wellness programs?* (March 8, 2017): [benefitspro.com](https://www.benefitspro.com).  
4 Lark program outcomes, 2019.

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# Your Way to Wellness

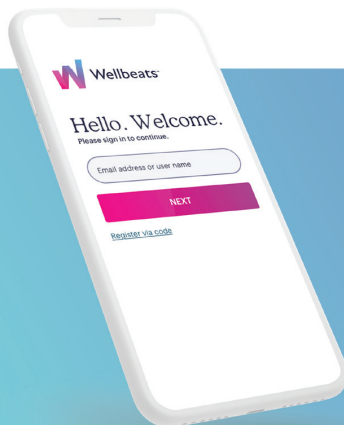


## About Wellbeats, Your Virtual Wellness Offering

Access virtual fitness, nutrition, and mindfulness classes with Wellbeats! No matter your age, level, ability, or interest, you can choose what fits your lifestyle.

Whether you're an expert at yoga or new to running, looking for ways to eat healthy or only have 5 minutes to unwind, there are a variety of ways to live a healthy life with Wellbeats.

- 1,000+ fitness, nutrition, and mindfulness classes led by a team of certified, friendly instructors
- 30+ goal-based programs
- 70+ healthy recipes
- Easy-to-use and stream on your personal devices at home or on-the-go
- Track your progress and receive personal recommendations
- Schedule classes in advance and invite others to join
- Download classes to play offline
- Receive automated reminders to keep you on track



## How to Get Started:

1. Go to [portal.wellbeats.com](https://portal.wellbeats.com) or download the Wellbeats app
2. Enter your username and password. If you forgot your password, select "Forgot password?" to be emailed a new, temporary password.



[portal.wellbeats.com](https://portal.wellbeats.com)  
[support@wellbeats.com](mailto:support@wellbeats.com)

For more information, please refer to the HR Sharepoint Site.

# How to Access Wellbeats on a Laptop


Wellbeats is your virtual wellness offering to help you live a healthier life. Access 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests - right from your laptop!



## Here is how to play Wellbeats classes on your laptop

**1**

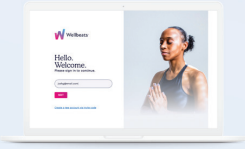
Visit [portal.wellbeats.com](https://portal.wellbeats.com) on your preferred web browser.



**2**


Enter your username and password.

(If you received an invitation or promo code, select "Create a new account via invite code" instead and enter your code)



**3**

Once signed in, you can start playing classes!



### Recommended Web Browsers:

 Google Chrome	 Mozilla Firefox
 Apple Safari	 Edge

To ensure highest performance and security, please ensure your preferred browser is up-to-date.

If you experience any trouble, please try the following:

- Clear your web browser's cache
- Restart your web browser
- Disable extensions in your web browser
- Try a different web browser

#### Need additional help?

Contact Wellbeats Support at [support@wellbeats.com](mailto:support@wellbeats.com)

## How to Access Wellbeats on a Phone or Tablet

Wellbeats is your virtual wellness offering to help you live a healthier life. Access 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests - right from your phone or tablet!



### Here is how to play Wellbeats classes on your phone or tablet

- 1

Locate and select the App Store icon on your phone or tablet.

iOS   Android   Windows
- 2

In the search bar, type in Wellbeats
- 3

Select Wellbeats, then select Install or Get
- 4

Once the app is downloaded, select Open
- 5

Enter your username and password.

(If you received an invitation or promo code, select "Create a new account via invite code" instead and enter your code)
- 6

Once signed in, you can start playing classes!

User experience and navigation may vary according to the type and version of your device. If you experience any trouble with your login credentials or need tech support, please contact our support team at [support@wellbeats.com](mailto:support@wellbeats.com).



Wellbeats can also be accessed by scanning this QR code



## How to Access Wellbeats on a TV

Wellbeats is your virtual wellness offering to help you live a healthier life. Access 1,000+ fitness, nutrition, and mindfulness classes for all ages, levels, abilities, and interests - right on your TV!

Here are 5 ways to stream Wellbeats classes on a TV.



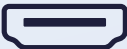
### 1. Connect Your Laptop, Tablet, or Mobile Device to Any TV with an HDMI Cable

Display Wellbeats on any TV by connecting to your laptop, tablet, or mobile device with your own HDMI cable.

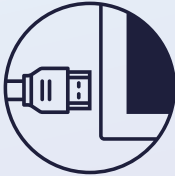
#### Steps to connect via HDMI cable:

- 1


Locate an available HDMI port on your TV.


- 2

Connect one end of your HDMI cable to the HDMI port on your TV.


- 3

Connect the other end of the HDMI cable to your laptop, tablet, or mobile device\*.


- 4

Switch to the HDMI source on your TV.

For more details on connecting via an HDMI cable, [click here](#).

\*Some devices (including tablets and phones) may require an adapter.



## **BRAND SPECIALTY DRUGS ASSISTANCE**

Payer Matrix, LLC is a Specialty Drug Cost Containment Company who has partnered with Anthem's Health Plan to address the member needs in the specialty drug space in order to lower the costs to the plan and participants.

**Our advocacy model successfully procures alternate funding for high-cost drugs, therefore reducing to the plan and the members. Our program utilizes manufacturer assistance programs to achieve these cost-saving costs goals.**

## **KEY POINTS TO OUR PROGRAM:**

- Plan participants (if eligible) will have a zero-copay
- If NOT eligible, it will be paid through the Plan, based on Plan Benefits with a zero copay as well
- The drug list covers approximately 340 drugs for various chronic health conditions
- Our program leverages extensive, often unused funds made available by Pharma Manufacturers
- Payer Matrix will help the participant complete the necessary paperwork
- Contact Payer Matrix via email – [customerservice@payermatrix.com](mailto:customerservice@payermatrix.com) or **877-305-6202**



## Voluntary Dental Benefits

Administered by Cigna

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the Missouri Southern State University dental benefit plan.

	In-Network PPO	Out-of-Network Dentists*
<b>Annual Deductible/Family</b> (applies to Basic & Major Services)	\$50/\$150	\$50/\$150
<b>Annual Benefit Maximum**</b>	\$1,500	\$1,500
<b>Preventive Dental Services</b> (cleanings, exams, x-rays)	100%	100%
<b>Basic Dental Services</b> (fillings, root canal therapy, oral surgery)	80%	80%
<b>Major Dental Services</b> (extractions, crowns, inlays, onlays, bridges, dentures, repairs)	50%	50%
<b>Orthodontic Services</b> Dependent children under age 19	50%	50%
<b>Orthodontic Lifetime Maximum</b>	\$1,500	\$1,500

### Did You Know...

For every \$1 spent on preventive oral healthcare, as much as \$50 is saved on future emergency and restorative services?

\*90th percentile U&C

\*\*When members utilize the plan for their preventive services, the annual benefit maximum will increase incrementally the following year(s). Over time, the annual benefit maximum could reach \$2,100. See plan details for specific information.

## Voluntary Vision Benefits

Administered by Cigna

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

### Your coverage from a Cigna doctor:

	In-Network	Out-of-Network
<b>Eye Exam</b> — once every 12 months	\$20 copay	Up to \$45 allowance
<b>Lenses</b> — once every 12 months		
<b>Single Vision Lenses</b>	Covered in full after \$20 copay	Up to \$40 allowance
<b>Lined Bifocal Lenses</b>	Covered in full after \$20 copay	Up to \$65 allowance
<b>Lined Trifocal Lenses</b>	Covered in full after \$20 copay	Up to \$75 allowance
<b>Lenticular</b>	Covered in full after \$20 copay	Up to \$100 allowance
<b>Frames</b> — once every 24 months		
<b>You will receive an additional 20% off any amount that you pay over your allowance.</b>	\$130 allowance	\$71 allowance
<b>Contact Lenses</b> — once every 12 months if you elect contacts instead of lenses/frames	Elective: \$130 Necessary: Covered in full after \$20 copay	Elective: \$105 allowance Necessary: \$210 allowance



## Health Savings Account (HSA)

*Administered by UMB Bank*

A Health Savings Account (HSA) allows an individual to set aside pretax dollars that can be used to pay eligible out-of-pocket healthcare expenses. These expenses can be an individual's, spouse's or a dependent's (as defined by the IRS).

This account belongs to you! You will be provided with a debit card in order to utilize the funds for eligible medical expenses. You may also order checks if you prefer checks. This account is portable and when you leave MSSU, the money goes with you. The account also earns interest on a tax-free basis. Even though you received a tax deduction by putting your money into this account, the money is still yours to spend tax free as long as you spend it on qualified medical expenses. Please note, if you utilize these funds to pay non-qualified expenses, you will incur a tax penalty in addition to paying normal income tax on the funds. It is your sole responsibility to ensure that you are eligible to have a HSA and that you're using HSA toward eligible expenses.

### Eligibility

To be eligible to enroll in a HSA, the following criteria must be met.

- The employee needs to be enrolled in a Qualified High Deductible Health Plan (QHDHP), and the employee is not covered by a health plan other than a (QHDHP);
- The employee needs to not be enrolled in any Medicare (A or B); and
- The employee may not be claimed as a dependent on another person's tax return.
- The employee cannot be enrolled in MSSU's FSA as it is not a limited purpose FSA.

Eligibility for HSA is determined by Federal law.

### Eligible Medical Expenses

Refer to the FSA and HSA Eligible Expenses document and/or go to [www.irs.gov](http://www.irs.gov) website and search for Publication 502 for more information.

### 2023 Contributions

You and MSSU can make contributions to your HSA up to the following annual maximums (these maximums include MSSU contributions):

HSA Contributions	
Individual Coverage	\$3,850
Family Coverage	\$7,750
Age 55+	\$1,000 more



## Employee Contributions for Benefits

### 2023 Employee Health Insurance Expense

As MSSU continues in 2023 under a partial self-funded model for health insurance, employees will be making insurance payments to MSSU rather than an insurance company. As such the contributions from payroll will work together with employer contributions to fund the expense of health insurance.

Monthly rates are divided over 24 pay periods (1st and 2nd pays each month) for biweekly employees.

Anthem Health Plans							
Employee Category	Enriched Plan (\$2,500 Deductible) <small>*(Max out-of-pocket per individual: \$5,000)</small>		HSA High Deductible Health Plan (\$3,500 Deductible) <small>(Max out-of-pocket per individual: \$3,500; NO copays)</small>			Base Plan (\$3,500 Deductible) <small>*(Max out-of-pocket per individual: \$5,950)</small>	
	Employee Cost	Total Plan Cost	Employee Cost	Total Plan Cost	Employer Contribution into HSA	Employee Cost	Total Plan Cost
Employee Only	\$270.00	\$900.00	\$50.00	\$478.00	\$61.15	\$70.00	\$591.00
Employee + Spouse	\$1,089.00	\$1,719.00	\$250.48	\$913.00	\$122.30	\$499.00	\$1,129.00
Employee + Child(ren)	\$837.00	\$1,467.00	\$149.00	\$779.00	\$122.30	\$333.00	\$963.00
Employee + Family	\$1,728.00	\$2,358.00	\$622.00	\$1,252.00	\$122.30	\$918.00	\$1,548.00

Cigna Dental	One Plan Option EMPLOYEE COST
Employee Only	33.69
Employee + Spouse	65.51
Employee + Child(ren)	84.33
Employee + Family	121.53

Cigna Vision	One Plan Option EMPLOYEE COST
Employee Only	8.64
Employee + Spouse	17.29
Employee + Child(ren)	16.52
Employee + Family	25.82

## 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	Other
<b>Medical Pharmacy 24/7 NurseLine</b>	Anthem	800.676.2583 800.273.8255	www.anthem.com	Register online for benefit information, provider search and payment estimator including cost of prescriptions. Sydney Mobile App is also available for download to your smartphone. Order maintenance medication online.
<b>Health Savings Account</b>	UMB Bank	866.520.4HSA	hsa.umb.com	
<b>Virtual Primary Care</b>	Sydney Health App	800.273.8255	www.anthem.com	On-Demand care with unlimited chats with a doctor 24/7 without an appointment.
<b>Flexible Spending Account (including Dependent Care)</b>	ASI Flex	800.659.3035	www.asiflex.com	
<b>Life and AD&amp;D Insurance</b>	Unum	800.628.8600	www.unum.com	
<b>Long-Term Disability</b>	Unum	800.368.1135	www.unum.com	
<b>Employee Assistance Program</b>	Anthem	800.865.1044	www.anthemEAR.com	
<b>Voluntary Dental</b>	Cigna	800.244.6224	www.cigna.com	Hearnes Hall Room 217
<b>Voluntary Vision</b>	Cigna	800.244.6224	www.cigna.com	
<b>Voluntary Life and AD&amp;D Insurance</b>	Unum	800.679.3054	www.unum.com	
<b>Voluntary Short-Term Disability</b>	Unum	800.679.3054	www.unum.com	
<b>Voluntary Critical Illness</b>	Unum	800.679.3054	www.unum.com	
<b>Voluntary Accident Policy</b>	Unum	800.679.3054	www.unum.com	
<b>Voluntary Hospital Indemnity</b>	Unum	800.679.3054	www.unum.com	

- Cost Estimator Tool
- Your Health First (chronic disease management)
- Healthy Rewards (discount program)
- Sydney Mobile App
- My Health Assistant (online coaching)
- Health Habits
  - Quit today
  - Weight management
  - Stress management
- QuickSwitch (Pharmacy)
- 90-day prescription refills

Please see <https://mssu.sharepoint.com/sites/HumanResources> for the full library of programs/flyers available from Anthem or contact Anthem at 800.676.2583 or [www.anthem.com](http://www.anthem.com).



# HSA Pricing Schedule

## Monthly Account Fees

Average Balance in Deposit Account \$1,500 or more	Free
Average Balance in Deposit Account under \$1,500	\$ 1.95

## Services included in Monthly Fee

Account Set-up	Included
UMB ATM Withdrawal <i>(when ATM access is allowed)</i> <i>(non-UMB ATM networks may impose their own fee structure)</i>	Included
Returned Deposit Item	Included
Check Copies	Included
Check Reimbursement	Included
Stop Payment	Included
Insufficient Funds	Included
Client Call Center and 24/7 Interactive Bankline	Included
Debit Cards	Included
Debit Card Transactions	Included
Mobile Banking	Included
Quarterly e-statements	Included
Online Banking	Included
Online Bill Pay	Included
Online Contributions	Included
Online Reimbursement	Included
Tax Reporting (1099-SA/5498-SA)	Included

## Exception Services\*

UMB HSA Saver® Investments <sup>1</sup> monthly fee	\$ 3.00
Non-UMB ATM withdrawal	Other networks may impose their own fee structure
Quarterly Paper Statements	\$ 1.50
UMB Bank Wire Transfers	\$ 15.00
Account Closing/Transfer	\$ 25.00

\*Exception Services are disclosed in the Deposit Terms and Conditions - available upon request.

Investments in securities through HSA investment account are:  
**Not FDIC Insured • May Lose Value • No Bank Guarantee**

<sup>1</sup> UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver Investment Program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

The above fees are as of March 1, 2018 and are subject to change upon thirty (30) days prior written notice. For questions or more information call 1.866.520.4HSA (4472).



# Top Questions about Health Savings Accounts

These are answers to some of the most commonly asked questions about health savings accounts (HSAs).

## General questions

### Q1: WHAT IS A HEALTH SAVINGS ACCOUNT (HSA)?

An HSA helps you set aside money for current and future health care expenses that aren't covered by your medical plan. You can make contributions to your HSA, up to IRS limits. For 2021, the maximum contribution amount from all sources—your contributions, your employer's contributions and any other sources—is \$3,600 for individual coverage and \$7,200 for family coverage. For 2022 the maximum contribution amount will be \$3,650 for individual coverage and \$7,300 for family coverage.

### Q2: WHAT TYPES OF MEDICAL PLANS ARE COMPATIBLE WITH AN HSA?

To contribute to an HSA, you must be enrolled in a high-deductible health plan (HDHP). An HDHP is a health plan that meets two requirements as specified by the U.S. Treasury Department. First, it must have an annual deductible that meets the minimum deductible amount, which is published annually. Second, the annual out-of-pocket expenses—such as deductibles, copayments and other expenses paid for by the participant—associated with the HDHP may not exceed the specified out-of-pocket maximums. Premiums (the amount you pay each month for coverage) do not count as out-of-pocket expenses.

### Q3: HOW DO HSA'S WORK?

You choose how much you'd like to save in your HSA each year and contributions are automatically made from your paycheck to your account. See Question 8 for additional contribution methods. You can choose to pay for current eligible medical expenses with your HSA. Or you can choose to pay for current expenses out of your pocket and save the money in your HSA to pay for future medical expenses. How you use your account and when you use it are entirely up to you.

### Q4: IS MY MONEY SAFE IN AN HSA?

Yes. Your HSA deposit account balance is FDIC insured. Once you have \$1,000 saved in the HSA, you have the opportunity to open a UMB HSA Saver<sup>®1</sup> investment portfolio to have the option to make investments in securities that carry various levels of risk and reward, similar to investment in a retirement savings plan.

INVESTMENTS IN SECURITIES THROUGH UMB HSA SAVER<sup>®</sup> ARE:  
NOT FDIC-INSURED · MAY LOSE VALUE · NO BANK GUARANTEE

### Q5: WHY SHOULD I CONSIDER ENROLLING IN THE HDHP WITH AN HSA?

If one or more of the following are true for you, you may want to consider making a change to a HDHP with an HSA:

- You are paying for insurance you're not using.
- You want an option to save for current and future medical expenses.
- You want to save on monthly premiums and take more control over how you use your health care benefits.
- You anticipate major health expenses such that you would reach the out-of-pocket maximum associated with the a HDHP.

## Eligibility and opening an account

### Q6: WHO CAN OPEN AN ACCOUNT?

If you are enrolled in a high-deductible health plan, you are eligible to open an HSA as long as you:

- Are not covered by any other health plan that is not a high-deductible health plan (for example, a spouse's plan),
- Are not enrolled in Medicare benefits, and
- May not be claimed as a dependent on another person's tax return.

## Account contributions

### Q7: HOW MUCH CAN I CONTRIBUTE?

You can choose how much to contribute to your HSA, up to IRS limits that are set each year. For 2021, the maximum contribution amount from all sources—your contributions, your employer's contributions and any other sources—is \$3,600 for employee-only coverage and \$7,200 for family coverage. For 2022 the maximum contribution amount will be \$3,650 for individual coverage and \$7,300 for family coverage.

### Q8: HOW DO I CONTRIBUTE TO THE ACCOUNT?

The Welcome Kit you will receive from UMB once you open your account outlines the different ways you can contribute to your account. The simplest way is through pretax payroll contributions, but you may also write a check or transfer money from your bank account to make a lump sum contribution to your HSA. If the money comes from your bank account instead of through payroll contributions, you may deduct the amount you contribute on your taxes<sup>2</sup> since those contributions would be made with after-tax money. Your family members or others can also contribute to the account on your behalf.

## Q9: I'M NEARING RETIREMENT. CAN I MAKE CATCH-UP CONTRIBUTIONS LIKE I DO TO MY RETIREMENT SAVINGS PLAN?

People age 55 and older can make a catch-up contribution each year that is over and above the allowable limit for the individual year. The catch-up contribution is \$1,000. You are able to make catch-up contributions until you become Medicare active.

## Using your HSA

### Q10: WHAT CAN I SPEND MY HSA BALANCE ON?

You can use your balance to pay for qualified medical expenses for you or your covered dependents (shown in IRS Publication 502). Some examples include:

- Your deductible
- Dental treatments, exams or cleaning costs
- Prescription and over-the-counter drug costs
- Vision expenses such as contact lenses or glasses
- Chiropractic or acupuncture fees
- Crutches
- Eye surgery

They don't include insurance premiums other than premiums for long-term care insurance, premiums on a health plan during any period of continuation coverage required by federal law (for example, "COBRA" coverage) or premiums for healthcare coverage while you receive unemployment compensation.

You can find a full list of qualified expenses at [www.irs.gov](http://www.irs.gov).

### Q11: HOW DO I PAY FOR MEDICAL EXPENSES?

You'll receive a UMB Visa® debit card that you can use to pay for qualified expenses not covered by the high-deductible health plan. Simply swipe the card, or access your card using your digital wallet (includes: Apple Pay, Samsung Pay, Garmin Pay and FitBit Pay) at the pharmacy or for other health-related services and the associated cost will be debited from your HSA balance. Or use your card to pay doctor's visit bills once the claim has been submitted to your insurance carrier so that you will receive the negotiated rates for services. Save your receipts, since you may need them if the IRS requests that you show proof of how you used your tax-free money. Use UMB's ReceiptVault to store and organize receipts online for qualified healthcare expenses. If you cannot use your debit card, you will pay for the expense out of your own pocket, then reimburse yourself from your HSA. If you don't have enough money in your account to pay for the entire amount of an expense (for example, if you just opened the account or the company hasn't made its full contribution yet), you can pay for a portion of that expense with your account and cover the rest with personal funds. Once the HSA funds build and are available in the account, you can reimburse yourself from the HSA.

**Questions? More details? Visit us online at [HSA.UMB.com](http://HSA.UMB.com) or call 866.520.4HSA (4472).**

*This material is provided for informational purposes only and all opinions represent UMB Healthcare Service's judgment as of the date this material was published and is subject to change at any time without notice. You should not use this material as a substitute for your own judgment, and you might want to consult professional advisors before making any tax, legal, financial planning or investment decisions. This material contains no investment recommendations and you should not interpret this material as investment, tax, legal or financial planning advice.*

INVESTMENTS IN SECURITIES THROUGH UMB HSA SAVER® ARE: NOT FDIC-INSURED · MAY LOSE VALUE · NO BANK GUARANTEE

<sup>1</sup> UMB Investment Management selects mutual funds in various asset classes for inclusion in the UMB HSA Saver Investment Program. UMB Custody Services provides safekeeping and settlement of the mutual fund investments in the UMB HSA Saver Investment Program. UMB Investment Management and UMB Custody Services are departments of UMB Bank, n.a. UMB Bank, n.a. is a wholly owned subsidiary of UMB Financial Corporation.

<sup>2</sup> All mention of taxes is made in reference to federal tax law. States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. Please check with your state's tax laws to determine the tax treatment of HSA contributions, or consult your tax adviser. Withdrawals for non-qualified medical expenses are subject to income taxes and a possible 20% penalty, if you're under age 65.

### Q12: HOW DOES MY HSA TRACK WITH MY DEDUCTIBLE?

You may use your HSA to pay for qualified expenses including your deductible. Or you can let the HSA build up for future expenses. The choice is yours. The HSA is not a method to determine if you've met your deductible; that information is available on your medical plan provider's website or on any explanation of benefits (EOBs) that you receive from your plan.

### Q13: IF I OPEN AN HSA, CAN I ALSO ENROLL IN A HEALTH CARE FLEXIBLE SPENDING ACCOUNT?

No, you cannot enroll in both. If you are married, you may not have coverage under your spouse's flexible spending account (FSA). You can only have a "limited purpose" FSA. Eligible expenses with a limited purpose FSA include most unreimbursed dental, vision and/or hearing care expenses (including expenses for your dependents), and out-of-pocket medical expenses you paid after you met your plan deductible.

### Q14: WHAT ARE THE TAX IMPLICATIONS FOR PARTICIPATING IN AN HSA?

The money you save in your HSA is tax free. The money you contribute isn't taxed, nor is the money taxed as your balance grows. As long as you use the money to pay for qualified expenses, you won't pay taxes when you withdraw it either.

**NOTE:** States can choose to follow the federal tax-treatment guidelines for HSAs or establish their own; some states tax HSA contributions. If you have questions about your tax implications, consult your tax advisor. Withdrawals for non-qualified medical expenses are subject to income taxes and a possible 20% penalty, if you're under age 65.

### Q15: I HAVE AN HSA ALREADY SET UP THROUGH MY FORMER EMPLOYER. CAN I CONTRIBUTE TO THAT HSA INSTEAD WITH PAYROLL CONTRIBUTIONS?

No. However, you may transfer the balance from that HSA into your UMB HSA and continue to make pretax contributions. First, open your UMB HSA. Then decide how you'd like to transfer the funds. You have two options:

1. A direct transfer of all of the balance from one trustee to a UMB HSA.
2. A distribution of funds to the employee, who may then roll over all or part of the HSA balance into a UMB HSA.

### Q16: IF I DON'T USE MY BALANCE BY THE END OF THE YEAR, WILL I LOSE IT?

No, the money in your account rolls over from year to year, so you won't lose unused money each year like you would with a flexible spending account (FSA). Best of all, your HSA balance is yours to keep even if you change health plans or changing jobs.

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#### **Questions? More details?**

**Visit us online at [hsa.umb.com](https://hsa.umb.com) or call 866.520.4HSA (4472).**

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## Flexible Spending Accounts (FSAs)

*Administered by ASI Flex*

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

Healthcare Spending Limit	\$3,050
Dependent Care Spending Limit	\$5,000

**ASI Flex** is the **administrator** of two individual Flexible Spending Accounts—one for healthcare expenses and one for dependent childcare expenses. You can enroll in one or both FSAs. You use each account separately, but they work similarly.

### Here's How an FSA Works

- You decide the annual amount (up to \$3,050/\$5,000) you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare expenses.
- Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
- You pay for eligible expenses (medical, dental, vision) when incurred, and then submit a reimbursement claim form or file the claim online. You may also utilize an FSA debit card for an additional cost.
- You are reimbursed from your FSA. So, you actually pay your expenses with tax-free dollars.

**Please Note:** You cannot participate in the flexible spending account if you are on the HDHP/HSA plan.







## Flexible Spending Accounts Save You Money!

*Want to save money on Medical or Child Care Expenses?  
Sign up for the Flexible Spending Account and  
put more money in your pocket!*



*Save 25% or more on eligible expenses.*

**Flexible Spending Accounts** (FSAs) are year-to-year accounts that allow you to set aside money from your paycheck on a pre-tax basis to pay for medical and child/elder care expenses. That means you do not have to pay federal, and in most cases, state income tax, or FICA taxes on those dollars...which means you have more money in your pocket! Most people can save at least 25% on each dollar that is set aside, for expenses they are paying for anyway!

The FSA is easy to manage, and you can take advantage of the spending accounts by following three easy steps:

- 1) Review your expenses for medical and/or child/elder care for the previous year. Make note of what you spend on regular, planned expenses, and what expenses you may incur in the coming year.
- 2) Sign up for your FSA during your employer's annual open enrollment period.
- 3) Submit claims to ASIFlex for reimbursement of your expenses.

You can submit claims via the ASIFlex Mobile App, online at [asiflex.com](http://asiflex.com); or otherwise by fax or mail.

Estimating your plan year election amount is easy! ASIFlex offers the following tips and tools to help!

First, take a look at your prior year's expenses, as this is a good indicator of what you might anticipate for next year.

Then make a list of your predictable or recurring expenses that you know you have, such as copays, annual deductible, monthly prescriptions, dental or vision expenses, over-the-counter health care products or ongoing child care costs.

Next, think about any other anticipated expenses you plan to incur next year, such as eyeglasses or orthodontia.

You can review ASIFlex's Eligible Expense list as a reference of the hundreds of eligible expenses.

Then you can use the ASIFlex expense estimator and the tax savings calculator to see your savings!

Remember that the more you set aside, the more you save, so it is to your advantage to do a thorough review of your expenses.



**Have questions?**



**1.800.659.3035**

Customer Service Hours: 7:00 am - 7:00 pm CT Monday -Friday; 9:00 am - 1:00 pm CT Saturday



**[www.asiflex.com](http://www.asiflex.com)**



**[asi@asiflex.com](mailto:asi@asiflex.com)**

## There are two types of accounts

The **Health Care FSA** provides you an opportunity to use pre-tax dollars to pay for out-of-pocket medical, dental, vision and hearing expenses for you, your spouse and any of your dependents (even if they are on a different insurance plan). There are hundreds of eligible expenses, including copays, deductibles, prescription drugs and many more. Check the Eligible Expense list at [asiflex.com](http://asiflex.com) for more information.

Check your employer plan for the amount that you can contribute to the Health Care FSA each year. You can use these dollars for eligible expenses you incur throughout the year. And, your full plan year election is available to you on the first day of your plan year!



The **Dependent Care FSA** is for qualifying work-related child care expenses, but you can also use DC FSA money to pay for work-related expenses for older tax dependents who are not capable of self-care. Eligible expenses include daycare, summer day camps (overnight camps are NOT eligible), babysitting, before and after school care, nursery school and pre-kindergarten expenses that are primarily for the protection and well-being of the dependent.

You can set aside up to \$5,000 per household per calendar year; or \$2,500 if married and filing separate income tax returns. You can be reimbursed up to the cash balance in your account.

### Don't forget...

Remember that your FSA election is fixed once your employer's open enrollment period has closed, so please take your time when determining your annual election. The FSA accounts are year-to-year commitments, and you will want to spend all funds you have set aside each year.

Unused funds are forfeited. But don't let this keep you from participating! You can avoid forfeitures by planning carefully and setting aside money only for predictable and recurring expenses that you know you will have. So, take your time and make an informed decision regarding how much to set aside in the Health Care and/or Dependent Care FSA.

Remember, the FSA helps you avoid paying taxes which means you have more spendable income in your pocket! If you have questions, just contact ASIFlex! We are here to help!

Check your account statement, submit claims, and manage your personal account settings at [asiflex.com](http://asiflex.com). Click on the Online Access/Account Detail Tab to sign in!



Have questions?



1.800.659.3035

Customer Service Hours: 7:00 am - 7:00 pm CT Monday -Friday; 9:00 am - 1:00 pm CT Saturday



[www.asiflex.com](http://www.asiflex.com)



[asi@asiflex.com](mailto:asi@asiflex.com)

## Life and Accidental Death & Dismemberment Insurance

*Insured by Unum*

### Life Insurance

Life insurance provides financial security for the people who depend on you. Your beneficiaries will receive a lump-sum payment if you die while employed by Missouri Southern State University. The University pays for 1x the employee's base salary rounded to the nearest thousand. Additional voluntary supplemental life insurance is available as well as voluntary life insurance for your dependents, as outlined in the Voluntary Life Insurance Section below.

### Accidental Death & Dismemberment (AD&D) Insurance

Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. Missouri Southern State University provides AD&D coverage in the amount of your life insurance at no cost to you. This coverage is in addition to your company-paid life insurance described above.

## Long-Term Disability Insurance

*Insured by Unum*

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. Missouri Southern State University provides Long-Term Disability insurance (LTD) coverage for you at no cost.

LTD coverage provides income when you have been disabled for 180 days or more. Accumulated paid sick or vacation leave may be used while an employee is meeting the 180-day waiting period. Your benefit is 60% of your pre-disability earnings, up to \$10,000 per month (minus any other income benefits) up to age 65 or later, depending on the age of the employee when disability begins.

## Voluntary Life Insurance

*Insured by Unum*

You may purchase life insurance in addition to the company-provided coverage. You may also purchase life insurance for your dependents if you purchase additional coverage for yourself. You are guaranteed coverage in the amount of the lesser of 2 times your annual salary or \$250,000, your spouse is guaranteed coverage up to \$25,000 and your children, up to \$10,000, without answering medical questions **if you enroll when you are first eligible, within the first 30 days of your employment.** All other optional coverage is subject to underwriting except for coverage on children which is always guaranteed.

**Employee**— Increments of 1x, 2x, 3x or 4x annual salary with a maximum of the lesser of 2x your annual salary or \$250,000.

**Spouse**— Increments of \$5,000 with a minimum of \$5,000 and a maximum amount of \$25,000, not to exceed 100% of employee's basic life amount.

**Children**— Increments of \$5,000 to a maximum of \$10,000, not to exceed 50% of employee's basic life amount.

### Unum Online Life Insurance Calculator (How much do I need?)

[http://unuminfo.com/usm\\_life/calculator.aspx](http://unuminfo.com/usm_life/calculator.aspx)

# Employee Assistance Program Service Summary Missouri Southern State University

Effective date: 01/01/2023

## Anthem®EAP

Available 24/7, 365 days a year  
Everything you share is confidential\*

Life can be full of challenges. Your Employee Assistance Program (EAP) is here to help you and your household members. EAP offers a wide range of **no-cost** support services and resources, including:



### Counseling

- Up to 6 visits per issue
- In-person or online visits
- Call EAP or use the online Member Center to initiate services



### Legal consultation

- 30-minute phone or in-person meeting
- Discounted fees to retain a lawyer
- Free legal resources, forms, and seminars online



### Financial consultation

- Phone meeting with financial professionals
- Regular business hours; no appointment required
- Free financial resources and budgeting tools online



### ID recovery

- Help reporting to consumer credit agencies
- Assistance with paperwork and creditor negotiations



### Emotional Well-being Resources

- Digital tools to improve emotional well-being
- Team up with an experienced clinical coach
- Practice mindfulness on the go



### Dependent care and daily living resources

- Online information about child care, adoption, elder care, and assisted living
- Phone consultation with a work-life specialist
- Help with pet sitting, moving, and other common needs



### Other anthemEAP.com resources

- Well-being articles, podcasts, and monthly webinars
- Self-assessment tools for emotional health issues



### Crisis consultation

- Toll-free emergency number; 24/7 support
- Online critical event support during crises

## We are ready to support you

You can call us at 800-865-1044, or go to [anthemEAP.com](https://www.anthemEAP.com) and enter your company code: MSSU

When something unexpected happens, EAP can help you figure out your next steps. Contact us today.

\* In accordance with federal and state law, and professional ethical standards.  
This document is for general informational purposes. Check with your employer for specific information on the services available to you.

Language Access Services - (TTY/TDD: 711)

Spanish - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.  
Chinese - 您有權使用您的語言免費獲得該資訊和協助。請撥打您的 ID 卡上的成員服務號碼尋求協助。

Complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

EAP products are offered by Anthem Life Insurance Company. In New York, Anthem EAP products are offered by Anthem Life & Disability Insurance Company. In California, Anthem EAP products are offered by Blue Cross of California using the trade name Anthem Blue Cross. Anthem is a registered trademark. Use of the Anthem EAP website constitutes your agreement with our Terms of Use.

108413MUMENEAP VPOD BV Rev. 12/20



## Additional Benefits Available

Missouri Southern State University also offers the opportunity for employees to purchase the following benefits through Unum. Premiums for these benefits may be payroll deducted. A Unum representative will be on site to visit with newly hired employees as well as during open enrollment. If you should leave our employ, each of these policies can be continued with direct premium billing to your home.

### Accident

- Each pays a lump sum for services received as a result of an accident
- Some services include; hospital confinement, physical therapy, CT Scan, MRI, EEG
- 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 and benefits following organ donation

### 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.



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## 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 1/1/2008 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 & seasonal employees – Tuition is discounted fifty percent (50%) for MSSU graduate and undergraduate courses.
- For retirees & 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 & 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. Staff also have paid fall and spring breaks, typically 1–2 days.

**Vacation Earning Schedule—Classified Employees**

*Years of Service	Days / Year	Max Accrual Cap
1 to 2 years	5 hours per biweekly pay period for classified (non-exempt) employees for a total of 15 days per year	200
3 or more years	7 hours per biweekly pay period for classified (non-exempt) employees for a total of 21 days per year.	340

**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)	200
3 or more years	21 days (14 hours per month for professional employees)	340

Professional & Classified Staff & 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.

**Faculty and Administrator Leave**

- Instructional Faculty are granted a paid fall and spring break; 12-month faculty and administrators follow the professional staff leave protocol for fall and spring break.
- 10-month faculty accrue 6.67 hours of sick leave per month (10 days per academic year).
- 12-month faculty and administrators accrue 8 hours of sick leave per month.
- 12-month faculty and administrators follow the Professional and Administrator vacation schedule and maximums.

**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**

**Family Medical Leave**

The Family Medical Leave Act (FMLA) is designed to help employees balance their work and family responsibilities. FMLA provides eligible employees with up to 12 weeks of unpaid, job-protected leave for certain family and medical reasons:

- For the birth and care of a newborn child;
- For placement of an adopted or foster care child;
- To care for an immediate family member (spouse, child or parent) with a serious health condition; or
- To take medical leave when the employee is unable to work because of a serious health condition.

**Eligibility**

- Employee has worked at least 12 months for MSSU.
- 1,250 service hours within the past 12 months.
- Leave requested qualifies under FMLA.
- Administered on a calendar year period.
- Runs concurrent with other paid/unpaid leaves.

All leave rules apply to faculty and administrators as the rules apply for any other employee. Leave is available for use the pay period after it is accrued. All leave should be reported on the applicable leave form.

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## Public Service Loan Forgiveness

As a member of the MSSU staff and faculty, employees have a great opportunity to participate in the Public Service Loan Forgiveness program.

An employee with a Federal Direct Loan and meets the following requirements, will have the remainder of their Direct Loan balance forgiven.

Requirements under the program are:

- Must be employed 10 years, full-time at a government or public service organization (includes employment for a city, state, federal government or a not-for-profit organization, such as Freeman and Mercy).
- You must make 120 qualifying on-time payments based on either the Standard or Income-Driven Repayment Plan.
- Only for Direct Loans
- If borrower has FFELP loans, must consolidate with at least one Direct Loan to create DL Consolidation loan.
- Making payments during Grace Period or Deferment, does not count toward 120 qualifying payments.
- Government Service must be during the time repayment begins.

**Start the conversation as soon as possible after beginning employment with MSSU. See the Default Prevention Counselor in the Financial Aid Office regarding payment plan options and getting started to financial freedom from student loan debt!**

## NSE (National Student Exchange Program)

Missouri Southern students can spend a semester or an entire academic year at one of 165 university campuses in the United States and Canada through the National Student Exchange (NSE). Nearly two-thirds of these universities will allow our students to pay MSSU tuition – which is free to eligible dependents of full-time MSSU employees. In other cases, the students pay the tuition of the host university. Room and board is always paid to the host university, but many of the NSE universities allow their students to live off campus.

Academic benefits of participating in NSE include:

- Take classes not available at MSSU.
- Study with new professors.
- Broaden your educational perspectives.
- Pursue research, field study and internship opportunities.
- Investigate potential graduate schools.

Personal benefits of participating in NSE include:

- Experience personal growth and become more independent.
- Experience different geographic and cultural settings.
- Gain insight into the historical and cultural makeup of different regions.

Professional benefits of participating in NSE include:

- Make connections in a new job market.
- Develop skills (independence and adaptability) and gain experience that make you more employable.
- Prepare yourself to live and work in a culturally diverse society.

NSE member universities include the University of Alaska, University of Arizona, California State University, University of Northern Colorado, University of Georgia, University of Hawaii, University of Idaho, University of Kentucky, Louisiana State University, University of Maine, University of Minnesota, University of Montana, University of New Mexico, University of Oregon, Washington State University, University of Guam, University of Puerto Rico, University of the Virgin Islands, University of Calgary, Cape Breton University, Universite de Montreal, and University of Regina.

For more information, contact Dr. Chad Stebbins at [stebbins-c@mssu.edu](mailto:stebbins-c@mssu.edu) or 417.625.9736, or visit the NSE website at <https://nse.org/>.



## Remote Work Policy and Procedure

### Purpose:

The intent of this policy is to provide procedural guidance to both employees, their manager or supervisors', and authorized direct report of the president, when a voluntary remote work or remote work arrangement is requested.

### Definition(s):

Telecommuting: (also known as working from home, or e-commuting, or remote work, and used interchangeably in this document) is a work arrangement in which the employee works outside the office, often working from home or a similar location close to home, rather than physically traveling to a central workplace, i.e. the main MSSU campus.

### General Policy:

This policy will allow employees to work at home for all or part of their workweek. The University considers remote work to be a viable, flexible work option when it determines that both the employee and the job are suited to such an arrangement. Specifically, only classified hourly staff, professional exempt staff, and non-teaching faculty and administrators are eligible for remote working when remote work is fully approved under this policy. Telecommuting may be appropriate for some employees and jobs but not for others, even if in one of the classes mentioned above.

Telecommuting is not an entitlement, it is not a company-wide benefit, and it in no way changes the terms and conditions of employment with the University. The University has the right to refuse to make remote work available to an employee, and to terminate a remote work arrangement at any time. Remote workers should be good planners, self-motivated, strong communicators, able to manage their workload effectively, aware of their personal work style preferences, flexible, committed and responsible, willing to ask for feedback, able to work independently with minimal supervision, able to work without continual input and support from others, comfortable working and being alone, possess time management skills, proven producers of quality work, and able to focus on priorities and meet deadlines.

### Eligibility:

Individuals requesting formal remote work arrangements must have a satisfactory performance record, as evidenced in yearly performance evaluations, attendance, and other performance measures as is determined by the University in its sole discretion. Before entering into any remote work agreement, the employee and their manager or supervisor, with the assistance of the Office of Human Resources, and receiving the final approval from the authorized direct report of the president, will evaluate the suitability of such an arrangement, reviewing the following areas on a Remote Work Request:

- **Employee suitability.** The employee and manager or supervisor will assess the needs and work habits of the employee, compared to traits customarily recognized as appropriate for successful remote work, as noted above. That manager or supervisor will request approval from the authorized direct report of the president.
- **Job responsibilities.** The employee and their manager or supervisor will discuss the job responsibilities and determine if the job is appropriate for a remote work arrangement.
- **Equipment needs, workspace design considerations and scheduling issues.** The employee and their manager or supervisor will review the physical workspace needs and the appropriate location for the remote work.
- **Tax and other legal implications.** The employee must determine any tax or legal implications under IRS, state and local government laws, and/or restrictions of working out of a home-based office. Responsibility for fulfilling all obligations in the area rests solely with the employee.

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If the employee and their manager or supervisor agree, and the authorized direct report of the president approve, then the employee will be eligible to enter into a Remote Work Agreement. Once the Telecommuting Agreement has been signed by all required parties, the employee will be given a copy of the signed "Agreement", along with the Remote Work FAQ document, and initialing the separate Acknowledgement of Remote Work Policy Provisions document.

As part of the eligibility process, the employee and supervisor will agree on the number of days remote work is allowed each week, the length of duration of the remote work arrangement, the work schedule the employee will customarily maintain, and the manner and frequency of communication. The employee agrees to be accessible by phone, video call, email, and chat within a reasonable time period during the agreed upon work schedule. The University retains the right to modify, at its discretion, the number of days of remote work allowed, the employee's work schedule and the manner and frequency of communication.

### **Application Procedure:**

A remote work arrangement must first be applied for via the Remote Work Application located on the Human Resources SharePoint site:

<https://mssu.sharepoint.com/sites/HumanResources/Shared%20Documents/Forms/AllItems.aspx?newTargetListUrl=%2Fsites%2FHumanResources%2FShared%20Documents&viewpath=%2Fsites%2FHumanResources%2FShared%20Documents%2FForms%2FAllItems%2Easpx&id=%2Fsites%2FHumanResources%2FShared%20Documents%2FGeneral%2FHandbooks%20and%20Policies%2FRemote%20Work%20Policy&viewid=84409894%2Dc2dc%2D4716%2Db7e3%2D30b0b72a9873>

Once approved by all parties (manager or supervisor, and the authorized direct report of the president,) a remote work arrangement can move forward. A copy of the Remote Work Request, the Remote Work Agreement and any associated documents will be kept on file in the employee's personnel file.



## Parental Leave Policy

### Maternity/Birth Leave

Missouri Southern recognizes the importance of providing parents an appropriate amount of time to recover, adjust, and care for a newborn after birth. As such, the University will provide employees up to six (6) weeks (240 hours) of paid maternity leave after giving birth to a child. In addition, employees whose spouse or domestic partner gives birth to a child will receive three (3) weeks (120 hours) of paid leave for the birth and care of the child.

### Adoption/Foster Leave

The University also supports adoption and the fostering of children and recognizes the importance of a parent spending time adjusting and caring for a newly adopted child or foster child. For this reason, the University provides employees with up to three (3) weeks (120 hours) of paid adoption/foster leave for a parent who has adopted or fostered a child.

### Eligibility

Eligible employees must meet all of the following criteria to be eligible for parental leave:

- Have been employed with the University for at least 12 months (the 12 months do not need to be consecutive).
- Have worked at least 1,250 hours during the 12 consecutive months immediately preceding the date the leave would begin.
- Be a full-time employee employed in a benefits eligible position working more than 30 hours per week.

In addition, employees must meet one of the following criteria to be eligible for parental leave:

- Have given birth to a child.
- Be a spouse or domestic partner of an individual who has given birth to a child.
- Have adopted a child or been placed with a foster child (in either case, the child must be age younger than 18). If the adoption involves a child, who is incapable of self-care because of a mental or physical disability the age limit of 18 may be waived.

### Amount, Time Frame and Duration of Paid Parental Leave

- If both parents are employees of MSSU, each parent may receive parental leave as described in this policy, which may be taken concurrently, consecutively, or at different times.
- Each week of paid parental leave is compensated at 100% of the employee's regular, straight-time weekly pay. Paid parental leave will be paid on a biweekly/monthly basis on regularly scheduled pay dates.
- Approved paid parental leave may be taken at any time during the 12 weeks immediately following the birth, adoption, or placement of a child with the employee. Paid parental leave may not be used or extended beyond this 12-week time frame.
- The fact that a multiple birth, adoption, or placement occurs (e.g., the birth of twins or adoption of siblings) does not increase the six-week or three-week total amount of paid parental leave granted for that event.
- An employee is only entitled to one event of paid parental leave under this policy during a calendar year, regardless of whether more than one birth, adoption, or foster care placement event occurs within a calendar year time frame. For example, a mother who receives six weeks of paid maternity leave would be ineligible for paid adoption leave in the same calendar year.
- When the adoption is in the legal process, the paid parental leave may begin from the point the child is placed with the eligible staff employee (granted custody) for the purpose of adoption.
- Parental leave may not be donated or carried over to future years.
- Upon termination of the individual's employment at the University, he or she will not be paid for any unused paid parental leave for which he or she was eligible.

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## Coordination with Other Policies

- Any time taken off work for parental leave must be in accordance with the University's established leave policies.
- Notwithstanding the provisions related to Maternity/Birth Leave and Adoption/Foster Leave discussed above, this policy may not be construed to provide leave in addition to the leave available under the Family and Medical Leave Act (FMLA). Please refer to the "Leave Under the FMLA" policy and the additional provisions below for further guidance on the FMLA.
- Paid parental leave taken under this policy will run concurrently with leave under the FMLA; thus, any leave taken under this policy that falls under the definition of circumstances qualifying for leave due to the birth or placement of a child due to adoption or foster care, the leave will be counted toward the 12 weeks of available FMLA leave per a 12-month period. All other requirements and provisions under the FMLA will apply. In no case will the total amount of leave—whether paid or unpaid—granted to the employee under the FMLA exceed 12 weeks during the 12-month FMLA period.
- After the paid parental leave is exhausted, the balance of FMLA leave (if applicable) will be compensated through employees' accrued sick and/or vacation time, if available. Upon exhaustion of accrued sick and/or vacation time, any remaining leave will be unpaid leave.
- All benefits will be maintained for employees during the paid parental leave period just as if they were taking any other paid leave such as paid vacation leave or paid sick leave. If an employee exhausts their leave balances, then such benefit premiums would need to be paid to the University during this time period.
- Vacation leave and sick leave will continue to accrue during the paid parental leave period. Holiday pay will not be counted against parental leave, meaning if a University holiday occurs while the employee is on paid parental leave, such day will be charged to holiday pay.
- An employee who takes paid parental leave that does not qualify for FMLA leave will be afforded the same level of job protection for the period of time that the employee is on paid parental leave as if the employee was on FMLA-qualifying leave.

## Requests for Paid Parental Leave

- An employee will make every effort to notify his or her department of their intention to request Paid Parental Leave at least 30 days prior to the start of leave. The employee will provide the department with the anticipated timing and duration of the leave.
- In order to receive Paid Parental Leave, the employee must complete a Parental Leave Request form along with an FMLA request form, and submit the forms to Human Resources for review and approval of FMLA at least 30 days prior to the start of the leave. It is understood that under some circumstances it is not feasible to provide 30 days' notice. In these cases, the employee must provide notice as soon as practicable. Additionally, classified employees approved for and taking parental leave must reflect hours on their timesheet as "Parental Leave."
- If the employee is also eligible for FMLA leave, this will also be noted on the Leave Request and FMLA request form.
- The employee must also note whether they intend to use the Paid Parental Leave continuously, intermittently, or on reduced schedule. Any request for intermittent or reduced schedule leave requires the approval of the employee's department and Human Resources.

## Bereavement Leave

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

Full-time staff members have up to forty (40) hours of bereavement leave available per calendar year. Bereavement leave cannot be accumulated or paid out when the individual leaves the university. An employee who needs more time off may take accumulated sick leave, vacation leave or time without pay if not enough bereavement leave is available.

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

## Paydays/Holidays

- Payday's are 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 new full- and part-time employees, including student employees.
- 14 paid holidays per year: New Year's Day; Martin Luther King Jr.'s Birthday; Memorial Day; Independence Day; Labor Day; Thanksgiving Day, the day before Thanksgiving, and the day after Thanksgiving; Christmas and 5 additional days.
- 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 Vice-President for Business Affairs.

## Retirement

**For all non-teaching employees and faculty a defined benefit pension plan if employed 1/1/2011 or later.**

- Administered by MOSERS (Missouri State Employees Retirement System)
- Contact: [www.mosers.org](http://www.mosers.org), 800.827.1063 or 573.632.6100
- For employees hired for the first time on or after 1/1/2011, this is a defined benefit program with a 5-year vesting requirement. Contributions are made by both the employee and by the University. Employee contributions are set at a 4% of salary level. University contributions are set annually by the state (FY2022 rate is 23.51%). If an employee leaves prior to vesting, their contributions are refundable with credited interest as set by the treasury bill rates. University contributions are not refundable.
- NOTE: If you have previously been enrolled in the non-contributory defined benefit plans of MSEP or MSEP2000 through MOSERS, your re-employment would place you back in those retirement plans. If you were not previously vested, after one continuous year of re-employment, the prior credited service time will be added to your MOSERS account for the purpose of determining total years of service. You must notify Human Resources if this is your situation.

**For teaching faculty and administrators with faculty rank a Non-Contributory 401(a) plan.**

- College and University Retirement Program (CURP). Administered by TIAA
- Contact: Brad Loomis, CEBS at [bradley.loomis@tiaa.org](mailto:bradley.loomis@tiaa.org) 314.763.6710
- <https://www.tiaa.org/public/tcm/curp>
- A defined contribution program with immediate vesting and portability.
- Retirement benefits are financed by contributions from the University (FY2022 is 6.0% with a set employee contribution of 2% of salary).
- After 6 years in CURP, members may transfer to the MOSERS plan and begin earning credited service under that defined benefit plan. They may not transfer back to CURP.
- NOTE: If you have previously been enrolled in the non-contributory defined benefit plans of MSEP or MSEP2000 through MOSERS (Missouri State Employees Retirement System), your re-employment would place you back in those retirement plans. If you were not previously vested, after one continuous year of re-employment, the prior credited service time will be added to your MOSERS account for the purpose of determining total years of service.

## 403(b)

### Retirement Savings Options

- 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 on behalf of participants under the plan.

### 2022 Plan Limits

403(b) + 457(b) – \$20,500 catchup – \$6,500

## MOST 529 Savings Plans

MOST 529 Savings Plans are a type of investment account you can use for higher-education savings, which is usually sponsored by an individual state.

### Where does the name come from?

It comes from Section 529 of the Internal Revenue Code, which specifies the plan's tax advantages.

### What makes these little savings vehicles so powerful?

Tax savings. Your earnings grow federally tax-deferred, qualified withdrawals are tax-free, and some states (like Missouri) have other tax benefits as well.

### Who can open a 529 plan account?

Just about anybody can open a 529 account—parents, grandparents, other relatives, friends. As an account owner, you'll pick investments, assign a beneficiary, and determine how the money is used. You can also benefit from the state tax deduction if you're a Missouri resident.





## Retirement Savings Options Authorized for Payroll Deduction

<b>Agents listed are suggestions only</b>		
<b>403B</b>		
<b>American Funds</b>	Any independent agent offering American Funds	
<b>TIAA*</b>	Richie Diaz TIAA National Contact Center	319.356.8042 800.842.2252
<b>AIG Retirement Services</b>	Matt Ticknor matthew.ticknor@valic.com	800.892.5558 or 417.772.2259
<b>457</b>		
<b>Missouri State Deferred Compensation Program*</b>	Ronda Peterson www.modeferrredcomp.org	573.644.1264
<b>CREDIT UNIONS</b>		
<b>Joplin Metro Credit Union</b>		417.623.1127
<b>Missouri State Employees Credit Union</b>		573.635.8007
<b>Educational Community Credit Union</b>		800.879.2320
<b>Legacy Credit Union (Formerly District 7 Hwy CU)</b>		417.659.6013
<b>Postal Federal Credit Union</b>		417.781.9089
<b>Missouri Savings for Tuition Plan (MOST)</b>		888.414.6678
<b>MSSU Foundation</b>	Brad Hodson	417.625.3072
<b>United Way of Joplin</b>		417.624.0153

\*Offers ROTH products 403(b)

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## 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

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 11:30–12:30.

### 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. HepB vaccines are provided to select types of employees due to the nature of their positions.

### 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, Retiree	FREE	FREE	FREE	FREE
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).

- 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, Fresh Ideas Food Service Employees, and current members of the MSSU Lionbackers. Affiliate memberships are subject to the Recreational Services office approval.
- Faculty/staff who are also eligible to purchase a membership for their spouse.
- Spouse membership is contingent on employee being a member.

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# Lion Cub Academy

## About Us

The Missouri Southern State University Lion Cub Academy (LCA) is housed directly west of the Anderson Justice Center.

The Lion Cub Academy provides daycare for children ages twelve months to 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 (LCA) 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 Cub 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:**

Lion Cub Academy  
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.

### **Microsoft Office 365**

Free for up to 5 installs on personal devices for personal use by accessing LioNet or contacting IT.

### **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.

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

## Connect with us 24/7

Text, chat, or ask Alexa to find answers and support whenever is best for you



When you have questions about your Anthem health plan, you can find answers in real time, in the way that suits you best. Anthem's digital tools ensure that help is available whenever you need it. Whether you prefer interactive chat, hands-free voice commands, or live chat, you now have solutions that make it easier for you to focus on your unique needs and priorities.



### Sydney Health

The Sydney<sup>SM</sup> Health mobile app provides quick access to your health plan information — all in one place. The app's interactive chat feature helps you navigate your benefits with greater ease. Simply type your questions in the app to find answers quickly. Sydney Health can also suggest resources to help you understand your benefits, improve your health, and save money.

### How to use Sydney Health's interactive chat

#### Download the app

- Download the Sydney Health app from the App Store<sup>®</sup> or Google Play<sup>™</sup>.
- Register or log in to your account using your Anthem username and password.
- Look for the interactive chat feature icon, then type in your questions.

#### Use the Sydney Health interactive chat feature to:

- Search for doctors, hospitals, labs, and other health care providers in your plan.
- Check costs for care before you see a doctor.
- Pull up your digital member ID card.
- See what your plan covers.
- Find your deductible, copay, and share of costs.
- Access your spending account balance.



Discover how Sydney Health simplifies health care

Download and start using the app today.



Use your smartphone camera to scan this QR code.

# At home or on the go, see a doctor or therapist

Using LiveHealth Online, you can have a private visit with your smartphone, tablet or computer.



When you're anxious or not feeling well, the last thing you want to do is leave the house. LiveHealth Online lets you stay home and have a video visit with a board-certified doctor or licensed therapist on your smartphone, tablet or computer.

#### By using LiveHealth Online, you can

- **See a board-certified doctor in a few minutes with no appointment.** Doctors are available 24/7 to assess your condition and, if it's needed, they can send a prescription to your local pharmacy.<sup>1</sup> When your own doctor isn't available, use LiveHealth Online if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or another common health condition.
- **Make an appointment with a licensed therapist in four days or less.**<sup>2</sup> You can have a video visit with a therapist from home, at work or on the go – evenings and weekend appointments are available too. Appointments can be scheduled online or over the phone at **1-888-548-3432** from 7 a.m. to 7 p.m., seven days a week. You can get help for anxiety, depression, grief, panic attacks and more.

#### What will a visit cost?

Your Anthem plan includes benefits for video visits using LiveHealth Online, so you'll just pay your share of the costs – usually \$59 or less for medical doctor visits, and a 45-minute therapy session usually costs the same as an office therapy visit.

## Sign up for LiveHealth Online today – it's quick and easy

Go to [livehealthonline.com](https://livehealthonline.com) or download the app and register on your phone or tablet.



See a Spanish-speaking doctor with Cuidado Médico on LiveHealth Online





## Support for your mental health

Learn how you can take care of your mental health and well-being. You'll find information and resources at [anthem.com/blog](https://www.anthem.com/blog).

# Protect your mental health and well-being

Mental health is as important as physical health when caring for your overall well-being. Your mental health determines how you think, feel, and act — and it affects your physical health, too. The following information and resources can help you understand common mental health topics and learn ways to protect your overall well-being:



**Stress:** When demands on our time, energy, and resources challenge us, we experience stress. Discover effective ways to lower stress and generate positive thoughts and feelings. Long-term stress can damage your health, so watch for warning signs and manage your response to stressful situations before you feel overwhelmed.



**Managing emotions:** Expressing your emotions effectively is important to your health and well-being. Pent-up emotions can be harmful to your mind, body, and relationships with others. Learn how to talk about your feelings with a trusted confidante so you can work through them and focus on your positive emotions.



**Sleep:** When you sleep, your mind and body are hard at work on your overall health. Sleep builds up your immune system and strengthens your mind. Learn about health habits to help you sleep better, and set aside enough time for quality rest. It can make a huge difference in your mental and physical health.



**Anxiety:** Experiencing anxiety once in a while is normal, and different people have different ways of managing it. Uncontrolled anxiety can be a burden that affects your work and relationships. Severe and constant anxiety may cause medical problems or make them worse, but there are effective ways to control your anxiety and protect your mental health.



**Suicide:** Intervention and support are key to suicide prevention. If you know someone who is thinking of harming themselves, take the threat of suicide seriously. Call a doctor or suicide line, or take the person to an ER. Contact the confidential and free National Suicide Prevention Lifeline, 24/7: **800-273-TALK (8255)**. Find out what else you can do to help prevent suicide.



Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. Copies of Colorado network access plans are available on request from member services or can be obtained by going to [anthem.com/co/networkaccess](https://www.anthem.com/co/networkaccess). In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company, Inc. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.

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## Glossary

### Understand the medical terms that are used in your benefits guide

**Brand Name Drugs:** Drugs that have trade names and are protected by patents. Brand name drugs are generally the most costly choice.

**Coinsurance:** The percentage of a covered charge paid by the plan.

**Copayment (Copay):** A flat dollar amount you pay for medical or prescription drug services regardless of the actual amount charged by your doctor or healthcare provider.

**Deductible:** The annual amount you and your family must pay each year before the plan pays deductibles.

**Evidence of Insurability:** Also known as “evidence of good health” is the process by which the insurance company determines if you are healthy enough to be considered eligible for the amount of insurance coverage for which you are seeking.

**Flexible Spending Account (FSA):** A special account you put money into that you use to pay for certain out of pocket healthcare costs. You don't pay taxes on this money.

**Formulary:** A drug formulary is a list of prescription drugs, both generic and brand name, used by practitioners to identify drugs that offer the greatest overall value. A committee of physicians, nurse practitioners, and pharmacists maintain the formulary.

**Generic Drugs:** Generic drugs are less expensive versions of brand name drugs that have the same intended use, dosage, effects, risks, safety and strength. The strength and purity of generic medications are strictly regulated by the Federal Food and Drug Administration.

**Guaranteed Issue (GI):** The amount of coverage that an insurance company will offer an applicant regardless of health status.

**In-Network:** Use of a healthcare provider that participates in the plan's network. When you use providers in the network, you lower your out-of-pockets expenses because the plan pays a higher percentage of covered expenses.

**Out-of-Network:** Use of a healthcare provider that does not participate in a plan's network. Out-of-pocket costs will be higher when utilizing an out-of-network provider.

**Mail Order Pharmacy:** Mail order pharmacies generally provide a 90-day supply of a prescription medication for the same cost as a 60-day supply at a retail pharmacy. Plus, mail order pharmacies offer the convenience of shipping directly to your door.

**Non-Formulary:** Drugs that are not included in the list of preferred medications that a committee of pharmacists and doctors deems to be the safest, most effective and most economical. They are drugs not included in the drug list approved by the health plan.

**Out-of-Pocket Maximum:** The maximum amount you and your family must pay for eligible expenses each plan year. Once your expenses reach the out-of-pocket maximum, the plan generally pays benefits at 100% of eligible expenses for the remainder of the year.

**Primary Care Physician (PCP):** Physician (generally a family practitioner, internist or pediatrician) who provides ongoing medical care. A primary care physician treats a wide variety of health-related conditions and refers patients to specialists as necessary.

**Specialist:** A physician who has specialized training in a particular branch.

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# MISSOURI SOUTHERN

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