



Southeast
Missouri State University

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BENEFITS

AT A GLANCE

2013

Your 2013 Benefits -- At a Glance

Benefits	Cafeteria Plan	Medical Base Plan	Medical Accelerated Plan
Description	Cafeteria Plan Funding with Base Plan provides \$750 (\$62.50/month). Cafeteria Plan Funding with Accelerated Plan provides \$250 (\$20.83/month). If electing medical base plan, cafeteria plan monies can be used to purchase dependent medical, vision, dental, dependent care assistance, and medical reimbursement or health savings account. If electing the accelerated plan, cafeteria plan monies can be used to offset the employee's portion of monthly premium and to purchase dependent medical, vision, dental, dependent care assistance, and medical reimbursement.	Helps employee meet the cost of medical expenses. Unlimited lifetime maximum for each covered individual. UnitedHealthcare is the carrier. A Health Savings Account (HSA) or a Medical Reimbursement Account (MRA) can be elected with this plan.	Helps employee meet the cost of medical expenses. Unlimited lifetime maximum for each covered individual. UnitedHealthcare is the carrier. Only a Medical Reimbursement Account (MRA) is offered with this plan.
Options/Benefits		Deductible in Network <ul style="list-style-type: none"> • \$1,500 individual • \$3,000 family Deductible Out of Network <ul style="list-style-type: none"> • \$1,500 individual • \$3,000 family <p>If choosing the MRA option -- All individual Deductible amounts will count toward the family Deductible, but an individual will not have to pay more than the individual Deductible amount.</p> Out of Pocket Maximum In Network <ul style="list-style-type: none"> • \$5,000 individual • \$10,000 family Out of Network <ul style="list-style-type: none"> • \$10,000 individual • \$20,000 family <p>Preventative care services covered at 100%, in network.</p> <p>80%/20% cost share after deductible</p> <p>Prescription costs go toward deductible; then copays apply (see accelerated plan).</p>	Deductible in Network <ul style="list-style-type: none"> • \$500 individual • \$1,000 family Deductible Out of Network <ul style="list-style-type: none"> • \$500 individual • \$1,000 family Out of Pocket Maximum In Network <ul style="list-style-type: none"> • \$3,500 individual • \$7,000 family Out of Network <ul style="list-style-type: none"> • \$7,000 individual • \$14,000 family <p>Preventative care services covered at 100%, in network.</p> <p>80%/20% cost share after deductible</p> <p>Retail Rx Copay: \$10/\$35/\$60</p> <p>Mail Order Rx Copay: \$25/\$87.50/\$150</p>
Cost Share			
Eligibility	Full Time and Part Time (pro-rated based on percent of assignment)	Full Time and Part Time	Full Time and Part Time
Costs		<p>Full Time – Southeast pays premium.</p> <p>Part Time – Southeast pays portion of premium based on percent of assignment. Employee pays the remainder of premium.</p> <p>University provided dependent premium supplement per month: Spouse - \$75 Child(ren) - \$100 Family - \$200</p> <p>Dependent coverage is elective.</p>	<p>Full Time – Employee pays portion of premium based on salary; Southeast pays remainder of premium.</p> <p>Part Time – Southeast pays portion of premium based on percent of assignment. Employee pays the remainder of premium.</p> <p>Dependent coverage is elective.</p>
How to Enroll	Elections made at time of employment. Effective date of hire.	Elections made at time of employment. Effective date of hire.	Elections made at time of employment. Effective date of hire.
How to Change Coverage		Annual open enrollment or within 31 days of an IRS qualifying change in family status, is required.	Annual open enrollment or within 31 days of an IRS qualifying change in family status, is required.

Benefits	Dental Insurance	Vision Insurance	Flexible Spending Accounts (FSA)
Description	<p>Dental insurance provides benefits toward oral exams when using a preferred provider.</p> <p>Delta Dental is the carrier.</p>	<p>Vision insurance provides benefits toward an annual eye exam and eyewear when using a preferred provider.</p> <p>Vision Service Plan (VSP) is the carrier.</p>	<p>Two separate accounts that can be used for eligible expenses tax free:</p> <p>Medical Reimbursement Account (MRA) - can be used for health care expenses of employees and their family members.</p> <p>Dependent Care – can be used for day care expenses for eligible dependents.</p> <p>BMI-HealthPlans is the third party administrator.</p>
Options/Benefits	<p>Plan A Low Option Preventive services including oral exams and cleanings up to 100% UCR.</p> <p>Plan B High Option with Orthodontia More comprehensive coverage than Plan A including extractions, endodontics, dentures, crowns, bridges, periodontics and orthodontia. Percent coverage is dependent upon type of services performed. Orthodontia coverage begins during third year of coverage under Plan B at 50% UCR.</p>	<p>Plan A Low Option</p> <ul style="list-style-type: none"> One eye exam per calendar year \$10 co-payment for eye exam 20% discount on prescription glasses 15% discount on contact lens exam <p>Plan A, Out of Network</p> <ul style="list-style-type: none"> Up to \$50 reimbursement for eye exam <p>Plan B High Option</p> <ul style="list-style-type: none"> One eye exam per calendar year \$10 co-payment for eye exam \$25 co-payment for prescription glasses \$130 allowance toward the purchase of contact lenses or frames <p>Plan B, Out of Network</p> <ul style="list-style-type: none"> Up to \$50 reimbursement for eye exam Up to \$50 reimbursement for lenses Up to \$70 reimbursement for frames Up to \$105 reimbursement for contact lenses <p>Plan B also offers a diabetic eye care program for Type 1 diabetics at no additional charge.</p>	<p>Medical Reimbursement Account (MRA)</p> <ul style="list-style-type: none"> Over the counter medications require doctor prescription Annual contribution maximum is \$2,500 Debit card available to use for eligible health care expenses Direct deposit available for paper claims submitted Immediate access to annual contribution “Use It or Lose It” rule <p>Dependent Care</p> <ul style="list-style-type: none"> Applicable expenses for reimbursement include day care for children and/or elder care for adults Annual contribution maximum is \$5,000 Direct deposit available for claims submitted Monies must be in account in order to claim reimbursement “Use It or Lose It” rule
Cost Share	<p>Plan B reimburses for coverage C services:</p> <ul style="list-style-type: none"> 10% in 1st year of coverage 25% in 2nd year of coverage 50% in 3rd year of coverage and beyond <p>Delta Dental gives you the freedom to visit the dentist of your choice. Your out-of-pocket costs may vary depending on your network choice. You have three options: (1) PPO Network, (2) Premier Network and (3) Out of Network.</p>		
Eligibility	Full Time and Part Time	Full Time and Part Time	Full Time and Part Time
Costs	Employee pays premium; coverage is elective.	Employee pays premium; coverage is elective.	Participation in the program is voluntary. Employee funds using pre-tax dollars. Southeast cafeteria plan dollars can also be used to fund these accounts.
How to Enroll	Elections made at time of employment. Effective date of hire.	Elections made at time of employment. Effective date of hire.	Elections made at time of employment. Effective date of hire.
How to Change Coverage	Annual open enrollment or within 31 days of an IRS qualifying change in family status, is required.	Annual open enrollment or within 31 days of an IRS qualifying change in family status, is required.	Annual open enrollment or within 31 days of an IRS qualifying change in family status, is required.

Benefits	Health Savings Account (HSA)	Paid Time Off (PTO)	Paid Sick Leave
Description	A health savings account (HSA) is a tax-advantaged, interest bearing savings account owned by the employee that can be used to pay for qualified medical expenses.	PTO is established to provide employees paid time off from work for various reasons at the employee's discretion.	Paid sick leave is established to provide a measure of insurance against loss of income and/or to provide a measure of job security in the event of illness or other medical reasons which keep the employee from his or her job.
Options/Benefits	<p>Health Savings Account (HSA)</p> <ul style="list-style-type: none"> Offered with the medical base plan (high deductible plan) 2013 contribution maximum – <ul style="list-style-type: none"> Individual - \$3,250 Family - \$6,450 Unused monies roll over year after year (no “use it or lose it” rule) Portable Monies must be in account in order to make payments Debit card is issued to pay for qualified medical expenses <p>OptumHealth Bank is the banking institution.</p>	<p>PTO Accrual Schedule</p> <ul style="list-style-type: none"> 0 – 4 years of service: 14.34 hours per month 5 – 14 years of service: 17.67 hours per month 15 + years of service: 21.00 hours per month <p>Maximum accrual – 340 hours</p> <p>Termination payout max – 240 hours</p>	<p>Unverified sick leave</p> <p>For first three (3) years of employment: accrue 2.67 hours per month (4 days annually)</p> <p>After three (3) years of continuous service: accrue 5.34 hours per month (8 days maximum)</p> <p>Verified sick leave</p> <p>Will receive 96 hours (12 days) of verified sick leave upfront.</p> <p>Hours accrued in excess of unverified maximum accrual will roll over into verified sick leave bank (maximum of 1040 hours)</p> <p>Verified sick leave qualifies for up to 6 months of additional service credit under MOSERS.</p>
Eligibility	Full Time and Part Time	Full Time and Part Time (pro-rated based on percent of assignment)	Full Time and Part Time (pro-rated based on percent of assignment)
Costs	Participation in the program is voluntary. Employee funds using pre-tax dollars. Southeast cafeteria plan dollars can also be used to fund these accounts.	N/A	N/A
How to Enroll	Elections made at time of employment. Effective date of hire.	Automatic enrollment; effective date of hire.	Automatic enrollment; effective date of hire.
How to Change Coverage	Changes can be made at any time to the employee's contribution portion.	N/A	N/A

Benefits	Short Term Disability (STD)	Long Term Disability (LTD)	Long Term Care Insurance
Description	Short-term disability (STD) insurance pays a percentage of the employee's salary if they become temporarily disabled, meaning that they are not able to work for a short period of time due to sickness or injury.	Southeast's long term disability plan is an income protection plan for covered employees who become disabled due to an illness or accident.	Long term care insurance is a financial planning and asset protection tool. LTC insurance pays benefits for custodial care, as well as skilled care.
Options/Benefits	Short-term disability requires a 30-calendar day elimination period during which time the employee is able to use any of their available leaves. At the end of the elimination period, the employee can choose to either continue using available paid leaves at 100% pay or apply for short-term disability. Short-term disability will pay 60% of the employee's normal base salary up to 5 months and cannot be supplemented with available leaves.	This plan replaces up to 60% of an employee's base salary, to a maximum of \$10,000 per month less Social Security and other disability benefits. It also pays benefits as long as total disability continues, until age 65 or to a later age if disability occurs after age 60.	<p>Standard Features</p> <ul style="list-style-type: none"> • Flexible Benefit • Guaranteed Future Purchase Offers • Spouse Discount • Waiver of Premium (upon claim) <p>Optional Benefits</p> <ul style="list-style-type: none"> • Money-Back Promise Option • Automatic Compound Inflation • Protection Benefit (3% or 5%) • Lapse Protection Benefit <p>The coverage is an individual plan which means you can take the coverage with you if you were to pursue a new career or upon retirement.</p> <p>This benefit is also available to the employee's spouse, adult children, parents (in-law) and grandparents (in-law).</p>
Eligibility	Full Time and Part Time working in a position assigned at least 1040 hours annually (50% FTE).	Full Time and Part Time working in a position assigned at least 1664 hours annually (80% FTE).	Full Time and Part Time
Costs	Southeast pays cost of coverage.	Southeast pays cost of coverage.	Participation in the program is voluntary. Employee pays premium for desired benefit level.
How to Enroll	Coverage is effective on date of hire. To apply for this benefit, contact the Human Resources Office.	Coverage is effective on date of hire. To apply for this benefit, contact the Human Resources Office.	Contact Two Rivers Insurance Services Telephone: (800) 728-9620
How to Change Coverage	N/A	N/A	Long Term Care Insurance can be cancelled or changed at any time by contacting Two Rivers Insurance Service.

Benefits	MOSERS (Missouri State Employees' Retirement System)	CURP (College and Universities Retirement Plan)	Tax-Sheltered Annuities and Deferred Compensation
Description	MSEP 2011 Plan for employees hired on or after January 1, 2011: Retirement benefit – employee must work at least 1,000 hours per year; ten years of creditable service to be vested.	A retirement benefit that provides the interstate portability to facilitate recruitment of teaching personnel; a 401(a) defined contribution plan with immediate vesting and self-directed investments; and a future benefit based on the amount accumulated in the participant's account. Administered by TIAA-CREF.	Investment plans that allow employees to contribute a part of their income on a tax-deferred basis to qualified retirement plans.
Options/Benefits	<p>MSEP 2011 Plan for employees hired on or after January 1, 2011.</p> <p>Normal Retirement:</p> <ul style="list-style-type: none"> • Age 67/10 years of service • Age 55 (Rule of 90) <p>Early Retirement:</p> <ul style="list-style-type: none"> • Age 62/10 years of service (with reduction) <p>Vesting Period: 10 years</p> <p>MSEP Plan & MSEP 2000 Plan will apply to individuals that were employed in a MOSERS eligible position prior to January 1, 2011.</p>	Self-directed investments into: <ul style="list-style-type: none"> • Equities • Guaranteed accounts • Fixed income accounts • Real estate • Money markets 	University employees are eligible to participate in a tax-sheltered investment program through the payroll deduction method as authorized under Section 403(b) and Section 457 of the Internal Revenue Code. Employees may participate in both a 403(b) program and the State of Missouri Deferred Compensation Plan (457 Plan). Investment allocations can be made in mutual funds, bonds, international markets, money markets, etc.
Eligibility	Full time and part time working in a position assigned at least 1,000 hours annually.	“Education employees” (teaching personnel) and academic administrators who hold faculty rank.	Full Time and Part Time
Costs	Southeast contributes 14.45% of salary. As of 7/1/2013, Southeast will contribute 16.98% of salary. Employee contributes 4% of salary (with 4% interest on refund).	Southeast contributes 6.80% of salary. As of 7/1/2013, Southeast will contribute 6.38% of salary.	Voluntary program funded by the employee.
How to Enroll	Enrollment form completed at time of employment.	Self-enrollment via web is completed at time of employment.	Obtain a list of participating vendors from the Human Resources Office and contact one of the vendors. Submit a salary reduction agreement form to the Human Resources Office.
How to Change Coverage	N/A	N/A	Submit a new salary reduction agreement form to the Human Resources Office the month prior to effective date of change.

Benefits	Tuition Fee Waiver Program	Cooperative Graduate Program	Dependent Tuition Reimbursement
Description	Assists the employee in completing a degree program offered by Southeast Missouri State University.	Assists the employee in completing a graduate or doctorate degree program offered jointly by Southeast Missouri State University and another institution.	Assists the employee's spouse and/or eligible children in completing an undergraduate degree program offered by Southeast Missouri State University.
Options/Benefits	<p>Undergraduate courses – Southeast waives 90% of fees.</p> <p>Graduate courses – Southeast waives 70% of fees.</p> <p>Reduced rates apply only to the primary/incidental fee for all credit bearing courses and for non-credit courses, if required for degree completion.</p> <p>General fees are waived for employees.</p> <p>Miscellaneous fees associated with specific courses do not qualify for reduced rates.</p> <p>Upon completion of semester course work for each class, employees who do not earn a grade of "C" or better; a "CR" for courses receiving credit; or, a passing grade for a course taken as "pass/fail", will lose their fee waiver for that class for that semester. The previously waived fee will be automatically put on the employee's student account.</p>	<p>Employees will be charged in accordance with the policies of the cooperative institution and will be reimbursed up to 70% of incidental fees for courses in which the student earns a B or better.</p> <p>All general and miscellaneous fees are the responsibility of the student. No such fees will be waived or reimbursed.</p>	<p>Undergraduate courses only– Southeast reimburses 50% of incidental and general fees upon completion of semester course work for each class in which the grade of "C" or better is attained; a "CR" for courses receiving credit is recorded; or, a passing grade is received for a course taken as "pass/fail".</p> <p>Reimbursement of fees will be made only up to a cumulative total of 132 Southeast Missouri State University undergraduate hours per dependent.</p> <p>Reimbursement will be applied to the student's account.</p>
Eligibility	Full Time and Part Time regular employees employed by the start of the semester in which fees are to be waived.	Full Time and Part Time regular employees (80% or more FTE).	Spouse and eligible children of full time and part time regular employees.
Costs	<p>Undergraduate – Employee pays 10% of fees.</p> <p>Graduate – Employee pays 30% of fees.</p>	Employee pays 30% of incidental course fees for which a B or better grade is earned.	50% of tuition fees for grade C or better for up to 132 undergraduate hours.
How to Enroll	An online application via the Portal must be submitted by the first day of each semester.	Submit the Cooperative Graduate Program Reimbursement Request form to the Human Resources Office at the end of the semester for which the employee is requesting reimbursement.	An online application via the Portal must be submitted by the first day of each semester.
How to Change Coverage	N/A	N/A	N/A

Benefits	Life Insurance	Employee Assistance Program
Description	<p>Group term life insurance provides a benefit to the employee's named beneficiary at time of death.</p> <p>Anthem Life is the carrier.</p>	<p>Personal Assistance Services will assist employees and their dependents by providing free, confidential help during times when an objective, professional opinion can be useful.</p>
Options/Benefits	<p>Basic – 2 ½ times base salary (up to \$50,000 maximum)</p> <p>Supplemental – 1 times, 2 times or 3 times base salary coverage options; Guaranteed Issue – lesser of 3 times base salary or \$100,000</p> <p>Dependent -- \$5,000; \$10,000; or \$15,000 coverage options. The life benefit provided to the employee if dependent dies.</p>	<p>Six free counseling sessions with licensed counselors for employees and their dependents.</p> <p>Employees may use this full-service counseling resource for workplace, family, and personal concerns:</p> <ul style="list-style-type: none"> • Family problems and relationship issues • Job conflicts and concerns • Grief and loss issues • Stress related emotional issues • Depression and anxiety • Alcohol, drug concerns, and dependency • Codependency • Referral for legal needs
Eligibility	Full Time and Part Time working in a position assigned at least 1664 hours annually (80% FTE).	Full Time and Part Time
Costs	<p>Basic – Southeast pays premium.</p> <p>Supplemental & Dependent – Employee pays premium for desired coverage level.</p>	Southeast pays cost of this benefit.
How to Enroll	<p>Basic – effective date of hire.</p> <p>Supplemental & Dependent – elections made at time of employment or following medical underwriting approval at a later time. Effective date of hire.</p>	Automatic enrollment; effective date of hire.
How to Change Coverage	Supplemental and dependent life insurance can be cancelled, decreased, or increased at any time.	N/A

Human Resources Office
Kent Library, 4th Floor
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<http://www.semo.edu/hr>

Disclaimer

This is only a brief summary of benefits. The insurance plan document contains program details, and will, in all cases, control over any information in this summary.