

MISSOURI SOUTHERN  
STATE UNIVERSITY



2019 Benefit Summary

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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
- Universal Life Insurance
- 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 Cigna*

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.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family may be covered with an excellent medical plan through Missouri Southern State University.

Missouri Southern State University offers you a choice of medical plans: an Enriched Plan or an HSA Plan.

Both 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. Cigna’s provider network includes both Freeman Health System and Mercy networks of physicians and hospitals.

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.

	Cigna Open Access Plus Enriched Plan		Cigna Open Access Plus HSA Plan	
	In-Network PPO	Out-of-Network PPO	In-Network HDHP	Out-of-Network HDHP
<b>Lifetime Benefit Maximum</b>	Unlimited		Unlimited	
<b>Annual Deductible/Family</b>	\$1,500/\$3,000	\$3,000/\$6,000	\$3,500/\$7,000	\$7,000/\$14,000
<b>Coinsurance Maximum/Family</b>	\$1,500/\$3,000	\$3,000/\$6,000	\$0/\$0	\$7,000/\$14,000
<b>Annual Out-of-Pocket Maximum</b> (including deductible—in-network only)	\$3,000/\$6,000	\$6,000/\$12,000	\$3,500/\$7,000	\$14,000/\$28,000
<b>Coinsurance</b> (applies after deductible is met)	20%	30%	100%	30%
<b>DOCTOR'S OFFICE</b>	Above deductible must be met			
<b>Office Visits—PCP</b>	\$20 copay	30%	100% after deductible	30%
<b>Office Visits—Specialist</b>	\$40 copay	30%	100% after deductible	30%
<b>Chiropractor</b>	\$40 copay	30%	100% after deductible	30%
<b>Wellness Care</b> (routine exams, x-rays/tests, immunizations, well baby care and mammograms)	100%	30%	100%	30%
<b>PRESCRIPTION DRUGS</b>	\$100/\$300 must be met first*		Above deductible must be met	
<b>Retail— Generic</b> (30-day supply)	\$12 copay (or less) (deductible does not apply)	40% coinsurance after deductible	(Generic preventive drugs are not subject to the deductible.)	50%
<b>Retail— Preferred</b> (30-day supply)	\$40 copay			
<b>Retail— Non-preferred</b> (30-day supply)	\$65 copay			
<b>Higher Tiers &amp; Specialty Drugs</b>	20%		100% after deductible	
<b>HOSPITAL SERVICES</b>	Above deductible must be met			
<b>Emergency Room</b>	\$150 copay/visit then 20%, copay waived if admitted		20%	
<b>Urgent Care</b>	\$50 copay/visit	30%	100% after deductible	30%
<b>Inpatient</b>	20%	40%	100% after deductible	30%
<b>Outpatient Surgery</b>	20%	40%	100% after deductible	30%
<b>MENTAL HEALTH SERVICES</b>	Above deductible must be met			
<b>Outpatient Services</b>	\$40 copay	30%	100%	30%

\*Does not apply to Generic drugs.

## Wellness Incentive Program



**wellness incentive program**  
missouri southern state university

The Wellness & Insurance Committees, as well as the University and President's Council, have unanimously approved a voluntary Wellness Incentive Program for all university employees!

Between Jan. 1 and Oct. 31, 2019, employees can log their activity completions through Cigna's online platform ([www.myCigna.com](http://www.myCigna.com)) in order to qualify for a health insurance premium credit of \$25 per month beginning Jan. 1, 2020, through Dec. 31, 2020.

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## How it Works:



The online tracking at [myCigna.com](http://myCigna.com) uses a simple points system to help you identify activities you have completed and what's remaining. When you reach 400 points, you will have completed all necessary requirements for the incentive!

### 1. Get a Preventative Exam – 100 Points

Only one (1) preventative visit is required to meet this requirement of the program. When scheduling, be sure to let your doctor know that you are requesting a preventative wellness exam so that your claim is coded correctly.

**EXAMPLES:** Annual physical exam, annual OB/GYN exam, colon cancer screening, cervical cancer screening, prostate cancer screening, mammogram.

### 2. Complete a Biometric Health Screening – 100 Points

Get a validated health screening by attending the MSSU Health Fair and participating in the Freeman Screen Team blood draw at no cost to you. Or you may take the Wellness Screening Form (available at [myCigna.com](http://myCigna.com)) to your doctor to complete when you go for your annual preventative wellness exam at no cost to you.

### 3. Complete an Online Health Assessment at [myCigna.com](http://myCigna.com) - 100 Points

Valid biometric health values must be entered into the online health assessment including: Height, Weight, Waist Circumference, Blood Pressure, Total Cholesterol, & HDL Cholesterol. Employees can enter their data at [myCigna.com](http://myCigna.com).

### 4. Pick-2 from the MSSU Wellness Incentive Program (WIP) - 50 Points Each, 100 max

The first step is to join the MSSU WIP by e-mailing Craig Gullett at [Gullett-C@mssu.edu](mailto:Gullett-C@mssu.edu). Once signed up you will begin receiving a monthly e-mail newsletter indicating the qualifying monthly wellness activities offered by MSSU.

For those who qualify, another option available to satisfy this 100 point requirement, is to complete the online Omada Diabetes Prevention Program and earn 100 points. For details and to take a one minute health test to see if you qualify, visit, [omadahealth.com/mssu](http://omadahealth.com/mssu)

*\*Program requires each of the 4 items in order to receive the discount. In other words, you can't complete the online Health Assessment four (4) times to get your 400 points. All activities must be done.*

*Employees who have a spouse insured on the health plan are now eligible to receive a one-time \$25.00 premium credit in January, 2020 if their spouse completes the following 3 items beginning January 1, 2019 – October 31, 2019. 1) Preventative Exam, 2) Complete a Biometric Screening, & 3) Complete an Online Health Assessment at [www.myCigna.com](http://www.myCigna.com)*

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## Wellness Incentive Program FAQ

**Q: Do I have to sign up for the WIP? Why should I participate?**

**A:** No, the program is voluntary and will not affect your eligibility for university insurance plans. However, great health is its own reward. But let's face it, money in your pocket can kick up your motivation. That's why MSSU has partnered with Cigna to provide you with the tools and resources to help you live a healthy life.

**Q. Do I have to worry about who at MSSU will see my personal health data?**

**A.** The university will not receive any of your personally identifiable health data. All personal health information will be kept private and safe. Information from all Wellness Incentive Program participants is used for planning and program development purposes, but only in an aggregate format and not in any form that can identify you as an individual.

**Q. Do I have to complete all of the items listed in the WIP to receive my premium discount in 2020?**

**A.** Yes, all items must be completed between Jan. 1 and Oct. 31, 2019 (10-months) in order to receive the \$25 per month incentive beginning the following calendar year. Employees eligible to receive the incentive must be actively employed on the MSSU Health Insurance plan.

**Q. How can I check and see if I've completed all of the necessary WIP items or log my activities?**

**A.** You will need to create an online account by visiting [myCigna.com](https://myCigna.com) if you have not already done so. You can use the same credentials as when you enrolled online for benefits for 2019. All activities are logged in the online Motivate Me Platform.

**Q. What if I do not receive my annual physical/wellness exam until the end of the year?**

**A.** You would need to complete your annual exam prior to Oct. 31.

**Q. How will information I enter in this system be protected?**

**A.** Cigna implements industry standard security measures, including physical, administrative and technical safeguards. Cigna protects your personal Information transmitted over the Internet using Secure Socket Layer (SSL) technology.

**Q. Why is the university asking me about my health as part of the Wellness Incentive Program?**

**A.** Missouri Southern wants you to thrive and live your healthiest life. The program is designed to help you know your health risk and numbers – preventing and detecting disease helps save lives. Our people are our greatest asset, and Missouri Southern is committed to maintaining the health and well-being of our workforce. Part of this commitment is in providing high-quality benefit plans at a reasonable cost to the university and to the employee. A key factor in improving the health of our workforce is early detection of chronic health conditions, as well as supporting faculty and staff in managing health risks. The Wellness Incentive Program allows participants to gain valuable health information, and informs university leadership on the overall needs and health status of our workforce.



If you have questions or concerns, or need additional information regarding your employer-sponsored wellness program, please contact Craig Gullett, Gullett-C@mssu.edu, or Evan Jewsbury, Chief Human Resources Officer, at Jewsbury-E@mssu.edu or visit <https://intranet.mssu.edu/sites/HR/WIP/Forms/AllItems.aspx>

*For specifics related to Cigna, call 1-800-244-6224.*

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## Employee Contributions for Benefits

### 2019 Employee Health Insurance Expense

As MSSU continues in 2019 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.

Cigna Health Plans					
Employee Category/ Annual Base Pay	Enriched Plan		HSA Plan		
	Employee Cost	Total Plan Cost	Employee Cost	Total Plan Cost	Employer Contribution into HSA
<b>TIER 1: LESS THAN \$30,000</b>					
Employee Only	\$54.83	\$711.87	\$31.40	\$506.51	\$52.50
Employee + Spouse	\$568.54	\$1,347.80	\$200.38	\$958.98	\$105.00
Employee + Child(ren)	\$385.21	\$1,135.89	\$66.49	\$808.20	\$105.00
Employee + Family	\$935.27	\$1,771.19	\$468.23	\$1,260.23	\$105.00
<b>TIER 2: \$30,000 TO \$44,999</b>					
Employee Only	\$71.80	\$711.87	\$32.74	\$506.51	\$52.50
Employee + Spouse	\$580.83	\$1,347.80	\$232.94	\$958.98	\$105.00
Employee + Child(ren)	\$397.50	\$1,135.89	\$99.05	\$808.20	\$105.00
Employee + Family	\$947.56	\$1,771.19	\$500.79	\$1,260.23	\$105.00
<b>TIER 3: \$45,000 TO \$74,999</b>					
Employee Only	\$87.99	\$711.87	\$33.31	\$506.51	\$52.50
Employee + Spouse	\$593.12	\$1,347.80	\$245.98	\$958.98	\$105.00
Employee + Child(ren)	\$409.79	\$1,135.89	\$112.07	\$808.20	\$105.00
Employee + Family	\$959.85	\$1,771.19	\$513.84	\$1,260.23	\$105.00
<b>TIER 4: \$75,000 OR GREATER</b>					
Employee Only	\$104.20	\$711.87	\$33.90	\$506.51	\$52.50
Employee + Spouse	\$605.41	\$1,347.80	\$259.00	\$958.98	\$105.00
Employee + Child(ren)	\$422.08	\$1,135.89	\$125.10	\$808.20	\$105.00
Employee + Family	\$972.14	\$1,771.19	\$526.86	\$1,260.23	\$105.00

For biweekly employees, the monthly rate is divided over 24 pay periods (1st and 2nd pays each month).

Cigna Dental	One Plan Option EMPLOYEE COST
Employee Only	\$33.70
Employee + Spouse	\$65.54
Employee + Child(ren)	\$84.37
Employee + Family	\$121.58

Cigna Vision	One Plan Option EMPLOYEE COST
Employee Only	\$5.14
Employee + Spouse	\$10.29
Employee + Child(ren)	\$9.83
Employee + Family	\$15.37

For calendar year 2019, in lieu of the University funding Dental/Vision (as in previous years) for Single Plan-B participants, MSSU will contribute funds into the employee's HSA (see schedule above).

## 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

## 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>	Cigna	800.CIGNA24	www.mycigna.com	Register online for benefit information, provider search and payment estimator including cost of prescriptions. Cigna Mobile 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>Amwell</b>	Amwell for Cigna	855.667.9722	amwellforcigna.com	
<b>MDLive</b>	Cigna Telehealth	888.726.3171	mdliveforcigna.com	
<b>Flexible Spending Account (including Dependent Care)</b>	ASI Flex	800.659.3035	www.asiflex.com	
<b>Life and AD&amp;D Insurance</b>	Standard	800.628.8600	www.standard.com email: lifebenefits@standard.com	
<b>Long-Term Disability</b>	Standard	800.628.8600	www.standard.com	
<b>Employee Assistance Program</b>	Cigna	877.622.4327	www.cignabehavioral.com Employer Login: MSSU	
<b>Employee Assistance Program</b>	Standard	888.293.6948	www.workhealthlife.com/ standard3	
<b>Voluntary Dental</b>	Cigna	800.CIGNA24	www.mycigna.com	
<b>Voluntary Vision</b>	Cigna	877.478.7557	www.mycigna.com	
<b>Voluntary Life and AD&amp;D Insurance</b>	Standard	800.628.8600	email: lifebenefits@standard.com	
<b>Voluntary Short-Term Disability</b>	Standard	800.368.2859	www.standard.com	
<b>Voluntary Critical Illness</b>	Standard	866.851.5505	www.standard.com	
<b>Voluntary Accident Policy</b>	Standard	866.851.5505	www.standard.com	
<b>Voluntary Hospital Indemnity</b>	Standard	866.851.5505	www.standard.com	
<b>Gallagher Benefit Services</b>	Joy Van Dyke Account Executive	417.447.7072	joy_vandyke@ajg.com	For critical illness, hospital indemnity and accident policy assistance

- Cost Estimator Tool
- Cigna Telehealth Behavioral (mental health telemedicine)
- Your Health First (chronic disease management)
- Healthy Rewards (discount program)
- myCigna Mobile App
- My Health Assistant (online coaching)
- Why is Cigna calling me?
- Cigna Network Laboratories
- Health Habits
  - Quit today
  - Weight management
  - Stress management
- QuickSwitch (Pharmacy)
- 90-day prescription refills
- Cigna cancer support program

Please see <https://Intranet.mssu.edu/sites/HR/Insurance%20Information/Forms/AllItems.aspx> for the full library of programs/flyers available from Cigna or contact Cigna at 800.Cigna24 or [www.mycigna.com](http://www.mycigna.com).

## 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.

### 2019 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	\$3,500
Family Coverage	\$7,000
Age 55+	\$1,000 more



## Is the HSA Plan Right for Me?

Are you trying to decide which health care plan to choose from? Make sure you understand the deductible, out-of-pocket maximum and copayment limits in order to make an educated comparison.

Consider the example below for someone who has employee only coverage and makes an annual salary of \$40,000. The individual had a catastrophic claim of \$50,000. This is a comparison of what it would cost if you had the \$1,500 Enriched Plan or the \$3,500 HSA Plan.

Single	\$1,500 Enriched PPO	\$3,500 with HSA
<b>Catastrophic Claim of \$50,000</b>	\$50,000	\$50,000
<b>Single Deductible</b>	\$1,500	\$3,500
<b>Out-of-Pocket Maximum</b> (Deductible + Coinsurance)	\$3,000	\$3,500
<b>Your Cost of \$50,000 Claim</b>	\$3,000.00	\$3,500.00
<b>Your Cost of Each Plan Over the Course of the Year</b> (Premium)	\$861.60	\$392.88
<b>MSSU Annual Contribution into HSA</b>	\$0.00	\$630.00
<b>Your Total Cost</b> (Premium + Plan Out-of-Pocket Expenses)	\$3,861.60	\$3,262.88

Consider the example below for someone who has employee only coverage and makes an annual salary of \$40,000. The individual has a specialty prescription drug. This is a comparison of what it would cost if you had the \$1,500 Enriched Plan or the \$3,500 HSA Plan.

Single	\$1,500 Enriched PPO	\$3,500 with HSA
<b>High Cost (Specialty) Prescription Drug</b>	\$5,000	\$5,000
<b>Single Deductible</b>	\$100	\$3,500
<b>Out-of-Pocket Maximum</b> (Deductible + Coinsurance)	\$3,000	\$3,500
<b>Your Cost of Specialty Drug</b>	\$1,100.00	\$3,500.00
<b>Your Cost of Each Plan Over the Course of the Year</b> (Premium)	\$861.60	\$392.88
<b>MSSU Annual Contribution into HSA</b>	\$0.00	\$630.00
<b>Your Total Cost</b> (Premium + Plan Out-of-Pocket Expenses)	\$1,961.60	\$3,262.88

Let's look at one more example:

Consider the example below for someone who has family coverage and makes an annual salary of \$60,000. The Spouse had an outpatient surgery claim of \$10,000. This is a comparison of what it would cost if you had the \$1,500 Enriched PPO or the \$3,500 HSA Plan.

Family	\$1,500 Enriched PPO	\$3,500 with HSA
<b>Outpatient Surgery Claim of \$10,000</b>	\$10,000	\$10,000
<b>Family Deductible</b>	\$3,000	\$7,000
<b>Out-of-Pocket Maximum</b> (Deductible + Coinsurance)	\$6,000	\$7,000
<b>Your Cost of \$10,000 Claim</b>	\$3,000.00	\$3,500.00
<b>Your Cost of Each Plan Over the Course of the Year</b> (Premium)	\$11,518.20	\$6,166.08
<b>MSSU Annual Contribution into HSA</b>	\$0.00	\$1,260.00
<b>Your Total Cost</b> (Premium + Plan Out-of-Pocket Expenses)	\$14,518.20	\$8,406.08

## 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 2019, the maximum contribution amount from all sources—your contributions, your employer's contributions and any other sources—is \$3,500 for individual coverage and \$7,000 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 2019, the maximum contribution amount from all sources—your contributions, your employer’s contributions and any other sources—is \$3,500 for employee-only coverage and \$7,000 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 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 ApplePay,\* 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.

### 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



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**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.

**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.*

<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.

## 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	\$2,700
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

- a. You decide the annual amount (up to \$2,700/\$5,000) you want to contribute to either or both FSAs based on your expected healthcare and/or dependent childcare expenses.
- b. Your contributions are deducted from each paycheck before income and Social Security taxes, and deposited into your FSA.
- c. 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.
- d. 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)

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## Life and Accidental Death & Dismemberment Insurance

*Insured by Standard*

### 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 Standard*

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 Standard*

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.

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

<https://www.standard.com/individual/products-services/workplace-benefits/insurance/estimate-life-insurance-needs>

## Employee Assistance Program

*Insured by Cigna*

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

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

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

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



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

Call 877.622.4327  
Visit [CignaBehavioral.com](http://CignaBehavioral.com).  
Have your employer ID handy: mssu

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## Additional Benefits Available

Missouri Southern State University also offers the opportunity for employees to purchase the following benefits through Standard. Premiums for these benefits may be payroll deducted. A Standard 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

- Three options available
- 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

- Three options available
- 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

### Standard Online Disability Calculator (How much do I need?)

<https://www.standard.com/individual/products-services/workplace-benefits/insurance/estimate-disability-insurance-needs>

### Hospital Indemnity

- Three options available
- 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.

## Employee Assistance Program (EAP)

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program (EAP) which includes WorkLife Services and is available to you and your family in connection with your group insurance from Standard Insurance Company (The Standard). It's confidential — information will be released only with your permission or as required by law.

### Connection to Resources, Support and Guidance

You, your dependents (including children to age 26) and all household members can contact master's-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three face-to-face assessment and counseling sessions per issue. EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will preparation

### WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

### Online Resources

Visit [workhealthlife.com/standard3](http://workhealthlife.com/standard3) to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

The EAP service is provided through an arrangement with Morneau Shepell, which is not affiliated with The Standard. Morneau Shepell is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10–2,499 lives. This service is only available while insured under The Standard's group policy.

Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older, and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

With EAP, assistance is immediate, personal and available when you need it.

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204  
[standard.com](http://standard.com)

### Contact EAP

888.293.6948  
TDD: 800.327.1833  
24 hours a day, seven days a week  
[workhealthlife.com/standard3](http://workhealthlife.com/standard3)

NOTE: It's a violation of your company's contract to share this information with individuals who are not eligible for this service.



## MOSO Talent

### An Employee Referral Program

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

Benefits to the University and staff include:

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

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

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

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

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

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

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

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

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

## 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 and their children.
- b. Full-time employees who are on temporary military activation, their spouse and children.
- c. Adjunct employees in active status for the semester requested, their spouse and children.
- d. Part-time and seasonal employees, Show Me Gold Program instructors, their spouse and children.
- e. Spouses and children of full-time employees whose employment ceased due to death or approved Long-Term Disability.
- f. Retirees who retired after 1/1/2007 with 15 or more years of service, their spouse and their children.
- g. Phased Retirees who are on an approved Phased Retirement contract, their spouse 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.

### Current Spouse and Children Eligibility:

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

### What is Discounted?

#### For the Employee:

- For full-time employees – Tuition is discounted one hundred percent (100%) for MSSU graduate and undergraduate courses.

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

#### For the Spouse or Children:

- For full-time employees – Tuition is discounted one hundred percent (100%) for MSSU undergraduate courses only. No discounts are offered to spouse or children for graduate courses.
- For adjunct and part-time employees – Tuition is discounted fifty percent (50%) for MSSU undergraduate courses only.
- For retirees and phased retirees – Tuition is discounted one hundred percent (100%) for MSSU undergraduate courses only. No discounts are offered to spouse 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, 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.

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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/>.



## 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/Yr	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/Yr	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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## 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.

### **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.

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## Funeral Leave

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

Full-time staff members have up to forty (40) hours of funeral leave available per calendar year. Funeral 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 funeral leave is available.

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

## 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 Contributory 401(a) plan if employed 1/1/2011 or later.**

- ▶ Administered by MOSERS (Missouri State Employees Retirement System)
- ▶ Contact: [www.mosers.com](http://www.mosers.com), 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 (FY2018 rate is 19.45%; FY2019 rate is 20.21%). 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 (FY2018 is 6.19%; FY2019 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)

### Tax Sheltered Annuities

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

### 403(b)

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

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

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

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

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

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

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

## 457(b)

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

### How do 457(b) plans work?

Employers or employees through salary reductions contribute up to the IRC 402(g) limit (\$18,000 in 2017) on behalf of participants under the plan.

### 2019 Plan Limits

403(b) + 457(b) – \$19,000 catchup – \$6,000

## 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.





## Tax Sheltered Annuity Companies Authorized for Payroll Deduction

Effective January 1, 2018

Agents listed are suggestions only		
<b>403B</b>		
<b>American Funds</b>	Any independent agent offering American Funds	
<b>TIAA*</b>	Brad Loomis—St. Louis	314.763.6710
<b>Valic*</b>	Matt Ticknor	800.892.5558 or 417.235.4499
<b>457</b>		
<b>Missouri State Deferred Compensation Program*</b>	ICMA-RC	800.392.0925
<b>CREDIT UNIONS</b>		
<b>Joplin Metro Credit Union</b>		417.623.1127
<b>Missouri State Employees Credit Union</b>		573.635.6007
<b>Educational Community Credit Union</b>		800.879.2320
<b>District 7 Highway Credit Union Justin Coyne</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 403(b) products

## Willcoxon Health Center

*Making Your University Experience a Healthy One!*

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

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

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## 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.

- 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.

## 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**

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## 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

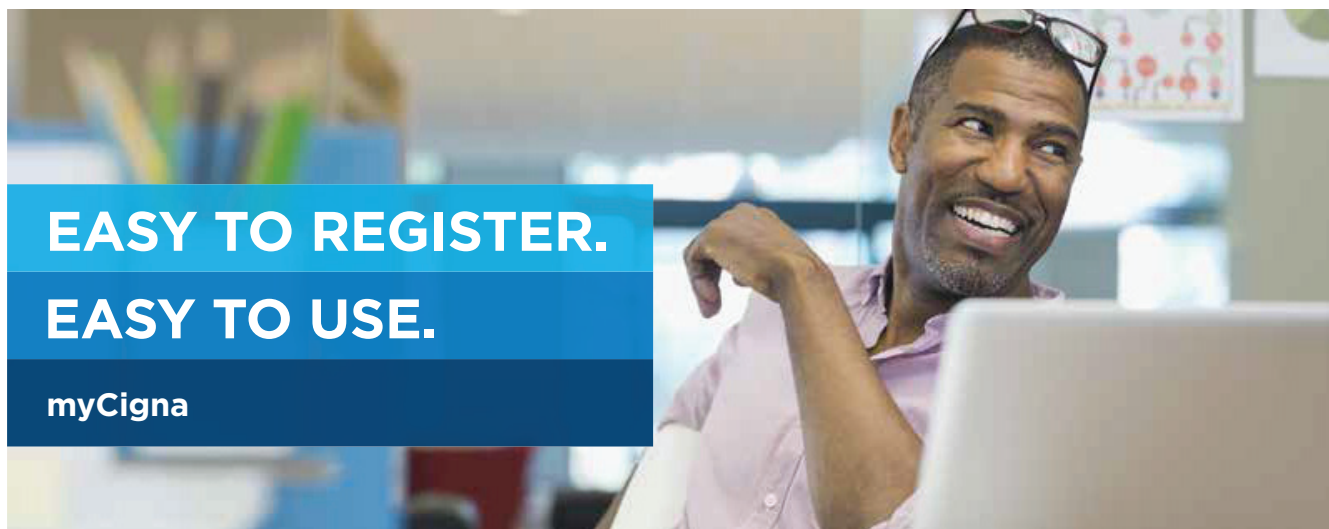
417.659.5463

<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>



**It's easy to set up.**  
Download the **myCigna App** or visit **myCigna.com**.

1. **Launch** the **myCigna App** or go to **myCigna.com** and select "Register Now"
2. **Enter** your personal information
3. **Confirm** your identity
4. **Create** your security information and provide your primary email address for enhanced security protection and notifications
5. **Review**, then select "Submit"



**It's easy to find what you need.**

- › Find in-network doctors and medical services
- › Manage and track claims
- › See cost estimates for medical procedures
- › Compare quality of care for doctors and hospitals
- › Access a variety of health and wellness tools and resources

**Why do we ask you to provide your primary email address as part of the registration process? Email allows us to better protect the security of your information. We will send automatic alerts when your email or password is updated, and it can also be utilized for the Forgot User ID and Forgot Password functionality.**



**myCigna App users log in with just one touch.**

Download the myCigna App and securely access your account with just a fingerprint on any compatible device.\*

\*Please refer to your phone's manufacturer for your phone's specific capabilities. The downloading and use of the myCigna App is subject to the terms and conditions of the App and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

**It's a whole new world of online service.**

**Together, all the way.®**



**Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.**

All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan materials.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Health and Life Insurance Company (CHLIC), Connecticut General Life Insurance Company (CGLIC), Cigna Behavioral Health, Inc., and HMO or service company subsidiaries of Cigna Health Corporation, including Cigna HealthCare of Arizona, Inc., Cigna HealthCare of California, Inc., Cigna HealthCare of Colorado, Inc., Cigna HealthCare of Connecticut, Inc., Cigna HealthCare of Florida, Inc., Cigna HealthCare of Georgia, Inc., Cigna HealthCare of Illinois, Inc., Cigna HealthCare of Indiana, Inc., Cigna HealthCare of St. Louis, Inc., Cigna HealthCare of North Carolina, Inc., Cigna HealthCare of New Jersey, Inc., Cigna HealthCare of South Carolina, Inc., Cigna HealthCare of Tennessee, Inc. (CHC-TN), and Cigna HealthCare of Texas, Inc. Policy forms: OK – HP-APP-1 et al. (CHLIC), GM6000 C1 et al. (CGLIC); TN – HP-POL43/HC-CER1V1 et al. (CHLIC), GSA-COVER, et al. (CHC-TN). The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc. All pictures are used for illustrative purposes only.

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# SITES OF SERVICE



## YOUR DOCTOR

- **Average Cost:** \$150
- **Rationale:** Best place to start your access to healthcare, if available at times needed
- **Additional Information:** Call to make your appointment



## CONVENIENCE CARE CLINIC

- **Average Cost:** \$80 per visit
- **Rationale:** Designed for assessment and treatment of simple infections from ears to toes, pinkeye.
- **Additional Information:** Best to find 3 locations and phone numbers closest to your home



## Cigna 24 HOUR HEALTH INFORMATION LINE

- **Average Cost:** \$0
- **Rationale:** Can help triage for the best assistance and help find in network providers
- **Additional Information:** Call 1.800.244.6224



## URGENT CARE

- **Average Cost:** \$200 or more per visit
- **Rationale:** Designed for more serious infections with a fever. Can rule out pneumonia and joint conditions.
- **Additional Information:** Best to find 3 locations closest to your home. If you have chest pain, severe abdominal pain or a major joint pain with swelling, go to the emergency room



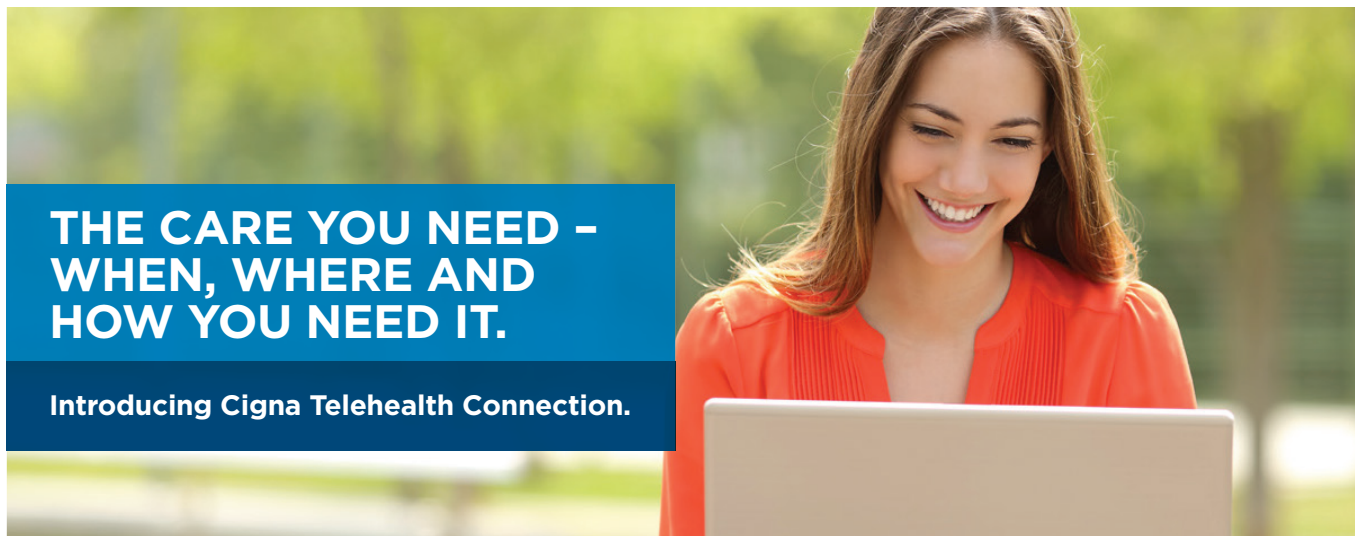
## Cigna Telehealth Connection: MD Live or AmWell

- **Average Cost:** \$49 or less per consultation
- **Rationale:** Telephone and video consultations with a physician. Designed for minor ailments from ears to toes. They can also prescribe antibiotics.
- **Additional Information:**
  - Call 1.888.726.3171 – MD Live
  - Call 1.855.667.9722 - AmWell



## EMERGENCY ROOM

- **Average Cost:** \$1500 or more
- **Rationale:** Designed to handle any emergency, but is well known for long wait times.
- **Additional Information:** Best to find 3 emergency room locations close to your home. Call 911 for chest pains or family member who has lost consciousness.



**Choice is good. More choice is even better.**

Now Cigna provides access to **two** telehealth services as part of your medical plan – **Amwell** and **MDLIVE**.

Cigna Telehealth Connection lets you get the care you need – including most prescriptions – for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

**Choose when:** Day or night, weekdays, weekends and holidays.

**Choose where:** Home, work or on the go.

**Choose how:** Phone or video chat.


**Choose who:** Amwell or MDLIVE doctors.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. If you pre-register on both Amwell and MDLIVE, you can speak with a doctor for help with:

- › sore throat
- › fever
- › rash
- › headache
- › cold and flu
- › acne
- › stomachache
- › allergies
- › UTIs and more

**The cost savings are clear.**

Televisits with Amwell and MDLIVE can be a cost-effective alternative to a convenience care clinic or urgent care center, and cost less than going to the emergency room. And the cost of a phone or online visit is the same or less than with your primary care provider. Remember, your telehealth services are only available for minor, non-life threatening conditions. In an emergency, dial 911 or go to the nearest hospital.



Amwell and MDLIVE are only available for medical visits. For covered services related to mental health and substance abuse, you have access to the **Cigna Behavioral Health** network of providers.

- › Go to **Cignabehavioral.com** to search for a video telehealth specialist
- › Call to make an appointment with your selected provider

Telehealth visits with Cigna Behavioral Health network providers cost the same as an in-office visit.

**Together, all the way.®**



Offered by: Cigna Health and Life Insurance Company, Connecticut General Life Insurance Company or their affiliates.

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## Choose with confidence.

Amwell and MDLIVE are both quality national telehealth providers, so you can choose your care confidently. When you can't get to your doctor, Cigna Telehealth Connection is here for you.

Register for one or both today so you'll be ready to use a telehealth service when and where you need it.

**AmwellforCigna.com\***

**855-667-9722**

**MDLIVEforCigna.com\***

**888-726-3171**

### Signing up is easy!



Set up and create an account with one or both Amwell and MDLIVE



Complete a medical history using their "virtual clipboard"



Download vendor apps to your smartphone/mobile device\*\*



\*Availability may vary by location and plan type and is subject to change. See vendor sites for details.

\*\*The downloading and use of any mobile app is subject to the terms and conditions of the mobile app and the online stores from which it is downloaded. Standard mobile phone carrier and data usage charges apply.

Amwell and MDLIVE are independent companies/entities and are not affiliated with Cigna. The services, websites and mobile apps are provided exclusively by Amwell and MDLIVE and not by Cigna. Providers are solely responsible for any treatment provided. Not all providers have video chat capabilities. Video chat is not available in all areas. Amwell/MDLIVE services are separate from your health plan's provider network. Telehealth services may not be available to all plan types. A Primary Care Provider referral is not required for Amwell/MDLIVE services.

In general, to be covered by your plan, services must be medically necessary and used for the diagnosis or treatment of a covered condition. Not all prescription drugs are covered. All group health insurance policies and health benefit plans contain exclusions and limitations. See your plan materials for costs and details of coverage, including other telehealth/telemedicine benefits that may be available under your specific health plan.

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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 health care 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 health care 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 health care 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 health care 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.



Notes

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