

# Faculty Benefit Summary

## 2025 Plan Year

**Missouri State**  
UNIVERSITY

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2025 NEW HIRE INSURANCE BENEFIT PLANS

Educational purposes only. Full plan documents and policies are available online.

Included is an overview of benefits:

Online Benefit Platform	Hospital Indemnity Insurance
Coverage Effective date	Disability: Short-term and Long-term
Changing Benefits/ change of information	Educational Benefits: Credit & Non-Credit Fee Waiver
Bear Pass Card/Required notices	Term Life Insurance
Vision/ Medical/Prescription	Universal Life Insurance
Dental	Retirement Plans: CURP, MOSERS, 403(b), 457(b)
Cafeteria Plan/ Flexible spending	Missouri MOST Program/ MOABLE
Employee Assistance Program (EAP)	Workers Compensation
Identity Protection	Time away from work
Accident insurance/ Critical illness Insurance	

**Online Benefit Platform:** Enroll or decline benefits to fit your needs. Use phone enrollment at 417-836-3000 / 877-282-0808 or the online platform found on the benefit card on [my.missouristate.edu](https://my.missouristate.edu). Platform contains benefit details and your personalized enrollment choices.

**When coverage begins:** Coverage must be enrolled within 31 days of hire and becomes effective the first day of the month following the hire date. Coverage ends on the last day of the month in which termination occurs. Medical and dental coverages are paid in advance, which may result in multiple deductions on your first paycheck depending on enrollment timing and payroll periods.

**Changes outside of new hire period:** Open enrollment annually Nov 1– Dec 1. During this period, you can elect, decline, or modify medical/dental/vision and Cafeteria plan benefits for the next calendar year. Voluntary benefit carriers may offer special enrollment options After the new hire period ends, changes may only be made at open enrollment, or within 31 days of a qualified event.

**Change of personal information:** Contact the Office of Human Resources within 31 days of a change in personal information such as address or telephone number, birth of a child, marriage, or divorce.

**Missouri State University Identification card (BearPass):** Employees are issued a Bearpass Card, a picture identification used for accessing library services, bookstore purchases, Magers Health & Wellness Center, recreational facilities, community discounts, and more.

**Required Notices:** required notices (Legal, CHIP, SBC-Base, SBC-Buy up) are listed on the benefits site: <https://www.missouristate.edu/Human/medical-insurance.aspx>

**Disclaimer:-**This memo is for informational purposes. For complete details, review the plan documents on the Human Resources benefits page at [www.missouristate.edu/Human/benefits](https://www.missouristate.edu/Human/benefits). Plan documents take precedence over any discrepancies.

## Vision, Medical, and Prescription

**Vision Insurance:** Choose between two plans: Base and Premium. Both plans offer a \$10 copay for well-vision exams with a VSP provider and include various discounts, such as discounted Laser vision correction.

VSP Vision	Base (Per Month)	Premium (Per Month)
Employee Only	\$7.46	\$13.04
Employee + Spouse	\$14.75	\$25.47
Employee + Child(ren)	\$15.83	\$27.35
Employee + Family	\$23.53	\$40.65

**Medical and Prescription Drugs:** Choose from two PPO plan options: base and buy-up, self-funded and administered by Med-Pay, Inc., a third-party administrator. Both plans include 100% coverage for preventive care and reduced costs at Magers Health and Wellness Center. Second-tier benefits are available with Mercy Health Plans PPO providers, with a third tier for out-of-network providers. Review the medical plans and compare options. Missouri State University subsidizes a significant portion of health insurance premiums, and employees can earn up to an additional \$30 per month through the annual wellness incentive.

*\*Employees receive the wellness incentive in their hiring year. Those starting on or after September 1st will receive the incentive for the remainder of the current calendar year and the following year.*

**On-campus clinics:** Utilization of On-Campus clinics provide highest level of savings under both PPO plans.

Clinics include:

Magers Health & Wellness	Magers Pharmacy	Physical Therapy clinic
Speech & Hearing Clinic	Learning Diagnostic Clinic	Center City Counseling Center

**Prescription drug coverage:** Prescription drug coverage is included in both base and buy-up plans. Magers Health and Wellness Center Pharmacy, an preferred provider, offers an additional 10% savings over other in-network pharmacies. Both plans participate in the following RX programs:

**Generic Incentive –** Covered expenses are limited to the cost of a generic drug if one is available when a multi-source brand name drug is dispensed. In addition to the coinsurance, the covered person must pay the difference between the generic and brand name drug costs. This encourages the use of generic drugs and helps lower pharmaceutical costs for the health plan.

**Step Therapy -** program mandates trying a lower-cost drug initially. However, if you have previously attempted this drug without success, you may bypass this requirement by providing documentation from your doctor.

**Declination of Medical coverage:** Employees may decline the MSU medical plan and opt to purchase plans on the Health Insurance Marketplace (Health Insurance Exchange) under ACA rules. Re-enrollment is permitted only during open enrollment or within 31 days of a qualifying life event.

## Missouri State University 2025 Medical and Pharmacy Benefits

### Member Responsibility

Base Plan	Magers Health Center	In-Network	Out-of-Network
<b>Medical Benefits</b>			
Preventive Care	0% Plan Pays 100%	0% Plan Pays 100%	Regular Benefits
Deductible Individual (maximum) Family (maximum)	\$0 \$0	\$1,600 \$3,200	\$3,200 \$6,400
Coinsurance Individual (maximum) Family (maximum)	20% \$2,000 \$4,000		40% \$4,000 \$8,000
Office Visit Copay Primary Care* Specialist*	\$10 \$10	\$40 \$60	N/A N/A
Emergency Room Deductible (per incident)*	N/A	\$500	\$500
*Copay & ER Deductible Individual (maximum) Family (maximum)	\$1,750 \$3,500		No Maximum No Maximum
<b>Total Medical Out of Pocket</b> Individual (maximum) Family (maximum)	\$5,350 \$10,700		No Maximum No Maximum
<b>Pharmacy Benefits</b>			
Pharmacy Preventive	0% Plan Pays 100%	0% Plan Pays 100%	N/A
Pharmacy All Other	20%	30%	N/A
<b>Total Pharmacy Out of Pocket</b> Individual (maximum) Family (maximum)	\$2,000 \$4,000		
<b>Total Out of Pocket Maximum**</b> Individual (maximum) Family (maximum)	Magers + In-Network \$7,350 \$14,700		Out-of-Network No Maximum No Maximum
**Total Out of Pocket Maximum does not include ineligible amounts, including amounts over Usual and Customary.			
<b>Monthly Premium</b>	<b>Without Incentive</b>	<b>With Incentive</b>	
Employee Only	\$44	\$14	
Employee + Spouse	\$420	\$390	
Employee + Child(ren)	\$310	\$280	
Employee + Family	\$481	\$451	

## Missouri State University 2025 Medical and Pharmacy Benefits

### Member Responsibility

Buy-Up Plan	Magers Health Center	In-Network	Out-of-Network
<b>Medical Benefits</b>			
Preventive Care	0% Plan Pays 100%	0% Plan Pays 100%	Regular Benefits
Deductible Individual (maximum) Family (maximum)	\$0 \$0	\$800 \$1,600	\$1,600 \$3,200
Coinsurance Individual (maximum) Family (maximum)	20% \$2,000 \$4,000		40% \$4,000 \$8,000
Office Visit Copay Primary Care* Specialist*	\$5 \$5	\$20 \$30	N/A N/A
Emergency Room Deductible (per incident)*	N/A	\$250	\$250
*Copay & ER Deductible Individual (maximum) Family (maximum)	\$700 \$1,400		No Maximum No Maximum
<b>Total Medical Out of Pocket</b> Individual (maximum) Family (maximum)	\$3,500 \$7,000		No Maximum No Maximum
<b>Pharmacy Benefits</b>			
Pharmacy Preventive	0% Plan Pays 100%	0% Plan Pays 100%	N/A
Pharmacy All Other	20%	30%	N/A
<b>Total Pharmacy Out of Pocket</b> Individual (maximum) Family (maximum)	\$1,500 \$3,000		
<b>Total Out of Pocket Maximum**</b> Individual (maximum) Family (maximum)	Magers + In-Network \$5,000 \$10,000		Out-of-Network No Maximum No Maximum
**Total Out of Pocket Maximum does not include ineligible amounts, including amounts over Usual and Customary.			
<b>Monthly Premium</b>			
<b>Employee Only</b>	<b>Without Incentive</b>	<b>With Incentive</b>	
Employee + Spouse	\$98	\$68	
Employee + Child(ren)	\$539	\$509	
Employee + Family	\$409	\$379	
	\$608	\$578	

**Dental Plan:** Plan includes 100% preventative service coverage and \$3000 per person calendar year benefit maximum. Dental Network: dental directory option on [www.gehasolutions.com](http://www.gehasolutions.com)

**Missouri State University  
2025 Dental Benefits  
Member Responsibility**

Dental Plan	Participating and Non-Participating Providers
<b>Dental Benefits</b>	
<b>Type I / Class A ---- Paid by Plan 100%</b>	
<b>Preventive Care</b> Cleanings, Exams, X-Rays (limitations apply)	0%
<b>Deductible - Type II, III, IV / Class B, C, D</b>	
Individual (maximum)	\$50
Family (maximum)	\$150
<b>Type II / Class B</b>	
Basic Restorative Services Fillings, Extractions, Periodontics, Endodontics	20% + deductible
<b>Type III / Class C</b>	
Major Restorative Services Crowns, Dentures	50% + deductible
<b>Type IV / Class D</b>	
TMJ (Temporomandubular Joint Dysfunction)	50% + deductible
<b>Deductible - Type V / Class E</b>	
Individual (maximum)	\$50
Family (maximum)	\$150
<b>Type V / Class E</b>	
Orthodontia and Implants	50% + deductible
<b>Maximum Benefit Paid by Plan</b> (Per Calendar Year)	\$3,000
<b>Monthly Premium</b>	
Employee Only	\$0
Employee + Spouse	\$27.25
Employee + Child(ren)	\$21.22
Employee + Family	\$42.78

**Cafeteria and flexible spending plan:** Flexible spending accounts (FSAs) use pre-tax dollars for eligible medical or dependent care expenses. Annual enrollment is required, and funds cannot be carried forward. Eligible premiums are deducted pre-tax unless opted out annually. The FSA limit is \$3,050 for medical and \$5,000 for dependent care (*Review IRS definition of Dependent care expenses on Asiflex site*). Debit cards are available.

New Hire Flex enrollment is separate from the online benefit system; submit elections to HR-Benefits.

- **Voluntary benefit premiums (Critical Illness, Accident, Voluntary Life, Short-Term Disability, Identity Protection) cannot be deducted pre-tax.**

**EMPLOYEE ASSISTANCE PROGRAM (EAP):** EAP provides free and confidential assessments, short-term counseling, referrals, and follow-up services for employees dealing with personal and work-related issues. It supports mental and emotional well-being and offers services such as mental health support, financial wellness, legal resources, and more.

Two programs available for assistance:

- Mercy EAP: toll free phone number 800-413-8008 (option 2)  
<https://helpwhereyouare.com/CompanyLogin/1515/mercy>
- UNUM EAP: toll free phone number 800-854-1446  
<Unum.com/lifebalance>

**Identity protection:** Plan offers comprehensive financial and identity monitoring to safeguard against identity theft. In case of fraud, it includes full-service remediation up to \$1 million in identity theft reimbursement, and up to \$500,000 in stolen funds reimbursement

**Accident insurance:** Plan pays benefits for accident-related services based on a set schedule. Covered spouses receive 50% and Covered children receive 25% of the amount shown in the injury benefit schedule. Plan has two coverage levels available. Benefits are paid directly to the insured and used at your discretion.

*Plans include outpatient physician treatment benefit (\$50/\$75) Payable on non-accident-related services.*

**Critical Illness insurance:** Plan offers a lump-sum benefit to covered individuals diagnosed with a qualifying critically ill medical condition, paid directly to the member for discretionary use.

*Plan options include \$100 per year wellness benefit for completing wellness/preventative screening.*

**Hospital Indemnity Insurance** Plan provides a cash benefit for hospital stays, including admissions and confinement. Benefit helps cover out-of-pocket expenses not covered by regular health insurance, such as deductibles, copayments, and daily living costs. Payments are made directly to the policyholder, offering financial support during hospitalizations. *Plan has two coverage levels available*

*Plan options include \$50 per year wellness benefit for completing wellness/preventative screening.*



**Short Term disability:** Benefit designed to protect employee income when an employee is unable to work related to an off-the-job illness or injury. Plans allows employees to choose amount of coverage (not to exceed 60% of base salary rate) . Payments are made weekly based on medical necessity, continuing until the employee can return to work or becomes eligible for long-term disability. Pre-existing conditions are covered with a maximum allowable period of 4 weeks. Limitation does not apply after the coverage has been in force for 1 year. *Guaranteed issue means no medical questions.* **Benefits will not offset sick or vacation time.** Two plan levels to accommodate different needs and budget.

- Option 1 has a fifteen (15) day covered injury and illness waiting period.
- Option 2 does not have a waiting period for a covered accident and has a seven (7) day waiting period for illness.

**Long Term disability:** MSU offers full-time benefit-eligible employees long-term disability (LTD) insurance at no cost. LTD coverage pays 60% of salary, minus other income, for employees unable to work due to an illness or injury lasting 6 months or longer.

**Credit Fee Waiver:** Full-time employees and eligible dependents may receive up to 15 credit hours annually (7.5 hours for Greenwood Laboratory School tuition). The fee waiver is non-taxable for undergraduate courses and for employee use in graduate courses (taxes apply for dependents in graduate courses). Request your fee waiver through the credit fee waiver platform on the [my.missouristate.edu](https://my.missouristate.edu) portal.

**Non-Credit Fee Waiver:** A \$150 non-credit course fee waiver is available each fiscal year (July 1 - June 30) for professional and personal development courses at Missouri State University. Benefit not available to spouses, sponsored dependents/domestic partners, or dependent children. Use the waiver when registering in MyLearningConnection.

**Child Development center-** Missouri State University's Child Development Center, part of the College of Education, serves up to 88 children from 6 weeks to 6 years old, offering priority enrollment and discounted rates for employees. Located at 609 E. Cherry, it features various activity areas and classrooms, staffed by qualified teachers and supervised practicum students. Open year-round, Monday-Friday from 7 a.m. to 5:45 p.m., the center provides peace of mind for employee families. For more information and enrollment, contact Director Jamie Cornelsen at 417-836-6759.

**Athletics-** MSU faculty and staff get 50% off single-game and season tickets for football, volleyball, basketball, and baseball. Children 12 and under can join the free Future Bears fan club, which includes a youth season ticket, membership card, event invitations, and giveaways.

**West Plains - Grizzly Athletics-** Get Grizzly Athletics tickets at the West Plains Civic Center, via Ticketmaster, at the door, or by calling 417-256-8087. Volleyball and basketball tickets are \$7, with free admission for children 12 and under (seat assignment required). Softball tickets are \$2 general admission



## Term Life Insurance, Universal life Insurance

**Term Life Insurance:** Full-time employees receive basic term life and AD&D coverage. Additional supplemental term life insurance for employees and dependents can be purchased, with premiums based on age and salary, deducted monthly post-tax from payroll. Rates increase annually with age and adjust automatically with salary changes.

*New hires have guaranteed issue (no medical questions) enrollment into Supplemental term life insurance up to \$300,000 during their new hire period.*

*Requests exceeding \$300,000 in supplemental coverage **medical approval by UNUM.***

Employee Supplemental Life Insurance Rates			
Age Brackets	Cost per \$1,000	Age Brackets	Cost per \$1,000
Less than age 30	\$0.04	50-54	\$0.22
30-34	\$0.05	55-59	\$0.42
35-39	\$0.07	60-64	\$0.65
40-44	\$0.09	65-69	\$1.26
45-49	\$0.14	70 and older*	\$1.83

\*Basic & supplemental coverage reduces to 65% at age 70; to 50% at age 75; and to 30% at age 80.

**Dependent term Life insurance:** Choose from five levels of supplemental dependent coverage. Refer to the chart below for options and premiums, which are deducted monthly post-tax from payroll. Pay the specified amount whether covering a spouse, child(ren), or both.

*New hires have guaranteed issue (no medical questions) enrollment into Supplemental dependent term life insurance up to \$30,000 (option 3) during their new hire period.*

Enrollment requests exceeding option 3, **require spouse/domestic partner medical approval** before coverage will be in force. \*Children not required to answer medical questions.

Dependent Life Insurance Rates			
Options	Coverage		Monthly Cost
Option 1	Spouse: \$10,000	Child(ren): \$5,000	\$2.30
Option 2	Spouse: \$20,000	Child(ren): \$10,000	\$4.60
Option 3	Spouse: \$30,000	Child(ren): \$20,000	\$7.80
Option 4	Spouse: \$40,000	Child(ren): \$20,000	\$17.40
Option 5	Spouse: \$50,000	Child(ren): \$20,000	\$27.40

**Group Universal Life Insurance:** Permanent life insurance policy offers a lump-sum cash benefit upon death and life event riders for accessing benefits for long-term care or terminal illness. Guaranteed issue is available for employees, spouses, and children under 25. Premiums, based on age and coverage, are paid post-tax through monthly payroll deduction. Policy is portable with locked rates and coverage at purchase.

**Retirement, MOST, MOABLE, Worker's Compensation**

**RETIREMENT PLANS:** Faculty and full-time academic administrators hired after July 1, 2002, are enrolled in the College and University Retirement Plan (CURP), a defined contribution plan with immediate vesting. New employees (hired after July 1, 2018) must contribute 2%. The University follows the MOSERS contribution rate. After six years in CURP, employees may switch to MOSERS, a defined benefit plan. For more details, visit <http://www.mosers.org>.

**SECTION 403(b):** All employees (except student workers), may participate in the 403(b) program. Employees may elect to participate in a tax-sheltered investment program under Section 403(b) of the Internal Revenue Code or to save under a 403(b) Roth account. Contributions to a 403(b) plan are limited by the Internal Revenue Service (IRS) Employees may enroll online [www.myretirementmanager.com](http://www.myretirementmanager.com)

**SECTION 457(b) – State of Missouri Deferred Compensation plan:** Benefit eligible employees may choose to participate in the State of Missouri 457 Deferred Compensation Plan, which is administered by ICMA-RC. Contributions are limited by the Internal Revenue Service (IRS). Employees may enroll online <https://www.moderferredcomp.org/>, or by calling (800) 392-0925 (option2)

**Missouri's MOST program:** Missouri's 529 Education Plan allows tax-favored savings for educational expenses. Missouri taxpayers can contribute up to \$8,000 annually per taxpayer. Earnings are tax-exempt when used for qualified expenses, covering K-12 tuition and post-secondary education at eligible institutions, including tuition, room and board, and computer equipment. Learn more: [www.most529.com](http://www.most529.com).

**MOABLE:** MOABLE is an investment account for individuals with disabilities or their guardians to save money without losing eligibility for benefits like Medicaid or SSI. Similar to 529 college savings accounts, MOABLE can also work with Special Needs Trusts and function like a checking account. For direct deposit, provide payroll with account details. Learn more at [www.moable.com](http://www.moable.com).

**Worker's compensation (On-The-Job Injuries):** If injured on the job, call 1-800-624-2354 for State Workers' Compensation approval before seeking medical attention. For life-threatening injuries, go to the nearest ER or call 911. Without approval, non-emergency treatment may result in a denial of benefits. Complete and submit the required injury forms.

**Leave: Vacation, Sick, Bereavement, FMLA, Domestic Violence**

**Vacation Leave:** *Nine-month faculty, including clinical faculty, do not accrue vacation time.* Policy Section 7.5. Full-time 12-month administrative and professional employees with faculty rank accrue 13.34 hours of vacation per pay period (160 hours or 20 days annually) with a minimum of 80 hours of paid time in a pay period. Vacation can be carried forward monthly, with a carryover limit of twice the annual allowance.

**Sick Leave:** Full-time faculty, including 12-month and 9-month, accrue 8 hours of paid sick leave per pay period. Sick leave is accrued during the summer for faculty providing professional services such as teaching, advising, mentoring, committee work, and research.

Employees terminating without retirement forfeit unused sick leave. 9-month faculty do not receive payment for unused sick leave at retirement. Instead, their sick leave is reported to MOSERS for service credit (168 hours = one month); CURP enrollees receive no credit. Upon retirement, 12-month administrative and professional employees with faculty rank receive payment for 40% of accrued unused sick leave (up to 384 hours), with the remainder reported to MOSERS for service credit.

**Bereavement Leave:** The employee's supervisor may grant bereavement for up to five (5) consecutive workdays for death of family member as defined in the *Employee Handbook*.

**Family Medical Leave (FMLA):** Eligible employees with a qualifying event, who provide proper notice and required certification, are entitled to up to 12 weeks of unpaid, job-protected leave with continued health insurance coverage in a rolling 12-month period (up to 26 weeks for military caregiver leave). *FMLA runs concurrently with other leave policies.* Employees must meet these minimum requirements to qualify for FML:

- Worked for the university for at least 12 months;
- Have worked at least 1,250 hours in the 12 months before the leave starts
- Have remaining FML available
- Experience a qualifying event.

Full-time faculty members (as defined by Section 6.6.6) are eligible for up to one semester of paid leave, subject to recommendation by the Department Head and college Dean, and approval by the Provost. For details on requesting this benefit, visit the Office of the Provost website: <https://www.missouristate.edu/provost/medleave.htm>.

**Victims of Domestic & Sexual Violence:** The University offers unpaid leave to employees affected by domestic or sexual violence, as required by Mo. Rev. Stat. § 285.630. See policy 7.21 for details.

### Leave: Holidays

**Holidays & Extra given days:** The university observes several paid holidays throughout the year during which all employees, except those engaged in continuous operations, will be excused from work. Nine (9) holidays always observed include the following days:

New Year's Day	Martin Luther King Jr Day	Memorial Day
Juneteenth National Independence Day	Independence Day	Labor Day
Thanksgiving Day	Day After Thanksgiving	Christmas Day

Each year, additional days off may be designated by the university president. These days are referred to as "extra given days". <https://calendar.missouristate.edu/#events/tag/Staff%20Holidays>

A full-time employee shall be paid for a holiday or extra given day only if the full-time employee worked or was on an approved paid leave (e.g., vacation or sick), including compensatory time off, on his/her regular scheduled workday prior to the holiday or extra given day. A .75 employee shall receive prorated pay.

***Refer to the Employee Handbook for policy information.***

**Other University Facilities and Services:**

Athletic Events & University Sponsored Events

BearLine Shuttle Service

Bookstore Discounts (10%)

Campus Communications

Campus Recreation

Center City Counseling Center (Located in Park Central Office Building)

Check Cashing (Bursar's Office)

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Credit Union <https://educationalccu.org/>

Deferred Payment

Designated Performing Arts Activities (Juanita K. Hall for Performing Arts, Coger Theater, Ellis Recital Hall, Ozarks Celebration)

Food Service – Vendors and Union Club in Plaster Student Union, Dining Dollars for Faculty and Staff  
<https://dineoncampus.com/missouristate/faculty-and-staff>

Foster Recreation Center

Learning Diagnostic Clinic

Library

Missouri State University Child Development Center

Notary Public [www.missouristate.edu/dos/notaries.htm](http://www.missouristate.edu/dos/notaries.htm)

Plaster Student Union Facilities

Postal Services

Recreational Facilities (Hammons Student Center; Plaster Sports Complex)

Safety & Transportation

Spouse BearPass Card

Health & Wellness Center (On Campus Clinic and Pharmacy)

Testing Services (Located in the Library)

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