

# Staff 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: 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) |
|------------------------------|------------------|---------------------|
| <b>Employee Only</b>         | \$7.46           | \$13.04             |
| <b>Employee + Spouse</b>     | \$14.75          | \$25.47             |
| <b>Employee + Child(ren)</b> | \$15.83          | \$27.35             |
| <b>Employee + Family</b>     | \$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%<br>Plan Pays 100%                       | 0%<br>Plan Pays 100%  | Regular Benefits                           |
| Deductible<br>Individual (maximum)<br>Family (maximum)   | \$0<br>\$0                                 | \$1,600<br>\$3,200    | \$3,200<br>\$6,400                         |
| Coinsurance<br>Individual (maximum)<br>Family (maximum)  | 20%<br>\$2,000<br>\$4,000                  |                       | 40%<br>\$4,000<br>\$8,000                  |
| Office Visit Copay<br>Primary Care*<br>Specialist*   | \$10<br>\$10                               | \$40<br>\$60          | N/A<br>N/A                                 |
| Emergency Room<br>Deductible (per incident)*   | N/A  | \$500                 | \$500                                      |
| *Copay & ER Deductible<br>Individual (maximum)<br>Family (maximum)   | \$1,750<br>\$3,500                         |                       | No Maximum<br>No Maximum                   |
| <b>Total Medical Out of Pocket</b><br>Individual (maximum)<br>Family (maximum)                                 | \$5,350<br>\$10,700                        |                       | No Maximum<br>No Maximum                   |
| <b>Pharmacy Benefits</b>   |  |                       |  |
| Pharmacy Preventive  | 0%<br>Plan Pays 100%                       | 0%<br>Plan Pays 100%  | N/A  |
| Pharmacy All Other   | 20%  | 30%                   | N/A  |
| <b>Total Pharmacy Out of Pocket</b><br>Individual (maximum)<br>Family (maximum)                                | \$2,000<br>\$4,000                         |                       |  |
| <b>Total Out of Pocket Maximum**</b><br>Individual (maximum)<br>Family (maximum)                               | Magers + In-Network<br>\$7,350<br>\$14,700 |                       | Out-of-Network<br>No Maximum<br>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%<br>Plan Pays 100%                       | 0%<br>Plan Pays 100% | Regular Benefits                           |
| Deductible<br>Individual (maximum)<br>Family (maximum)   | \$0<br>\$0                                 | \$800<br>\$1,600     | \$1,600<br>\$3,200                         |
| Coinsurance<br>Individual (maximum)<br>Family (maximum)  | 20%<br>\$2,000<br>\$4,000                  |                      | 40%<br>\$4,000<br>\$8,000                  |
| Office Visit Copay<br>Primary Care*<br>Specialist*   | \$5<br>\$5                                 | \$20<br>\$30         | N/A<br>N/A                                 |
| Emergency Room<br>Deductible (per incident)*   | N/A  | \$250                | \$250                                      |
| *Copay & ER Deductible<br>Individual (maximum)<br>Family (maximum)   | \$700<br>\$1,400                           |                      | No Maximum<br>No Maximum                   |
| <b>Total Medical Out of Pocket</b>   |  |                      |  |
| Individual (maximum)<br>Family (maximum)   | \$3,500<br>\$7,000                         |                      | No Maximum<br>No Maximum                   |
| <b>Pharmacy Benefits</b>   |  |                      |  |
| Pharmacy Preventive  | 0%<br>Plan Pays 100%                       | 0%<br>Plan Pays 100% | N/A  |
| Pharmacy All Other   | 20%  | 30%                  | N/A  |
| <b>Total Pharmacy Out of Pocket</b>  |  |                      |  |
| Individual (maximum)<br>Family (maximum)   | \$1,500<br>\$3,000                         |                      |  |
| <b>Total Out of Pocket Maximum**</b>   |  |                      |  |
| Individual (maximum)<br>Family (maximum)   | Magers + In-Network<br>\$5,000<br>\$10,000 |                      | Out-of-Network<br>No Maximum<br>No Maximum |
| **Total Out of Pocket Maximum does not include ineligible amounts, including amounts over Usual and Customary. |  |                      |  |
| <b>Monthly Premium</b>   |  |                      |  |
| Employee Only  | Without Incentive                          | With Incentive       |  |
| 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><br>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<br>Fillings, Extractions, Periodontics, Endodontics | 20%<br>+ deductible                           |
| <b>Type III / Class C</b>  |   |
| Major Restorative Services<br>Crowns, Dentures                                 | 50%<br>+ deductible                           |
| <b>Type IV / Class D</b>   |   |
| TMJ (Temporomandibular Joint Dysfunction)                                      | 50%<br>+ deductible                           |
| <b>Deductible - Type V / Class E</b>   |   |
| Individual (maximum)   | \$50  |
| Family (maximum)   | \$150   |
| <b>Type V / Class E</b>  |   |
| Orthodontia and Implants   | 50%<br>+ deductible                           |
| <b>Maximum Benefit Paid by Plan</b><br>(Per Calendar Year)                     | \$3,000                                       |
| <b>Monthly Premium</b>   |   |
| <b>Employee Only</b>   | \$0   |
| <b>Employee + Spouse</b>   | \$27.25                                       |
| <b>Employee + Child(ren)</b>   | \$21.22                                       |
| <b>Employee + Family</b>   | \$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](http://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:** Full-time regular staff employees are enrolled in Missouri State Employees' Retirement system (MOSERS). MOSERS is a defined benefit, public retirement plan. A defined benefit plan, such as the MOSERS plan, guarantees a specific monthly pension based on a formula. With MOSERS, when a member retires the formula calculates a monthly payment based on the member's final average pay, length of service, and a percentage set by the MOSERS Plan option the employee participates.

Eligibility and length of service requirements for normal retirement and early retirement are described fully on the MOSERS website. Refer to [www.mosers.org](http://www.mosers.org) for more information.

New employees enrolled in MOSERS hired after January 1, 2011 will contribute 4% of their monthly salary. Employee will be vested after five years. Employees with non-forfeited MOSERS state service prior to 2011 will be continued in their noncontributory plan.

**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.modeferredcomp.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 and Sick

**Vacation Leave:** Full-time regular appointment staff employees are eligible to receive paid vacation.

Accrual rates shown are for twelve-month appointments. Staff with appointments less than 12 months will accrue on a pro-rated basis. Employees must have 80 hours of paid time in a pay period to accrue.

Accrued vacation may be accumulated up to two (2) times the annual allowance. Amounts over the maximum will be lost at the end of the fiscal year for which the maximum accumulation has been reached. (refer to employee handbook for full policy information)

**Nonexempt employee vacation accrual summary**

| Years of Service                 | Monthly Accrual | Annual Accrual      | Maximum             |
|----------------------------------|-----------------|---------------------|---------------------|
| Less than 2 years                | 8 hours         | 96 hours (12 days)  | 192 hours (24 days) |
| At least 2 but less than 4 years | 10.67 hours     | 128 hours (16 days) | 256 hours (32 days) |
| 4 or more years                  | 13.34 hours     | 160 hours (20 days) | 320 hours (40 days) |

**Exempt and professional nonexempt employee vacation accrual summary**

| Monthly Accrual          | Annual Accrual | Maximum |
|--------------------------|----------------|---------|
| 1 day 2 hours            | 15 days        | 30 days |
| 1 day 5 hours 20 minutes | 20 days        | 40 days |

**Sick Leave:** Full-time regular staff accrue sick leave at 8 hours per month, contingent upon having 80 hours of paid time in a pay period. There is no maximum accrual for sick leave. Upon retirement under a university retirement plan, employees receive payment for 40% of accrued unused sick leave (up to 384 hours), with the remainder reported to MOSERS for creditable service as per their policies.

**Leave: Personal, Bereavement, Shared Leave Pool, FMLA, Domestic Violence, Holidays**

**Personal Leave:** Full-time, regular employees may use up to three days of accrued sick leave annually as personal leave, granted for reasons important to the employee, such as community service, legal matters, household repairs, personal or family events like birthdays, anniversaries, graduations, or other significant personal business or events.

**Bereavement Leave:** Supervisors may grant up to five (5) consecutive workdays of bereavement leave for the death of a family member, as defined in the *Employee Handbook*.

**Shared Leave Pool:** Eligible employees may voluntarily donate accumulated vacation as defined by the Employee Handbook to a Shared Leave Pool (SLP) to aid eligible employees who are unable to work due to a qualifying event.

- **Parental leave:** Eligible employees receive 80 hours of paid parental leave for birth, foster care placement, or adoption, funded from the shared leave pool. Vacation, sick leave, and compensatory time are not required to be used before accessing shared leave for this benefit

**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.

**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.

**Holidays & Extra given days:** MSU 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>

Full-time employee is paid for a holiday or extra day only if they worked, were on approved paid leave (such as vacation or sick leave), or had compensatory time off on their regular scheduled workday before the holiday or extra day. A .75 employee receives prorated pay. **Refer to the Employee Handbook.**

**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)
- Copy This
- 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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