



PLAN YEAR.

**HEALTHCARE OPTIONS** 

**SPENDING ACCOUNTS** 

**FINANCIAL PROTECTION** 

TIME OFF

**RETIREMENT** 

**TUITION ASSISTANCE** 

**PERSONALIZED SUPPORT** 

# **HEALTHCARE OPTIONS**

Southeast offers its employees and their families a variety of healthcare choices and a variety of plans. Benefits are effective the first of the month coinciding or following the date of hire.

#### **/MEDICAL PLANS**

#### **Provided by UMR (A United Healthcare Company)**

Tier 1 - United Healthcare Choice Plus Network (excluding Saint Francis Medical Center Providers and Facilities)

Tier 2 - Saint Francis Medical Center Providers and Facilities

#### **Base Plan with HSA Option**

| Cafeteria \$20.83/month         | Tier 1 Providers<br>Individual/Family | Tier 2 Providers<br>Individual/Family | Prescriptions | Retail Co-Pay<br>(after deductible) | Mail Order<br>90 Day<br>(after deductible) |
|---------------------------------|---------------------------------------|---------------------------------------|---------------|-------------------------------------|--|
| Deductible                      | \$2,000/\$4,000                       | \$3,500/\$7,000                       | Tier 1        | \$10                                | \$10                                       |
| Out of Pocket                   | \$6,650/\$7,350                       | \$6,650/ \$7,350                      | Tier 2        | \$35                                | \$87.50                                    |
| Co-Insurance (after deductible) | 20%                                   | 40%                                   | Tier 3        | \$60                                | \$150                                      |

# **Accelerated Plan with MRA Option**

|                                 | Tier 1 Providers<br>Individual/Family | Tier 2 Providers<br>Individual/Family | Prescriptions | Retail Co-Pay | Mail Order<br>90 Day |
|---------------------------------|---------------------------------------|---------------------------------------|---------------|---------------|----------------------|
| Deductible                      | \$1,000/\$2,000                       | \$4,000/\$8,000                       | Tier 1        | \$15          | \$15                 |
| Out of Pocket                   | \$5,000/\$7,350                       | \$7,900/\$15,800                      | Tier 2        | \$40          | \$100                |
| Co-Insurance (after deductible) | 20%                                   | 30%                                   | Tier 3        | \$75          | \$187.50             |
| Co-Pay                          | Primary Care \$25<br>Specialist \$50  | 30% after<br>deductible               |               |               |                      |

Premiums are pro-rated for part-time employees

#### **/HEALTH AND FITNESS REWARD\$**

Earn up to \$60 per month by completing two monthly wellness goals. Available to employees and spouses covered on one of the medical plans.

Fitness - 12 eligible workouts per month

Movement - Average 7,500 per day for the month

Lifestyle - 8 eligible lifestyle activities for the month

#### **/VISION PLANS**

# **Provided by Delta Vision**

Choose the vision plan that fits your needs.

#### **PLAN A/LOW OPTION**

A basic plan

Covers one eye exam per calendar year

\$10 co-pay for eye exam

#### **PLAN B/HIGH OPTION**

A more comprehensive plan

Covers one eye exam per calendar year

\$10 co-pay for eye exam

\$25 co-pay for prescription lenses

\$180 allowance toward the purchase of frames every other calendar year or \$180 allowance toward the purchase of contacts every calendar year

# /DENTAL PLANS Provided by Delta Dental

Choose the dental plan that fits your needs.

#### **PLAN A/LOW OPTION**

A basic plan

Covers preventative services including oral exams and cleanings up to 100% UCR.

#### PLAN B/HIGH OPTION WITH ORTHODONTIA

A more comprehensive plan

This plan also covers extractions, fillings, endodontics, dentures, crowns, bridges, periodontics and orthodontia. Percent coverage is dependent on type of service. Orthodontia coverage begins during third year of coverage under Plan B at 50% UCR.

Reimbursement for Major Services (endodontics, dentures, crowns, periodontics)

10%/First year of coverage

25%/Second year of coverage

50%/Third year of coverage and beyond

# **ADDITIONAL HEALTHCARE**

### **Cafeteria Plan Funding**

Receive additional monies to help offset the cost of qualifying elected benefits with Base Plan.

· Amount pro-rated for part-time employees

# **Employee Assistance Program**

Free, confidential help from H & H Health Associates during times when an objective, professional opinion can be useful. Southeast offers free counseling sessions with licensed counselors for employees and their dependents. Available for workplace, family and personal concerns.

#### **Recreation Center**

The University offers a Recreation Center and Aquatic Center membership at no charge to all regular, benefit-eligible employees.

# SPENDING ACCOUNTS

Save money on healthcare or dependent care costs.

#### **/HEALTH SAVINGS ACCOUNT**

Serviced through Optum Bank, our Health Savings Accounts are free for employees while enrolled in our Base Medical Plan with HSA coverage. These tax-advantaged, interest-bearing savings accounts are employee owned and can be used to pay for qualified medical expenses. Unused monies roll over year after year.

Maximum Annual Contribution/Individual \$4,300/Family \$8,550

#### /FLEXIBLE SPENDING ACCOUNT

Elect to have a flexible spending account and use pre-tax dollars and/or your cafeteria plan dollars to pay for eligible expenses for healthcare, daycare or eldercare. Provided by Assured Benefit Administrators.

#### **MEDICAL REIMBURSEMENT (MRA)**

For healthcare expenses of employees and family members

Maximum Annual Contribution/\$3,300

#### **DEPENDENT CARE**

For daycare or elder care expenses of eligible dependents.

Maximum Annual Contribution/\$5,000

# FINANCIAL PROTECTION

Protect your finances against the unexpected.

#### **/SHORT TERM DISABILITY INSURANCE**

Provided at no cost to the employee, our short-term disability insurance pays a percentage of your salary if you become temporarily disabled.

• Part-time employees must be at least 50% FTE to qualify

# /LONG TERM DISABILITY INSURANCE

Provided at no cost to the employee, Southeast provides an income protection plan for covered employees who become disabled due to an illness or accident.

• Part-time employees must be at least 75% FTE to qualify

#### **/LIFE INSURANCE**

Southeast employees receive a basic life insurance policy through Sun Life with the premium paid by Southeast. Additional supplemental and dependent life insurance policies are also available for employees and their dependents for an additional cost.

#### **BASIC**

\$25,000 basic life coverage

# **SUPPLEMENTAL**

Enroll for coverage of 1 times, 2 times, 3 times, 4 times or 5 times base salary.

#### **DEPENDENT**

Choose from \$5,000, \$10,000 or \$15,000 in coverage for a dependent.

Part-time employees must be at least 75% FTE to qualify.

# **DISCOUNTS**

Southeast Missouri State University is a proud member of the community. With that, many local retailers and vendors offer a discount to our alumni, students, and employees. A list of discounts may be found at https://semo.edu/discounts/.

# TIME OFF

With hard work comes the need to take time to rest, relax or recover. Southeast Missouri State University offers its employees a generous amount of time off for personal time and sick leave.

#### / PAID TIME OFF (PTO) FOR STAFF

Years of Service/Accrued Hours per Month

 < 1 year/14.34 hours</td>
 6 years/18.34 hours

 1 year/15 hours
 7 years/19 hours

 2 years/15.67 hours
 8 years/19.67 hours

 3 years/16.34 hours
 9 years/20.34 hours

 4 years/17 hours
 10+ years/21 hours

5 years/17.67 hours

- Maximum accrual, 340 hours
- Pro-rated for part-time staff
- Includes 24 hours of required PTO for additional days off between Christmas Day and New Year's Eve

#### / HOLIDAYS

The University recognizes twelve (12) days during the year as paid holidays for benefit eligible employees.

#### / SICK LEAVE

Southeast offers paid sick leave so employees can get well without suffering a loss of income.

#### STAFF

Unverified Sick Leave/5.34 hours accrued per month Verified Sick Leave/96 hours (12 days) received at start date/must present doctor's note for appointments

#### **FACULTY**

Unverified Sick Leave/5.34 hours accrued per month Verified Sick Leave/80 hours (10 days) received at start date/must present doctor's note for appointments

- 64 hours maximum accrual for Unverified Sick Leave. Additional time rolls over into Verified Sick Leave
- Pro-rated for part-time employees

### / ADDITIONAL LEAVES

Dependent Sick Leave

Employees may use up to 96 hours of Verified Sick Leave for illness / injury of family members.

#### Paid Parental Leave

Employees receive up to 4 weeks of paid leave to bond with a newborn or newly adopted child.

#### Medical Travel Pay

Employees are provided 3 hours of paid travel time, up to 5 times a year for medical visits outside a 50 mile radius of Cape Girardeau for themselves or a dependent.



# RETIREMENT

Save now, so you can relax later.

#### / FACULTY

#### **CURP (Colleges and Universities Retirement Plan)**

New Southeast faculty are self-enrolled at employment into the College and Universities Retirement Plan. This 401(a) defined contribution plan offers interstate portability, immediate vesting and self-directed investments. Administered by TIAA.

Self-directed investments can be made into equities, guaranteed accounts, fixed income accounts, money market accounts or real estate.

- Southeast contributes 6.0% of salary.
- Employees contribute 2.0% of salary.

#### / STAFF

#### MOSERS (Missouri State Employees' Retirement System)

Upon hire, new Southeast staff or faculty with prior MOSERS service credit are enrolled into the MSEP 2011 retirement plan. This defined plan offers a pension calculation based on your service, final average pay and a multiplier.

- Staff employees must be 5 years vested to receive retirement benefit. Part-time employees must work at least 1,000 hours annually to qualify.
- Employee contributes 4% of salary with interest on any refund.
- Southeast contributes 28.75% (FY25) of salary.
- Southeast contributes 30.25% (FY26) of salary.

#### **NORMAL RETIREMENT**

Age 67/5 years of service

Age 55 (Rule of 90/Years of Service + Age = 90)

#### **EARLY RETIREMENT**

Age 62/5 years of service (with reduction)

 See MOSERS plan description for eligibility and vesting information.

#### / ADDITIONAL OFFERINGS

#### **Tax-Sheltered Annuities and Deferred Compensation**

A voluntary program, Southeast employees are eligible to participate in a tax-sheltered investment program through payroll deduction.

Investment allocations can be made in mutual funds, bonds, international markets or money markets.

#### **AVAILABLE PROGRAMS**

403(b) Plan

457 Plan/State of Missouri Deferred Compensation Plan

# **TUITION ASSISTANCE**

Save money while advancing your education.

#### / TUITION FEE WAIVER PROGRAM

Tuition assistance for employees completing a degree at Southeast Missouri State University.

- Employee must maintain a "C" grade or better.
- Six credit hour limit per semester.

#### **UNDERGRADUATE STUDENTS**

- 80% of tuition and general fees waived.
- Maximum cumulative total of 132 credit hours.

#### **GRADUATE STUDENTS**

- 60% of tuition and general fees waived.
- Maximum cumulative total of 50 credit hours toward the completion of one graduate degree.

#### / DEPENDENT TUITION REIMBURSEMENT

Tuition assistance for employee's legally married spouse and/or children for undergraduate degree programs at Southeast.

#### **UNDERGRADUATE COURSES**

#### 50% of tuition and general fees reimbursed

- Dependent must maintain a "C" grade or better.
- Maximum cumulative total of 132 hours reimbursed per dependent.
- Advanced Placement/Dual Credit courses not applicable for reimbursement.

# PERSONALIZED SUPPORT

Your Southeast Human Resources team is here to answer questions, help find solutions and support employees during some of the biggest life changes during their career. Never hesitate to contact us with any questions or assistance needed.



Academic Hall, Room 012 (573) 651-2206 humanresources@semo.edu semo.edu/hr/