EMPLOYEE BENEFITS

2018 PLAN YEAR

HEALTHCARE OPTIONS
SPENDING ACCOUNTS
FINANCIAL PROTECTION
TIME OFF
RETIREMENT
TUITION ASSISTANCE
MY SOUTHEAST
PERSONALIZED SUPPORT
Our faculty and staff make Southeast a great institution. Together, we’re all working to achieve our vision to be one of the nation’s most academically competitive regional comprehensive universities, recognized for excellence in education, research, engagement and creativity.
HEALTHCARE OPTIONS
Southeast offers its employees and their families a variety of healthcare choices and a variety of plans. Benefits are effective the date of hire.

/MEDICAL PLANS
Provided by United Healthcare

Base Plan with HSA Option

<table>
<thead>
<tr>
<th></th>
<th>Individual/Family</th>
<th>Prescriptions</th>
<th>Retail Co-Pay (after deductible)</th>
<th>Mail Order/Up to 90 Day Co-Pay (after deductible)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cafeteria $20.83/month</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>$2,000/$4,000</td>
<td>Tier 1</td>
<td>$10.00</td>
<td>$25.00</td>
</tr>
<tr>
<td>Out of Pocket</td>
<td>$6,650/$7,350</td>
<td>Tier 2</td>
<td>$35.00</td>
<td>$87.50</td>
</tr>
<tr>
<td>Co-Insurance (after deductible)</td>
<td>20%</td>
<td>Tier 3</td>
<td>$60.00</td>
<td>$150.00</td>
</tr>
<tr>
<td>Motion Walking Program</td>
<td>Daily Goals</td>
<td>Frequency</td>
<td>Intensity</td>
<td>Tenacity</td>
</tr>
<tr>
<td></td>
<td>$1/Day/Goal</td>
<td>500 steps in 7 minutes - 6 times per day</td>
<td>3,000 steps in 30 minutes</td>
<td>10,000+ total daily steps</td>
</tr>
</tbody>
</table>

Accelerated Plan with MRA Option

<table>
<thead>
<tr>
<th></th>
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<th>Mail Order/Up to 90 Day Co-Pay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,000/$2,000</td>
<td>Tier 1</td>
<td>$15.00</td>
<td>$37.50</td>
</tr>
<tr>
<td>Out of Pocket</td>
<td>$5,000/$7,350</td>
<td>Tier 2</td>
<td>$40.00</td>
<td>$100.00</td>
</tr>
<tr>
<td>Co-Insurance (after deductible)</td>
<td>20%</td>
<td>Tier 3</td>
<td>$75.00</td>
<td>$187.50</td>
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</tbody>
</table>

• Premiums are pro-rated for part-time employees

/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 Coverage C Services (endodontics, dentures, crowns, periodontics)
10% / First year of coverage
25% / Second year of coverage
50% / Third year of coverage and beyond

/VISION PLANS
Provided by Vision Service Plan (VSP)
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
20% discount on prescription glasses

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 glasses
$160 allowance toward the purchase of frames or $130 allowance toward the purchase of contacts

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 E4 Health Inc. during times when an objective, professional opinion can be useful.
Southeast offers six free counseling sessions with licensed counselors for employees and their dependents. Available for workplace, family and personal concerns.

Recreation Center
Membership to Recreation Services is available to employees at a discounted rate to include the Student Recreation Center and Aquatic Center.
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 $3,450 / Family $6,900

/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 Frates Benefit Administrators.

MEDICAL REIMBURSEMENT (MRA)

For healthcare expenses of employees and family members
• Maximum Annual Contribution / $2,650

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

/LONG TERM CARE INSURANCE

A voluntary program, Southeast offers long term care insurance through Two Rivers Insurance Services to pay benefits for custodial care and skilled care. Employees are responsible for paying the premium.

/LIFE INSURANCE

Southeast employees receive a basic life insurance policy through The Standard Insurance Company 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.

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)

Years of Service / Accrued Hours per Month
< 1 year / 14.34 hours
1 year / 15 hours
2 years / 15.67 hours
3 years / 16.34 hours
4 years / 17 hours
5 years / 17.67 hours
6 years / 18.34 hours
7 years / 19 hours
8 years / 19.67 hours
9 years / 20.34 hours
10+ years / 21 hours

• Maximum accrual, 340 hours
• Includes 92 hours of required PTO for early summer hours and additional days off between Christmas Day and New Year’s Eve, and during spring break.
• Pro-rated for part-time staff

HOLIDAYS

The University recognizes eleven (11) 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 SICK LEAVE/LEAVE

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 2 weeks of paid leave to bond with a newborn or newly adopted child.
RETIREMENT
Save now, so you can relax later.

/ FACULTY
CURP (College 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 5.67% (FY18) of salary
- Southeast contributes 6.0% (FY19) of salary
- New employees hired on or after July 1, 2018, must contribute 2% 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 19.45% (FY18) of salary
- Southeast contributes 20.21% (FY19) of salary

NORMAL RETIREMENT
Age 67/10 years of service
Age 55 (Rule of 90/Years of Service + Age = 90)
EARLY RETIREMENT
Age 62/10 years of service (with reduction)

- Staff with prior MOSERS service credit (pre-2011) would qualify for MSEP 2000 plan. 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.

UNDERGRADUATE COURSES
80% of incidental and general fees waived
- Employee must maintain a “C” grade or better.
- Six credit hour limit per semester.

GRADUATE COURSES
60% of incidental and general fees waived
- Employee must maintain a “C” grade or better.
- Six credit hour limit per semester.

/ COOPERATIVE GRADUATE PROGRAM
Tuition assistance for employees completing a doctorate degree program offered jointly by Southeast and another institution. Employee will be charged in accordance with the policies of the cooperative institution. General and miscellaneous fees are not covered.

GRADUATE COURSES
60% of incidental fees reimbursed
- Employee must maintain a “B” grade or better.
- Six credit hour limit per semester.
- Part time employees must have at least 80% FTE to qualify.

/ DEPENDENT TUITION REIMBURSEMENT
Tuition assistance for employee’s legally married spouse and/or children for undergraduate degree programs at Southeast.

UNDERGRADUATE COURSES
50% of incidental 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

MY SOUTHEAST
Up-to-date information is always at your fingertips. On My Southeast, employees can access their latest benefit information, pay information and tax information.
Visit semo.edu and click the Resources tab at the top. Once you log into My Southeast with your SEKey and password, click the Employee SS tab for access to pay stubs, tax forms, leave balances, HR forms, and Banner Self Service.