

Missouri Western State University

Policy Name: Retiree Benefits and Resources	Date Effective: July 1, 2024
Policy Category: Human Resources	Date Last Revised: February 2, 2018
Approving Authority: Vice President of Finance & Administration	Date Last Reviewed:
Responsible Office: Office of Human Resources	Recommended Review Cycle: Annual

I. Purpose

Missouri Western State University recognizes and values the contributions of all faculty and staff — even after they are no longer actively employed with the University. The following policy describes the general benefits available to employees upon retirement from University employment.

II. Applicability

This policy applies to eligible University Retirees.

III. Definitions

University Retiree. An individual who is a member of MOSERS or CURP and has met the age and service requirements (or other required criteria) under their respective plan and who has completed the retirement process by submitting the Retirement Application and Retirement Election form by the required due dates.

MOSERS. Missouri State Employees' Retirement System. Employees retiring under a MOSERS plan (MSEP, MSEP2000, or MSEP2011) must meet the specific criteria set forth under the respective plan.

CURP. College and University Retirement Plan. Employees participating in CURP qualify for University Retiree benefits using one of the following options (retirement eligibility of the MOSERS MSEP & MSEP2000 plans): 1) age 62 with 5 years of service; 2) age 60 with 15 years of service; 3) at least age 48 with the sum of your age and credited service equaling 80 or more; or 4) your normal retirement age under the Social Security Act.

IV. Policy

University Retirees shall generally be entitled to the benefits described in Section V below, although the University reserves the right to modify or revoke with or without notice any or all of the benefits provided by the University itself under this policy at any time. University Retirees

must comply with any specific participation criteria or processes established or changed by the relevant division(s) of the University that administer these benefits. Questions on or concerns with the policy generally may be addressed to the Office of Human Resources, while program-specific queries may be addressed either to the Office of Human Resources or to the division(s) of the University responsible for providing the benefit.

V. Procedures/Policy Details

Faculty and staff members are responsible for establishing and maintaining contact with the Office of Human Resources prior to retirement to ensure the completion of all necessary paperwork for retirement benefits. Faculty and staff members are encouraged to read all materials and updates from their retirement plan on a regular basis and to contact the Office of Human Resources with any questions.

A. University-Provided Benefits

1. Medical Insurance for Retirees Under the Age of 65

Employees under the age of 65 who retired from the University prior to December 31, 2023, who elected coverage may continue medical insurance coverage through the University. The retiree pays the full insurance premium. This coverage is available until the retiree reaches age 65 or become Medicare eligible.

Employees who retire after January 1, 2024 are not eligible to continue medical insurance coverage through the University.

2. Educational Opportunities

The University recognizes the important role of continuing education and supports retiree participation in the Tuition Reduction Program. Tuition reduction is available for qualified retirees, their spouses, and qualified dependents.

More detailed information on the Tuition Reduction Program can be found in the Tuition Reduction Program policy in the University Policy Guide.

3. University Identification Card

Retirees may request a picture identification card from the University Police Department. This Missouri Western State University ID card can be used to gain admission to various University facilities and events and for library services. If the identification card is lost, stolen or destroyed, the retiree may obtain a replacement card by contacting the University Police Department and paying the required replacement fee. The University Police Department is located in Blum Union 201.

4. University Services and Facilities

Retirees have access to the following services and facilities in accordance with the rules, regulations, and policies of each department providing the facilities or services. For more information and for answers to questions concerning these services, the retiree should contact the specific department responsible for the service.

5. Recreational Facilities

Retirees will need to request recreation facilities access by completing the *Recreation Fitness Verification* form found in the forms section of the University website. <https://intranet.missouriwestern.edu/faculty-staff/forms>

Retirees may use University recreation facilities by presenting their University identification card. Facilities and services available include the use of the Baker Family Fitness Center, Esports arena, MWSU Fieldhouse at Looney Complex, walking trail, disc golf course and equipment check-out program. The use of University facilities is dependent on availability. Operation hours may vary from time to time due to classes, athletics, and special events. Available times may be found by contacting Recreation Services.

Retirees have access to the Thomas Eagleton Indoor Pool, located on the Missouri Western State University campus, through St. Joseph Missouri Parks & Recreation by purchasing a membership with St. Joseph Missouri Parks and Recreation at a 10% discount. Retirees will need to present their University identification card for admission. Operation hours may be found by contacting St. Joseph Missouri Parks & Recreation.

6. Library privileges

The University library serves all students, faculty, staff, and retirees. To check out books and other materials, retirees need to present their University identification card at the circulation desk. Hours of operation may vary from time to time. More information can be obtained by visiting the library website at <https://www.missouriwestern.edu/library>.

7. Notary Public

Notary services are provided free of charge to retirees. For a list of notaries on campus, contact the Office of Human Resources.

8. Parking

A current Missouri Western State University parking permit is required and must be displayed in order to park in any University parking lot. Vehicle registration and the purchase of a permit can be completed on the University Police Department's (UPD) webpage. Parking permits can be picked in the UPD office located on the second floor of Blum Union.

For further information on University parking, visit the UPD webpage located at <https://www.missouriwestern.edu/policedepartment>.

B. External Resources or Services

1. Medicare

Medicare is the federal government's healthcare insurance for individuals age 65 and older and is the primary source of coverage for most retirees. Medicare helps cover some, but not all, healthcare expenses. It has various rules, enrollment periods, and costs, and does not cover expenses outside the U.S. The following information is only a summary. Full details are available at [Medicare.gov](https://www.medicare.gov).

There are four (4) types of Medicare:

- Medicare Part A (Hospital Insurance) Part A covers inpatient hospital stays, care in a skilled nursing facility, hospital care, and some home health care.
- Medicare Part B (Medical Insurance) Part B helps cover services from doctors and other health care providers, such as outpatient care, home health care, durable medical equipment and more.
- Medicare Part C (Medicare Advantage) Part C is an alternative to Parts A and B that bundles several coverage types, including Parts A, B and usually D. It may also include vision, hearing and dental insurance.
- Medicare Part D (Prescription Drug Coverage) Part D helps cover prescription drugs. Individuals must sign up for Part A and B before enrolling in Part D.

It is important to sign up promptly to avoid gaps in coverage or late enrollment penalties. If individuals are already covered through an employer group health plan, it might make sense to sign up for Medicare later or delay Part B. Individuals who are age 65 or older and receive Social Security benefits, are automatically enrolled in Part A.

There are three (3) enrollment periods for electing Medicare coverage.

- Initial Enrollment Period: When an individual turns age 65. There are no penalties if individuals sign up during this time.
- Special Enrollment Period: When an individual is over 65 and have been covered by an employer group health plan. There are no penalties if individuals sign up or add Part B during this time.
- General Enrollment Period: When individuals miss the other enrollment periods. There is typically a life-long penalty if individuals sign up during this time. If individuals have not filed during the other periods, they can still sign up between January 1 and March 31 each year. The coverage begins the month after signing up.

Individuals can visit <https://www.ssa.gov/medicare> for more detailed information on Medicare coverage. Local insurance agents are also able to assist with Medicare coverage.

2. Area Agencies on Aging Services (AAA)

Pursuant to the 1973 amendments to the federal Older Americans Act (OAA), states were required to divide their state into planning and service areas, and to designate Area Agencies on Aging (AAA) to develop and implement programs and services for older persons at the local level.

AAA provides a number of resources, which may include: legal services, nutrition, in-home services, disease prevention, transportation, tax counseling, and more.

Missouri residents can visit <https://health.mo.gov/seniors/aaa/>. If you reside in another state, contact that state's department of aging or senior services for information on the local Area Agency on Aging.

3. AARP (formerly known as American Association of Retired Persons)

AARP Foundation helps individuals 50 years of age or older who are looking for benefits and sense of community. AARP advocates on important national and state issues such as Social Security, Medicare, high utility rates and more. AARP's annual membership provides a wide variety of carefully chosen discounts and information and services. Visit <https://www.aarp.org/> for further information.