

Missouri Western State University

Policy Name: Work/Life Benefits for Full-time Employees	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 values the contributions of its faculty and staff and provides competitive work/life benefits and programs to support its employees. The following policy describes the general eligibility requirements that employees must satisfy in order to participate in the University’s benefit plans and programs, subject to special eligibility provisions that exist in those plans, as well as a brief summary of offered work/life benefits and programs.

II. Applicability

This policy applies to Full-Time Employees (administration, faculty and staff).

III. Definitions

Full-Time Employee. A benefits-eligible employee who works in a position defined by the University as a full-time position. Typically, staff and/or administrative employees working in these positions work 37.5 hours per week on an ongoing basis. For faculty, full-time status is tied to one’s teaching load; to be full-time, the faculty member will have a range of 23-25 teaching load hours or equivalent during the academic year, as determined by the Department Chairperson and Dean of the College/School.

Benefit Guide. An electronic booklet found on the University’s Benefit website that details each insurance plan design and cost, benefit plan summaries, and claim forms.

IV. Policy

Full-time Employees 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. Full-time Employees 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. Full-time Employees are encouraged to review the Benefits Guide for more detailed information.

V. Procedures/Policy Details

As part of new employee orientation and onboarding, newly hired Full-time Employees will complete new hire paperwork, which includes information about those benefits that an eligible employee must select in order to participate. Employees may also make benefits elections during an annual open enrollment period, or within 31 days of an appropriate qualifying life event. Other University benefits and programs, such as leave accrual and access to services such as check-cashing or use of the Library, do not require any action on the part of the newly hired employee. However, Full-time Employees are responsible for complying with the administrative and other requirements of the various divisions of the University that oversee the benefits detailed below. Because such requirements may change from time to time, Full-time Employees are encouraged to monitor their University email accounts for benefits updates and to contact the Office of Human Resources or the relevant division of the University with any questions.

If there is any inconsistency between this policy (or any policy referred to in this policy) and the terms of the applicable University employee benefits plan, policy, or program, the terms of that applicable plan, policy, or program will control. As is the case with all of the University's employee benefit plans, policies, and programs, the University reserves the right to modify or terminate those plans, policies, and programs from time to time.

A. Insurance Benefits

All Full-time Employees have access to the following insurance benefits. The description statement provided for each benefit is a summary statement. Detailed information on the various insurance plans is available in the Benefits Guide and on the Office of Human Resources Benefits webpage at <https://account.mybenefitsportal.com/mwsu>.

1. Medical benefits

Full-Time Employees electing to be covered under the University's medical insurance plan will contribute a portion of the cost for their coverage. The amount of the contribution will be established annually at the beginning of each calendar year. Employees may decline the University's medical coverage; however, they will not be credited for any University contributed portion. Coverage for new employees becomes effective the 1st of the month following the Full-Time Employee's begin date. Employees may opt to add coverage for their spouse and/or children under the plan. There may be additional contributions toward insurance premiums for any additional coverage. Dependent coverage is available through the age of 26.

2. Dental benefits

Full-Time Employees may elect to be covered under the University's dental insurance plan. Employees may decline the University's dental coverage; however, they will not be credited for any University contributed portion. Coverage for new employees becomes effective the 1st of the

month following the Full-Time Employee's begin date. Employees may opt, at their own expense, to add coverage for their spouse and/or children under the plan. Dependent coverage is available through the age of 26.

3. Vision Benefits

Full-Time Employees may elect to be covered under the University's vision insurance plan. Employees may decline the University's vision coverage; however, they will not be credited for any University contributed portion. Coverage for new employees becomes effective the 1st of the month following the Full-Time Employee's begin date. Employees may opt, at their own expense, to add coverage for their spouse and/or children under the plan. Dependent coverage is available through the age of 26.

4. Life and Accidental Death & Dismemberment (AD&D) Benefits

The University provides life and AD&D coverage for all Full-Time Employees at no cost to the employee. Coverage for new employees becomes effective the 1st of the month following the Full-Time Employee's begin date. Employees may opt, at their own expense, to add additional Voluntary Life and AD&D coverage. Electing Voluntary Life and AD&D coverage will also allow the employee to elect coverage for their spouse and/or children under the plan. Dependent coverage is available through the age of 26.

5. Long-Term Disability (LTD) Benefits

The University provides long-term disability coverage to all Full-Time Employees at no cost to the employee. Coverage for new employees becomes effective the 1st of the month following the Full-Time Employee's begin date. LTD pays a monthly benefit amount to qualifying employees who have a covered illness or injury and who cannot work for a few months or even longer. Generally, individuals are considered disabled if they are unable to perform the material and substantial duties of their regular occupations due to sickness or injury and they are under the regular care of a physician.

6. Short-Term Disability (STD) Benefits

The short-term disability benefit provided by the University is an employer-funded plan providing a percentage of income replacement for benefits-eligible employees unable to work due to a qualified medical disability.

An eligible employee is "Disabled" or has a "Disability" under this policy if the employee is unable to perform the employee's work duties due to a continuous, incapacitating serious health condition, caused by an illness, injury, impairment, or physical or mental condition involving: a) inpatient care in a hospital, hospice or residential medical care facility, b) appropriate and continuing treatment by a physician, or c) medical leave resulting from pregnancy. In order for an employee to be considered to have a Disability, the employee's disabling health condition must be certified by a physician and approved by the University's Office of Human Resources.

Detailed information about short-term disability leave can be found in the Leave Policy. Employees with questions regarding this policy should contact the Benefits Coordinator in the Office of Human Resources.

7. Flexible Spending Plans for Medical and Dependent Care

The flexible spending plans allow employees to contribute—on a pre-taxed basis—monies for reimbursement on qualifying medical and dependent care expenses. These plans are voluntary. Amounts contributed to these plans are paid through payroll deduction.

8. Health Savings Account

The health savings account is an option available to employees who enroll in the qualified high deductible health plan. The health savings account allows employees to contribute—on a pre-taxed basis—monies for reimbursement on qualified medical related care expenses. These plans are voluntary. Amounts contributed to these plans are paid through payroll deduction.

9. Voluntary Benefits

The University may make certain “voluntary benefits” available to Full-Time Employees. These voluntary benefits may include, but are not limited to, such offerings as accident, hospital indemnity, cancer, identity theft and long-term care. Coverage for new employees becomes effective the 1st of the month following the Full-Time Employee’s begin date. Premiums are paid through payroll deduction. Detailed information on all voluntary benefits can be found in the Benefit Guide.

B. Retirement Programs

All Full-time Employees are enrolled as members into a state retirement plan. The retirement plan identified is dependent upon the type of position held with the University (e.g., faculty, staff, administrator with faculty rank). The description statement provided for each retirement plan is a summary statement. Retirement plans are either contributory or noncontributory; eligibility for either plan is dependent upon your start date and any previous service in the State of Missouri. For specific information on vesting and eligibility requirements for these plans, please consult the appropriate retirement plan handbook at www.mosers.org.

1. Missouri State Employees’ Retirement System (MOSERS)

Missouri State Employees’ Retirement System is a single-employer, public employee retirement plan administered in accordance with Chapter 104 of the Revised Statutes of Missouri (RSMo). The benefits received as a retiree are considered a “public pension” for tax reporting purposes.

All full-time regular staff employees are enrolled as members of MOSERS. MOSERS is a public, defined benefit retirement plan and is funded partially or entirely by University contributions, depending upon the plan in which the employee is enrolled and as determined by his or her enrollment date. Employees are vested after five (5) years. Eligibility and length of service

requirements for normal retirement and early retirement are described in full in the MOSERS General Employees' Retirement Handbook. The provisions of the retirement program described in this handbook are subject to change to comply with MOSERS requirements.

Employees are encouraged to schedule an appointment with the Office of Human Resources 90 days prior to their anticipated retirement date, in order to ensure timely processing of the retirement and continuation of various insurance coverages. Applications for retirement must be submitted to MOSERS at least 30 days before the desired retirement date; failing to do so can delay retirement. Employees can also submit the application by accessing their employee portal on the MOSERS website at <https://www.mosers.org/>. The Office of Human Resources is available to assist in applying for retirement.

2. College and University Retirement Plan (CURP) for Teaching Personnel

The College and University Retirement Plan, referred to as CURP, is a defined contribution retirement plan designed to provide a retirement benefit that offers “interstate portability” for education employees in Missouri. To be eligible to participate, participants must be “education employees,” defined as teaching personnel, instructors, professors, assistant professors, associate professors, and academic administrators holding faculty rank.

MOSERS is responsible for overseeing the administration of this plan; however, TIAA-CREF is the third-party administrator and manages the investment options.

After participating in CURP for at least six (6) years, and while still employed in a CURP-covered position, you may elect to change from CURP to MOSERS MSEP2011 Plan. Specific information on the CURP plan and the transfer to MOSERS can be found on the MOSERS website at <https://www.mosers.org/>.

3. Voluntary Retirement Plans

Full-Time Employees are eligible to participate in a tax-sheltered investment program authorized under Section 403(b) and 457(b) of the Internal Revenue Code through payroll deduction. These investment plans allow employees to save for retirement either on a tax-deferred or after-tax (Roth) basis. For contributions on a tax-deferred basis, when employees eventually receive benefits from their tax-sheltered investment, the payment will be reportable as income for tax purposes. Since the reportable income received at retirement is likely to be less than their income while working, there is a potential for tax advantage. If contributions are on an after-tax basis, in general and under certain conditions, employees do not pay taxes when receiving benefits since taxes have already been paid.

Employees may participate in both a 403(b) and the State of Missouri deferred compensation plan (457 Plan).

More detailed information on voluntary retirement plans can be found in the Benefit Guide. Specific information on the Missouri Deferred Compensation plan is available on the Missouri Deferred Comp website at <https://www.modeferrredcomp.org/>.

C. Employee Assistance Program (EAP)

The University provides confidential and voluntary assistance through its employee assistance program to employees who may be faced with challenges of financial concerns, legal issues, alcohol or drug problems, marital problems, illness of a family member, emotional worries, child care problems, and more. For the welfare of employees as well as for effective business operations, Missouri Western encourages its employees to take advantage of this valuable benefit.

There is no cost for an employee to consult with an EAP counselor. If further counseling is necessary, the EAP counselor will describe community and private services available. The counselor will also let employees know whether any costs associated with private services may be covered by their health insurance plan.

All Full-time Employees are eligible for benefits under this program, as well as their spouse and dependent children. For more information, contact the Benefits Coordinator in the Office of Human Resources.

D. Educational Opportunities

The University recognizes the important role of continuing education and supports employee participation in the Tuition Reduction Program. Tuition reduction is available for qualified employees, their spouses, and qualified dependents. Employees may schedule up to three credits of course work during regular working hours, with the approval of their immediate supervisors, provided the hours of work missed in a week are made up during the same work week. Other class attendance must be at hours other than the employee's working hours.

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

E. Workers' Compensation

All University employees are provided Workers' Compensation (WC) coverage which provides payment of medical expenses and salary compensation to employees who suffer the effects of a work-related injury or who incur an occupational disease arising out of and in the course of employment with the University. The amount of compensation authorized under WC is prescribed by law and the State of Missouri, not by the University.

WC benefits may be reduced for injuries sustained in conjunction with the use of alcohol or controlled, non-prescribed drugs. Benefits may be forfeited if it is shown that the use of alcohol or controlled, non-prescribed drugs was the proximate cause of the injury. Under Missouri law the University can request an employee to take a test for alcohol or a non-prescribed controlled substance if the University suspects usage by the employee. All WC benefits will be forfeited if the employee refuses to take a test when requested.

1. Reporting a Work-Related Injury

A work-related injury must be reported immediately to the employee's supervisor and the Office of Human Resources.

- The employee completes a *State of Missouri Employee Injury Report*.
- The supervisor completes the *State of Missouri Supervisor Statement*.

The injury report and supervisor statement should be sent to the Office of Human Resources within 24 hours of the injury. If there is a good reason for not reporting the injury within 24 hours, the injury must be reported as soon as possible.

It is imperative that the required paperwork be completed in a timely fashion to avoid delays in the claim being processed or unnecessary delays in medical treatment.

Even if the employee does not seek medical treatment, the workers' compensation forms should be completed and submitted to the Office of Human Resources. This will be recorded as an incident only.

2. Seeking Medical Attention

If medical attention is required due to the work-related accident, the employee must contact the Central Accident Reporting Office (CARO) at 1-800-624-2354 for the name of an authorized medical care provider prior to seeking treatment. This referral service is available 24 hours a day, 365 days a year.

If the injury is considered to be serious (i.e., potentially life and/or limb threatening), the injured employee should proceed immediately to emergency services by contacting 911.

The State of Missouri will not pay for medical treatment an employee receives from a medical provider who has not been approved by CARO. Employees may seek their own medical care with the provider of their choice at their own expense.

An injured employee shall be excused from work to obtain medical attention the day the accident occurs without loss of pay, vacation, or sick leave.

3. Unable to Return to Work

If an employee is unable to return to work following the accident or injury, the employee will be granted leave. WC law requires a three-day waiting period following an accident or injury before making payment to employees. After the three-day waiting period, an employee may either (1) take the compensation paid through WC only and go on leave without pay status, or (2) continue to use accumulated vacation or sick leave to supplement the WC pay in order to receive full salary. Employees must report the type of leave on their timesheet or *absence/leave request form* for the period of time the employee is unable to work. In no case shall an employee receive more than

his/her monthly salary amount as a result of receiving both WC pay and vacation or sick leave benefits.

Employees who are off work due to a work-related injury or illness (i.e., one for which the employee has filed a WC claim) will not accrue any vacation or sick leave if they have not worked or received paid leave for at least 80% of the hours during each pay period that they are off work. However, employees who supplement their WC payments by using their accrued vacation, sick leave and/or compensatory time off during the pay period will accrue vacation and sick leave for that pay period.

An injured employee who is unable to return to work after incurring a work-related accident or injury is required to provide documentation to his/her supervisor and the Office of Human Resources stating the necessity to be off work and the length of time the employee must remain off work. When returning to work, a written release from the doctor is required in coordination with CARO.

4. Early Return to Work Program

The Early Return to Work program is a state initiative established in 2002 designed to assist employees injured on the job to return to work more quickly by performing duties consistent with any temporary limitations imposed by the employee's treating physician. This program allows the University to be directly involved in an injured employee's successful return to work and will aid their physician in monitoring the recovery process more effectively. Employees who are eligible for temporary modified duty will enter the University's early return to work program and return to the University's payroll. Therefore, time lost benefits will no longer be provided under WC for employees eligible for the early return to work program.

Additionally, subsequent medical treatment(s) due to the work-related injury (e.g., follow-up physician visits, physical therapy, etc.) must be reported utilizing the employee's accrued leave time. If no accrued leave time is available, the employee will not be paid for those absences.

The supervisor and respective administrator, with the assistance of Human Resources, will determine whether the duties of the regular position can be modified, temporarily suspended, or shared with another employee in order to meet the medical restrictions provided by the treating physician. Employees who refuse to return to work in a position which meets the requirements for modification of duties will be subject to disciplinary action, up to and including termination of employment. The supervisor will periodically review the scope of the modified duties to determine whether the duties, as originally prescribed, continue to meet the medical restrictions or if they need to be modified again.

If it is determined that a temporary modification of job duties (as described above) is not feasible, the supervisor will first attempt to identify a position within the employee's department for which the employee is qualified and which meets the medical restrictions provided by the treating physician. If such a position is found, the employee will be temporarily assigned to that position. The supervisor will periodically review the employee's performance to determine whether the new

temporary position continues to meet the medical restriction or if the employee needs to be re-assigned to another position.

5. Temporary Modified Duty

Employees must understand that this type of work is considered to be temporary due to the nature of their medical restrictions. Employees are expected to return to their regular position as soon as they are medically able to do so. The authorized treating physician will identify the employee's temporary restrictions. Temporary modified work is defined as either of the following:

- The modification or removal of some job tasks from an employee's regular scope of work responsibilities such that the resulting scope of work is within the capability of the employee to perform and does not violate the medical restrictions imposed by the authorized treating physician.
- The performance of job tasks that may or may not be related to an employee's regular work position, but which can be performed by the employee based upon his/her qualifications and which do not violate the medical restrictions.

F. Unemployment

The University is a covered employer under the Missouri Employment Security Law and provides unemployment compensation coverage for employees in accordance with the laws of the State of Missouri and Department of Labor and Industrial Relations regulations. The unemployment compensation program provides weekly benefits for eligible persons who become unemployed. The Missouri Division of Employment Security is solely responsible for determining eligibility of benefits. For specific details concerning coverage and benefits, contact the local office of the Missouri Division of Employment Security or visit <https://labor.mo.gov/des>.

G. University Identification Card

Full-time Employees will be issued a picture identification card by the University Police Department. The Missouri Western State University identification card can be used as identification for cashing personal checks, for admission to various University facilities and events, for receiving a discount at the Bookstore, for Library services, and in some cases must be used to gain access to a campus building or room. If the identification card is lost, stolen or destroyed, the employee may obtain a replacement card by contacting the University Police Department and paying the required replacement fee. The University Police Department is located at Blum Union 201.

H. University Services and Facilities

Employees 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 answer to questions concerning these services, the employee should contact the specific department responsible for the service.

1. Athletic / Gold Coat Memberships

The mission of the Gold Coat Victory Fund is to provide an avenue for alumni, businesses, family and friends to provide philanthropic support to Missouri Western student-athletes. Donors to the Gold Coat Victory Fund become members of the Gold Coat Club, tasked with generating school spirit, increasing attendance at sporting events, and building overall enthusiasm and tradition for Griffon athletes. Employees of Missouri Western are offered a discounted rate to participate in Gold Coat. Information about the Athletics Gold Coat membership and donations may be accessed at <https://gogriffons.com/sports/2023/4/24/gold-coat-victory-fund-2023-24.aspx>.

2. Bookstore

The Missouri Western Bookstore is owned and operated by Barnes & Noble. University employees are eligible for a discount on purchases (excluding textbooks) when showing their University identification card. In addition to textbooks, the bookstore provides a range of retail merchandise including clothing, calculators, greeting cards, etc. The Bookstore is located on the first floor of the Hearnes Center.

3. Business Office

Employees may cash personal checks up to \$25 with their University identification card at the business office between the hours of 8:00 a.m. and 4:30 p.m. Monday through Friday. The business office is located on the first floor of Eder Hall.

4. Dining Services

The University partners with Aramark Services to provide dining and snack areas on campus for students, faculty and staff. Employees may use any of the dining facilities on campus: Western Dining Hall, Student Union Food Court, and Starbucks located in Blum Union; Einstein Bros. Bagels located in Remington Hall; Max's Grill located in the Commons Building; and P.O.D. Market located in Popplewell Hall.

Employees can add Flex Dollars for their dining pleasure to their University identification card. Flex Dollars can be used at any of the locations. Flex Dollars for faculty and staff do not expire and all purchases over \$100 (made online) receive a 10% bonus. Hours of operation may vary from time-to-time. Visit the Campus Dining website at <https://missouriwestern.campusdish.com/> for more information.

5. 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>.

6. Recreational Facilities

All University employees may use University recreation facilities by presenting their University identification card. They may be accompanied by one immediate family member (spouse or dependent only) or one other guest per visit, up to 10 times a semester. 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 use of the recreational 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, student use, and special events. Available times may be found by contacting Recreation Services. No one under the age of 16 will be admitted.

Employees may request a Baker Family Fitness Center pass for their spouse and dependents (aged 16-24). Employees and guests will need to complete and submit the *Recreation Fitness Verification form* for approval.

All University employees have access to the Thomas Eagleton Indoor Pool through St. Joseph Missouri Parks & Recreation by presenting their University identification card. Pool rates and hours are posted on their website at <https://www.stjosephmo.gov/811/Thomas-Eagleton-Indoor-Pool>.

7. MWSU Library Privileges

The MWSU Library serves all students, faculty and staff. To check out books and other materials, employees 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/>.

8. Notary Public

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

9. Wellness Programs

The University supports a culture of employee wellness based upon healthy lifestyle choices and offers all employees the opportunity to take advantage of wellness programming offered across campus. Wellness participation is voluntary and therefore not required. Components of the University's wellness program include, but are not limited to, the following:

- Health Risk Assessment (HRA)
- Flu Shot Clinic
- Tobacco Free Campus
- Educational programs and presentations
- A Healthier You (through medical provider, Blue Cross Blue Shield of KC)
- Griffon 360 (through Recreation Services)

I. Leave

The University provides general leave allowance including, but not limited to, vacation, sick, personal, holiday, bereavement, FMLA, parental leave, etc. Detailed information on leave available to employees can be found in the *Leave for Employees Policy* in the University Policy Guide.