

## Benefits for Employees

### Employment Policies

Approved: 02/02/2018

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Effective January 2018

Missouri Western State University provides insurance benefits for full-time employees working 30 hours per week or more in a regular budgeted, benefit eligible position. This includes full-time faculty/staff, one-year appointment faculty, and any eligible part-time faculty/staff. Payroll deductions are available for dependent coverage. Information pertaining to each benefit plans is available from the Office of Human Resources, the Benefit Guide, or the HR web page. All insurance benefits are effective first day of the month following date of hire. Open Enrollment for all insurance plans is held annually, normally in November with an effective date of January 1.

Insurance benefit plans available for **full-time employees** include:

- Medical Insurance (including prescription drug coverage)
- Health Savings Account (if applicable)
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts (including reimbursements for medical and dependent care expenses)
- Basic Life and Accidental Death & Dismemberment Insurance
- Voluntary Life Insurance (for employee, spouse, and/or children)
- Long Term Disability
- Short Term Disability
- Employee Assistance Program (EAP)

In addition, **full-time employees** (working 30 hours per week or more) in a regular budgeting, benefit eligible positions are also eligible for the following fringe benefits:

- Retirement (MOSERS or CURP)
- Tax-Deferred Savings Plans
  - 457 and/or 403b
  - Missouri's 529 College Savings Plan (MO\$T)
- Crisis Leave (see Crisis Leave policy)
- See Absence policy
  - Vacation Accrual
  - Sick Leave Accrual
  - Personal Days
  - Floating Holiday
  - Holidays
  - Bereavement Leave
  - Family Medical Leave (FMLA)
- Check Cashing
- Liability Insurance
- Notary Public
- Recreation Services and Facilities access
- Tuition Reduction Program (see Tuition Reduction Program policy)
- University Bookstore discount
- Workers' Compensation
- Community Discounts (listed on the HR web page)

Employees working less than 30 hours per week, normally in a non-benefit eligible position, will have access to the limited benefits. **This includes part-time faculty/staff, temporary faculty working one semester, adjuncts, and temporary staff hired on an MOA.**

- Use of Library
- Check Cashing
- Liability Insurance
- Notary Public
- Recreation Services and Facilities access
- Workers' Compensation

**Military Faculty** teach classes through the Department of Military Science and are employed through the United States Army. These benefits will apply:

- Check Cashing
- Notary Public
- Tuition Reduction (see Tuition Reduction Program policy)
- Recreation Services and Facilities access

**Retirees** of the University have the following retirement benefits:

- Use of the Library
- Medical Plan (may be purchased until age 65, when Medicare eligible)
- Life Insurance Policy (may be purchased)
- Notary Public
- Retiree Parking Hangtag (processed through the Parking and Security Services office)
- Retiree ID (processed through the Parking and Security Services office)
- Recreation Services and Facilities access (retiree and spouse)
- Wellness Program (if participate in university medical plan)
- Employee Assistance Program (if participate in university medical plan)
- Tuition Reduction (per the parameters set in the Tuition Reduction policy)
- Attendance at university activities which requires only ID cards for admission
- Email account continuation

## **FRINGE BENEFIT DETAILS**

### **Check Cashing**

The Business Office may cash personal checks of employees up to \$25.00; payroll checks will not be cashed.

### **Credit Union**

All full-time employees of Missouri Western State University have credit union privileges available through the St Joseph Teachers' Credit Union and/or the St Joseph Postal Credit Union. For further information see the HR web page or contact the Office of Human Resources or the Credit Union directly.

### **Liability Insurance**

Missouri Western State University, its agencies, officials, and employees are protected from causes of action under Missouri law and all other courts of competent jurisdiction to the extent as defined by the State Legal Expenses Fund, Chapter 105.711 RSMo. 1986.

Any questions concerning liability issues should be directed to the Risk Manager.

## **Notary Public**

When personal papers require notarization, any University employee may use a University notary free of charge. For a current list of University notaries, please contact the Office of Human Resources.

## **Recreation Services and Facilities**

All University employees may use University recreation facilities by presenting their employee identification card, accompanied by their immediate family or one guest. Dependents under the age of 16 must be accompanied by the valid ID holder. Facilities and services available include the use of the Fitness Center, arena and gymnasium, racquetball courts, swimming pool, trap range, walking trail, and equipment check out program. The use of University facilities is dependent on availability. Operation hours may vary due to classes, athletics, and special events, etc. Availability times may be found by contacting Recreation Services and Facilities. Contact the Office of Human Resources for information on obtaining a dependent ID.

In order to use the Fitness Equipment, you must submit a Physician's Consent form for men 45 and over and women 55 and over. No one under the age of 12 will be admitted. Individuals aged 12-15 will only be allowed to work out under the direct supervision of a parent or guardian. If an individual is under 18, he/she must have a Liability Form and a permission of Care Form signed by his/her parents before being allowed to use the facility.

## **Retirement**

Effective January 1, 1998, all employees are required to make the mandatory contribution for Social Security coverage, with matching contribution by the University.

The Missouri State Employees Retirement System (MOSERS) plan consists of a defined benefit plan and a defined contribution plan for state employees. Your enrollment in the retirement plan will depend on your employment status with MWSU. MWSU provides contributions based on state regulations.

Budgeted full-time and part-time employees in a benefit eligible position who meet our eligibility requirements of working 1040 hours per year are provided retirement benefits through MOSERS. (Note: Temporary faculty/staff, and adjunct faculty are not eligible for retirement benefits.)

Faculty or administrators with academic rank hired after July 1, 2002, with no prior MOSERS service, are enrolled into the College and University Retirement Plan (CURP). MOSERS is responsible for overseeing administration of the plan; however a third-party administrator manages the investment options.

Employees not eligible for MOSERS through MWSU, but are a current participant in MOSERS through another employer must notify the Office of Human Resources of this status. Employer and/or employee contributions may be required.

Specific information regarding benefits and criteria for retirement is available from the Office of Human Resources. Additional information regarding MOSERS or CURP retirement is available at [www.mosers.org](http://www.mosers.org).

## **Short-Term Disability**

The University's "in-house" short-term disability policy provides assistance to employees who, due to their own unfortunate circumstances of illness or injury, have used all accumulated leave and are not yet eligible for long-term disability.

### **Policy Provisions/Eligibility**

- Employees eligible for long-term disability coverage shall not receive short term disability assistance;

- Applications for short-term disability benefits should be requested from the Office of Human Resources;
- All accumulated leave shall be exhausted before consideration is given to short-term disability assistance; and
- There shall be clear proof of disability by the attending physician to support the employee's request.

Disability/disabled means that because of illness or injury, the employee:

- 1) is completely and continuously unable to do each of the essential duties of his/her regular job; and
- 2) requires the regular care and attendance of a physician. Condition verification by an independent physician may be required.

- All regular benefits provided employees shall continue during the short-term disability period.
- The President shall have final approval for short-term disability applications. Short-term disability coverage shall provide assistance to the qualified employee in accordance with the eligibility schedule below:

Years of Service Benefit Level Maximum Benefit Period:

- 1-5 years: No Benefit
- 6-10 years: 40% of salary 13 weeks
- 11+ years: 50% of salary 13 weeks

### **Workers' Compensation**

Missouri Western State University employees are covered by Workers Compensation Act of Missouri. This includes all staff groups: full-time, student, and faculty employees. Workers Compensation provides for medical expenses and partial compensation to employees affected by an occupational injury in the course of, or arising out of, employment.

All injuries must be reported within 24 hours by completing an "Injury Report for Employees" form. Before seeking medical treatment, the employee or supervisor must call Workers' Compensation Authorization at 1-800-624-2354 if the injury is not an emergency. The claim could be denied if treatment is not authorized. The employer is not required to pay for treatment that the employee seeks or selects without approval.

An injured employee shall be excused from work to obtain medical attention the day the accident occurs and for subsequent treatment related to that injury. Absences shall be limited to the time required to obtain the necessary medical attention, unless not released to return to work. Absences of three or more days will be deemed a FMLA (Family Medical Leave Act of 1993) qualifying absence. Refer to Types of Absences for additional details. The University will comply with all other state and federal requirements.