Work-Life Design
Portfolio of Programs and Policies
Missouri University of Science and Technology recognizes that our employees are our most valuable asset. As such, the university understands the importance of creating an environment where people have the flexibility to achieve the best in both their professional and personal lives.

The policies contained within this guide cannot guarantee an equal distribution of time nor is it a one size fits all solution. However, a work-life design program can offer employees options to achieve balance rather than the need to sacrifice.

This work-life design portfolio of policies and programs is intended to present employees with a set of options customized to their own unique situations. A healthy work-life balance can and should be a top priority for everyone.

The portfolio of policies includes programs and policies that are practical, enriching, and supportive of a culture of health and lifelong learning. The policies and programs are intended to help employees with their time management and progress towards accomplishing their professional and personal goals.
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Work-Life Design Summary of Programs and Policies

**Total Rewards**
Our Total Rewards package is aimed at recruiting and retaining faculty and staff who are engaged, energized, and innovative. Human Resources delivers a total package that includes pay, insurance, retirement, wellness programs, and more. Human talent is the university’s principal contribution to Missouri, the nation, and the world, and the only way we can uphold our mission of discovering, disseminating, preserving, and applying knowledge.

**Campus Perks**
In addition to the benefits that are available to all University of Missouri (UM) System employees, there are some added benefits that S&T employees can take advantage of. They range from wellness services, to discounts on entertainment, apparel, gym memberships and more. These perks are subject to change by the provider.

**Dual Career Couples Policy**
S&T is committed to the recruitment and retention of highly qualified and productive faculty, administrators, and other professional staff members. We recognize that career decisions and productivity are influenced by life considerations. The Dual Career Couples policy is designed to address some of the special concerns of dual career couples.

**Position Sharing Agreement**
Job sharing or work sharing is flexibility in an employment arrangement where typically two people are retained on a part-time or reduced-time basis to perform a job normally fulfilled by one person working full-time. Additionally, a full-time employee may request their position become a job sharing position.

**Ergonomics Policy**
Office ergonomics is about creating a work environment that minimizes your pain, discomfort, and risk of injury on the job. Proper ergonomics will help you increase productivity and job satisfaction.

**S&T Helpers**
S&T helpers are current students or S&T retirees who offer services (such as weekend babysitting) for current S&T staff and faculty. Services offered may include but are not limited to babysitting/child care, tutoring or lessons, elder care, house sitting, yard work, pet care, and housekeeping.

**Take Our Youth to Work Day Policy**
Among the core pillars of the mission of our institution are education and teaching. As faculty and staff at a land-grant institution, we are committed to broadening access to higher education and the wonders it illuminates. Central to this commitment are the young people in our lives. S&T will host a Take Our Youth to Work Day which is a national event.

**Community Volunteer Leave**
S&T is committed to encouraging a work-life balance that includes service to the community in which we live. S&T is committed to facilitating an environment where employees can become integral members of the surrounding community.
Flexible Work Arrangements
Flexible work arrangements can be of benefit to both the University of Missouri System and its employees. They are an important strategy to help the university respond to demographic, economic, and technological changes. Flexibility can be accomplished without changing a department’s regular hours of operation, or altering the responsibility or diminishing the authority of supervisors to establish and adjust work schedules. Employees and supervisors are encouraged to use flexible workplace for professional development, fitness and wellness program activities, affinity group meetings and events, continuing education, etc.

Professional Development
Professional development helps employees develop and enhance their job skills, knowledge, and changing trends in the field; helps to increase productivity and efficiency; and increases morale in the workplace.

Affinity Groups
S&T is committed to creating a welcoming and inclusive environment. Belonging to an affinity group provides a sense of community at S&T and enhances diversity and inclusion.

Tuition Assistance
The UM System supports employees and their families who choose to continue their education. Faculty and staff who choose to pursue or continue their college education—as well as eligible spouses and dependents of vested employees—can receive assistance at any of the universities within the UM System. Employees can request flexible work arrangements to attend classes during the workday.

Wellness and Fitness Program
Physical activity is encouraged and supported during the workday. Being active is a priority of the S&T Culture of Health. Employees are encouraged to request flexible work arrangements to participate in wellness and fitness activities during the workday.

Childcare & Elder care Resources
Childcare and Elder care resources are listings of resources and web links to local, regional, and national organizations that offer assistance to families with children or elders.

Financial Literacy Program
Money is one of the top sources of stress among adults in the United States. There are several workshops and one on one sessions offered throughout the year at S&T to assist you in planning and managing your money.

Employee Assistance Program
S&T’s Employee Assistance Program (EAP) is a confidential, professional service provided to all employees, their families, retirees and organizational work units. The EAP provides a variety of services to help employees influenced by a range of personal concerns or stressors. The EAP also assists work units and the larger organization to improve quality and productivity.
TOTAL REWARDS

We care about your health and wellbeing. Faculty, staff and retirees are the cornerstone of the university community. As such, we strive to offer our employees the best of what we have to offer. We support the best in you!

> **Benefits**

- Annual enrollment
- Medical plan options
- Medical plan summary guides
- Healthy Savings plan
- Custom Network plan
- Life insurance options
- Dental insurance
- Vision insurance
- Long Term Disability insurance
- Tuition assistance
- Employee Assistance Program

> **Compensation**

- myPerformance
- Total compensation calculator
- Career management
- Training and professional development
- myLearn
- University of Missouri leave policies
- Faculty leave policy
- Military leave information

> **Retirement**

- Core and voluntary plans
- Retirement calculator
- On-demand and in-person seminars
- Rehire requirements
- Medicare resources
- myRetiree plans
- PPO resources
- Healthy Savings plan

> **Wellness**

- Stress reduction
- Culture of health
- Wellness incentives
- Wellness ambassadors
- Tobacco cessation
- Walking trail maps
- Healthy for Life Incentive
- Flu shots and health screenings

> **Activities, Events & News**

- Campus and community events at Leach Theatre
- Miner athletics event calendar
- Rolla community events
- Local restaurants
- Campus Media
- Shopping in Rolla
- Things to do in Rolla
CAMPUS PERKS

Take advantage of other local perks and discounts for staff and faculty of Missouri S&T:

> Fitness
  - The Centre
  - Curves
  - Oak Meadow Country Club

> On Campus
  - Missouri S&T Bookstore
  - Missouri S&T Recreation Center
  - Missouri S&T Fitness Center
  - Miner Athletics

> Theme Parks
  - Big Surf Water Park
  - Silver Dollar City

> Automobile dealerships
  - GM Supplier Discount

> Furniture stores
  - Paul’s Name Brand Furniture Outlet

> Technology
  - Personal Use Software Discounts

> Cellular Service
  - AT&T Wireless Discounts
  - Sprint Wireless Discounts
  - Verizon
Dual Career Couples Policy

PURPOSE:
The Dual Career Program is created to respond to the employment challenges facing dual career couples. Missouri S&T is committed to furthering institutional excellence by providing assistance to tenured/tenure-track (T/TT) faculty candidates who have dual career needs. In order to be eligible for dual career hiring consideration, one member of the couple must have an appointment or an offer in a T/TT faculty position. Assistance is available to a partner in a committed relationship.

A dual career appointment is not an entitlement. Every dual career hire must meet the qualifications for the appropriate appointment. A dual career hire that is made without a recruitment effort as proscribed in S&T’s policies and procedures must meet the requirements for an exception to recruitment. All dual career hiring opportunities are contingent on available funding.

Options for Addressing Dual Career Hiring Needs
The Office of the Provost and Executive Vice Chancellor for Academic Affairs, or designee, will coordinate services addressing the dual career hiring needs of T/TT faculty members and candidates. For hiring within a college, the Vice Provost and Dean will act as the facilitator. The Provost will act as the facilitator between colleges for potential academic or research dual career appointments.

Human Resources, Equity and Inclusion (HREI) will provide information and assistance to partners seeking staff appointments at S&T. HREI will also provide resources regarding employment opportunities off campus.

1. Consideration for an academic appointment at S&T. In some cases, the partner qualifications may match needs for an academic appointment at S&T. Such appointments may be full- or part-time. The funding and terms of each dual career appointment request will be considered and determined on a case-by-case basis.

2. Dual career services for staff positions or employment off campus. The S&T HREI office will provide career services to partners of faculty, including assistance with resume and cover letter writing, job search guidance, and referrals to job networking contacts. The office will provide access to employment opportunities external to S&T through a variety of partnerships and resources.

3. Information regarding academic degree programs at S&T. In some cases, the partner may be interested in and qualified for admission to a graduate or undergraduate degree program. The Office of the Vice Provost and Dean for the college of the primary appointee will provide information and assistance in coordination with the appropriate campus offices. Admission cannot be guaranteed in advance of application and review through the appropriate department, college, or undergraduate or graduate admission process.
POSITION SHARING AGREEMENT

PURPOSE:
Position sharing is a work arrangement where one full-time position is divided into two or more part-time positions. This is a flexible work arrangement that allows valuable employees to continue contributing to Missouri S&T while pursuing other interests or responsibilities. This work arrangement contributes to the employee’s ability to establish and maintain a work-life balance. Position sharing can provide many benefits, including reduced absenteeism, improved recruitment and retention of valued staff who may not want full-time employment, and improved scheduling and continuity.

POLICY:
Missouri S&T employees interested in requesting their full-time position be modified to that of a position share may submit a written proposal to their immediate supervisor and appropriate managerial staff. The plan should include a proposed work plan; proposed schedule; names of others who the employee proposes share the position; and a plan for communication and cooperation. All employees who will participate in the position share must agree to the written proposal. Supervisors in agreement with the position share proposal will submit the position share request to their Division Vice Chancellor. The Division Vice Chancellor shall approve or disapprove the position share work plan. Human Resources, Equity and Inclusion will determine the feasibility of the position share arrangement. The position share arrangement does not alter employee benefits regulations, including but not limited to insurance and retirement.

ERGONOMICS POLICY

PURPOSE:
A sound ergonomic environment is necessary for the safety, health, and well-being of Missouri S&T employees. This policy is established to promote and protect employee health through ergonomically-sound practices. The objective of any safety initiative is to prevent injuries and illnesses by removing their causes.

POLICY:
Missouri S&T employees may request a workstation analysis to determine if ergonomics adjustments are needed. Workstation analyses are performed by the Office of Environmental Health and Safety. Supervisors should provide resources appropriate to implement the recommendations of the Office of Environmental Health and Safety.
S&T HELPERS

PURPOSE:
Missouri S&T is committed to assisting our faculty and staff to balance work and other life responsibilities. Our S&T Helpers Policy and program are designed to provide another tool for our faculty and staff to help promote work-life balance.

POLICY:

Missouri S&T will maintain a registry of current S&T students and retirees who are available for periodic, short-term and/or part-time services paid services to Missouri S&T employees. Services may include child care, elder care, house sitting, yard work, housekeeping, pet care, and running errands. S&T serves as a conduit that allows employees, S&T students, and retirees to connect. Individuals listed on the registry are not employees of the university. Missouri S&T students and retirees who desire to have their information included in the registry, as well as adults seeking the services of an S&T helper must complete the registration form on the HR web page. Registrants must undergo a criminal background and sex offender registry check at their expense. Missouri S&T students must be 18 and older to participate in this program. Employees who desire to employ a Missouri S&T helper may also create and post a “help wanted” listing and helpers may view that listing. The Missouri S&T helper and the employee seeking assistance are responsible for negotiating compensation. Any compensation agreed on should comply with state and federal laws and regulations.
TAKE OUR YOUTH TO WORK DAY POLICY

PURPOSE:

Among the core pillars of the mission of our institution are education and teaching. As faculty and staff at a land-grant institution, we are committed to broadening access to higher education and the wonders it illuminates. Central to this commitment are the young people in our lives. Missouri S&T acknowledges this and publishes this policy so that we may collectively demonstrate commitment. To this end, we declare the 4th Thursday in April as Take Our Youth to Work Day, the date the national organization, Take Our Daughters and Sons to Work Day Foundation recognizes.

POLICY:

Faculty and Staff who desire to participate in this event must register with Human Resources, Equity and Inclusion. The registration must contain the name, age, and address of the child who will be participate on campus. If the faculty or staff member is not the parent or legal guardian of the youth, written permission from the parent or legal guardian must be obtained and submitted with the registration before participation in the event. All applicable policies related to minors on campus must be followed by the employee and the youth participant. The event is designed to provide children (ages 8 - 18) an opportunity to explore career options and to discover new possibilities for their futures. Youth will have an opportunity to see a broad range of career fields while interacting and engaging with professionals in various positions. It is recognized that some positions do not lend themselves to Take Our Youth to Work Day. Additionally, participation should be accomplished without altering the responsibility of the staff or faculty member.
COMMUNITY VOLUNTEER LEAVE

PURPOSE:

Missouri S&T is committed to encouraging a work-life balance that includes service to the community in which we live. S&T is committed to facilitating an environment where employees can become integral members of the surrounding community. Research indicates that organizations that encourage employees to volunteer to help others experience a more engaged and productive workforce. Missouri S&T cares for employees and the community. Therefore we are providing administrative leave for those employees who desire to volunteer in services to our community. This policy does not address individuals external to the university who volunteer for the university. Individuals external to the university who volunteer for the university must follow established policy, procedures, and process. Please Contact Human Resources for more information.

POLICY:

Any organization where Missouri S&T employees desire to volunteer must be approved by the campus Human Resources office. Approved volunteer locations will be posted on the Missouri S&T Human Resources web page. Volunteer locations will be approved in January and July of each year. All proposed organizations employees desire to be placed on the approved list should be submitted for approval by December 1 for January approval and June 1 for July approval. Missouri S&T employees may request sixteen (16) hours of administrative leave per calendar year for the purpose of participating in volunteer activities. The leave may be taken in increments approved by the employee’s supervisor. Volunteer leave must be requested and approved in advance. Supervisors have the discretion to approve the volunteer leave request based on the business needs of the department. Supervisors are encouraged to approve such requests whenever possible. Employees must provide their supervisors with written documentation signed by an official from the organization where they plan to volunteer to describe the nature of the volunteer activities, date and time for the activities and benefit the activities will provide to the organization. This written documentation must be provided to human resources for approval before the employee participates in the volunteer activities. Human Resources will notify the employee and the employee’s supervisor when the leave is approved. Leave taken without the approval of the employee’s supervisor and Human Resources will not be recorded on administrative leave.
FLEXIBLE WORK ARRANGEMENTS

Flexible work arrangements can be of benefit to both the university and its employees. It is an important strategy to help universities respond to demographic, economic and technological changes. Flexible work arrangements are creative ways to get work done that allow employees and supervisors more flexibility than the standard 8:00am – 5:00pm work schedule and location. Changing technology, demographics, attitudes of the workforce, and new ways of managing employees play a significant role in the viability of flexible work arrangements.

Missouri S&T endorses the framework and guidelines as presented on the University of Missouri System, My Total Rewards website: http://www.umsystem.edu/totalrewards/flexible_work_arrangements. When requesting an arrangement, Missouri S&T employees must use the forms at http://hr.mst.edu/flexiblework.

It is recognized that some positions do not lend themselves to flexible work arrangements. Additionally, flexibility should be accomplished without changing a department’s regular hours of operation, or altering the responsibility or diminishing the authority of supervisors to establish and adjust work schedules.

In addition to the guidelines presented on the My Total Rewards Flexible Work Arrangements page, the following is required for all Missouri S&T flexible workplace or flexible work time arrangements:

- Missouri S&T supervisors are required to assess flexible work arrangement requests to assure no additional cost to the university is incurred.
- Missouri S&T supervisors are required to formally document each flexible work arrangement using the forms on the Missouri S&T Human Resources webpage: http://hr.mst.edu/flexiblework.
- All Missouri S&T flexible workplace and/or flexible work time agreement forms must be approved and signed by the Vice Chancellor over the requesting employee’s division and the Director of Human Re- sources before the flexible work arrangement can begin.

Flexible work arrangements are to be considered a privilege and not a right and can be terminated at any time.
PROFESSIONAL DEVELOPMENT

PURPOSE:

Missouri S&T is strongly committed to a campus environment in which all members of the university community are encouraged to pursue opportunities for learning and professional growth. Employees are encouraged to draw on the institution’s intellectual resources as well as external sources in seeking those opportunities. Such an environment is fundamental to staff morale and retention and the character of a premier educational institution. While responsibility lies with the employee to seek appropriate learning activities, it is essential for this to occur within a supportive institutional climate. Missouri S&T places particular importance on the role of supervisors in enabling employees to achieve their educational goals and expects those in supervisory positions to support and encourage the participation of staff members in learning activities as fully as possible within the framework of an effective workplace. Employees are encouraged to seek the assistance of their supervisors and other university employees as they develop a professional development plan.

Some of the professional development opportunities available on campus are:
Balanced Professional Mastery Certificate
Academic Administrators Professional Development
Supervisory Series
myLearn courses

POLICY:

Missouri S&T employees may complete a request to participate in professional development opportunities during work hours by requesting flex time. Supervisors have the discretion to approve the professional development request based upon the business needs of the department. The request must be approved by the Division Vice Chancellor and Human Resources.

*Participation in professional development is considered a privilege and not a right and can be terminated at any time.
AFFINITY GROUPS

PURPOSE:

Affinity groups are formed around a shared identity or common goal to build community among members of non-dominant groups and to foster inclusion and awareness in the broader university. Affinity groups can play an important role in fostering an inclusive campus environment.

Affinity groups are supported by the Missouri S&T Division of Human Resources, Equity and Inclusion as a way to advance recruitment and retention efforts. Organizations in higher education and the corporate sector have used affinity groups as a way to build community and to improve recruitment and retention of diverse talent. If you are interested in building community or fostering connections with other faculty and staff at S&T, we invite you to get involved with one of our faculty and staff affinity groups, or collaborate with others to organize an affinity group.

POLICY:

Missouri S&T employees may request an affinity group to be officially recognized by the university; it must request and gain approval with the Chief Diversity Officer. To be approved, bylaws of an Affinity Group must contain specific comprehensible language that states the group does not represent the university. The university has the right to reject any groups that violate university policies, regulations and procedures and are not aligned with the mission and values of the university.

Employees must refrain from discrimination as defined by S&T’s policies and procedures. Group membership must be inclusive and open to all persons who support the Affinity Group’s mission. The Affinity Group cannot admit an individual to membership who is not a current member of the S&T community. Affinity group members may only fundraise for purposes related to the core mission of the group, and these purposes cannot conflict with S&T’s fundraising policies, procedures or goals. All fundraising request must be approved by the Vice Chancellor of University Advancement.
TUITION ASSISTANCE

PURPOSE:

Professional development and employee educational advancement are critical to a vibrant and creative higher education institution. Missouri S&T enthusiastically supports all employees who seek to advance the mission and values of our campus community through continuing and lifelong learning. To this end, S&T encourages divisions and departments to support, when possible, employees who desire to obtain college credit and professional development.

POLICY:

If you are an eligible employee, 75% of your tuition and supplemental fees can be waived for college level courses. This 75-percent reduction applies to up to six credit hours per semester, except for the summer session when you may receive the same reduction for up to three credit hours. The full 100 percent of tuition and supplemental fees are waived if an employee audits courses on his or her own, or at the request of the department head.

You are eligible for a 75-percent reduction in tuition and fees if you are one of the following:
1. A regular employee who: is Administrative, Service and Support staff; has completed six months of continuous employment immediately prior to regular class registration; and remains an eligible employee through the end of the course(s) in which you’re enrolled.
2. A fully benefit-eligible academic employee.

You are not eligible if you are on unpaid leave of absence, or if you are a student or employee in a position considered to be student employment (including, but not limited to, graduate teaching assistants, graduate research assistants, graduate instructors, and student assistants).

Spouses and dependents
A spouse or dependent is eligible for a reduction of 50 percent of tuition if the employee to whom they are related is: currently employed as an eligible employee, as described above, vested – i.e., has accumulated at least five years of continuous, full-time service with the university at some point, and employed with the university immediately prior to the deadline. Consult the HR Manual (Policy #HR-309) for specifics on who qualifies as a “spouse” and as a “dependent.”
WELLNESS AND FITNESS PROGRAM

PURPOSE:

Missouri S&T strives to provide a healthy learning and work environment for all employees. Recent studies show employees who use work time for exercise or other health promoting activities maintain the same level of productivity or higher. Employees who spend over two (2) hours per week in physical activities were more satisfied with quality and quantity of work and took less sick leave than those who were not physically active. This policy encourages wellness and fitness among S&T employees by encouraging employees to take advantage of the wellness incentive.

POLICY:

Missouri S&T employees may request flexible work hours to participate in wellness and fitness activities. The flex work must be approved according to the Flexible work policy. Supervisors have the discretion to approve the Flexible work plan based on the business needs of the department. Supervisors are encouraged to approve such request whenever possible.

Wellness Incentive
Don't miss out on the 2017 Wellness Incentive! Earn $450* for educating and investing in your wellness.
Visit the Wellness Portal, powered by Cerner.
Tier 1- Educate yourself
Earn $50* in your final May 2017 paycheck** when you complete Tier 1 between November 1, 2016 and April 30, 2017. Tier 1 includes two steps:
1. Complete a Personal Health Assessment (PHA).
2. View the new Healthy for Life video in myLearn.
Access additional information when these steps become available for completion on November 1, 2016.

Tier 2- Invest in yourself
If you successfully complete Tier 1, you can earn an additional $400* in your final October 2017 paycheck** by completing Tier 2 by September 30, 2017.
Earn 400 points by completing activities that will help you learn about healthy living, move toward your own wellness, and foster wellness in your community. A full list of 2017 Tier 2 activities will be available in the fall.
Both tiers start on November 1, 2016, but you must have completed Tier 1 by April 30, 2017 to be eligible for Tier 2 money**.
CHILDCARE RESOURCES

S&T Dependent Care Flexible Spending Accounts A Dependent Care Flexible Spending Account will let you set aside a portion of your paycheck tax free to pay for dependent care expenses.

The Earned Income Tax Credit is available to employees with children who meet income guidelines. Depending on income and number of children, employees may receive a credit (or refund, if they pay no taxes). Employees can collect a portion of their EIC payment in their paycheck. Although this money need not be used for child care, it can help with the cost of care. For more information, consult a tax advisor.

The Child and Dependent Care Credit is a percentage of the amount of work-related child and dependent care expenses you paid to a care provider if you meet specific conditions. For more information, consult a tax advisor.

Missouri Department of health & Senior Services Show Me Child Care Provider Search

National Association for the Education of Young Children (NAEYC) Find accredited programs search

Area Public School District Information for Rolla and the surrounding areas:
Rolla Public Schools
Waynesville Public Schools
St. James Public Schools

Area private school information for Rolla and surrounding areas:
St. Patrick
Rolla Seventh –day Adventist Elementary School
Maranatha Baptist Academy
Immanuel Lutheran School
ELDER CARE RESOURCES

Missouri Care Council Missouri Home Care Services List.

Missouri Community Elder Care Services Descriptions of important and useful elder care services available to the public.

U.S. Department of Veteran's Affairs (VA) Caregiver Support Line
The VA's trained professionals can help you find the services and support that are right for you and the Veteran you care for: 1-855-260-3274.

U.S. Department of Veteran's Affairs (VA) Pension Aid and Assistance
The VA Aid and Assistance pension benefit can help qualified senior veterans and their spouses pay for long-term care needed at home, in assisted living, or in a nursing home. Application required.

American Association of Retired Persons (AARP)
The American Association of Retired Persons (AARP) is the nation's leading organization for people age 50 and older. It advocates for the needs and interests of older adults through providing information, education, programs and events.

National Center on Elder Abuse
Directed by the U.S. Administration on Aging, the NCEA is a resource for local, state and national policy makers, social service, health care practitioners, the justice system, researchers, advocates, and families. Their primary mission is to ensure that organizations throughout the United States that work with the elderly will help to insure that older Americans are able to live with dignity, integrity, independence and without abuse, neglect, and exploitation.

Administration on Aging (AoA)
The Administration on Aging (AoA) is non-profit agency whose mission is to help seniors, or those with disabilities, remain living independently, in their own home, for as long as possible. Clicking one of the many links provides information on Medicare, Medicaid and many community resources for Southeast Michigan.

The National Council on the Aging (NCOA)
The National Council on the Aging (NCOA) primarily works with community organizations and professionals to promote the dignity, self-determination and well-being of older persons through a wide variety of services and programs.
**Elder Care Locator**
The ElderCare locator is a public service of the U.S. Administration on Aging and can be reached at (800) 677-1116. It provides local information, referral resources, and contact information for state and local agencies, from the United States' Health and Human Services.

**Lotsa Helping Hands**
This website provides you the opportunity to create a free, private Community web site to organize family and friends during times of need. Use the calendar in your private Community to match volunteers to needed tasks. Send announcements to keep everyone up to date. Tap into resources from leading caregiver and health organizations.
FINANCIAL LITERACY PROGRAM

Life is full of uncertainties, but knowing how to manage your finances shouldn’t be one of them. Financial planning can be one of the most beneficial things you can do in your life as you work towards securing your future. Creating a budget, knowing where your money is going every month, and being able to plan for both short and long-term goals will give you peace of mind and help ensure your future success.

Our goal is to be able to offer you this peace of mind through our retirement planning services, as well as through our workshops and resources on these important financial topics:

> **Culture of Health**
  - Wellness Ambassadors
  - How to retrieve a credit report

> **Financial Wellness**
  - Financial goals and budgeting
  - Debt and credit
  - Saving and Investing
  - Financial wellness resources on myLearn

> **Retirement planning**
  - Fidelity calculators
  - Social Security online services
  - Retirement planning checklist
  - Rehire requirements

> **Self Service**
  - Fidelity Net benefits
  - TIAA (For 403(b) plans only)

> **Investing**
  - Stocks, bonds, mutual funds
  - Asset allocation

> **Public Service Student loan Forgiveness**
  - Qualifying employment information
  - Repayment plans
Missouri S&T
Employee Assistance Program

No matter the problem, there is a solution.
The Employee Assistance Program (EAP) is available for faculty, staff, and their immediate family members to receive or locate help with personal or professional challenges. EAP services are free and confidential and include screening and referral, problem solving, crisis intervention, consultation, as well as training and development.

EAP provides a variety of services to help employees influenced by a range of personal concerns or stressors. The Employee Assistance Program also assists work units and the larger organization to improve quality and productivity.

EAP is a resource for the following

Individual Factors
- Stress Management
- Emotional Distress
- Family Concerns
- Work/Life Design
- Alcoholism
- Financial Pressure
- Relationship Difficulty
- Legal Problems
- Phase of Life

Organizational Factors
- Occupational Health and Safety
- Quality of Work Life
- Stress Management
- Leadership and Team Development
- Instructional Program Design and Evaluation
- Organizational Analysis

Clinical Services
Counseling, Disability Support and Student Wellness, CDSW
http://counsel.mst.edu
573-341-4211

Intervention, information, and/or referral

Up to 5 confidential counseling sessions for benefit-eligible employees

Referral to a variety of community resources based upon need

Organizational Consultation
Employee Assistance Practitioner, HREI
http://hr.mst.edu/relations/eap/
573-341-4241

Professional Development
Work-life Design
Performance Management
Quality of work environment
Organizational effectiveness assessment