



# University of Missouri System

## Employee Benefits

### Insurance Options

**Health, dental and vision** coverage is available on the date of your employment or the date you become benefit eligible. Coverage for your spouse or sponsored adult dependent and/or child(ren) is also available. For more information, please visit [umurl.us/research](http://umurl.us/research).

**Life** insurance options include basic, supplemental and dependent life coverage. **Long-term disability** insurance includes a core plan and a buy-up option. The core plan is available at no cost to you. **Accidental death and dismemberment (AD&D)** insurance offers options up to \$150,000 in coverage, available in increments of \$25,000. You may also purchase coverage for your family at a percentage of your coverage. Learn more about the plans at [umurl.us/dlins](http://umurl.us/dlins).

You may be eligible to participate in one or more **Flexible Spending Accounts** that allows pre-tax deductions to be used for health care and dependent care expenses. Learn more at [umurl.us/FSA](http://umurl.us/FSA). Enrollment in the Healthy Savings Plan may mean you are eligible for a **Health Savings Account** with employer contributions. Learn more at [umurl.us/HSA](http://umurl.us/HSA).

For more information, visit <https://www.umsystem.edu/totalrewards/benefits>.

### UHC Tools and Resources

The University's dedicated UnitedHealthcare resources can help you navigate United Healthcare tools, programs, resources and wellness programs. Visit <https://universitymissouri.welcometouhc.com/> and click on the "I want to..." drop-down to:

- Learn about the Nurse Liaison
- Learn about Real Appeal
- Find a network doctor or hospital

### Retirement

**The Defined Contribution (DC) Plan** is the retirement program for new and returning employees hired on or after October 1, 2019. The plan includes a 100% University match up to 8% of eligible compensation; and a three-year vesting period. For more information, please visit [umurl.us/retirement](http://umurl.us/retirement).

**Voluntary Retirement Plans** are also available to all employees who wish to invest for their future. The University also offers Roth Retirement Deferrals on an after-tax basis. For more information, including both pre-tax and Roth after-tax options, visit [umurl.us/retplans](http://umurl.us/retplans).

To sign up for complimentary investment and financial planning workshops, please visit [umurl.us/retsem](http://umurl.us/retsem).

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# Employee Assistance Program

All employees and their immediate family members have access to free, confidential help for personal or professional challenges, including stress management, family concerns, substance abuse, financial pressure, legal problems and more. Learn more at [umurl.us/EAP](http://umurl.us/EAP).

## Tuition Assistance

After successful completion of your probationary period, you may receive a 75 percent tuition reduction for up to six credit hours per semester (a maximum of three during the summer session or intersession) at any UM System campus. After a year of employment, your spouse, qualified sponsored adult dependent or child(ren) will qualify for a 50 percent tuition reduction at those same institutions. More information is available at [umurl.us/tuition](http://umurl.us/tuition).

## Paid Leave

Personal Leave	Sick Leave	Vacation Days	Holiday Leave	Winter Break
<ul style="list-style-type: none"><li>• 32 hours/year, prorated based on FTE.</li><li>• Replenished on anniversary of hire.</li><li>• Unused days lost at the end of the anniversary year.</li></ul>	<ul style="list-style-type: none"><li>• Eight hours/month, prorated based on FTE.</li><li>• Used for personal illness/illness in the immediate family.</li><li>• Accrues without a max and does not expire.</li></ul>	<ul style="list-style-type: none"><li>• Non-Exempt employees: accrue at a rate of 96 hours/year. Accrual increases at five years of employment and again at 15 years.</li><li>• Exempt staff: accrue at a rate of 136 hours/year. Accrual increases at five years of employment.</li><li>• Vacation must be earned before it is taken, and employees may accumulate twice their annual accrual.</li></ul>	<p>Eight days observed annually, including New Year's Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day and the day after and Christmas Day.</p>	<ul style="list-style-type: none"><li>• Paid time off to be used during the reduced operations period, between the Christmas Day holiday and the day before the New Year's Day holiday.</li><li>• Employees required to work during this time receive equivalent hours to use at a later date.</li></ul>

You can learn more about these and other types of leave, such as voting, funeral, shared and legal proceeding leave, at [umurl.us/leave](http://umurl.us/leave).

## Additional University Benefits

Our University focuses on enabling greater employee performance and supporting personal and professional growth to ensure that we become a true employer of choice.

- **Service awards:** It is a privilege to recognize the achievements of our employees who have reached milestones in their career such as five, 10, 15, 20 or more years of service.
- Staff Council works to create a positive work environment, promote the welfare and diversity of the staff, and strengthen communication and relationships among Missouri S&T staff and administration. Learn more at [staffcouncil.mst.edu](http://staffcouncil.mst.edu)

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