



**SOUTHEAST MISSOURI**  
STATE UNIVERSITY · 1873<sup>®</sup>



EMPLOYEE BENEFITS  
**2024**

PLAN YEAR

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- HEALTHCARE OPTIONS
- SPENDING ACCOUNTS
- FINANCIAL PROTECTION
- TIME OFF
- RETIREMENT
- TUITION ASSISTANCE
- PERSONALIZED SUPPORT

# HEALTHCARE OPTIONS

Southeast offers its employees and their families a variety of healthcare choices and a variety of plans. Benefits are effective the first of the month coinciding or following the date of hire.

## /MEDICAL PLANS

Provided by UMR (A United Healthcare Company)

Tier 1 - United Healthcare Choice Plus Network (excluding Saint Francis Medical Center Providers and Facilities)

Tier 2 - Saint Francis Medical Center Providers and Facilities

### Base Plan with HSA Option

Cafeteria \$20.83/month	Tier 1 Providers Individual/Family	Tier 2 Providers Individual/Family	Prescriptions	Retail Co-Pay (after deductible)	Mail Order 90 Day (after deductible)
Deductible	\$2,000/\$4,000	\$3,500/\$7,000	Tier 1	\$10	\$10
Out of Pocket	\$6,650/\$7,350	\$6,650/ \$7,350	Tier 2	\$35	\$87.50
Co-Insurance (after deductible)	20%	40%	Tier 3	\$60	\$150
Motion Walking Program			Frequency	Intensity	Tenacity
			300 steps in 5 minutes - 6 times per day (\$.50)	3,000 steps in 30 minutes (\$1)	10,000 total daily steps (\$.50)

### Accelerated Plan with MRA Option

	Tier 1 Providers Individual/Family	Tier 2 Providers Individual/Family	Prescriptions	Retail Co-Pay	Mail Order 90 Day
Deductible	\$1,000/\$2,000	\$4,000/\$8,000	Tier 1	\$15	\$15
Out of Pocket	\$5,000/\$7,350	\$7,900/\$15,800	Tier 2	\$40	\$100
Co-Insurance (after deductible)	20%	30%	Tier 3	\$75	\$187.50
Co-Pay	Primary Care \$25 Specialist \$50	30% after deductible			

- Premiums are pro-rated for part-time employees

## /DENTAL PLANS

Provided by Delta Dental

Choose the dental plan that fits your needs.

### PLAN A/LOW OPTION

A basic plan

Covers preventative services including oral exams and cleanings up to 100% UCR.

### PLAN B/HIGH OPTION WITH ORTHODONTIA

A more comprehensive plan

This plan also covers extractions, fillings, endodontics, dentures, crowns, bridges, periodontics and orthodontia. Percent coverage is dependent on type of service. Orthodontia coverage begins during third year of coverage under Plan B at 50% UCR.

**Reimbursement for Major Services** (endodontics, dentures, crowns, periodontics)

10%/First year of coverage

25%/Second year of coverage

50%/Third year of coverage and beyond

## /VISION PLANS

Provided by VSP

Choose the vision plan that fits your needs.

### PLAN A/LOW OPTION

A basic plan

Covers one eye exam per calendar year

\$10 co-pay for eye exam

### PLAN B/HIGH OPTION

A more comprehensive plan

Covers one eye exam per calendar year

\$10 co-pay for eye exam

\$25 co-pay for prescription glasses

\$180 allowance toward the purchase of frames every other calendar year or \$130 allowance toward the purchase of contacts every calendar year

## ADDITIONAL HEALTHCARE

### Cafeteria Plan Funding

Receive additional monies to help offset the cost of qualifying elected benefits with Base Plan.

- Amount pro-rated for part-time employees

### Employee Assistance Program

Free, confidential help from H & H Health Associates during times when an objective, professional opinion can be useful.

Southeast offers free counseling sessions with licensed counselors for employees and their dependents. Available for workplace, family and personal concerns.

## Recreation Center

The University offers a Recreation Center and Aquatic Center membership at no charge to all regular, benefit-eligible employees.



## SPENDING ACCOUNTS

Save money on healthcare or dependent care costs.

### /HEALTH SAVINGS ACCOUNT

Serviced through Optum Bank, our Health Savings Accounts are free for employees while enrolled in our Base Medical Plan with HSA coverage. These tax-advantaged, interest-bearing savings accounts are employee owned and can be used to pay for qualified medical expenses. Unused monies roll over year after year.

- Maximum Annual Contribution/Individual \$4,150/Family \$8,300

### /FLEXIBLE SPENDING ACCOUNT

Elect to have a flexible spending account and use pre-tax dollars and/or your cafeteria plan dollars to pay for eligible expenses for healthcare, daycare or eldercare. Provided by Assured Benefit Administrators.

#### MEDICAL REIMBURSEMENT (MRA)

For healthcare expenses of employees and family members

- Maximum Annual Contribution/\$3,200

#### DEPENDENT CARE

For daycare or elder care expenses of eligible dependents.

- Maximum Annual Contribution/\$5,000

## FINANCIAL PROTECTION

*Protect your finances against the unexpected.*

### /SHORT TERM DISABILITY INSURANCE

Provided at no cost to the employee, our short-term disability insurance pays a percentage of your salary if you become temporarily disabled.

- Part-time employees must be at least 50% FTE to qualify

### /LONG TERM DISABILITY INSURANCE

Provided at no cost to the employee, Southeast provides an income protection plan for covered employees who become disabled due to an illness or accident.

- Part-time employees must be at least 75% FTE to qualify

### /LIFE INSURANCE

Southeast employees receive a basic life insurance policy through Unum with the premium paid by Southeast. Additional supplemental and dependent life insurance policies are also available for employees and their dependents for an additional cost.

#### BASIC

\$25,000 basic life coverage

#### SUPPLEMENTAL

Enroll for coverage of 1 times, 2 times, 3 times, 4 times or 5 times base salary.

#### DEPENDENT

Choose from \$5,000, \$10,000 or \$15,000 in coverage for a dependent.

- Part-time employees must be at least 75% FTE to qualify.

## DISCOUNTS

Southeast Missouri State University is a proud member of the community. With that, many local retailers and vendors offer a discount to our alumni, students, and employees. A list of discounts may be found at <https://semo.edu/discounts/>.

## TIME OFF

With hard work comes the need to take time to rest, relax or recover. Southeast Missouri State University offers its employees a generous amount of time off for personal time and sick leave.

### / PAID TIME OFF (PTO)

Years of Service/Accrued Hours per Month

< 1 year/14.34 hours	6 years/18.34 hours
1 year/15 hours	7 years/19 hours
2 years/15.67 hours	8 years/19.67 hours
3 years/16.34 hours	9 years/20.34 hours
4 years/17 hours	10+ years/21 hours
5 years/17.67 hours	

- Maximum accrual, 340 hours
- Pro-rated for part-time staff
- Includes 24 hours of required PTO for additional days off between Christmas Day and New Year's Eve

### / HOLIDAYS

The University recognizes twelve (12) days during the year as paid holidays for benefit eligible employees.

### / SICK LEAVE

Southeast offers paid sick leave so employees can get well without suffering a loss of income.

#### STAFF

Unverified Sick Leave/5.34 hours accrued per month

Verified Sick Leave/96 hours (12 days) received at start date/must present doctor's note for appointments

#### FACULTY

Unverified Sick Leave/5.34 hours accrued per month

Verified Sick Leave/80 hours (10 days) received at start date/must present doctor's note for appointments

- 64 hours maximum accrual for Unverified Sick Leave. Additional time rolls over into Verified Sick Leave
- Pro-rated for part-time employees

### / ADDITIONAL LEAVES

Dependent Sick Leave

Employees may use up to 96 hours of Verified Sick Leave for illness/injury of family members.

Paid Parental Leave

Employees receive up to 4 weeks of paid leave to bond with a newborn or newly adopted child.

Medical Travel Pay

Employees are provided 3 hours of paid travel time, up to 5 times a year for medical visits outside a 50 mile radius of Cape Girardeau for themselves or a dependent.



## RETIREMENT

Save now, so you can relax later.

### / FACULTY

#### **CURP (College and Universities Retirement Plan)**

New Southeast faculty are self-enrolled at employment into the College and Universities Retirement Plan. This 401(a) defined contribution plan offers interstate portability, immediate vesting and self-directed investments. Administered by TIAA.

Self-directed investments can be made into equities, guaranteed accounts, fixed income accounts, money market accounts or real estate.

- Southeast contributes 6.0% of salary.
- Employees contribute 2.0% of salary.

### / STAFF

#### **MOSERS (Missouri State Employees' Retirement System)**

Upon hire, new Southeast staff or faculty with prior MOSERS service credit are enrolled into the MSEP 2011 retirement plan. This defined plan offers a pension calculation based on your service, final average pay and a multiplier.

- Staff employees must be 5 years vested to receive retirement benefit. Part-time employees must work at least 1,000 hours annually to qualify.
- Employee contributes 4% of salary with interest on any refund.
- Southeast contributes 27.26% (FY24) of salary.
- Southeast contributes 28.75% (FY25) of salary.

#### **NORMAL RETIREMENT**

Age 67/5 years of service

Age 55 (Rule of 90/Years of Service + Age = 90)

#### **EARLY RETIREMENT**

Age 62/5 years of service (with reduction)

- See MOSERS plan description for eligibility and vesting information.

### / ADDITIONAL OFFERINGS

#### **Tax-Sheltered Annuities and Deferred Compensation**

A voluntary program, Southeast employees are eligible to participate in a tax-sheltered investment program through payroll deduction.

Investment allocations can be made in mutual funds, bonds, international markets or money markets.

#### **AVAILABLE PROGRAMS**

403(b) Plan

457 Plan/State of Missouri Deferred Compensation Plan

## TUITION ASSISTANCE

Save money while advancing your education.

### / TUITION FEE WAIVER PROGRAM

Tuition assistance for employees completing a degree at Southeast Missouri State University.

- Employee must maintain a "C" grade or better.
- Six credit hour limit per semester.

#### **UNDERGRADUATE STUDENTS**

- 80% of tuition and general fees waived.
- Maximum cumulative total of 132 credit hours.

#### **GRADUATE STUDENTS**

- 60% of tuition and general fees waived.
- Maximum cumulative total of 50 credit hours toward the completion of one graduate degree.

### / DEPENDENT TUITION REIMBURSEMENT

Tuition assistance for employee's legally married spouse and/or children for undergraduate degree programs at Southeast.

#### **UNDERGRADUATE COURSES**

##### **50% of tuition and general fees reimbursed**

- Dependent must maintain a "C" grade or better.
- Maximum cumulative total of 132 hours reimbursed per dependent.
- Advanced Placement/Dual Credit courses not applicable for reimbursement.

## PERSONALIZED SUPPORT

Your Southeast Human Resources team is here to answer questions, help find solutions and support employees during some of the biggest life changes during their career. Never hesitate to contact us with any questions or assistance needed.



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