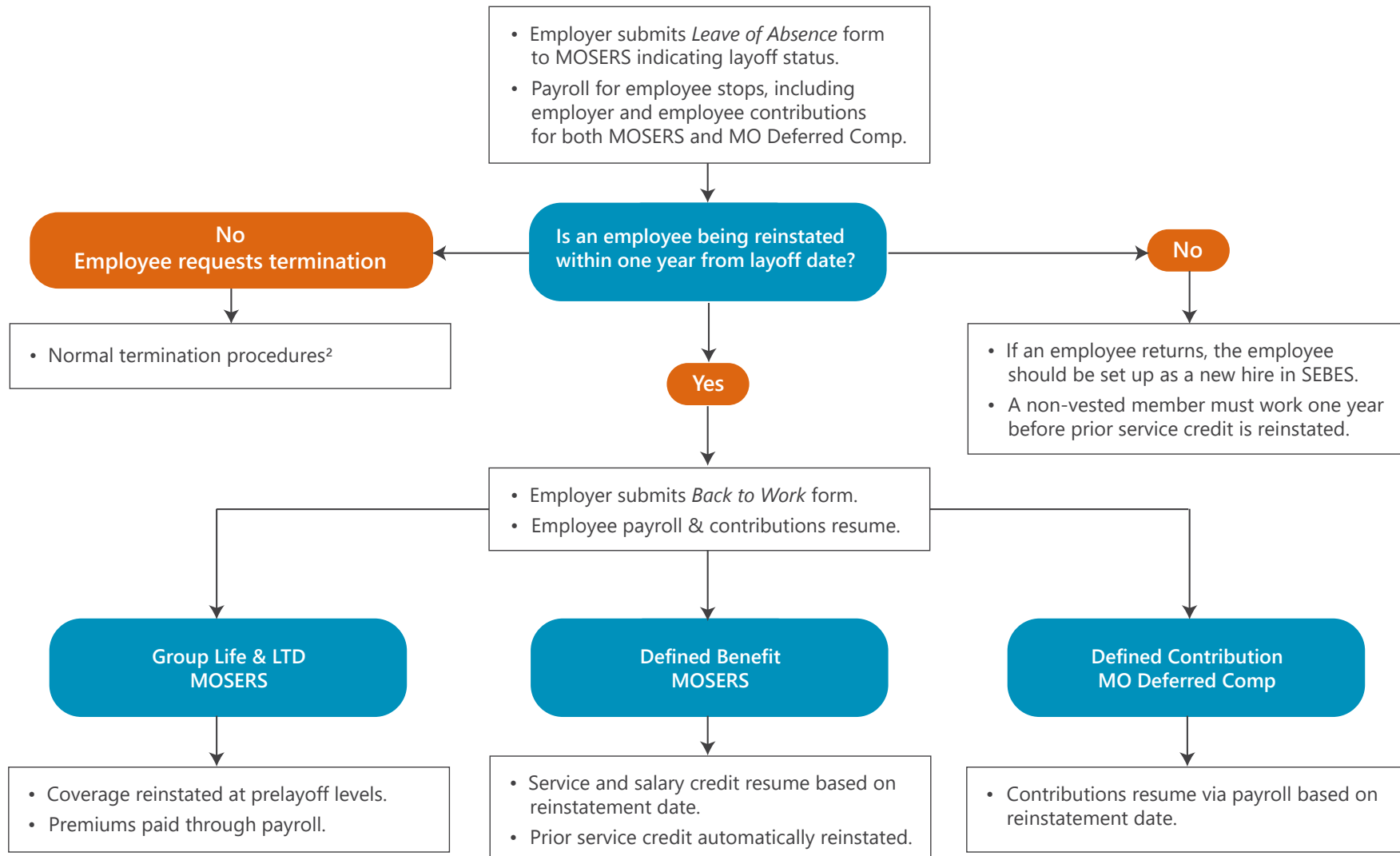


- Departments and benefit providers may use different terms. However, for MOSERS' purposes, a "layoff" occurs when a department lays off an employee **by reason of a shortage of work or funds, the abolition of the position, or other material change in the duties or the organization, or for other related reasons, which are outside the employee's control.**
 - This definition is intended to include any instance where the employer eliminates a position due to the above reasons, regardless of the term (i.e. layoff, furlough, reduction in workforce, etc., which are all considered a leave of absence).
 - Employers should submit a leave of absence form to MOSERS indicating layoff status.
 - **An employee does not earn service or salary credit during a layoff period.** *However, an employee in their BackDROP period can continue to work toward BackDROP eligibility while on an approved leave of absence.*
 - After twelve months on layoff status, the employee is automatically terminated and MOSERS group life and long-term disability insurance coverage ends.
- The following flow charts are intended to provide general guidance to employers and employees. As noted in the charts, an employee has different rights if they are on a leave of absence as opposed to terminated status. An employee should work directly with their employer if they prefer termination status vs. leave status.
- An employee who is eligible for retirement should contact MOSERS for individualized counseling.

Employer Chart - Layoff¹



¹ If an employee is still working, even with reduced pay or hours, MOSERS does NOT consider this a layoff and you do NOT need to submit a leave of absence form.

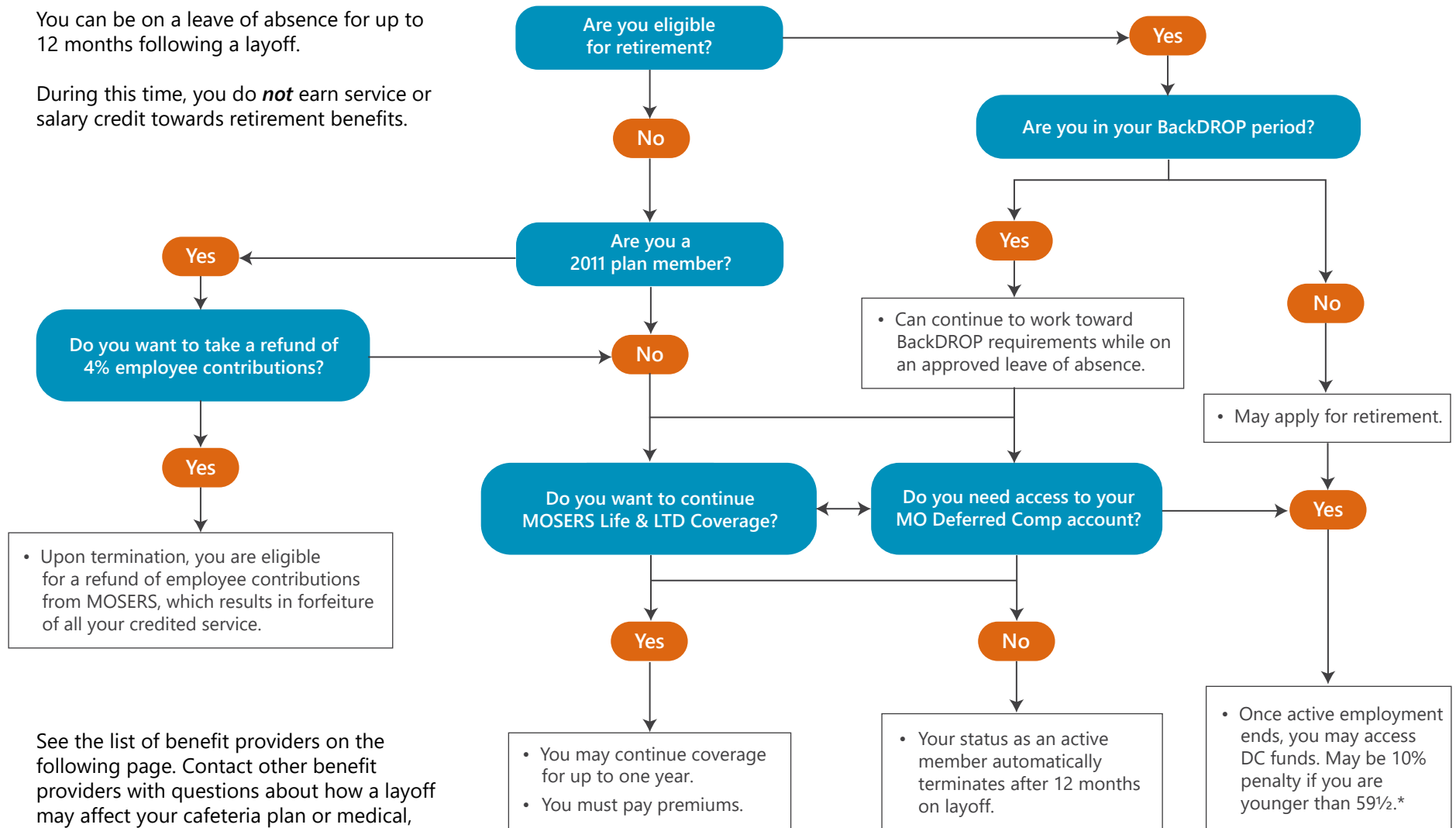
² A terminated 2011 plan member may request a refund of their employee contributions from MOSERS, which results in forfeiture of all credited service.

Employee Chart - Layoff



You can be on a leave of absence for up to 12 months following a layoff.

During this time, you do **not** earn service or salary credit towards retirement benefits.



See the list of benefit providers on the following page. Contact other benefit providers with questions about how a layoff may affect your cafeteria plan or medical, dental, & vision insurance.

* You can leave money in MO Deferred Comp while on an approved leave of absence and after active employment ends.

Missouri State Employees' Retirement System

Employees	Retirement Benefits			Insurance Benefits		
	Retiree & Survivor	Term Life	Disability	Medical	Dental/Vision	Employee Assistance
General State	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Legislators	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Judges	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Conservation	MOSERS	Conservation	MOSERS	Conservation	MCHCP	Contact HR
Universities*	MOSERS	Contact your HR department for information about these benefits.				
Lincoln University	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
State Technical College of MO	MOSERS	MOSERS	MOSERS	State Tech	State Tech	Contact HR

Benefits Available to ALL Eligible Employees

MO Deferred Comp • MO Cafe Cafeteria Plan (Central Bank/ASI) • Universal Life Insurance (MoVLIC) • Worksite Innovations (AFLAC)

* University of Missouri employees have different benefits and providers and are not members of MOSERS.

Acronym Key

MCHCP - Missouri Consolidated Health Care Plan
MOSERS - Missouri State Employees' Retirement System

Cafeteria Plan (Central Bank/ASI)

Phone: (573) 442-3035 • (800) 659-3035
Claims Fax: (877) 879-9038
Email: asi@asiflex.com
Web: www.mocafe.com

MOVLIC

Phone: (866) 668-5421 • (866) 891-4149
Fax: (816) 531-7503
Email: dmeyer@mhgmovlic.org
Web: www.mhgmovlic.org

MCHCP

Phone: (573) 751-0771 • (800) 487-0771
Secure Messaging: my.mchcp.org
Web: www.mchcp.org

MO Deferred Comp

Phone: (573) 893-1053 • (800) 392-0925
Web: www.modeferredcomp.org

MOSERS

Phone: (573) 632-6100 • (800) 827-1063
Email: mosers@mosers.org
Web: www.mosers.org

Worksite Innovations

Phone: (888) 339-3593
Web: www.worksiteinnovations.com

