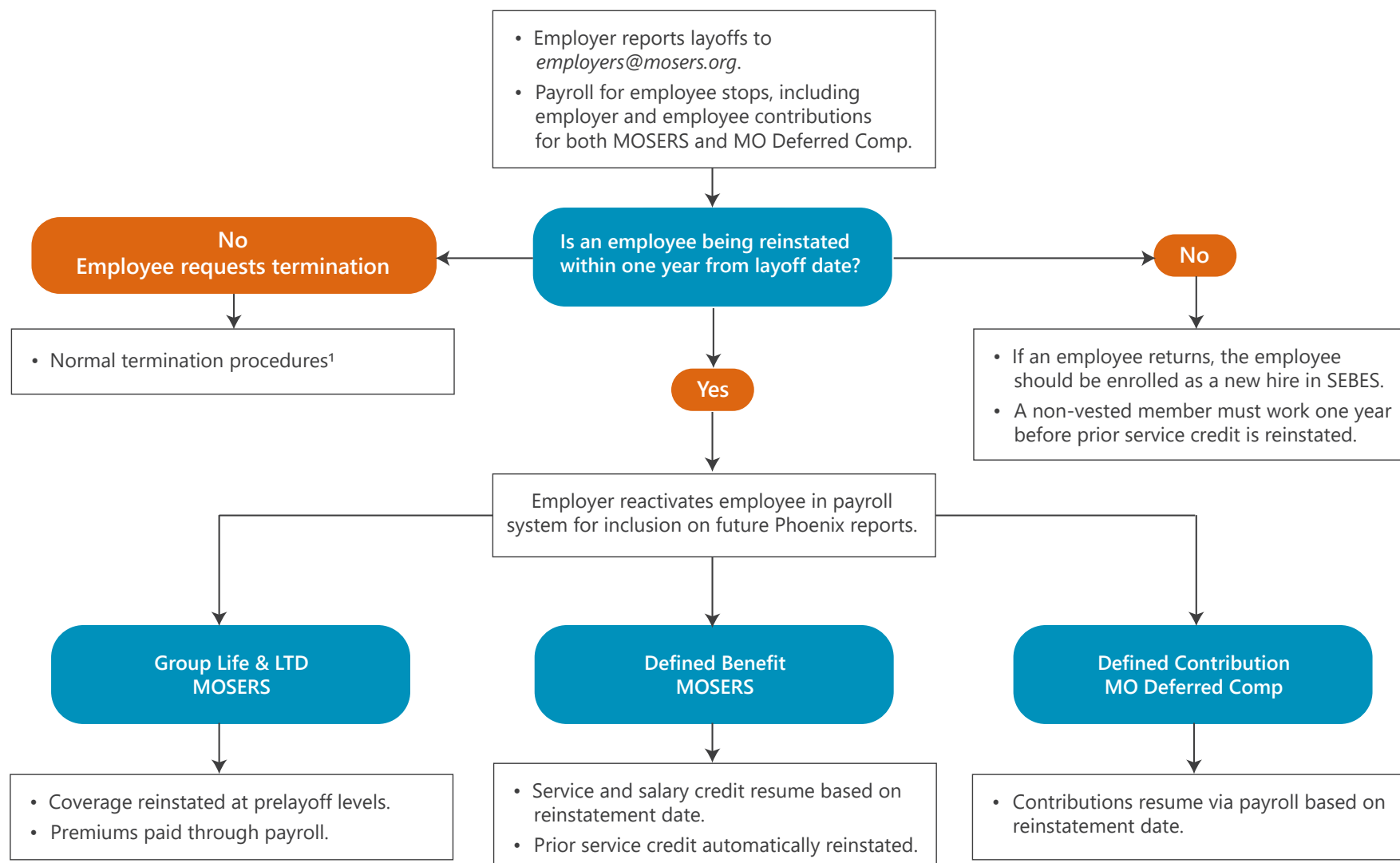


- Departments and benefit providers may use different terms. However, for MOSERS' purposes, a "layoff" occurs when a department lays off an employee **by reason of a shortage of work or funds, the abolition of the position, or other material change in the duties or the organization, or for other related 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 report employees affected by a layoff to *employers@mosers.org*.
  - **An employee does not earn service or salary credit during a layoff period.** *However, an employee in their BackDROP period can continue to accrue 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 - Layoff



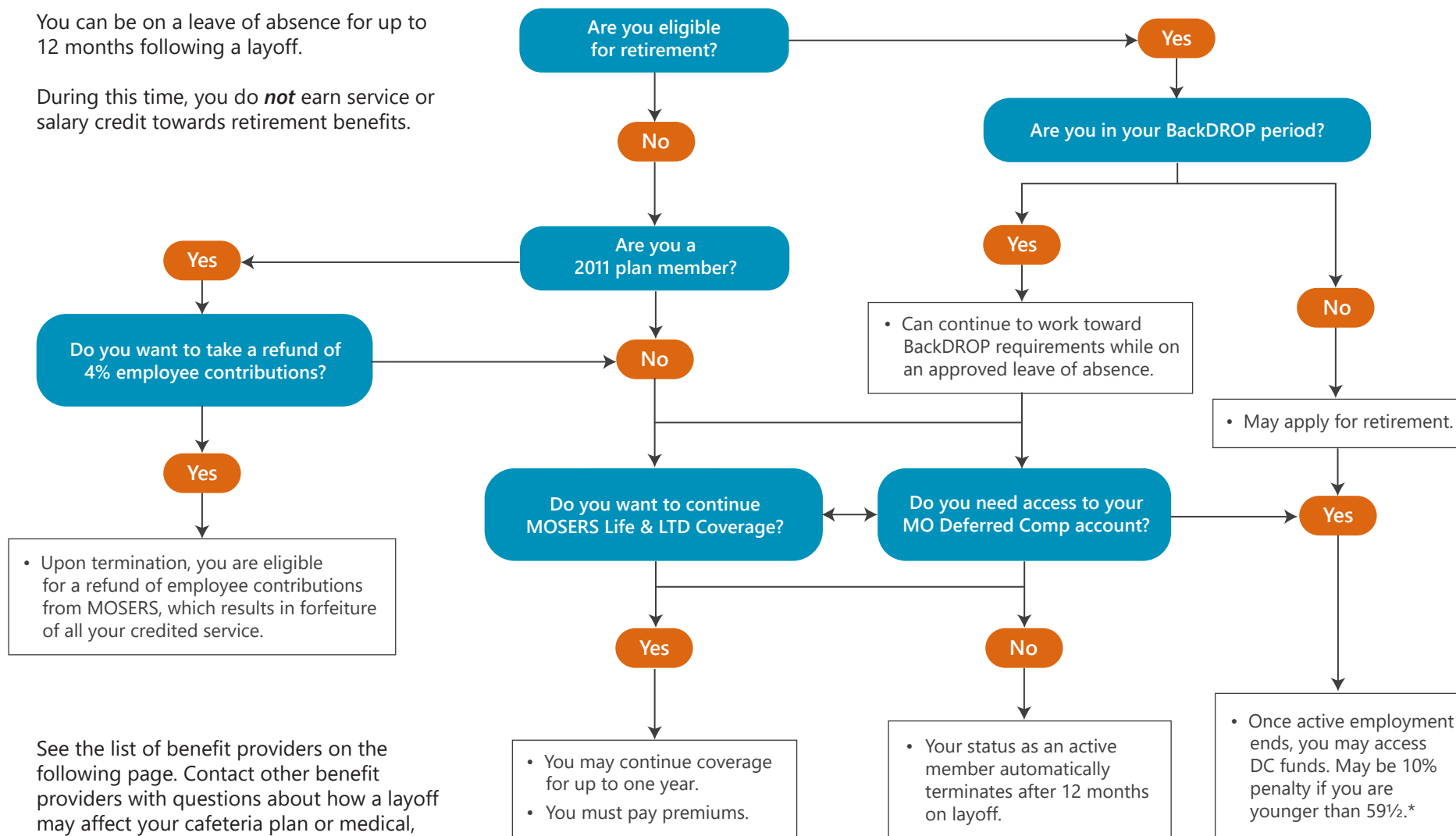
<sup>1</sup> A terminated 2011 plan member may request a refund of their employee contributions from MOSERS, which results in forfeiture of all credited service.

# 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.

# Benefit Providers



## Missouri State Employees' Retirement System

### Retirement Benefits

### Insurance Benefits

Employees	Retiree & Survivor	Term Life	Disability	Medical	Dental/Vision	Employee Assistance
General Employees	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Legislators & Elected Officials	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Judges	MOSERS	MOSERS	MOSERS	MCHCP	MCHCP	MCHCP
Conservation	MOSERS	Conservation	MOSERS	Conservation	MCHCP	Conservation
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 are not members of MOSERS.  
They receive benefits from the University of Missouri system.

### 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](mailto:asi@asiflex.com)  
Web: [www.mocafe.com](http://www.mocafe.com)

#### MCHCP

Phone: (573) 751-0771 • (800) 487-0771  
Secure Messaging: [my.mchcp.org](https://my.mchcp.org)  
Web: [www.mchcp.org](http://www.mchcp.org)

#### MOSERS

Phone: (573) 632-6100 • (800) 827-1063  
Email: [mosers@mosers.org](mailto:mosers@mosers.org)  
Web: [www.mosers.org](http://www.mosers.org)

#### MOVLIC

Phone: (866) 668-5421 • (866) 891-4149  
Fax: (816) 531-7503  
Email: [mharper@mhgins.com](mailto:mharper@mhgins.com)  
Web: [www.mhgmovlic.org](http://www.mhgmovlic.org)

#### MO Deferred Comp

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

#### Worksite Innovations

Phone: (888) 339-3593  
Web: [www.worksiteinnovations.com](http://www.worksiteinnovations.com)

