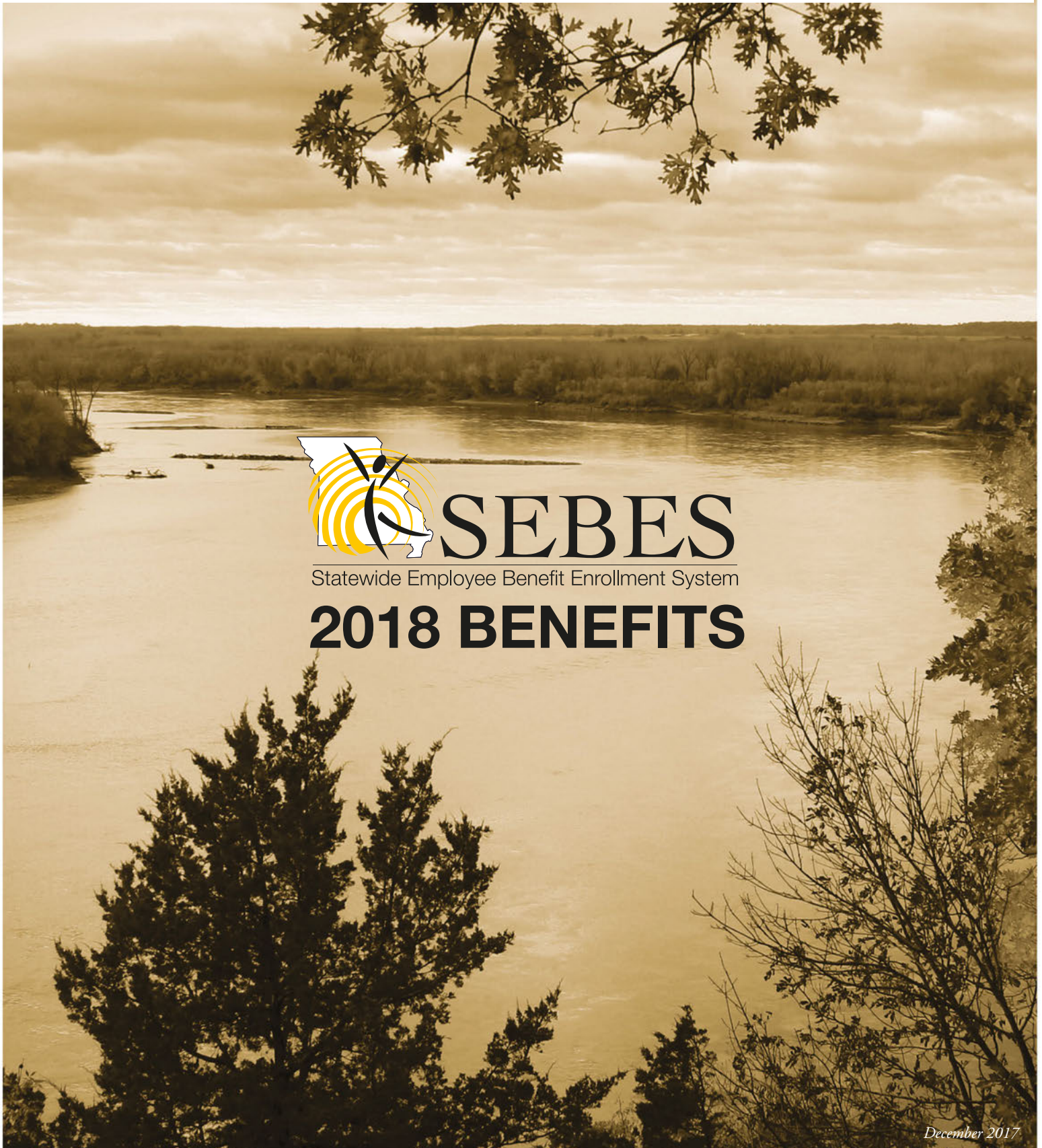


**ENROLL BY:**



**SEBES**

Statewide Employee Benefit Enrollment System

**2018 BENEFITS**

*December 2017*

**BENEFITS YOU CAN COUNT ON!**

A quick guide on how to enroll in and become familiar with your total compensation package as a new Missouri state employee.

## Benefits Paid by Your Employer

(no cost to you)

- Retirement/Survivor Benefits (if employed in benefit-eligible position prior to January 1, 2011)
- Basic Life Insurance (term)
- Long-Term Disability Insurance
- Education Assistance (where available)
- Paid Holidays
- Annual Leave & Sick Leave
- Workers' Compensation
- Unemployment Compensation
- Strive Employee Life & Family (SELF) program.

## Benefits Paid by You & Your Employer

(cost is shared)

- Retirement/Survivor Benefits (if employed in benefit-eligible position on or after January 1, 2011)
- Medical Insurance
- Social Security Retirement
- Medicare

## Optional Benefits

(you pay premiums)

- Optional Life Insurance (term)
- Universal Life Insurance
- Spouse & Dependent Life Insurance
- Dental & Vision Coverage

## Optional Tax-Saving Benefits

(you contribute money toward tax and retirement savings)

- Cafeteria Plan
- Deferred Compensation
- Health Savings Account (for those who are eligible)

# SUMMARY

This brochure is designed to provide an overview of your benefits as an active Missouri state employee, even if you choose not to participate in some. As a benefit-eligible employee, your total compensation is more than just the dollars you receive in your paycheck.

Benefits are a significant part of your compensation package, but are often overlooked. The ongoing contributions from your employer (salary and benefits) represent a significant financial commitment to you and your family.

## How to Enroll - [www.sebes.mo.gov](http://www.sebes.mo.gov)

Provide your employer with an email address on your hire date. Secure login information (for SEBES enrollment only) will be forwarded to your email account. If you are unable to provide an email address, this information will be mailed to your home. Mailing secure login information to your home will cut into your 31-day enrollment period.

Visit [www.sebes.mo.gov](http://www.sebes.mo.gov) and log in with your SEBES password before the deadline.

Complete your enrollment by the deadline given to you, which is 31 days from your hire date. After the deadline, you must contact the appropriate administrator(s) directly to determine eligibility.

## What is a Benefit-Eligible Position?

Your employer determines whether your position is eligible for benefits. The position must be permanent and normally require the performance of duties during at least 1,040 hours per year.

## Self-Service Information

Most state employees have access to employment information through the Missouri State Employees' Self-Service (ESS) Portal. Access your individual payroll stubs, detailed deduction information, leave balances, statewide electronic payroll announcements, agency-specific announcements, blank Form W-4s, your future Form W-2s, and a direct link to benefit providers through this secure web portal. Enter name and address changes that will automatically update agency payroll systems and be communicated with benefit providers. After receiving your first paycheck, you can register in ESS at <https://ess.mo.gov>. (Employees of regional colleges/universities and "local payroll" agencies do not have access to ESS. It is available only to employees paid through SAM II.)

*This brochure is designed to give you an overview of the benefits provided to you as an active state employee in a benefit-eligible position. Employees in part-time positions may not be eligible for some of the benefits described in this brochure. Depending on the agency you work for, some benefits may not be available. Please contact your human resources representative or the specific plan administrator for detailed benefit information.*

Core benefits are provided to you through various administrators, which you will find described on the following pages. These benefits are intended to improve your quality of life and assist you in your pursuit of financial security.

## Your Benefit Providers:

If your retirement is through Missouri State Employees' Retirement System (MOSERS)

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

\*University of Missouri employees are not members of MOSERS. They receive benefits from the University of Missouri system.

If your retirement is through MoDOT & Patrol Employees' Retirement System (MPERS)

Employee Classification	Retirement/ Survivor Benefits	Term Life Insurance	Disability Insurance	Medical Insurance	Dental/Vision Insurance	Employee Assistance
MPERS	MPERS	MoDOT/MSHP Medical Plan	MPERS	MoDOT/MSHP Medical Plan	MCHCP	Contact HR
Department of Transportation	MPERS	MoDOT/MSHP Medical Plan	MPERS	MoDOT/MSHP Medical Plan	MCHCP	Contact HR
State Highway Patrol	MPERS	MoDOT/MSHP Medical Plan	MPERS	MoDOT/MSHP Medical Plan	MCHCP	Contact HR

### Benefits Available to ALL Eligible Employees

- Deferred Compensation
- MO Cafe Cafeteria Plan (Central Bank/ASI)
- Universal Life Insurance (MoVLIC)

### Acronym Key for Benefit Providers

MCHCP	Missouri Consolidated Health Care Plan
MDC	Missouri Department of Conservation
MoDOT	Missouri Department of Transportation
MOSERS	Missouri State Employees' Retirement System
MoVLIC	Missouri Voluntary Life Insurance Contractor
MPERS	MoDOT & Patrol Employees' Retirement System
MSHP	Missouri State Highway Patrol

## Who To Contact With Questions

1. As indicated on the chart above, your benefits are handled by various administrators.
2. Each administrator has its own contact information and website.
3. You will find a complete list of contact information in the back of this brochure.
4. If you have questions regarding a specific benefit, please contact that provider or your human resources (HR) representative.

# HEALTH & WELLNESS

## Medical Insurance

Affordable, quality health care is your employer's goal whether your health care program is administered by MCHCP, the Department of Conservation, or MoDOT/MSHP.

### MCHCP

Missouri Consolidated Health Care Plan (MCHCP) oversees the medical and pharmacy plans for state and some local government employees. All three of MCHCP's medical plans – the Health Savings Account (HSA) Plan, the PPO 600 Plan, and the PPO 300 Plan – offer the same coverage. Benefits also include prescription drugs, 100% coverage for preventive care, Diabetes Support Services, and access to a nationwide network of providers.

The cost is shared by you and your employer. The employer bears the largest share to subsidize your premium and premiums for spouse and/or dependent coverage.



### Strive for Wellness®

*Strive for Wellness*®, MCHCP's wellness

program, is designed to encourage members to get and stay healthy. The program offers voluntary activities, such as quit tobacco and weight management courses, health education opportunities, an annual 5K event, and more.

*Strive for Wellness*® also offers lower medical premiums for eligible members participating in the Partnership Incentive and Tobacco-Free Incentive programs. Eligible members can earn the incentives any time throughout the year.

The *Strive for Wellness*® Health Center brings basic health care to active state employee subscribers enrolled in an MCHCP medical plan. Conveniently located in Jefferson City's Harry S Truman Building on the fourth floor, the health center offers routine care for common illnesses, basic preventive care and behavioral health counseling services at hours designed to fit into a hectic workday.

Reserved parking is available for eligible state employees working outside of the capitol complex.



### Missouri Department of Conservation (MDC)

The Missouri Department of Conservation (MDC) offers a self-insured health benefit plan through the Conservation Employees' Benefits Plan (CEBP) to MDC employees and their eligible dependents. MDC offers a variety of benefit options including medical, life, accidental death and dismemberment, and employee assistance programs.

If you elect medical coverage through the CEBP, a portion of your medical plan premiums are subsidized by the Conservation Commission.



### MoDOT and MSHP

The Missouri Department of Transportation (MoDOT) and the Missouri State Highway Patrol (MSHP) offer an option of a self-funded PPO or a High Deductible health plan. Both plans allow participants to utilize in-network and out-of-network providers with the level of benefits paid in accordance with the plan.

The cost is shared by you and your employer. The employer bears the largest share to subsidize your premium and premiums for spouse and/or dependent coverage.



## Vision & Dental Coverage

MCHCP offers vision and dental coverage to members of MPERS, MOSERS\* and Department of Conservation. Both plans are employee-funded and offer network and non-network services.

### Vision

Vision coverage includes two plan options – basic or premium – with specific copayments for services received. Both options include coverage for routine vision exams and provide eyeglasses and contact lenses at discounted rates.

### Dental

Dental benefits include diagnostic and preventive care services, basic and restorative services, and major services.

A detailed list of covered services can be found on the MCHCP website - [www.mchcp.org](http://www.mchcp.org)

\* College and University employees - Contact your HR office regarding your health and wellness benefits.

## Cafeteria Plan

*Would you like to increase your spendable income?* You can save money by avoiding federal, state, and Social Security taxes on the following expenses:

- State-sponsored medical, dental, and vision insurance premiums
- Out-of-pocket medical, dental, and vision expenses
- Child/adult dependent care expenses

The state offers a cafeteria plan program in which you are automatically enrolled to have your medical, dental, and vision insurance premiums deducted from your paycheck before taxes. *If you wish to save taxes on health care expenses or dependent care expenses, you must enroll within 31 days of when you are first eligible or during the annual open enrollment period (Oct. 1 - Dec. 1). You must be eligible for health insurance benefits in order to be eligible to participate in the Health Care FSA or the Dental & Vision Care FSA. All employees are eligible to participate in the Dependent Care FSA.*

You can also save taxes on work-related parking and/or mass transit expenses. All eligible employees can participate and you can sign up any time for these benefits.

*NO Cafe*

## Other Benefits

### Flexible Work Schedule

The state recognizes the need of many employees to work schedules other than the traditional work hours. In an effort to accommodate these needs, employees may request a flexible work schedule.

Because of safety, security, customer service, and other concerns, not all agencies offer flexible work schedules. Check with your supervisor to determine whether alternative work schedules are available at your agency.

### Strive Employee Life & Family (SELF) program\*

The Strive Employee Life & Family (SELF) program is MCHCP's Employee Assistance Program (EAP). The SELF Program is offered through ComPsych and can help you deal with life's challenges, at no cost to you. State employees eligible for MCHCP medical coverage and members of their household may use the SELF program 24 hours a day, every day of the year. You and members of your household can keep using the SELF program for 18 months following retirement and through the month after you are laid off. Your household members can use the SELF program for six months after your death.

### Unemployment Compensation

Unemployment compensation coverage provides you with partial compensation in the event you are laid off or terminated from work for reasons other than misconduct.

### Education Assistance

Some agencies offer reimbursement for tuition, fees, and materials to employees in permanent positions who either desire to continue their education or receive a request from their department for continued education. Each department is responsible for approving requests on the basis of the courses being consistent with the department's stated mission. Check with your supervisor to determine whether education assistance is available at your agency.

### Paid Holidays

As an eligible state employee, by law, you receive 12 paid holidays each year. (Additional days may be granted by the Governor.)

### Annual Leave

(may be different for college & university members - check with HR)

The state's annual leave policy provides eligible employees time off with pay. The amount of annual leave earned is based on your length of service.

Years of Service	Hours Earned/Month	Max. Balance
Up to 10 years	10 hours	240 hours
10 - 15 years	12 hours	288 hours
15+ years	14 hours	336 hours

### Sick Leave

As an employee of the state, you may earn sick leave that can later be used when you are ill and cannot report to work. Sick leave for eligible state employees is accrued at the rate of 10 hours per month. This benefit provides you with income during periods of absence due to illness. (See **Credible Service at Retirement** on page 7 for information on unused sick leave.)

### Workers' Compensation

As a state employee, you may receive workers' compensation for injuries and illnesses arising out of and in the course of your employment. Benefits can include: medical care, payment based on lost wages, and physical therapy.

\* College, University, Conservation, MoDOT, Patrol, & MPERS employees should contact your HR office regarding your benefits.

# PROTECTION FOR THE FUTURE

## Term Life Insurance

Group term life insurance protects you and your family from financial hardship in case of death. Term life insurance does not accumulate cash value and results in a benefit payment only upon the death of the covered individual.

## Basic Coverage

If your life insurance plan is administered by MOSERS or MoDOT/MSHP and you are a benefit-eligible state employee, you receive coverage of one times your annual salary (\$15,000 minimum) in basic life insurance at no cost to you. If your death is determined by the insurance carrier to be duty-related, your beneficiaries will receive three times your basic life insurance coverage. If your life insurance is administered by the Missouri Department of Conservation, the Conservation Commission provides coverage of one times your annual salary in basic life and accidental death & dismemberment coverage at no cost to you.

## Optional Coverage

You may also be eligible to purchase additional term life insurance coverage for yourself, your spouse, and your dependent children. The premium will be deducted from your paycheck and will be based on your age and the amount of coverage you elect.

If you have optional life insurance through MOSERS, you may increase it:

- At any time by proving insurability
- Within 31 days of a qualifying life event (marriage/divorce/legal separation, birth/adoption of a child, death of spouse or child)
- By up to \$10,000 without proving insurability during the Annual Life Insurance Review period (Oct 1-31) if you already have optional life insurance through the state.

## Universal Life Insurance

In addition to the term life insurance provided by the state, you may purchase universal life coverage through the Missouri Voluntary Life Insurance Contractor (MoVLIC).

Besides providing death benefits to your family, your universal life insurance plan builds a cash value that can help you with more immediate needs, such as sending your children to college or supplementing your retirement income. The premium can be deducted from your paycheck and will be based on your age and the amount of coverage you elect. It also offers a long-term care rider.

## Disability

*Will you be able to pay your bills if you become disabled?* People insure their lives, health, homes and other possessions. Unfortunately, they often overlook their most important asset - their ability to earn an income. Disability insurance is an important part of securing a sound financial future for you and your family by providing partial income replacement in the event of a disability.

## MOSERS

As a member of a plan administered by MOSERS, the state provides long-term disability (LTD) insurance at no cost to you.\* If you are determined by the insurance carrier to be disabled, your monthly LTD benefit will replace up to 60% of your pre-disability salary. Before disability benefits begin, you must complete a 90-day benefit waiting period or exhaust your unused sick leave as you are entitled to through your employer's sick leave program, whichever is longer. If you receive LTD benefits, you will continue to accrue creditable service toward retirement benefits.

### *Constitutional Disability for Judges*

Judges who are unable to perform the duties of their office due to a continued sickness or physical or mental infirmity may apply to the Commission on Retirement, Removal and Discipline of Judges for constitutional disability benefits. Judges eligible for such disability benefits will receive 50% of the salary they were receiving on the date of disability. This benefit continues until the expiration of their current term.

## MPERS

As a member of a plan administered by MPERS, the state provides long-term disability (LTD) and work-related disability (WRD) insurance at no cost to you. If you are determined by the insurance carrier to be disabled, your monthly LTD benefit will replace 60% of your pre-disability earnings reduced by other sources of income, known as "deductible income," such as Social Security disability benefits and work earnings. If it is determined that your disability arises out of or in the course of your employment, your monthly WRD benefit will replace the lesser of 70% of your pre-disability earnings not reduced by deductible income or 90% of your pre-disability earnings reduced by deductible income. Before LTD benefits begin, you must complete a 180-day waiting period or exhaust your sick leave, whichever occurs later. Before WRD benefits begin, you must reach maximum medical improvement under the Missouri Workers' Compensation Law or exhaust your sick leave, whichever occurs later. If you are receiving LTD or WRD benefits, you will continue to accrue service credit under MPERS until you reach normal retirement eligibility.

\* MOSERS' long-term disability (LTD) benefits are not available to employees of MODOT, Hwy Patrol, colleges/universities (except State Technical College of Missouri and Lincoln University). Contact your HR office regarding your LTD benefits.

# Retirement Income

In an effort to help you build a financially secure future, your employer makes monthly contributions to finance your retirement benefit. You can supplement your MOSERS defined benefit pension and Social Security benefit with additional retirement income from your MO Deferred Comp savings.

## MOSERS and MPERS

Whether you are a member of a plan administered by the Missouri State Employees' Retirement System (MOSERS) or the MoDOT & Patrol Employees' Retirement System (MPERS), once you meet certain age and service requirements and retire under a MOSERS or MPERS defined benefit plan, you are guaranteed a lifetime retirement benefit. In addition to retirement benefits, the plans provide survivor benefits in the event of a vested member's death. For specific information on your plan's vesting and eligibility requirements, please consult the applicable retirement handbook, which is available online.

One of the ways the state rewards your continued employment is by increasing the value of your retirement benefit for each additional year of service. In general, the longer you work in a benefit-eligible position and the higher your annual salary; the higher your retirement benefit will be. You will receive a personalized *Annual Benefit Statement* to keep you informed about your retirement benefits.

State employees working in a benefit-eligible position for the first time on or after January 1, 2011, are required to contribute 4% of pay to their retirement system. This is done through payroll deduction.

### *Creditable Service at Retirement*

If eligible, there are provisions through MOSERS and MPERS that allow you to receive one month of creditable service for every 168 hours of unused sick leave. At the time you retire, your unused sick leave is converted to creditable service and is added to your total service. This amount will be used in calculating the amount of your benefit but not your eligibility for a benefit.

## Social Security

Your Social Security benefit provides you with supplemental income at retirement or survivor income for your family in the event of your death. You pay a percentage of your earnings to Social Security each month. The state matches your contribution to this federal program that provides retirement, disability, and death benefits to you and/or your dependents. Go online or contact your local Social Security office for information about each of the many benefits available and how to obtain them.



## DEFERRED COMPENSATION



MO Deferred Comp is the state-sponsored retirement savings plan designed to help you to save a little money out of each paycheck to supplement your defined benefit pension from MOSERS or MPERS and Social Security in retirement. To help you get started, **you have been automatically enrolled in the plan<sup>1</sup>** at the minimum of 1% contribution per pay period. Your contribution can be adjusted at any time and is made through automatic payroll deductions.

While contributing 1% of your paycheck is a great start to saving, it's not going to be enough to establish a healthy savings account for retirement. In fact, the majority of employees should be contributing much more. For example, the average 25-year state employee will replace approximately 70% of their pre-retirement paycheck with their defined benefit pension from MOSERS or MPERS and Social Security benefits;<sup>2</sup> leaving 30% of their pre-retirement income unfunded in retirement! Saving with MO Deferred Comp can help reduce that retirement income gap by providing an additional source of pay in retirement. To replace:

- 15% of income, a more manageable amount to live on, you would need to **save at least 6.5% or 1.5% with 0.5% annual automatic increases over 25 years.**<sup>3</sup>
- 30% of income in retirement, you should save at least 13%.<sup>3</sup>

Besides providing supplementary income in retirement, there are many additional advantages to saving with MO Deferred Comp, such as:

- Penalty-free access to your deferred comp savings after you leave state employment
- Access to a simplified, low-cost, professionally managed investment lineup
- FREE seminars and one-on-one consultations throughout the state
- 24/7 online access to tools and resources, such as the automatic contribution increase feature, handy calculators, and education videos.

<sup>1</sup> University and previous temporary or seasonal non-benefit-eligible employees are excluded from automatic enrollment. If you were newly hired on or after July 1, 2012 and left state employment on or after January 31, 2017, at rehire your contribution will be what was previously on file.

<sup>2</sup> Assumes normal retirement and a single life annuity from MOSERS or MPERS defined benefit pension plan. Social Security is an average estimate; replacement income will vary based on when you choose to receive Social Security benefits and its ability to pay 100% of scheduled benefits. For a more accurate Social Security calculation, visit [www.ssa.gov](http://www.ssa.gov).

<sup>3</sup> 6% return and 1.5% average annual salary increases while employed and a 4% return, 2% inflation, and 25 years in retirement. Annual contribution limits will apply.

# WHO TO CONTACT



my health. my choice. myMCHCP

## Missouri Consolidated Health Care Plan (MCHCP)

PO Box 104355  
Jefferson City, MO 65110-4355

**Phone:** (573) 751-0771  
(800) 487-0771

**Fax:** (866) 346-8785

**Secure Message:** [my.MCHCP.org](http://my.MCHCP.org)  
(Login Required)

**Web:** [www.mchcp.org](http://www.mchcp.org)



**Strive for Wellness®**

**Phone:** (573) 751-0771  
(800) 487-0771

**Web:** [www.mchcp.org](http://www.mchcp.org)

# MO cafe

## Missouri State Employees' Cafeteria Plan (Central Bank/ASI)

PO Box 858  
Columbia, MO 65205-0858

**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)



**Social Security**

**Phone:** (800) 772-1213

**Web:** [www.socialsecurity.gov](http://www.socialsecurity.gov)



## Missouri Voluntary Life Insurance Contractor (MoVLIC) McDaniel Hazley Group, Inc. (MHG)

1100 Main Street, Suite 1850  
Kansas City, MO 64105

**Phone:** (866) 668-5421  
(866) 891-4149

**Fax:** (816) 531-7503

**Email:** [dmeyer@mhgmovlic.org](mailto:dmeyer@mhgmovlic.org)

**Web:** [www.mhgmovlic.org](http://www.mhgmovlic.org)



## MoDOT/MSHP Medical & Life Insurance Plan

PO Box 270  
Jefferson City, MO 65102-0270

**Phone:** (877) 863-9406

**Web:**

[www.modot.mo.gov/newsandinfo/benefits.htm](http://www.modot.mo.gov/newsandinfo/benefits.htm)



## Missouri Dept of Conservation

PO Box 570  
Jefferson City, MO 65102-0507

**Phone:** (573) 522-4115 x 3225  
(573) 522-4115 x 3698

**Email:** [HRBenefits@mdc.mo.gov](mailto:HRBenefits@mdc.mo.gov)

**Web:** <https://mdc.mo.gov/careers/employee-benefits>



## MSHP

PO Box 568  
Jefferson City, MO 65102-0568

**Phone:** (573) 526-6136  
(573) 526-6356



WE ARE HERE FOR YOUR BENEFIT.

## Missouri State Employees' Retirement System (MOSERS)

PO Box 209  
Jefferson City, MO 65102-0209

**Phone:** (573) 632-6100  
(800) 827-1063

**Fax:** (573) 632-6103

**Email:** [mosers@mosers.org](mailto:mosers@mosers.org)

**Web:** [www.mosers.org](http://www.mosers.org)



Serving those who keep us safe.

## MoDOT & Patrol Employees' Retirement System (MPERS)

PO Box 1930 • 1913 William St.  
Jefferson City, MO 65102-1930

**Phone:** (573) 298-6080  
(800) 270-1271

**Fax:** (573) 522-6111

**Email:** [mpers@mpers.org](mailto:mpers@mpers.org)

**Web:** [www.mpers.org](http://www.mpers.org)



## State of Missouri Deferred Compensation Plan

3349 American Avenue, Suite A  
Jefferson City, MO 65109

**Phone:** (573) 893-1053  
(800) 392-0925

**Fax:** (573) 893-1059

**Web:** [www.modeferredcomp.org](http://www.modeferredcomp.org)