

ENROLL BY:



SEBES

Statewide Employee Benefit Enrollment System

2017 BENEFITS

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

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

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 and log in with your SEBES password before the deadline.

Complete your enrollment by the deadline listed on page 1, 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	MCHCP
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
MPERS	MPERS	MoDOT/MSHP Medical Board	MPERS	MoDOT/MSHP Medical Board	MCHCP
Department of Transportation	MPERS	MoDOT/MSHP Medical Board	MPERS	MoDOT/MSHP Medical Board	MCHCP
State Highway Patrol	MPERS	MoDOT/MSHP Medical Board	MPERS	MoDOT/MSHP Medical Board	MCHCP

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
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 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 basic coverage. Benefits also include prescription drugs, 100% coverage for preventive care, Diabetes Support Services, and access to a nationwide network of providers.



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.

The Strive for Wellness® Health Center brings basic health care to active state employee subscribers enrolled in an MCHCP medical plan. The Center offers routine care for common illnesses and basic preventive care at hours designed to fit into a hectic workday. It is conveniently located in Jefferson City's Harry S Truman Building. Parking passes for reserved spaces are available.

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

* University employees should contact your HR office regarding your benefits.

Cafeteria Plan

Would you like to increase your spendable income? If you are in the 25% tax bracket, you can save \$25 or more in federal, state and social security taxes for each \$100 paid for such things as:

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

You can also save taxes on work-related parking and/or mass transit expenses. Sign up any time for these benefits.

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 have to enroll when you are first eligible or during the annual open enrollment period (Oct. 1 - Dec. 1).

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, previously called the Employee Assistance Program (EAP), offered through ComPsych, 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 can keep using the SELF program for 18 months following retirement and through the month after if you are laid off. Your household members can use the SELF program for six months after your death.

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.

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 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). Universal life coverage offers an easy and affordable way to safeguard your future and provide benefits.

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 employers sick leave program, whichever is longer. If you receive LTD benefits, you will continue to accrue credible 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

Members of MPERS who become disabled may qualify for benefits under one of the following disability plans: (1) long-term or (2) work-related. The cost for both plans is paid by your employer.

- **Long-Term** - If you are unable to perform your present job or any other position in MoDOT or the MSHP and your disability has been diagnosed as being of such nature as to exist for more than one year, you may qualify for LTD benefits. The benefits under the LTD plan will replace up to 60% of your pre-disability salary. Before disability benefits begin, you must complete a 180-day waiting period or exhaust your unused sick leave, whichever occurs later.
- **Work-Related** - If you are injured while performing your job duties and become unable to perform your job, you may qualify for work-related disability benefits. These benefits are equal to 70% of your pre-disability salary. However, the combined MPERS and social security disability benefits cannot exceed 90% of your pre-disability compensation.

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

Retirement

In an effort to help you build a financially secure future, your employer makes monthly contributions to finance your retirement benefit.

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.



DEFERRED COMPENSATION

The average state employee will replace approximately

65% of their pre-retirement paycheck with pension and social security benefits. For this reason, it is crucial to build personal savings to provide an additional source of retirement pay. As a new employee, you are automatically enrolled at a 1% contribution per pay period. This contribution, which can be adjusted at any time, is made through automatic payroll deduction. (*University and previous temporary or seasonal non-benefit-eligible employees are excluded from automatic enrollment.*)

MO Deferred Comp provides a convenient way to build retirement savings through payroll deduction. Advantages include:

- Lower income taxes
- Before-tax and after-tax (Roth) savings options
- Low investment fees
- Professionally managed, customized target date funds
- Percentage-of-pay contributions
- Automatic contribution increase tools
- Free seminars and one-on-one consultations at locations throughout the state
- Penalty-free access to personal savings at any age following separation from service



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
(Login Required)

Web: www.mchcp.org



Strive for Wellness®

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

Web: 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

Web: www.mocafe.com



Social Security

Phone: (800) 772-1213

Web: 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

Web: 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



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

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

Web: 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

Web: 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