**Insurance Options**

**Health, dental and vision** coverage is available on the date of your employment or the date you become benefit eligible. Coverage for your spouse or sponsored adult dependent and/or child(ren) is also available. Learn more at umurl.us/research.

**Disability and Life Insurance**

Employees have several options for life insurance to help give peace of mind. In fact, the basic disability and life plans are 100% university-paid—available at no cost to employees. **Life Insurance** options include basic, additional, and dependent life coverage. **Long-term disability** insurance includes a core plan and a buy-up option. **Accidental death and dismemberment (AD&D)** insurance offers options up to $150,000 in coverage, available in increments of $25,000. You may also purchase coverage for your family at a percentage of your coverage. Learn more: umurl.us/dlins.

You may be eligible to participate in one or more **Flexible Spending Accounts** that allow pre-tax deductions to be used for health care and dependent care expenses. Learn more at umurl.us/FSA.

**Health Savings Accounts (HSA)** may be available for employees who enroll in the Healthy Savings Plan. Those who are eligible will also receive employer contributions. Learn more at umurl.us/HSA.

For more information about the benefit plans offered by the University of Missouri, visit umurl.us/benefits.

**Health and Wellness Tools and Resources**

Visit https://universitymissouri.welcometouhc.com to find an in-network doctor or hospital, or to navigate the tools, programs, resources and other wellness programs available to you.

- Access a personalized view of your benefits and other plan-specific information at myuhc.com.
- Learn about Real Appeal and other programs to help you eat well at umurl.us/eatwell.
- Get wellness reminders, earn rewards and find a health-minded community at werally.com.

**Virtual visits** through UHC or MU Health Care, depending on your health plan enrollment, are available via your mobile device or computer without an appointment, any time. Virtual visits are a great option for your doctor is not available, if you get sick while traveling or as a convenient option for non-emergency medical conditions.

**Wellness resources** are available to help you empower positive lifestyle choices, achieve optimal wellness and reach your full potential. See a complete overview of UM System and applicable UHC health and wellness resources at umurl.us/wellness.

Our **UHC Nurse Liaison** is available for any employee or their dependent to provide advice and support any time. For more information, visit umurl.us/nurse.

**Retirement**

**The Defined Contribution (DC) Plan** is the retirement program for new and returning employees hired on or after October 1, 2019. The University provides a matching contribution to an employer contributions account equal to the employee’s contribution to a 457(b) plan, up to 8% of eligible salary. There is a three-year vesting period to retain the matching contributions made by the University. For more information, please visit umurl.us/retirement.

**Voluntary Retirement Plans** are also available to all employees who wish to invest for their future. The university offers pre-tax as well as Roth retirement deferrals on an after-tax basis. For more information, including both pre-tax and Roth after-tax options, visit umurl.us/retplans. To sign up for complimentary investment and financial planning workshops, please visit umurl.us/retsem.

**Fidelity Workplace Financial Consultants** offer free one-on-one consultations to University of Missouri employees. Visit umurl.us/retconsult to schedule an appointment and learn how to maximize your retirement savings and plan for other financial goals.
## Tuition Assistance

After successful completion of your probationary period, you may receive a 75 percent **tuition reduction** for up to six credit hours per semester (a maximum of three during the summer session or intersession) at any UM System university. After a year of employment, your spouse, qualified sponsored adult dependent or child(ren) will qualify for a 50 percent tuition reduction at those same institutions. More information is available at umurl.us/tuition.

## Paid Leave (40+ days per year)

<table>
<thead>
<tr>
<th>Personal Leave</th>
<th>Sick Leave</th>
<th>Vacation Days</th>
<th>Holiday Leave</th>
<th>Winter Break*</th>
</tr>
</thead>
<tbody>
<tr>
<td>• 32 hours/year prorated based on FTE.</td>
<td>• Eight hours/month prorated based on FTE.</td>
<td>• Non-Exempt employees: accrue at a rate of 96 hours/year. Accrual increases at 5 and again at 15 years of employment.</td>
<td>Nine days observed annually, including:</td>
<td>• Paid time off to be used during the reduced operations period (between Christmas Day holiday and the day before the New Year's Day holiday).</td>
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<tr>
<td>• Replenished on anniversary of hire.</td>
<td>• Used for illness, injury, pregnancy or preventive care for the employee or their immediate family member.</td>
<td>• Exempt staff: accrue at a rate of 136 hours/year. Accrual increases at 5 years of employment.</td>
<td>• New Year's Day,</td>
<td>• Employees required to work during this time receive equivalent hours to use at a later date.</td>
</tr>
<tr>
<td>• Unused days lost at the end of the anniversary year.</td>
<td>• Accrues without a max and does not expire.</td>
<td>• Must be earned before taken, and employees may accumulate twice their annual accrual.</td>
<td>• Martin Luther King Jr. Day,</td>
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<td></td>
<td></td>
<td></td>
<td>• Memorial Day,</td>
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<td>• Juneteenth,</td>
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<td>• Independence Day,</td>
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<td>• Labor Day,</td>
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<td>• Thanksgiving Day and the day after and,</td>
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<td></td>
<td>• Christmas Day.</td>
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</tbody>
</table>

*Winter Break does not apply to University of Missouri Health Care employees.

Learn about these and other leave benefits, such as shared leave, organ and bone marrow donor leave and more at umurl.us/leave.

## Additional Benefits

Our university focuses on enabling greater employee performance and supporting personal and professional growth to ensure we become a true employer of choice.

- **Service awards**: It is a privilege to recognize the achievements of our employees who have reached milestones in their career such as five, 10, 15, 20 or more years of service. The university celebrates these milestones with a certificate honoring their contributions.

- The **UM System Staff Advisory Council** works to create a positive work environment, promote the welfare and diversity of the staff and strengthen communication and relationships among UM System staff and administration. Learn more at umurl.us/sac.

## Employee Assistance Program

The **Employee Assistance Program (EAP)** is available to all employees and their immediate family members for access to free, confidential help for personal and professional stressors. Learn more at umurl.us/EAP.