



University of Missouri System

Faculty Benefits

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 faculty members. Learn more: umurl.us/dlins.

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.

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 faculty 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 faculty member or their dependent to provide advice and support any time. For more information, visit umurl.us/nurse.

Retirement Programs

The Defined Contribution (DC) Plan is the retirement program for new and returning faculty hired on or after October 1, 2019. The University provides a matching contribution to an employer contributions account equal to the faculty member'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 faculty 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 faculty. Visit umurl.us/retconsult to schedule an appointment and learn how to maximize your retirement savings and plan for other financial goals.

Tuition Assistance

Eligible faculty 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.

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.

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<https://www.umsystem.edu/totalrewards>