



# 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](http://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](http://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](http://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](http://umurl.us/HSA).

**For more information** about the benefit plans offered by the University of Missouri, visit [umurl.us/benefits](http://umurl.us/benefits).

### Health and Wellness Tools and Resources

Visit [universitymissouri.welcometouhc.com](http://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](http://myuhc.com).
- Learn about Real Appeal and other programs to help you eat well at [umurl.us/eatwell](http://umurl.us/eatwell).
- Get wellness reminders, earn rewards and find a health-minded community at [werally.com](http://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](http://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](http://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](http://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](http://umurl.us/retplans). To sign up for complimentary investment and financial planning workshops, please visit [umurl.us/retsem](http://umurl.us/retsem).

**Fidelity Workplace Financial Consultants** offer free one-on-one consultations to University of Missouri faculty. Visit [umurl.us/retconsult](http://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](http://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](http://umurl.us/EAP).

### Office of Human Resources

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