

## Truman State University Benefits Overview

Retirement and Savings Plans	
<b>Faculty</b>	
CURP	Vested immediately. Effective July 1, 2018, employees contribute 2% of their gross salary monthly and the University contribution is set at 6%.
<b>Staff</b>	
MOSERS	Vested after 5 years; employees contribute 4% of their gross salary monthly. University contribution is based on the rate established each year by the state of Missouri
<b>Other Savings Plans</b>	
Automatic payroll deduction is available for a variety of pre-tax and post-tax savings plans, including:	<ul style="list-style-type: none"> <li>➤ Missouri Deferred Compensation (457 savings plan)</li> <li>➤ Missouri State Employees' Cafeteria Plan flexible spending account to be used for healthcare costs and/or dependent care</li> <li>➤ Selection of 403(b) savings accounts</li> <li>➤ MOST – Missouri's 529 College Savings Plan</li> </ul>
Health Insurance	
<b>Medical (provided by Aetna)</b>	
Three medical plans to choose from; includes options for dependent coverage	Prescription drug program, Aetna Premier Open Formulary, offered with Plans A & B
Annual wellness screening allows for greater premium discounts	Annual flu shots available on campus
<b>Delta Dental</b>	
Two plans to choose from; includes options for dependent coverage	Higher Option plan will pay 50 percent of orthodontic services for children up to age 19 after three years enrollment in the plan
<b>Davis Vision</b>	
Includes options for dependent coverage	\$10 copay for eye exam; copays for various lens options; allowance for frames or contact lenses

Life Insurance	
Standard	
University pays 100 percent of life insurance coverage at 1x annual salary	University pays 100 percent of Long-Term Disability and Accidental Death & Dismemberment coverage
Options to purchase additional life insurance coverage at 1x, 2x or 3x annual salary	Options to purchase dependent coverage for \$5,000, \$10,000 or \$15,000

*All health and life insurance benefits begin the first day of the month following date of employment.*

Additional University Benefits	
75% tuition reduction for employee and immediate family after one year	Campus Recreation Center membership
Pickler Memorial Library access	Paid sick and vacation leave for full-time staff; paid sick leave for full-time faculty
Free admission to athletic events on campus	Discounts with some cell phone providers
Discount on Enterprise car rental	2 free parking passes
Paid holidays	15% discount at Truman Bookstore
IT Services Network Access for personal devices; software discounts	Designated Guest program
Life Services Toolkit service that includes help with financial planning, funeral arrangements and preventing identity theft	Free or reduced-price admission to campus concerts, musicals, plays and speaking events
Direct Deposit of paychecks into multiple bank accounts	Credit Union membership
Access to the Natatorium	Bonus Buck privileges for on-campus dining
Employee Assistance Program	Workers' Compensation
Travel Assistance Program	Free online will preparation
Health Advocacy Solutions program	Free notary service on campus

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