## **Truman State University Benefits Overview**

Retirement and Savings Plans		
Faculty		
CURP	Vested immediately. Effective July 1, 2018, employees contribute 2% of their gross salary monthly and the University contribution is set at 6%.	
Staff		
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	
Other Savings Plans		
Automatic payroll deduction is available for a variety of pre-tax and post-tax savings plans, including:	<ul> <li>Missouri Deferred Compensation (457 savings plan)</li> </ul>	
	Missouri State Employees' Cafeteria Plan flexible spending account to be used for healthcare costs and/or dependent care	
	<ul><li>Selection of 403(b) savings accounts</li></ul>	
	MOST – Missouri's 529 College Savings Plan	

Health Insurance		
Medical (provided by Aetna)		
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	
Delta Dental		
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	
Davis Vision		
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	Free parking decal; reduced cost for additional decals
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

For more information, visit our website at hr.truman.edu. Questions can be directed to hrstaff@truman.edu or by calling 660-785-4031.