

Truman State University Benefits Overview

Retirement and Savings Plans	
Faculty	
Colleges & Universities Retirement Plan (CURP)	Vested immediately. Employees contribute 2% of their monthly gross salary and the University contribution is set at 6%.
Staff	
Missouri State Employees' Retirement System (MOSERS)	Vested after 5 years; employees contribute 4% of their monthly gross salary. 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 style="list-style-type: none"> ➤ Missouri Deferred Compensation (457 savings plan with pre- and post-tax options) ➤ Missouri State Employees' Cafeteria Plan flexible spending accounts to be used for healthcare costs and/or dependent care ➤ Selection of 403(b) savings accounts ➤ MOST -- Missouri's 529 College Savings Plan ➤ MOABLE -- 529 Savings Plan for People with Disabilities
Health Insurance	
Medical (provided by Anthem)	
Annual wellness incentive allows for greater premium discount	Three medical plans available, including an HSA with employer contribution; options for dependent coverage
Annual flu vaccine clinics available on campus	Prescription drug program, Essential Formulary, with Plans A & B; PreventativeRx drug program for HSA
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
National Vision Administrators	
Includes options for dependent coverage	\$10 copay for eye exam; copays for various lens options; allowance for frames and contact lenses

Life and Disability Insurance	
Standard	
University pays 100% of life insurance and accidental death & dismemberment coverage at 1x annual salary	University pays 100% of Long-Term Disability coverage; Options to purchase Short-Term Disability and Accident Care coverage.
Options to purchase additional life insurance coverage at 1x, 2x or 3x annual salary	Options to purchase dependent coverage at \$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	Seven weeks of paid parental leave for eligible employees after one year
Pickler Memorial Library access	Paid sick and vacation leave for full-time staff; paid sick leave for full-time faculty
1 free parking decal; add'l decals at discount	Campus Recreation Center membership
Discount on Enterprise car rental	Discounts with some cell phone providers
13 paid holidays	Free admission to most athletic events on campus
IT Services Network Access for personal devices; software discounts	Designated Guest program allows use of library and recreation center for another adult in the household
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 up to three bank accounts	Credit Union membership
Access to the Natatorium	15% discount at Truman Bookstore
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.