



Southeast
Missouri State University

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BENEFITS

AT A GLANCE 2009

Your Benefits -- At a Glance

Benefits	Cafeteria Plan	Medical Plan A	Medical Plan B
Description	Cafeteria Plan A provides \$750 (\$62.50 a month). Cafeteria Plan B provides \$1486.32 (\$123.86 a month). If electing medical plan A, Cafeteria Plan monies can be used to purchase dependent medical, vision, dental, dependent care assistance and/or medical reimbursement. If electing plan B, Cafeteria Plan monies can be used to purchase dependent medical, vision, dental, dependent care assistance and/or a health savings account. Part-time employees receive pro-rated amounts.	Helps you meet the cost of medical expenses. Unlimited lifetime maximum for each covered individual.	Helps you meet the cost of medical expenses. Unlimited lifetime maximum for each covered individual.
Options/Benefits		<p>Deductible In Network</p> <ul style="list-style-type: none"> • \$500 individual deductible • \$1,000 family deductible <p>Deductible Out of Network</p> <ul style="list-style-type: none"> • \$500 individual • \$1,000 family <p>Out-of-Pocket Maximum In Network</p> <ul style="list-style-type: none"> • \$3,500 individual • \$7,000 family <p>Out of Network</p> <ul style="list-style-type: none"> • \$7,000 individual • \$14,000 family <p>Preventative Care Services Services included but not limited to: routine exams, pelvic exams, PAP testing, PSA tests, mammograms, immunizations, annual diabetic eye exam, routine vision & hearing exams. (No Cost Share)</p>	<p>Deductible In Network</p> <ul style="list-style-type: none"> • \$1,500 individual deductible • \$3,000 family deductible <p>Deductible Out of Network</p> <ul style="list-style-type: none"> • \$1,500 individual • \$3,000 family <p>Out-of-Pocket Maximum In Network</p> <ul style="list-style-type: none"> • \$5,000 individual • \$10,000 family <p>Out of Network</p> <ul style="list-style-type: none"> • \$10,000 individual • \$20,000 family <p>Preventative Care Services Services included but not limited to: routine exams, pelvic exams, PAP testing, PSA tests, mammograms, immunizations, annual diabetic eye exam, routine vision & hearing exams. (No Cost Share)</p>
Cost Share		<p>80%-20% cost share after deductible</p> <p>Prescription costs go toward deductible and 20% cost share.</p>	<p>80%-20% cost share after deductible</p> <p>Prescription costs go toward deductible and 20% cost share.</p> <p>Includes (HSA) Health Savings Account which is an interest bearing savings account that can be used to pay for qualified medical expenses.</p>
Eligibility	Only available to employees employed on or before 12/31/2008.	Full time and part time	Full time and part time
Costs		<p>Full time - Southeast pays premium.</p> <p>Part time - Southeast pays portion of premium based on percent of assignment. Employee pays the remainder.</p> <p>Dependent coverage is elective.</p> <p>Contact the Human Resources Office for details.</p>	<p>Full time - Southeast pays premium.</p> <p>Part time - Southeast pays portion of premium based on percent of assignment. Employee pays the remainder.</p> <p>Dependent coverage is elective.</p> <p>Contact the Human Resources Office for details.</p>
How to Enroll	Annual open enrollment	Individual and dependent coverage upon eligible enrollment. Effective date of hire.	Individual and dependent coverage upon eligible enrollment. Effective date of hire.
How to Change Your Coverage		Annual enrollment, otherwise, within 31 days of an IRS qualifying change in family status is required.	Annual enrollment, otherwise, within 31 days of an IRS qualifying change in family status is required.
How to file for Benefits Non-Network		<p>Obtain claim form from the Human Resources Office and submit claim form to: Anthem BC and BS Lumenos P.O. Box 14882 St. Louis, MO 63178-4882 www.anthem.com</p> <p>Claims (non-Missouri) File with local Blue Cross Plan.</p>	<p>Obtain claim form from the Human Resources Office and submit claim form to: Anthem BC and BS Lumenos P.O. Box 14882 St. Louis, MO 63178-4882 www.anthem.com</p> <p>Claims (non-Missouri) File with local Blue Cross Plan.</p>

Dental Insurance	Vision Insurance	Life Insurance	Long-Term Disability (LTD)
Dental insurance provides benefits toward oral exams when using a preferred provider.	Vision Benefit provides benefits toward an annual eye exam when using a preferred provider.	Group term life insurance that provides a benefit to your named beneficiary if you die.	Provides 60% of your covered monthly salary through age 65 if you suffer a qualifying disability (benefits may continue past age 65 if you become disabled after age 60).
<p>Plan A Low Option Preventive services including oral exams and cleanings up to 100% UCR.</p> <p>Plan B High Option with Orthodontia More comprehensive coverage than Plan A including extractions, endodontics, dentures, crowns, bridges, periodontics and orthodontia. Percent coverage is dependent upon type of services performed. Orthodontia coverage begins during third year of coverage under Plan B at 50% UCR.</p> <p>Plan B reimburses for coverage C services: 10% in 1st year of coverage; 25% in 2nd year of coverage; 50% in 3rd year of coverage and beyond.</p>	<p>Low Option - (Plan A)</p> <ul style="list-style-type: none"> • One eye exam per calendar year • \$10 co-payment • 20% discount on eyewear • No discount on contacts <p>Plan A, Out of Network: up to \$38 reimbursement for exam.</p> <p>High Option - (Plan B)</p> <ul style="list-style-type: none"> • One eye exam per calendar year • \$10 co-payment • \$120 allowance toward the purchase of contact lenses or frames. Lenses covered every year. • \$25 co-pay on prescription glasses <p>Plan B, Out of Network: up to \$45 reimbursement for exam and single lenses; up to \$47 for frames; up to \$105 for contacts. 20% discount off complete pair of glasses.</p> <p>Plan B offers a diabetic eyecare program for Type 1 diabetics at no additional charge.</p>	<p>Basic -- 2 ½ X base salary (up to \$50,000 maximum)</p> <p>Supplemental -- 1 X, 2 X, and 3 X base salary coverage options <i>Any life purchase over 2 X salary must be accompanied by a medical evidence of insurability</i></p> <p>Dependent -- \$5,000, \$10,000, and \$15,000 coverage options The life benefit provided to you if your dependent dies.</p>	N/A
Full time and part time	Full time and part time	Full time or part time with 1664 hours annually (80% FTE)	Full time or part time with 1664 hours annually (80% FTE)
Employee pays premium — coverage is elective. Contact the Human Resources Office for details.	Employee pays premium — coverage is elective. Contact the Human Resources Office for details.	Basic -- Southeast provides coverage. Supplemental & Dependent -- You purchase the coverage level desired	Southeast pays cost of coverage.
Upon eligible enrollment, effective date of hire.	Upon eligible enrollment, effective date of hire.	Basic - upon eligible enrollment, effective date of hire. Supplemental & Dependent - enroll through Human Resources Office	Upon eligible enrollment, effective date of hire.
Annual enrollment, otherwise, within 31 days of an IRS qualifying change in family status is required.	Annual enrollment, otherwise, within 31 days of an IRS qualifying change in family status is required.	To cancel, decrease or increase Supplemental & Dependent Life Insurance -- upon request. Contact the Human Resources Office for details.	N/A
Obtain claim form from the Human Resources Office and submit claim form to: Delta Dental Care P.O. Box 8690 St. Louis, MO 63126-0690 www.deltadental.com	Obtain claim form from the Human Resources Office and submit claim form to: Vision Service Plan Attn: Non-Member Doctor Claims P. O. Box 997105 Sacramento, CA 95899-7105 www.vsp.com	Obtain death certificate. Contact Human Resources Office for additional assistance.	Contact Human Resources Office for additional assistance; obtain medical evidence of total disability.

Flexible Spending Accounts (FSA)	Retirement (MOSERS -- Missouri State Employees' Retirement System)	CURP (College and Universities Retirement Plan)	Retirement Tax-Sheltered Annuities and Deferred Compensation
Two separate accounts you can use to pay for eligible expenses tax free: Medical Reimbursement is for health care expenses for you and your family and Dependent Care is for day-care expenses for your eligible dependents while you work.	Retirement benefit -- you must work at least 1,000 hours per year; five years of creditable service to be vested.	A retirement benefit that provides the interstate portability to facilitate recruitment of teaching personnel; a 401(a) defined contribution plan with immediate vesting and self-directed investments.	Tax-deferred savings for retirement
<ul style="list-style-type: none"> • Medical Reimbursement Account (MRA) • Dependent Care Assistance Plan • Debit card feature available for all participants to use for eligible health care expenses. • Direct deposit available for claims submitted. 	<p>MSEP Plan "Rule of 80" — at least age 50 with age and service equaling 80 or more EARLY RETIREMENT: Age 55 with 10 years of service</p> <p>MSEP 2000 Plan "Rule of 80" — at least age 50 with age and service equaling 80 or more EARLY RETIREMENT: Age 57 with 5 years of service</p> <p>BackDROP provides for benefit to be calculated as if you elected to retire at a previous date. BackDROP Date: later of 1. The date you were first eligible for retirement benefits; or 2. Five years before your actual retirement date.</p>	Self-directed investments into <ul style="list-style-type: none"> • Equities • Guaranteed accounts • Fixed income accounts • Real estate • Money markets 	Investment allocations in Mutual Funds, Bonds, International Markets, Money Market, etc.
Full time and part time Not available if electing Medical Plan B coverage.	Full time and part time working in a position assigned at least 1,000 hours per year.	"Education employees" (teaching personnel) and academic administrators who hold faculty rank.	Full time and part time
Voluntary program that you fund using pre-tax dollars; up to \$5,000 for Medical Reimbursement and \$5,000 for Dependent Care.	Southeast contributes fully to your retirement -- 12.53% of your salary July 1, 2009 - 12.75% of your salary.	Southeast contributes fully to your retirement - 7.88% of your salary. July 1, 2009 - 7.71% of your salary.	Voluntary program which You fund.
Upon eligible enrollment, effective date of hire.	Enrollment form completed at time of hire.	Self Enrollment via web is completed at time of hire.	Contact Human Resources Office for list of participating representatives and a salary reduction agreement form.
Annual enrollment, otherwise if a participant, within 31 days of an IRS qualifying change in family status is required.	N/A	N/A	Contact a participating representative. Submit a Salary Reduction Agreement form to Human Resources Office in the month prior to effective date of change.
Obtain claim form from the Human Resources Office and mail it to the address provided. RightCHOICE Benefit Administrators 12250 Weber Hill Road, Suite 230 St. Louis, MO 63127 Fax: (314) 821-2532 Phone: (800) 365-3936	Contact the Human Resources Office for pre-retirement planning interview and assistance. MOSERS (800) 827-1063 P.O. Box 209 Jefferson City, MO 65102	Contact the Human Resources Office for pre-retirement planning interview and assistance. TIAA-CREF (888) 842-9001 211 North Broadway, Suite 1000 St. Louis, MO 63102-2733	Complete a Salary Reduction Agreement form and return to Human Resources Office.

Employee Assistance Program	Tuition Fee Waiver Program	Dependent Tuition Reimbursement	Cooperative Graduate Program
Regional Employee Assistance Program (REAP) will assist employees and their dependents by providing free, confidential help during times when an objective professional opinion can be useful.	Assists you in completing a degree program offered by Southeast Missouri State University. Must be employed at the beginning of the semester.	Assists your spouse or eligible children in completing an undergraduate degree program offered by Southeast Missouri State University.	Assists you in completing a graduate degree program offered annually through Southeast and another institution.
Seven free counseling sessions with licensed counselors for employees and their dependents. REAP can provide assistance with: <ul style="list-style-type: none"> • Family and relationship issues • Job conflicts and concerns • Grief and loss issues • Stress-related emotional issues • Depression and anxiety • Alcohol and drug concerns and dependency • Codependency • Referral for legal needs 	N/A	N/A	N/A
Full time and part time	Eligible Employees -- full time, part time, limited temporary staff, retirees	Dependents -- Spouse and eligible children of full time/part time employees	Regular Employees — full time, part time (80% or more)
Southeast pays the cost of this benefit.	<u>Undergraduate</u> -- Southeast pays 90% and You pay only 10% of in-state fees. <u>Graduate</u> -- Southeast pays 70% and You pay only 30% of fees.	<u>Dependents</u> -- 50% reimbursement of tuition fees for grade C or above for up to 132 undergraduate hours if in undergraduate status.	Southeast applies 70% reimbursement of incidental course fees for which a "B" or above grade is earned.
Enrollment at time of employment.	Enroll for this benefit in the Human Resources Office. Enrollment form must be received by the first day of each semester.	Enroll for this benefit in the Human Resources Office. Enrollment form must be received by the first day of each semester.	Enroll for this benefit at the end of the semester for which you are requesting reimbursement.
N/A	N/A	N/A	N/A
For services call: (573) 334-7667 or (800) 455-7327 Regional Counseling & Employee Assistance Services, Inc. 2907 Independence Suite G Cape Girardeau, MO 63703	Contact Human Resources Office for a Tuition Fee Waiver form or download form from the Human Resources Web site.	Contact the Human Resources Office for a Dependent Tuition Reimbursement form or download form from the Human Resources Web site.	Contact the Human Resources Office for an application form or download form from the Human Resources Web site.

Human Resources Office
Academic Hall Room 220
(573) 651-2206
<http://www4.semo.edu/humanresources/benefits>

Disclaimer

This is only a brief summary of benefits. The insurance plan document contains program details, and will, in all cases, control over any information in the summary.