

2026

EMPLOYEE BENEFIT SUMMARY



Health Care

BENEFIT ELIGIBILITY

Benefit eligibility is defined as staff who are at least 75% full-time equivalent (FTE is defined as at least 30 hours per week). The following benefits are limited to benefit-eligible employees unless “all employees” is specified.

WORK-LIFE BALANCE

PAID TIME OFF (PTO)

Accrual of hours begins on day one.

LEAVE PROGRAM STRUCTURE

The PTO structure provides employees the flexibility to use time off as they choose — no need to specify type of leave (sick, vacation, etc.). The plan also offers paid parental and caregiver leave, as well as short-term disability.

FIXED LEAVE	HOLIDAYS 10 days per year		
PTO DAYS PER YEAR			
FLEXIBLE LEAVE	YEARS OF SERVICE	NON-EXEMPT (HOURLY)	EXEMPT (SALARIED)
	Less than 5 years	18 days (144 hours)	23 days (184 hours)
	5-15 years	23 days (184 hours)	28 days (224 hours)
	15 or more years	28 days (224 hours)	28 days (224 hours)
QUALIFYING LEAVE	SHORT-TERM DISABILITY	PARENTAL LEAVE	CAREGIVER LEAVE
	Covers 60% of employee's pay for up to 20 weeks	Covers 100% of employee's pay for up to 4 weeks	Covers 100% of employee's pay for up to 2 weeks

PAID HOLIDAYS
BEGINS: Upon employment
Employees receive nine paid holidays:

- New Year's Day
- Martin Luther King Jr.'s Birthday
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Veterans Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day

FUNERAL LEAVE
BEGINS: Upon employment.
Up to 24 hours in accordance with policy

YOUR HEALTH AND WELL-BEING

HEALTH AND WELLNESS

BEGINS: Upon employment for all employees

A variety of resources are available to employees, including:

- Free access to Cardiac and Pulmonary Rehab exercise facilities
- Complete access to comprehensive tobacco cessation and healthy eating resources
- Classes and programs addressing physical activity, stress reduction, weight management and tobacco cessation
- Walking paths at University Hospital, Ellis Fischel Cancer Center and Quarterdeck
- Wellness-related events and lectures
- Well-being resources to support your wellness goals including nutrition, fitness, emotional well-being, financial and community wellness. Visit mailmissouri.sharepoint.com/sites/umhs-mymu-hri/SitePages/Wellness.aspx for more information.
- A variety of wellness program offerings, listed at umsystem.edu/totalrewards/wellness
- **Employee Assistance Program:** All employees and their immediate family members have access to free, confidential help for personal or professional challenges, with more information located at umsystem.edu/totalrewards/benefits/EAP

If your online enrollment is completed within 31 days of your new hire or benefit eligible date, your coverage will start on day 1 of your benefit eligibility.

Medical, dental and vision plan options are offered. Staff may also choose to include their spouses, sponsored adult dependents and children.

FLEXIBLE SPENDING PLAN

BEGINS: Upon registering within 31 days of hire or benefit eligible start date or open enrollment each year for the following year.

Pre-tax deductions are available to employees for health care and dependent care expenses.

HEALTH SAVINGS PROGRAM

BEGINS: Upon enrollment

Under the "high deductible" plan, you may be eligible for employer contributions for your HSA account.

INVESTING IN A SECURE FUTURE

EDUCATIONAL AND TUITION ASSISTANCE

BEGINS: After successful completion of the six-month probationary period

You may receive a 75% reduction of the educational and supplemental fee for six credit hours per semester or three credit hours per summer semester at any University of Missouri System campus. Campuses are located in Columbia, Kansas City, Rolla and St. Louis. Online and evening courses also apply.

BEGINS: After successful completion of 12 months

Spouses, UM-qualified sponsored adult dependents and children are eligible for a 50% tuition reduction at MU facilities.

RETIREMENT PROGRAM

BEGINS: Upon employment for benefit-eligible employees

The following applies to employees hired or rehired on or after October 1, 2019:

University Contribution Amount 100% employer match up to 8% of employee eligible compensation

Employee Automatic Enrollment Rate

- Employees are automatically enrolled to defer 8% of compensation at the time of hire (can be adjusted anytime).
- Employees must complete three years of creditable service to be vested. You may also be eligible for our irrevocable options and make additional contributions toward retirement. The elections for the irrevocable options must be made prior to or on your first day of employment.

For more information about your retirement options, please visit our website at

umsystem.edu/totalrewards/retirement

VOLUNTARY RETIREMENT PROGRAM

BEGINS: Upon employment

The voluntary retirement plans allow the employee to set aside a portion of salary to purchase an annuity contract or make a deposit into a mutual fund. A wide variety of investment companies are available as administered by Fidelity Investments. The pre-tax amounts set aside are taxable upon withdrawal. You may defer as little as \$25 per month or up to the maximum allowed by IRS rules.

Three plans are offered:

- 403(b) - Tax-Deferred Annuity Plan
- 457(b) - Deferred Compensation Plan
- 401(a) - Supplemental Retirement Plan

Other retirement features:

- The University offers Roth retirement deferrals on an after-tax basis governed by IRS guidelines
- Individual financial and retirement counseling is offered by Fidelity Financial Services

PROFESSIONAL DEVELOPMENT OPPORTUNITIES

BEGINS: Upon employment for all employees

Educational opportunities are offered to enhance both professional and personal growth of employees.

VOLUNTARY INSURANCE PROGRAMS AND DISCOUNTS

LIFE INSURANCE

BEGINS: Upon employment

Basic life insurance provided by employer at one time your annual salary. Additional options include basic term life, additional term life and dependent term life.

LONG-TERM DISABILITY INSURANCE

BEGINS: Upon employment

Long-term disability coverage is available to provide eligible employees with replacement income due to disability.

ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

BEGINS: Upon employment

Accidental death and dismemberment insurance is available for up to \$150,000 in increments of \$25,000. Staff may also purchase coverage for their families at a percentage of their coverage. Coverage is completely paid by the employee.

VOLUNTEER COLLEGE SAVINGS PLAN

BEGINS: Upon employment

Employees can save for their children's higher education expenses through a tax-favored Section 529 plan.

EMPLOYEE DISCOUNTS

BEGINS: Upon employment for all employees

With a MU Health Care name badge, staff members may receive discounts on:

- Cellular service
- Cosmetic services at MU Health Care's Plastic Surgery and Med Spa
- Food at any MU Health Care cafeteria
- Mizzou Store purchases and at university-sponsored sporting and cultural events
- Over-the-counter medicines from Mizzou Pharmacy
- Select car rentals
- Tickets to Silver Dollar City and Great Wolf Lodge

For a complete list of discounts, visit umsystem.edu/ums/hr/sac/par

HUMAN RESOURCES CONTACTS

MU Health Care.....(573) 882-8187

Staff Benefits.....(573) 882-2146

University of Missouri Retirement Program.....(573) 882-9810

TOTAL REWARDS BENEFITS

umsystem.edu/totalrewards

CAREERS

To view a list of job postings or to apply for a position, please visit careers.muhealth.org

