

Your Missouri State Employee Benefits

This presentation is designed to give you an overview of benefits provided to you as an active state employee in a benefit eligible position. This slide show does not apply to employees of the Missouri Department of Conservation, the Missouri State Highway Patrol or the Missouri Department of Transportation

Your Employer Pays for:

- Retirement/Survivor Benefits (MSEP/MSEP2000)
- Long-Term Disability Benefits
- The Employee Assistance Program (EAP)
- Basic Life Insurance (Term Life)
- Educational Assistance (when applicable)
- Paid Holidays
- Annual Leave and Sick Leave
- Workers Compensation
- Unemployment Compensation

You & Your Employer Pay for:

- Medical Insurance
- Retirement/Survivor Benefits (MSEP2011)
- Social Security

You Pay for these Optional Benefits:

- Optional Life Insurance (Term Life)
- Spouse & Dependent Life Insurance
- Life Insurance (Universal Life)
- Cafeteria Plan
- Dental Insurance
- Vision Insurance

How Do I Enroll in these Benefits?

1. Your employer will give you a SEBES card that includes contact information for all benefit providers and the deadlines for your enrollment.
2. You will receive a SEBES password by email if your employer entered an email address for you. Otherwise, you will receive your password by mail.
3. You **must** go to www.sebes.mo.gov, sign on with your SEBES password, and complete your enrollment on-line. Paper forms cannot be submitted.
4. The system will force you to change your password and then you can complete your enrollment online for all of your benefits.

What do I Need to Begin my Enrollment in SEBES?

- You will need to use a computer that has internet access at your home, work, local library, MCHCP, etc.
- Your dependent(s) and spouse's information including full names, dates of birth, and social security numbers of your dependents
- The full names, addresses and social security numbers of your beneficiaries
- Copies of your marriage license and/or birth certificates for all dependents you wish to insure for medical, dental and/or vision insurance
 - Coverage will not go into effect until proof documents are received by MCHCP



Missouri Consolidated Health Care Plan (MCHCP) Provides:

- **Medical**
 - Medical coverage is available for you and your eligible dependents at subsidized rates.
- **Dental**
 - Dental coverage is available for you and your eligible dependents. It includes preventative, restorative, and major services.
- **Vision**
 - Vision coverage is available for you and your eligible dependents. The plan includes vision exams and provides eyeglasses and contact lenses at discounted rates through network providers.
- **EAP**
 - Available for you and all household members. This benefit is provided at no cost to all active employees. You are automatically enrolled.



Missouri Consolidated Health Care Plan (MCHCP) Contact Information

- **Missouri Consolidated Health Care Plan (MCHCP)**
 - Mailing Address:* PO Box 104355
Jefferson City, MO 65110-4355
 - Physical Address:* 832 Weathered Rock Court
Jefferson City, MO
 - Phone:* (573) 751-0771 • (800) 487-0771
 - Fax:* (866) 346-8785
 - E-mail:* mchcp@mchcp.org
 - Web:* www.mchcp.org



Missouri State Employee's Retirement System (MOSERS)

- **Retirement and Long-Term Disability**

- You are automatically covered and your employer pays for this benefit. As of January 1, 2011 employees in the MSEP2011 will also be required to contribute 4% of pay for this benefit.

- **Basic Life Insurance**

- You are automatically covered and your employer pays for this benefit
- Your coverage is one times your annual salary with a minimum of \$15,000 coverage
- Coverage is effective on your first date of active employment



Missouri State Employee's Retirement System (MOSERS)

- **Optional Life Insurance**

- You may purchase additional coverage for yourself, your spouse, and your children
- Rates for you and your spouse are based on your age
- Child coverage is \$2.00 per month regardless of the number of children you cover



Missouri State Employee's Retirement System Contact Information

- **Missouri State Employees' Retirement System (MOSERS)**

Mailing Address: PO Box 209
Jefferson City, MO 65102-0209

Physical Address: 907 Wildwood Drive
Jefferson City, MO

Phone: (573) 632-6100 • (800) 827-1063

Fax: (573) 632-6188

E-mail: mosers@mosers.org

Web: www.mosers.org

Cafeteria Plan

- You may elect to have money deducted from your paycheck and set aside in a special arrangement (not subject to federal, state, social security or Medicare taxes)
- You can save \$25 or more in taxes for each \$100 you contribute to this arrangement, which can be used for qualifying expenses, such as:
 - Out-of-pocket medical expenses for you or any of your dependents;
 - Qualified child or adult dependent care expenses.
 - Work-related parking and/or mass transit
- A nominal administrative fee applies, and varies depending on the options you elect.

Cafeteria Plan Contact Information

- **Missouri State Employees' Cafeteria Plan (Central Bank/ASI)**

Mailing Address: PO Box 858
Columbia, MO 65205-0858

Phone: (573) 442-3035 • (800) 659-3035

Fax: (573) 874-0425 • (866) 381-9682

Email: asi@asiflex.com

Web: www.mocafe.com

Deferred Compensation

- Provides you with a method to conveniently save money for retirement through payroll deduction on a pre-tax basis.
- Permanent employees newly hired after 7/1/2012 are automatically enrolled at a 1% contribution per pay period.

Deferred Compensation Contact Information

- **State of Missouri Deferred Compensation Plan**

Physical Address: 3349 American Avenue, Ste. A
Jefferson City MO 65109

Phone: (573) 893-1053 • (800) 392-0925

Fax: (573) 893-1059

Web: <http://www.modeferrredcomp.org>



Universal Life Insurance & Contact Information

- In addition to the term life insurance provided by the state, you may purchase universal life coverage. Universal life insurance builds a cash value.
- **Missouri Voluntary Life Insurance Commission (MoVLIC)**
The McDaniel-Hazley Group, Inc. (MHG)



Mailing Address: 1100 Main St Suite 2890
Kansas City MO 64105

Phone: (866) 668-5421

Fax: (816) 531-7503

Web: www.mhgmovlic.org

Email: nzhanda@mhgmovlic.org

College and University Employees

- MOSERS life insurance and long-term disability are not available to employees of state regional colleges/universities (except for Lincoln University and Linn Tech).
- Please see your employer for specific information regarding all of your benefits.

Deadlines for Enrollment

- There are specific deadlines that must be met in order to take full advantage of your benefits.
- You must sign-on to SEBES within the first 31 days of your employment in order to elect certain benefits.
- Once you sign-on to SEBES, your deadlines will be listed for each benefit provider.
- The sooner you enroll, the sooner your benefits and deductions will begin. If you want coverage effective the first of the next month and you are hired on the 30th, you will need to enroll on your date of hire.

SEBES Password Reminder

- You will receive a SEBES password that will allow you to sign up for all of your benefits at once at www.sebes.mo.gov . The SEBES password is only valid for 60 days.
- If you provided your employer with a **Yahoo**, **Hotmail**, or **sbcglobal** email address, please check your bulk mail, junk mail, and spam folders in addition to your incoming email folder for your password.

Other Passwords or PIN Numbers

- You will create **separate passwords or personal identification numbers (PIN)** for MOSERS, MCHCP, and Deferred Comp for all future benefit transactions **after** you've completed your initial enrollment in SEBES. Please keep these in a secure location to protect your benefits and identity.

Questions?

- Please contact your employer or any of your benefit providers for additional information.