Your Missouri State Employee Benefits

This presentation is designed to give you an overview of the benefits provided to you as an active state employee in a benefit eligible position.

SEBES

Statewide Employee Benefit Enrollment System

Your Employer Pays for:

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

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You & Your Employer Pay for:

- Medical Insurance
- Social Security

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You Pay for these Optional Benefits:

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

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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 and 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.

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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 dental and/or vision insurance
  - Coverage will not go into effect until proof documents are received by MCHCP

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MoDOT/MSHP Medical and Life Insurance Plan

Health Coverage

- MoDOT/MSHP Medical and Life Insurance Plan offers employees health care coverage with spouse and dependent coverage available.

- The premium cost is shared by both the employee and employer.

- The effective date of coverage will be the first day of the month following the date of hire.

MoDOT/MSHP Medical and Life Insurance Plan

Life Insurance Coverage

– **Basic State Paid Life**
- Coverage equal to annual base salary provided by the employer at no cost to employee.
- Effective coverage date is date of hire.

– **Optional Life**
- Coverage available up to six times annual base salary, not to exceed $800,000.
- Coverage is available for spouse and child(ren).
- The effective date of coverage will be the first day of the month following the date of hire.

MoDOT/MSHP Medical and Life Insurance Plan-How to enroll?

- During the benefit portion of New Employee Orientation, paperwork is provided to new employees to enroll in health coverage, basic life and optional life coverage.

- To enroll spouse and dependent children in health coverage, a social security number and a copy of a birth certificate will be required for all applicants.

- New employees may make changes to enrollment within 31 days of hire date by contacting your insurance representative.

- For dental and/or vision insurance and cafeteria plan benefits, enroll through SEBES as instructed in slides.

MoDOT/MSHP Medical and Life Insurance Plan Contact Information

- **MoDOT/MSHP Medical and Life Insurance Plan**

Mailing Address:	PO Box 270
	Jefferson City, MO 65102
Physical Address:	1913 William Street
	Jefferson City, MO 65109
Phone:	(573) 522-2139 • (877) 863-9406
Fax:	(573) 526-1482

Web: *www.modot.mo.gov/newsandinfo/benefits.htm*

Missouri Consolidated Health Care Plan (MCHCP) Provides:

- **Dental**
  - Dental coverage is available for you and your eligible dependents.

- **Vision**
  - Vision coverage is available for you and your eligible dependents.

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*

  Note: You will have a different administrator for your medical insurance and EAP benefits. Please see your employer for questions.

MoDOT & Patrol Employees' Retirement System (MPERS) & Contact Information

- MPERS will administer the retirement and disability benefits for employee's of the Missouri Department of Transportation and Highway Patrol.

- **MoDOT & Patrol Employees' Retirement System (MPERS)**
  Mailing Address: PO Box 1930
                           Jefferson City, MO 65102-1930
  Physical Address: 1913 William St.
                           Jefferson City, MO 65109
  Phone: (573) 298-6080 • (800) 270-1271
  Fax: (573) 522-6111
  Email: mpers@modot.mo.gov
  Web: www.mpers.org

MOCafe

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.)
- Save $25 or more in taxes for each $100 you contribute to this arrangement, which can be used for qualifying expenses, such as:
  - State sponsored health, dental, and vision insurance premiums;
  - Out-of-pocket medical expenses for you or any of your dependents; or
  - 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: (800) 392-0925 • (573) 893-1053
  Fax: (573) 893-1059
  Web: http://www.modeferredcomp.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

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.

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SEBES Password Reminder

- You will receive a SEBES password that will allow you to sign up for dental and/or vision insurance and cafeteria plan 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.

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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.

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Questions?

- Please contact employee benefits at
  877-863-9406, your insurance representative or any of your benefit providers for additional information.

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