 Deferred Compensation Plan

State of MO Deferred Compensation Plan... (800) 392-0925

The State of Missouri Deferred Compensation Plan provides you with a method to conveniently save money for retirement, with both before- and after-tax (Roth) money, through payroll deductions.

- Monthly deferred amount: $25.00
- Account balance not included for security reasons. You may obtain your current balance by calling the Deferred Compensation Plan at the number listed above, on the web at www.moderefedcomp.org, or refer to your quarterly deferred compensation statement.

Benefits:

- Health care: $248.00
- Retirement: $0.00
- Social Security: $187.18
- Medicare: $43.78
- Deferred compensation: $25.00
- Basic life insurance: $0.00
- Disability insurance: $0.00

Total: $503.96

Cafeteria Plan

Central Bank/ASI.................................(800) 659-3035

The state offers a cafeteria plan where you may elect to have certain expenses deducted from your paycheck before federal, state, and social security taxes.

- Medical insurance: $248.00
- Dental insurance: $83.10
- Vision insurance: $0.00
- Flexible medical: $0.00
- Dependent care: $0.00

Term Life Insurance

MoDOT/MSHP.................................(877) 863-9406

Group term life insurance protects you and your family from financial hardship in case of death. Term life insurance does not accumulate cash value and only results in a benefit payment when you die. Keep your beneficiary designations updated!

- Monthly Benefit
  - Basic (state paid coverage): $41,000.00
  - Optional (member coverage): $0.00
  - Optional (spouse coverage): $0.00
  - Optional (child coverage): $0.00

Retirement Service Credit

MPERS............................................(800) 270-1271

Service shown as of February 28, 2015. Total service is used in calculating your retirement benefit amount and determining your eligibility for benefits. In general, the more service you have and the higher your salary, the higher your benefit amount. Certain types of additional service credit may be acquired (i.e. active-duty military service and non-federal public employment rendered in Missouri).

- Credit Service: 15 yrs 5 mths

Normal Retirement Benefit Estimate

MPERS............................................(800) 270-1271

- Your normal retirement date is the date at which you may retire with an unreduced benefit.
- This estimate is for informational purposes only!
- All service and salary information must be verified at the time of your actual retirement. This estimate assumes your employment status and salary will remain the same until the "as of" date listed in the estimate. If you leave state employment before that date, contact MPERS to see how it will affect your benefit. Date of normal/early retirement changes when you leave state employment and no longer accruing service credit.
- This estimate does not include unused sick leave credit.
- To run a different estimate, use the Secure Member Access at www.mpers.org

MPERS/MPERS

- Closed Plan
- Year 2000 Plan

- Estimated Benefit Amount
- $0.00

- No Reduction

- No Interest

Disability Benefit

MPERS............................................(800) 270-1271

If you become disabled and can no longer perform your job, you may be eligible for one of the following types of disability (see Disability Handbook available online):

- Long-Term (LTD): Up to 60% of your pre-disability earnings (offset by deductible income)
- Work-Related: The lesser of:
  - 1. 70% of your pre-disability earnings (not offset by deductible income), or
  - 2. 90% of your pre-disability earnings (offset by deductible income)

BackDROP (if eligible)

MPERS............................................(800) 270-1271

If you continue working at least two years beyond the date you are first eligible for normal retirement, the BackDROP provides a way for you to receive a lump sum payment at retirement in addition to your ongoing monthly benefit. If you elect the BackDROP, the monthly benefit payable on your actual retirement date is based on the benefit you would have received if you left employment and retired on an earlier date (the BackDROP date). You will receive a lump sum payment equal to 90% of the Life Income Annuity amount you would have received during the BackDROP period. Our Special Tax Notice brochure, available online, provides information regarding the tax consequences of electing the BackDROP.
2015 Personal Benefit Statement

Workplace Possibilities (WPP)
Standard Insurance Company offers the Workplace Possibilities program to assist employees who may be affected by an illness or medical condition by offering consultations that may lead to providing accommodations or services to promote a healthier workplace.

Examples could include ergonomic evaluation for specialized seating, sit/stand work station (for those who need to change positions frequently throughout the work day), lifting devices, specialized shoes, etc.

Work-Related Felony
Members who are convicted of the following work-related felonies (on or after August 28, 2014) will not be eligible to receive a retirement benefit from MPERS: (stealing, receiving stolen property, forgery, counterfeiting, bribery of a public servant, or acceding to corruption).

Divorce and Your MPERS Benefit
Once you are vested, your retirement benefit from MPERS is considered "marital property." If you have been married at any time while earning service credit and you are considering a divorce, your spouse may be legally entitled to receive up to 50% of your retirement benefit accrued while married. More information may be found online in our Divorce brochure.

Death Before Retirement
If you are vested and die before retirement, the spouse to whom you are married on your date of death will be eligible to receive survivor benefits (payable for your spouse's lifetime). There is no eligibility for survivor benefits under age 21 (divided equally). There are similar provisions for duty-related death before retirement.

Cost-of-Living Adjustment (COLA)
MPERS provides a lifetime annual COLA to eligible benefit recipients as allowed by law (e.g. retired members, surviving spouses, beneficiaries, etc.). The annual COLA rate will be equal to 80% of the percentage increase in the Consumer Price Index for All Urban Consumers (CPI-U) with an annual maximum of 5%. (Closed Plan retirees hired before August 28, 1997 will receive a minimum 4% COLA until the total increases equal 85% of their initial benefit - then the annual rate reverts to 80% of the CPI-U.)

Contact Information for Benefit Providers

Retirement and Disability
MDOT & Patrol Employees’ Retirement System (MPERS)
Phone: (573) 298-0080
Toll Free: (800) 270-1271
www.mpers.org

Medical and Optional Life Insurance
MDOT Employee Benefits
Phone: (877) 863-9406 option 3
www.modot.mo.gov/newsandinfo/benefits.htm

MSHP Employee Benefits
Phone: (573) 526-6136
Phone: (573) 526-6356
www.modot.mo.gov/newsandinfo/benefits.htm

Dental and Vision Coverage
Missouri Consolidated Health Care Plan (MCHCP)
Phone: (573) 751-0771
Toll Free: (800) 487-0771
www.mchcp.org

Deferred Compensation
State of Missouri Deferred Compensation Plan
Phone: (573) 803-1053
Toll Free: (800) 392-0925
www.modedercomp.org

Cafeteria Plan
Missouri State Employees’ Cafeteria Plan
Toll Free: (800) 659-3035
www.mocafe.com

Employee Assistance Program (EAP)
ComPsych
Toll Free: (800) 808-2261
www.guidanceresources.com

2015 Personal Benefit Statement

The VALUE of Your BENEFITS

One of the perks of being a state employee is generous benefits. This Personal Benefit Statement provides an overview of your benefits as an active state employee.

More Than Just a Paycheck
Your total compensation is more than just the amount of your paycheck. Benefits are a significant part of your total compensation package, but are often overlooked. These benefits provide you and your family with retirement and survivor income, access to health care and life insurance at the state subsidized group rates, and income protection in the event you become disabled. Many of your benefits are totally paid for by your employer, while you and your employer share in the cost of others (see the Monthly Salary and Benefit Costs section of this statement).

Automatically Planning for Retirement
Each day you work in a benefit eligible position, you are earning service credit that will be used in calculating your retirement benefit. The more service you have and the higher your pay, the higher your benefit amount. By going to work each day, you are in essence planning for retirement.

Ridiculously Easy
The Deferred Compensation Plan is the EASIEST way to save for retirement. Deferred Comp takes the fear out of making investment decisions. You owe it to yourself to at least meet with a Deferred Comp representative to see how your savings can add up over time. Call (800) 392-0925 or go to www.modedercomp.org.

Please review the information in this statement carefully. While we strive for accuracy, it is possible that some portion may contain an error. If you find an error, please report it to the indicated benefit provider as soon as possible.