

## Employee benefits offer options

*Beginning this issue, a new series of articles, "for your benefit," will provide updated information on employee benefits and the advantages of the employee benefit programs offered by UM. We'll explore all the benefit programs in-depth and talk to some employees who participate in these programs. After reading the stories in "for your benefit," you may have questions or concerns about your involvement in the benefit programs. Feel free to call your campus personnel office or the UM employee benefits office in Columbia at its new number: (314) 882-2146.*

"There are so many things to adjust to when you begin a new job, that you may not have time to become fully aware of the many benefits that come with a new position," says Mary Ann Tipton, manager of UM employee benefits.

"Considering a benefit package or enrolling in benefit programs is often a low priority, especially if you are adjusting to a new community."

That's why Tipton and Michael Paden, director of UM employee benefits, feel that educating new and veteran employees of the University about the benefits available to them is so important.

"We can't make choices for employees," Tipton says. "But we can answer questions and help employees consider options that will provide them and their families with the most desirable benefit package available, which is also appropriate for their particular situation."

"The surprising thing is that many employees are simply not aware of what is available and how they can take advantage of those benefits at a reasonable cost. The University's benefit package is really outstanding."

Before joining UM in September, Tipton worked in human resource development in the private sector for more than a decade, and she knows from experience that UM's employee benefit package compares well with others.

"I'm sure few employees realize that the programs are a \$50 million effort for the University providing coverage for 12,500 active employees and more than 3,000 retired employees," Tipton says.

New employees are invited to benefit orientation programs on their respective campuses soon after joining the University. The benefits available are the same throughout the UM system, but the logistics and manner of presenting information about those programs differ from campus to campus.

"We certainly encourage new employees to attend those workshops," Tipton says. "At least at that time they can find out what is available and have some time to consider their best options."

"Although the University is generous in allowing time for enrollment in many programs, employees do need to be aware of the open enrollment periods and make their decisions accordingly. The employee benefits staff on all the campuses can help them do that."

The University offers seven basic benefit programs, and all are open to faculty and administrative, professional, service and support staff. The only provision is that the eligible employee be scheduled to work at least 30 hours each week and have an ap-

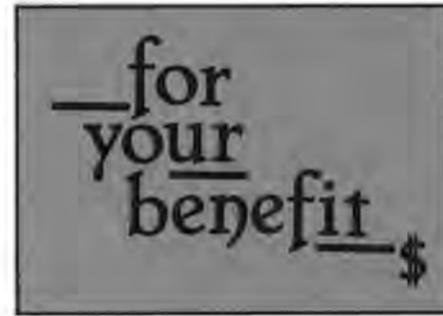
pointment of at least six months.

"We want to stress that all programs are open to all employees of the University, regardless of their position or title, as long as they are considered eligible for at least six months," Tipton says.

The benefit programs described below are all subject to certain conditions and restrictions. More information on each is available from the campus personnel offices. And, more detailed descriptions of each will be provided in upcoming articles.

The University contributes approximately two-thirds of the total cost of the medical benefits program for its employees. The remainder of the cost is funded through payroll deductions from employees. Employees are covered from their first day of employment with the University once they have returned the completed medical enrollment card to the campus or system benefit office.

The medical, dental and long-term disability programs are administered through trust funds established by the University for this purpose. Contributions from the University and participating employees are made to the fund.



The medical benefits program is popular with UM employees, with approximately 85 percent of employees participating. With deductible limits of \$100 or \$500, the plan provides comprehensive coverage for employees and their families.

Slightly more than 75 percent of UM employees are enrolled in the dental benefits program that became effective in January 1982. The University contributes approximately half the total cost of the coverage.

The University's long-term disability program provides participating employees with salary continuation when a disability lasts longer than five months. If an employee is disabled before reaching age 62, benefits can continue as long as the employee remains disabled or reaches age 65.

"This is the benefit program with the lowest enrollment in the UM system," Tipton says. "Slightly more than 50 percent of our employees participate."

"I think the reason for that is simply that many employees think, 'I'm young and healthy, and nothing like that will happen to me.' But disabling accidents occur and terminal illnesses are diagnosed all the time."

The University contributes 25 percent of the long-term disability program's cost, and participating employees make up the rest. The program provides up to two-thirds of the enrolled employee's salary as benefits, with a maximum annual benefit of \$36,000.

The life insurance program is the most popular with University employees. Nearly 95 percent of active UM employees participate in one of three options.

Plan A is paid for entirely by the University and provides up to an amount equal to the employee's annual salary. The cost for

Plan B coverage is shared by the employee and the University and provides two times the employee's annual salary. Participants in Plan C share the cost of that plan with the University, with coverage equaling three times the employee's annual salary.

Employees with other life insurance coverage can still participate in the plan, and in most cases employees do not have to provide proof of good health, provided they enroll in the program in the first 60 days of their employment with the University.

Only about 53 percent of UM employees participate in the accidental death and dismemberment plan, a group insurance plan offering financial protection in the event of accidental death or the loss in an accident of hands, arms, feet, legs or eyesight.

"The low enrollment in this program may be due to the fact the employee pays the entire cost of this coverage," Tipton says. "But the maximum premium for the employee, spouse and children is only \$9 per month and provides up to \$150,000 in principal coverage."

The University pays the entire cost of the retirement disability and death benefit plan through the maintenance of a trust fund. The plan's features include basic retirement benefits at age 65, benefits for early retirement from age 55 through 64, disability retirement benefits and benefits for widows, widowers and dependent children after the death of an employee with at least five years of service.

"Participants in this plan receive benefits in addition to Social Security payments," Tipton says. "Benefits from the plan are subject to state and federal income tax." Tipton notes that this plan differs from the Early Retirement Incentive Plan for faculty, which has been in effect only two years.

The tax-deferred annuity program is a method established by the Internal Revenue Service to encourage employees to save for retirement.

"Employees can exclude from their taxable income, by means of a salary reduction agreement, a limited amount of money," Tipton says. "The receipt and taxation of that money is deferred until a later date. Benefits generally begin at retirement."

The minimum amount employees can set aside each month is \$25. The maximum amount is established by federal law. Employees can choose from a wide array of commercial annuity companies and mutual funds in which to invest the money to provide retirement income.

"We would like to see more employees take advantage of these programs," Tipton says. "Through some updated education, perhaps we can encourage that involvement. After all, the University takes very good care of its people."

## Board approves UMC emeritus titles

The following emeritus titles for UMColumbia faculty have been approved by the Board of Curators:

### College of Agriculture

O. Hale Fletchall, professor emeritus of agronomy, effective May 1, 1985

Robert M. George, professor emeritus of agricultural engineering, effective July 1, 1985

Delmar E. Hatesohl, professor emeritus of extension education, effective Sept. 1, 1985

Elmer R. Kiehl, professor and dean emeritus of agriculture, effective July 2, 1986

Hugh E. Keith, associate professor emeritus of extension education, effective May 1, 1984

Kenneth L. McFate, professor emeritus of agricultural engineering, effective Sept. 1, 1986

James E. Ross, professor emeritus of animal science, effective July 1, 1985

Milton D. Shanklin, professor emeritus of agricultural engineering, effective Sept. 1, 1986

Howell N. Wheaton, professor emeritus of agronomy, effective Sept. 1, 1985

### College of Arts and Science

James A. Gavan, professor emeritus of anthropology, effective Sept. 1, 1986

Richard L. Hills, professor emeritus of music, effective Sept. 1, 1986

Wayne A. Leeman, professor emeritus of economics, effective Sept. 1, 1986

Vera B. Townsend, associate professor emeritus of art history and archaeology, effective Sept. 1, 1986

### College of Business and Public Administration

Nylen W. Edwards, professor emeritus of marketing, effective Sept. 1, 1985

Robert L. Kvam, professor emeritus of accounting, effective Sept. 1, 1985

Eugene L. Zieha, professor emeritus of accounting, effective Sept. 1, 1985

### College of Education

James L. Ballinger, associate professor emeritus of health and physical education, effective March 2, 1986

Ralph C. Dobbs, professor emeritus of higher and adult education and foundations, effective Sept. 1, 1985

Dabney B. Doty, assistant professor emeritus of practical arts and vocational/technical education, effective Sept. 1, 1986

Carl C. Fehrle, professor emeritus of curriculum and instruction, effective Sept. 1, 1986

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CENTRAL ADMINISTRATION  
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706 LEWIS HALL

## Board approves UMC emeritus titles

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Edmund A. Ford, associate professor emeritus of higher and adult education and foundations, effective Sept. 1, 1985

Franklin J. King, professor emeritus of practical arts and vocational/technical education, effective Sept. 1, 1986

Paul T. King, professor emeritus of educational and counseling psychology, effective Sept. 1, 1985

Charles H. Koelling, professor emeritus of educational administration, effective Sept. 1, 1986

Marilyn R. Markel, assistant professor emeritus of physical education, effective Sept. 1, 1986

Mary M. Roberts, assistant professor emeritus of curriculum and instruction, effective Nov. 1, 1985

Curtis R. Weston, professor emeritus of agricultural education and agricultural engineering, effective Sept. 1, 1986

Bob G. Woods, professor and dean emeritus of education, effective Sept. 1, 1986

### College of Engineering

William R. Kimel, professor and dean emeritus of engineering, effective July 1, 1986

George H. Stickney, associate professor emeritus of mechanical and aerospace engineering, effective Sept. 1, 1985

### College of Home Economics

Josephine M. Holik, associate professor emeritus of clothing and textiles, effective Sept. 1, 1985

Lou Isbell, assistant professor emeritus of child and family development, effective Oct. 21, 1985

### School of Journalism

Harold Lister, associate professor emeritus of news-editorial, effective Sept. 1, 1985

### School of Medicine

Herbert E. Brown, associate professor emeritus of anatomy, effective Sept. 1, 1985

David Davis, professor emeritus of psychiatry, effective May 1, 1986

Margaret A. Flynn, professor emeritus of human nutrition, foods and food systems management and family and community medicine, effective Sept. 1, 1986

## Committee makes research recommendations

The Board of Curators next month is scheduled to review recommendations for enhancing the research and scholarship activity of UM faculty. The recommendations include financial incentives, the creation of several endowed chairs to attract "world class" scholars to the University and better marketing and licensing of patents.

The recommendations are based on findings of the Special Committee on Facilitating Faculty Research Efforts, appointed last year by UM President C. Peter Magrath to identify ways to help UM faculty obtain external support for research and scholarship, including determining what impediments that frustrate faculty attempts to obtain federal and private research grants might be removed and what incentives might be employed to encourage faculty to seek funding. The committee also was asked to assess the effectiveness of decentralization of research grant and activity functions.

The committee, chaired by UMKansas City Chancellor George A. Russell, was created to address long-range planning objectives that seek to increase both the quality and quantity of faculty research and to double sponsored research funding.

The committee's report has been discussed by the Academic Affairs Council, the graduate deans group, the Intercampus Faculty Council and administrative staff groups.

The committee's recommendations:

- The president should issue a policy statement stressing the importance of external support for research and scholarly activity. Vice presidents, chancellors, deans and department chairs should be responsible for using the reward system of the University to promote research and scholarship and to encourage obtaining external funding. The statement should emphasize the importance of research and scholarship in recruiting new faculty.

- The University should implement a system of personal monetary awards for faculty members who compete for and obtain external support for research and scholarship. Monetary incentives should also be made available to departments that have faculty members who are successful in obtaining external support for research and scholarship.

- To bring "world-class" scholars to the University, UM should create five or six endowed chairs for each campus over the next five years, to be funded at

about \$1 million each by the University, the state and the private sector.

- A new Office of Patent and Technology Transfer should be created with a full-time administrator and staff to emphasize marketing and licensing. The office would work closely with representatives from the four business innovation centers associated with the campuses. If it should be determined after five years that the office is not effective, the University should contract with an outside organization to handle disclosures and marketing patents.

- Responsibility for negotiations and awards should be at the campus level. The University should adopt a more flexible approach to patent ownership. A concerted effort should be made to improve support services for faculty who seek external support for research and scholarship.

Members of Russell's committee on research were Delbert E. Day, UMK-Rolla ceramic engineering professor; Jacob Leventhal, UM-St. Louis physics professor; Herbert Goldberg, UMK-Columbia microbiology professor; Robert L. Ross, UM general counsel; Don Blount, UMC graduate dean; and Kent Shelton, UM assistant vice president for financial services.

## Bills cover minimum wage, open meetings

Several bills that have been introduced during the 83rd General Assembly may be of interest to the University community. Summaries of the proposed legislation were provided by the office of the assistant to the president for governmental relations.

- **PHYSICIANS-LICENSURE AND REGULATION (House)** would provide for the automatic revocation of the license of a physician convicted of any offense involving moral turpitude, fraud, dishonesty, act of violence or related to the qualifications, function or duties of a physician; would permit the board of medical examiners to grant temporary licenses to certain qualified physicians to teach or lecture in accredited medical schools and teaching hospitals; would permit the board to authorize an intern or resident who is properly enrolled and licensed to participate in a program of graduate medical or osteopathic education in a contiguous state to act as an intern or resi-

dent in Missouri.

- **EMPLOYMENT-MINIMUM WAGE LAW (House)** would establish a state minimum wage for most employees of \$5 per hour.

- **EDUCATION-SCHOLARSHIPS (House)** would establish the "Higher Education Academic Scholarship Program" for qualifying high school students whose composite college entrance examination test results are in the top 3 percent of all Missouri students taking the test.

- **OPEN MEETINGS LAW (House)** allows Missouri citizens access to the records retained by officers and subunits of the state university (current law only allows access to the records of the Board of Curators); would require all public bodies to comply with the law, as opposed to only public governmental bodies.

- **OPTOMETRY-REGULATION (Senate)** would provide that an optometrist could

not be certified by the board of optometry to use therapeutic pharmaceutical agents unless the optometrist is also certified to administer typically applied diagnostic pharmaceutical agents, as defined in the bill; would provide that an optometrist certified in the use of pharmaceutical agents could remove foreign bodies from the eye and its appendages but would not be permitted to perform surgery upon the eye.

- **CERTAIN USES OF PUBLIC FUNDS, FACILITIES, OR EMPLOYEES (Senate)** declares unlawful the use of any public funds, facilities or employees to perform or assist abortions not necessary to save the life of the mother, or to advocate or counsel in favor of abortion. The definitions of public funds, facilities and employees extend to the branches, departments, agencies and institutions of the state and of its political subdivisions.

## Jobs

The following administrative/professional and academic vacancies were listed with *Spectrum* as of March 28. Anyone interested in a position should contact the appropriate department or personnel office.

**UMC:** asst. professor, art (sculpture), health related professions/respiratory therapy, veterinary diagnostic lab/veterinary microbiology, dairy science, marketing education, gastroenterology; asst./assoc./full professor, civil engineering, electrical and computer engineering, industrial engineering, cardiology, finance, surgery (2), veterinary pathology; assoc./full professor, community development; research associate, engineering experiment station; postdoctoral associate, chemistry; instructor/asst./assoc. professor, psychiatry, business administration (3), nursing (5); clinical asst. professor, medicine, physical medicine rehabilitation; state legal specialist/lecturer, political science; research assistant, obstetrics/gynecology; asst. coach, gymnastics; librarian II; student services coordinator, residential life; manager-engineering, campus facilities; radio producer, FM station; coordinator, auditorium services; asst. superintendent, Delta Research Center;

residence hall coordinator (2); food technologist; staff nurse; assoc. athletic director; sr. research specialist; research specialist (3); marketing representative, purchasing; asst. director, Museum of Art and Archaeology; sr. personnel associate; superintendent, construction; administrative associate I (2); staff physician, student health; institutional research analyst; manager, food service residential life II.**UM:** budget specialist (2); architect, business services; fiscal analyst, investments and trust (2).

**UMC Hospital:** cancer registrar, medical records; assoc. hospital director, nursing services, professional services; staff physical therapist; food service supervisor I; food service supervisor II.

**UMKC:** asst./assoc. professor, periodontics (2), oral radiology, removable prosthodontics, medical sciences, accountancy; visiting professor, geosciences, theater; instructor/asst. professor, communication studies, ballet; instructor, dentistry dean's office; research associate, Institute for Human Development (2); research aide, Institute for Human Development; theater assistant (10); dean, pharmacy; visiting research associate,

physics; lecturer, basic life sciences, health services administration, history, meteorology, arts/sciences continuing education, psychology, Chinese, computer science, engineering, public administration; clinical faculty, dentistry; asst./assoc./full professor, computer science; assoc./full professor, pediatric dentistry; computer programmer; continuing education coordinator; research assistant, Institute for Human Development; executive staff assistant II.

**UMR:** professor and department chair, civil engineering; asst. professor, mechanical engineering (2), electrical engineering; asst./assoc. professor, psychology; sr. research lab technician; scientific programmer/analyst (2); teaching associate, life sciences; lecturer, engineering graphics.

**UMSL:** asst. professor, marketing, statistics, behavioral management (2); assoc./full/visiting professor, marketing; asst./assoc. professor, computer science; asst./assoc./full professor, accounting, finance, management science/information systems; postdoctoral research associate, chemistry; contact lens resident, optometry; asst. athletic director and coach.

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