Employee Resource Guide:
Information for those affected by a layoff
Effective 01/02/2022
Preface

This guide, titled Employee Resource Guide: Information for those affected by a layoff, presents a summary of information drawn from university policies and procedures as approved by the Curators of the University of Missouri. The guide gives an overview of the resources available to employees affected by a reduction in force. The University reserves the right to add, amend or rescind any aspect of this guide at any time and for any reason. This guide is a reference resource only. The applicable Human Resources (HR) policies, Collected Rules and Regulations (CRR) and benefit plan documents are the sources of authority and control. If there is a conflict between the language in this guide and the language in any of the source policies, rules or plans, the language in the source policies, rules or plans apply. This guide does not create or alter any contractual rights or at-will employment status if applicable.

Effective date – updated 01/2022

The provisions of Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance are effective on January 2, 2022 for eligible academic and administrative, service and support employees.

This guide is provided for employees whose layoff effective date is on or after the implementation of CRR 350.051.
Introduction

This guide details information on the support available to you upon notice of a layoff from your position with the University. It also answers many questions you may have about pay, benefits, retirement, career services and other offerings.

Read this guide carefully. If you have a printed version, as opposed to electronic, please refer to Appendix G at the end of this document for the website address, which lists the full URL for each hyperlink in the text. If you have questions, reach out to your campus Office of Human Resources or to the HR Service Center.

Final Regular Paycheck

You will receive your final regular paycheck based on your normal pay schedule. This check includes:

- Pay for all work through your last day with your department;
- Pay for any available compensatory time (non-exempt); and
- Two weeks' pay, if you are receiving two weeks' pay in lieu of notice (administrative, service and support staff only)

Accrued Leave Time (if applicable)

Vacation Accruals

If you have unused vacation hours available, they will be paid as a lump sum payment on the paycheck following your final regular paycheck based on your normal pay schedule.

If you return to active status before the end of your layoff leave of absence, you will begin accruing vacation time in accordance with university rules and continuous years of service.

Personal Days

Unused personal days are not paid out to you. While you retain your personal days during a layoff leave of absence, you may not use them during that time period. Any unused personal days will be lost if you are not re-employed before your layoff leave of absence ends. However, if you return to active benefit-eligible status with the University before your layoff leave of absence ends, your personal days will be available for use.

Sick Accruals

Unused sick leave is not paid out to you. If you return to active benefit-eligible status with the University before the end of your layoff leave of absence, you will not lose your current balance and will resume accruing sick leave. If your layoff leave of absence ends and you have not been re-employed with the University, your sick leave hours are lost, unless you are eligible for retirement under the Defined Benefit (DB) Plan or the Defined Benefit (DB) component of the Hybrid Plan.

Layoff Leave of Absence Benefits and Transition Assistance Pay (TAP)

The University of Missouri grants short term, temporary income (transition assistance pay) and transition benefit coverage (layoff leave of absence benefits) to eligible employees who are laid off. These are provided to eligible employees who sign and return the University of Missouri Layoff and Transition Assistance Agreement by the established thirty calendar day deadline.
Eligibility
To be eligible for a layoff leave of absence and transition assistance, you must submit a completed *University of Missouri Layoff and Transition Assistance Agreement* to your campus Office of Human Resources by the deadline stated on your layoff notification letter. The following categories of employees may be eligible for layoff leave of absence benefits and transition assistance pay regardless of the funding source of their salaries.

1. Benefit-eligible administrative, service and support staff who have satisfactorily completed their probationary period.
2. Employees on full-time academic staff appointments as defined in CRR 310.020.A, non-tenure track faculty as defined in CRR 310.035, full-time unranked non-regular faculty, and other full-time non-regular academic appointments.

Disqualifying Circumstances
If any of the following circumstances occur prior to or during your layoff leave of absence, you will be disqualified from receiving layoff leave of absence benefits and transition assistance pay:

1. Failure to submit the completed *University of Missouri Layoff and Transition Assistance Agreement* by the established deadline as noted in the layoff notification letter.
2. Failure to complete your work duties in a satisfactory manner in the time between receiving your layoff notice letter and your layoff effective date.
3. Receipt of Long-Term Disability (LTD) benefits.
4. Acceptance of a full-time, benefit-eligible position with the University.
5. Retirement under the DB Plan or the DB component of the Hybrid Plan.
6. Death.

Layoff leave of absence period
The length of the layoff leave of absence is determined as follows:

- If you have less than ten years of continuous benefit-eligible employment immediately prior to layoff, your layoff leave of absence will last four (4) weeks.
- If you have ten or more years of continuous benefit-eligible employment immediately prior to layoff, your layoff leave of absence will last one (1) week for every twenty-four (24) months of continuous benefit-eligible service up to a maximum of ten (10) weeks, or until the point at which you have reached a total of $25,000 transition assistance pay, whichever comes first.

Transition Assistance Pay
Eligible employees will receive one week of TAP for every twenty-four months of continuous benefit-eligible employment immediately prior to layoff as follows:

- Minimum of four weeks
- Maximum of 10 weeks, or when payments reach $25,000, whichever comes first.

Transition Assistance pay will begin on the next regular pay cycle after the University of Missouri Layoff and Transition Agreement has been signed and submitted to the applicable University, MU Health Care, or UM System Human Resources.

Health and Welfare Benefits
You may continue your current health and welfare benefits during a layoff leave of absence. Your monthly premiums will be deducted from your TAP. The University will continue to pay the employer portion of your benefit premiums throughout the layoff leave of absence. If you have questions about continuation of benefits, please contact the [HR Service Center](#).
If you are eligible and elect to retire under the DB Plan or the DB component of the Hybrid Plan following your layoff notice, you may be eligible to continue certain health and welfare benefits based on your active coverage immediately prior to retirement. Retiree benefits eligibility varies depending on age, years of service, and access category. If eligible, you will be responsible for the full cost of your retiree insurance benefits, offset by any University contributions you may be eligible for as determined by the University of Missouri System Office of Human Resources. If you are eligible for insurance from the University in retirement, it is very important to maintain insurance coverage in the plans you wish to continue as a retiree during your layoff leave of absence.

Continuation of Coverage Following Layoff Leave of Absence

Health, Dental and Vision
Your coverage will end on the last day of the month in which your layoff leave of absence ends unless your layoff leave of absence ends on the first day of the month. In that case, coverage will end the day prior to when your layoff leave of absence ends. To continue these benefits after your layoff leave of absence, you will need to enroll in COBRA coverage. Coverage will continue for up to the 18-month maximum after layoff as long as you pay the full COBRA premiums.

The University’s COBRA administrator will send you a COBRA enrollment packet. The enrollment forms and payment must be returned to the COBRA administrator by the deadline specified in the packet.

Health Savings Account (HSAs)
Your HSA contribution, if elected, will continue through payroll deductions. If you do not wish to continue contributing to your HAS, please complete the Health Savings Account Enrollment/Change form (umurl.us/hsa). When your layoff leave of absence ends, your HSA will be changed to an individual HSA rather than the University group HSA, and you will be responsible for any fees associated with your individual account. You may continue to make contributions directly to your individual HSA. The funds in an HSA are available for tax-free use on any eligible expenses, indefinitely.

Flexible Spending Accounts (FSAs)
Health Care Flexible Spending Accounts (FSAs) – your contributions will continue through payroll deduction during your layoff leave of absence. Your participation will end on the last day of the month in which you make your last payroll contribution, or at the end of the calendar year (whichever comes first). If your participation in the plan ends before the end of the calendar year, you may be eligible to continue your participation through the end of the plan year through COBRA if you have an underspent account (i.e., your contributions into the account are more than what you have submitted for reimbursement at the time of layoff).

To continue FSA participation, the COBRA enrollment forms must be returned to the University’s COBRA administrator by the deadline specified in the COBRA packet.

If you do not continue your Health Care FSA through COBRA, your coverage will end on the last day of the month in which you make a payroll contribution. Any funds remaining in your FSA at the time your participation ends are available for reimbursement as long as the expenses were incurred prior to the end of the month you last made a payroll contribution. You may continue to submit eligible reimbursements to the University’s FSA administrator through April 30 following the end of the plan year.

Dependent Care FSAs – your contributions will continue through payroll deduction during your layoff leave of absence. If you do not wish to continue contributing to your Dependent Care FSA, please complete the Flexible Spending Account Enrollment and Change form (umurl.us/fsa) or contact the HR Service Center. Participation in the Dependent Care FSA is not eligible to continue through COBRA. Therefore, Dependent Care FSA coverage will end on the last day of the month in which you last made a payroll contribution, or at the end of the calendar year (whichever comes first). Any funds remaining in the Dependent Care FSA are available for reimbursement as long as the expenses were incurred prior to the end of the month in which you
last made a payroll contribution. You may continue to submit eligible reimbursements to the University’s FSA administrator through April 30 following the end of the plan year.

**Life Insurance**
Basic life, additional life, dependent life and/or accidental death and dismemberment insurance plans can continue for the length of the layoff leave of absence. Your coverage under each of these plans will end on the day your layoff leave of absence ends.

At the end of the layoff leave of absence, you may elect to convert or port insurances policies without providing proof of insurability. The life insurance administrator will mail information on conversion and portability opportunities approximately two weeks after your layoff leave of absence ends. To convert or port your coverage, you will need to complete and submit the required form(s) within 31 calendar days of the end of your layoff leave of absence. If you do not receive your notice within 2 weeks following the end of your layoff leave of absence, please contact the [HR Service Center](#).

**Long Term Disability**
Your long-term disability (LTD) coverage will continue during your layoff leave of absence. Coverage will end the day your layoff leave of absence ends.

**Tuition benefits for employees, spouses and dependents**

**Educational Assistance for Employees**
Effective March 1, 2020, pursuant to CRR 230.070 (HR-303), employees who are on a paid or unpaid leave of absence, including layoff leave of absence, may continue eligibility for Educational Assistance through the end of the semester in which they are enrolled. Employees who separate from the University may also complete the semester in which they are enrolled. Employees who have separated the University are not eligible for educational assistance in future semesters.

**Tuition Reduction for Spouses and Dependents**
Spouses and dependents who are receiving tuition reduction will remain eligible for the reduction through the end of the employee’s layoff leave of absence, provided they meet the eligibility requirements of the program and the employee remains on a layoff leave of absence through the beginning of the course in which they are enrolled. If the layoff leave of absence ends during the semester, spouses or dependents may complete the semester in which they are enrolled.

**Retirement Plans**

**Core Retirement Plans**
If you are unsure of which Core Retirement Plan you participated in, please contact the [HR Service Center](#) for assistance.

**Defined Benefits (DB Plan or DB component of Hybrid Plan)**
If you participated in the DB Plan or Hybrid Plan as your core retirement plan, your employee contributions to the defined benefit portion of the plans are not deducted during a layoff leave of absence. Also, you may not receive defined benefit distributions or payouts while on a layoff leave of absence, though you may retire in lieu of or during the layoff if eligible.
As you enter a layoff leave of absence, no immediate action is required to manage your defined benefits. The University of Missouri System Office of Human Resources will review your file once your layoff leave of absence ends to determine your options.

- If you are retirement eligible, you will receive a letter mailed to your home address during your layoff leave of absence with instructions outlining your defined benefit options and applicable health and welfare options.
- If you are not retirement eligible, you will receive a packet of information mailed to your home address approximately six months after the end of your layoff leave of absence outlining your defined benefit options.

You cannot request defined benefit distributions until your layoff leave of absence has ended. If you wish, you have the option to terminate your layoff leave of absence before the planned end date and may request to do so by notifying the HR Service Center or your campus Benefit/Retirement Representative (HR Generalist) in writing.

If you would like to estimate the amount of your defined benefits under the DB Plan or Hybrid Plan, you can do so using the University’s Pension Benefits Portal. For detailed instructions, review the available tutorial on estimating your retirement benefits.

**Defined Benefit Plans Service Credit**

It is important to know that service credit is not earned under the defined benefits plans during a layoff leave of absence.

If you return as an active employee before the end of your layoff leave of absence, please know that the time you spent on the layoff leave of absence will not be counted toward your service credit. Upon your return, you will resume accruing service credit in your eligible defined benefit core retirement plan.

If you do not return before the end of your layoff leave of absence or your employment with the University will be terminated the day after the end of your leave. Refer to the individual core retirement plans Summary Plan Descriptions (SPDs) for treatment of prior service credit relating to a return to active benefit-eligible employment with the University at a future date.

**Defined Contribution Benefits (DC Plan or DC component of the Hybrid Plan)**

Employee contributions to defined contribution plans work much the same way as contributions to Voluntary Retirement Plans. Any deductions you specified from your paycheck will not be deducted from TAP because the University is not allowed to take retirement plan deductions out of severance-type pay. However, your defined contribution retirement accounts will remain in place. Contact Fidelity to discuss your distribution options.

You may also want to schedule a one-on-one consultation with a Fidelity Workplace Financial Consultant.

You cannot request defined contribution distributions until your layoff leave of absence has ended. If you wish, you have the option to terminate your layoff leave of absence before the planned end date and may request to
do so by notifying the HR Service Center or your campus Benefit/Retirement Specialist (HR Generalist) in writing.

**Defined Contribution Plans Service Credit**
Service credit under the defined contributions plans is calculated from hire date to termination date of the benefit eligible position regardless of leave status during employment.

If you do not return before the end of your layoff leave of absence your employment with the University will be terminated the day after the end of your leave. Refer to the individual core retirement plans Summary Plan Descriptions (SPDs) for treatment of prior service credit relating to a return to active benefit-eligible employment with the University at a future date.

**Voluntary Retirement Plans (VRPs)**
VRPs include the 403(b) pretax, 403(b) irrevocable, 403(b) Roth after-tax, 457(b) pre-tax and 401(a) Supplemental Retirement Plan. During your layoff leave of absence, your VRPs will remain in place; however, the University is not allowed to deduct contributions from severance-type pay such as TAP. Therefore, no new deductions will be made during your layoff leave of absence.

Contact Fidelity for guidance on your options for managing your voluntary retirement plans once your layoff leave of absence ends. You may also want to schedule a one-on-one consultation with a Fidelity Workplace Financial Consultant.

### Retirement in Lieu of or During Layoff

**Defined Benefit Retirement (DB Plan or DB component of the Hybrid Plan)**
You must meet the following criteria to retire under the defined benefit portion of your eligible core retirement plan:

- **Early retirement** – Employees must reach:
  - Age 55 with at least 10 years of service, or
  - Age 60 with at least 5 years of service, and
  - At least one year of defined benefit service credit must be attained after age 54.

- **Normal retirement** – Employees must reach:
  - Age 62 with at least 25 years of service, or,
  - Age 65 with at least 5 years of service, and
  - At least one year of defined benefit service credit must be attained after age 54.

**Options for retirement eligible defined benefit plan employees**
- Take your layoff leave of absence first and retire at the end of the layoff leave of absence.
- End your layoff leave of absence early and commence retirement.
- Forfeit TAP and move directly into retirement instead of entering a layoff leave of absence.
- If eligible for early retirement, may defer commencement of retirement payments up until normal or unreduced retirement.

Note: Eligibility to continue retiree insurance differs from retirement eligibility. Please review the eligibility information to continue retiree insurance on the retiree benefits overview webpage for more information. While an employee may be eligible to defer commencement of their pension payments, eligible retirees may not defer enrollment in applicable retiree insurance plans. Failure to enroll at the end of the layoff leave of absence will result in ineligibility for enrollment in the future.

If you have questions, contact the HR Service Center to discuss these options and how the choice you make impacts your monthly insurance premiums and eligibility to continue coverage as a retiree. In addition, you may
estimate your retiree insurance premiums with the Retiree Insurance Premium Estimator. Compare these costs to the premiums you are paying as an active employee, noted on your paycheck as well as listed on the benefits homepage.

For additional assistance in understanding your options, you may estimate your UM Pension Benefits using the defined benefit portal. A number of retirement seminars are also available to support you and help you understand the University’s retirement benefits.

**Defined Benefit Retirement Process Steps**

1. Schedule an appointment with your campus benefit and retirement representative (HR Generalist) to complete your “Notice of Intent to Retire” form. 60 days’ notice before you wish to retire is preferable but not required. This form, with detailed employee instructions, is available on the Retirement Planning Checklist webpage.

2. If applicable, attach the required proof of marriage documents, as requested on the Notice of Intent to Retire form. Documents may also be emailed to retirement@umsystem.edu or mailed to 1105 Carrie Francke Drive, Suite 108, Columbia MO 65211.

3. If you are eligible for insurance from the University in retirement, it is very important to maintain insurance coverage during your layoff leave of absence.

**Defined Contribution Retirement (DC component of the Hybrid Plan or DC Plan)**

Contact Fidelity for guidance on your options for managing your defined contribution retirement plans once your layoff leave of absence ends. You may also want to schedule a one-on-one consultation with a Fidelity Workplace Financial Consultant.
Layoff Checklist

You have many decisions to make when experiencing a layoff. Use this checklist as a guide to organizing actions needed to receive layoff benefits, transition assistance pay, COBRA coverage and more.

☐ Review your layoff notification letter.
  o Confirm your final day at work.
  o Know your effective date of layoff.

☐ Decide if you want to sign the Layoff and Transition Assistance Agreement.
  o If you do not wish to sign the agreement: You will not be eligible for continued benefit coverage or transition assistance pay. Your position with the University will end as of your layoff effective date or 30 days from notice, whichever is later.
  o If you sign the agreement: Return the signed agreement form to your local campus HR office by the 30-day deadline stated in your layoff notification letter.

☐ Know the length of your layoff leave of absence.
  o This is based on years of continuous benefit-eligible employment prior to layoff.
    • Less than 10 years, you have a four (4) week leave of absence.
    • Ten or more years, you have up to 10 weeks’ leave of absence (one week for every 24-months of continuous benefit-eligible service, up to 10 weeks).

☐ Assess your paycheck deductions.
  o Contact your campus Parking and Transportation regarding your parking deductions.
  o Contact employeerelations@umsystem.edu to discuss eligibility for stopping Union dues.
  o To determine what other voluntary deductions need to be stopped, you must contact those departments directly.

☐ Check when tuition assistance coverage ends.
  o If you were an employee receiving assistance: educational assistance will continue through the end of the semester in which the layoff leave of absence (LOA) begins as long as you are in a paid status when the course began & remain on an LOA through the end of the course.
  o If you have dependent(s) receiving assistance: Tuition reduction will continue through the end of the semester in which your layoff leave of absence ends.

☐ Plan for your core and voluntary retirement plans.
  o Contact your plan administrator for assistance.
  o If you are retirement eligible: Refer to the “Retirement in Lieu of or During Layoff” section of this guide; Contact the HR Service Center to discuss your retirement plans and options.

☐ Decide if you want to enroll in COBRA.
  o If you choose to enroll in COBRA to continue your medical, dental and/or vision after your layoff leave of absence ends, you must complete and return the enrollment forms to the COBRA administrator by the deadline specified in the packet.

☐ Decide if you want to convert or port life insurance policies.
  o The life insurance administrator will mail information on conversion and portability opportunities approximately two weeks after your layoff leave of absence ends.
  o Submit required form(s) within 31 days from the end of your leave of absence to the life insurance administrator to convert or port coverages.

☐ Review the university email policy.
  o University email accounts will be deactivated immediately following the employees last day of work.
Appendix A: Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance
Per Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance (Bd. Min. 6-21-18):

Bd. Min. 11-18-2021 with an effective date of 01-02-2022.

A. **Summary**—Conditions may arise that result in the reduction of the university work force, including but not limited to lack of funds, lack of work, or reorganization. This rule addresses principles and benefits involved in layoffs, including eligibility for transition assistance pay, layoff leave of absence and associated benefits. All layoffs are subject to approval by the appropriate campus, hospital or system Office of Human Resources.

B. **Definition**—Layoff is defined as the cessation of regular employment due to a reduction in force for a period of one year or more.

C. **Eligibility**—To be eligible for layoff leave of absence and transition assistance pay, an employee must fall within the positions described below and must satisfactorily complete all other requirements as identified in this rule. This includes the completion of the required Layoff and Transition Assistance Agreement by the established due date.

1. **Positions Eligible**—The following types of employees may be eligible for layoff leave of absence with associated benefit coverage and transition assistance pay regardless of the funding source of their salaries, unless they are excluded as stated below.
   a. Regular Administrative, Service and Support employees who have satisfactorily completed their probationary period; and
   b. Employees on full-time academic staff appointments as defined in Section 310.020.A of these Collected Rules and Regulations (including Non-Tenure Track Faculty as defined in Section 310.035 of these Collected Rules and Regulations, full-time unranked non-regular faculty, and other full-time non-regular academic appointments).

2. **Positions Not Eligible**—The following types of employees are not eligible for layoff leave of absence or transition assistance pay. In cases of doubt, the System Chief Human Resources Officer will determine whether an employee falls within categories listed below, after consultation with campus/hospital chief human resources officers and provosts as appropriate.
   a. Regular academic staff appointments as defined in Section 310.020.A.1 of these Collected Rules and Regulations (i.e., tenured and tenure-track appointments);
   b. Adjunct appointments;
   c. Employees who have been given one year or more notice of the ending of their appointment;
   d. Benefit-eligible positions in which a principle purpose of the position is the education, training, or learning of the employee, such as fellows, interns, residents, and post-doctoral positions;
   e. Non-benefit-eligible positions; and
   f. Any other position determined by the System Chief Human Resources Officer not to be eligible because the nature of the appointment is not consistent with the expectation or purposes of layoff benefits.

3. **Other Eligibility Requirements**—
   a. To be eligible for a layoff leave of absence and transition assistance pay, eligible employees must submit a completed University of Missouri Layoff and Transition Assistance Agreement to the appropriate campus, hospital or system Office of Human Resources within thirty (30) calendar days after written notice of layoff. The content and form of the University of Missouri Layoff and Transition Assistance Agreement will be approved by the System Chief Human Resources Office and the Office of the General Counsel.
   b. If any of the following circumstances occur prior to or during the layoff leave of absence, the employee no longer will be eligible to receive transition assistance payments or layoff leave of absence and associated benefits coverage.
      (1) Failure to submit completed *University of Missouri Layoff and Transition Assistance Agreement* by the established deadline;
      (2) Failure to perform duties in a satisfactory manner after layoff notification through the effective date of the layoff;
      (3) Receipt of Long-Term Disability (LTD) benefits;
      (4) Acceptance of a full-time benefit-eligible University of Missouri position;
      (5) Retirement; or
      (6) Death.
D. Layoff Leave of Absence, Transition Assistance Pay, and Benefits --

1. Layoff Leave of Absence Duration - Upon layoff, an eligible employee will be placed on a layoff leave of absence and provided Transition Assistance for a minimum of four (4) weeks up to a maximum of ten (10) weeks as follows:
   a. Eligible employees with less than ten (10) years of continuous regular employment with the University immediately prior to layoff, will be placed on a layoff leave of absence for four (4) weeks from the effective date of layoff.
   b. Eligible employees with a minimum of ten (10) years of continuous regular employment with the University immediately prior to layoff will be placed on a layoff leave of absence of one (1) week for every twenty-four (24) months of continuous benefit-eligible service up to a maximum of ten (10) weeks, or until the point at which the employees transition assistance payments have reach a total of $25,000 under subsection D.2. below, whichever comes first.

2. Transition Assistance Pay – An eligible employee will receive transition assistance payments in amounts equal to the employee’s regular pay according to the employee's regular pay schedule. The payments will continue until the maximum number of weeks based on the employee’s length of service is reached (as identified in subsection D.1.), or until the total amount of the payments reach a limit of $25,000, whichever comes first.

3. Continuation of Benefits - During the layoff leave of absence, the eligible employee will be eligible to participate in the University's benefit programs (e.g., medical, dental, vision, life, accidental death, and long-term disability) for the duration of the layoff leave of absence (D.1.). The University will continue to pay its portion of the benefit premiums during the layoff leave of absence.

E. Continuous Employment--For purposes of calculating continuous employment under this rule, an employee who completes a nine-month academic appointment will be considered to have accrued one year of employment. Consecutive nine-month academic appointments will be considered as continuous employment. Additional summer months of employment by an employee on a nine-month academic appointment will not affect calculation of continuous employment under this rule.

F. Seniority--

1. For employees on full-time academic staff appointments and regular Administrative, Service and Support employees, other than Service and Maintenance personnel subject to a union agreement, seniority consists of continuous employment in the same department. If relative length of employment among employees is equal, the employee with the greatest length of university employment is the most senior employee.

2. For Service and Maintenance employees subject to a union agreement, see Understanding of Policies, and Seniority. The definition of seniority for service and maintenance employees as outlined in the Understanding of Policies is applicable only if the University has a signed agreement with the unions. If no agreement exists, the definition of seniority for regular Administrative, Service and Support employees will apply.

3. All things being equal, job security shall be commensurate with an employee's seniority. If the abilities, skills, training, and other relevant qualifications to fill existing positions are considered equivalent among affected employees, the employee with the longest seniority will be retained and the employee with the shortest seniority will be the first to be laid off. The University reserves the right in any given instance, to determine if an employee possesses the relevant qualifications such as ability, training, and skill to fill the position.

4. Seniority accrues from the first day of regular employment. Seniority should not impact employment decisions for regular employees until the completion of the probationary period. Employees laid off retain seniority accumulated to the date of layoff, for a period not to exceed six months. An employee who is laid off retains seniority for a period of six months from the effective date of the layoff but does not continue to accrue seniority during the layoff leave of absence. In the event an employee who is notified of a layoff or who has been laid off transfers to another department, the employee continues to maintain seniority in the department where the layoff occurred for a period of six months from the effective date of the layoff or the transfer, whichever occurs first. During a work-related injury or military leave of absence, an employee continues to accrue seniority.

G. Recall--The University shall, in its sole discretion, after a reduction in force, determine the occasion and the advisability of recall of part or all of the laid off employees. The University shall consider seniority, ability, and qualifications, as well as the nature of the jobs for which the employees will be recalled.

H. Refilling Eliminated Position--

1. Positions which are eliminated due to layoff may not be filled for a minimum of one (1) year.

2. If special circumstances occur which create good cause for the position to be filled sooner, approval must be granted by contacting the appropriate campus, hospital or system Office of Human Resources.
I. **Service Credit and Vesting**—The period of leave of absence is excluded in computing length of service under the University of Missouri Retirement, Disability, and Death Benefit Plan; however, the leave of absence does not constitute an interruption of service. A layoff leave of absence does not count toward vesting in the University of Missouri Retirement, Disability and Death Benefit Plan. The period of leave of absence is included in computing service credit under the Employee Retirement Investment Plan, including for the purposes of vesting.

J. **Application in the Event of Discontinuance of Programs or Departments of Instruction**—In the event that an employee is laid off in connection with the discontinuance of a program or a department under Section 320.150 of these Collected Rules and Regulations, the employee will:

1. Be eligible to receive transition assistance pay if the employee meets all eligibility requirements stated in this rule; and
2. Receive the leave of absence and benefits stated in Section 320.150 and will not receive layoff leave of absence or associated benefit coverage under the terms of this rule, notwithstanding any provision to the contrary.

K. **Effective date**—The provisions of this rule will apply with respect to layoffs of eligible employees with an effective layoff date of January 2, 2022 or later.
Appendix B: Frequently Asked Questions
1. **What does the phrase "all things being equal" mean?**
Departments retain the discretion to determine what composition of knowledge, skills, and abilities and the number of staff required for the proper functioning of a department; therefore, factors such as unique knowledge, skills, abilities, training, performance, or other relevant factors may take precedence over consideration of seniority in making decisions regarding layoff. When these factors impact the efficient operation of the department and/or an employee's ability to perform the job, a department may determine that all things are not equal and consider these attributes to justify the retention of a less senior employee.

2. **[Administrative, service and support staff only] Can an employee be required to use vacation and/or compensatory time off for the two (2) weeks' notice required pursuant to HR 117 Layoffs?**
No. The employee cannot be required to use accrued vacation during the two (2) weeks notice period.

3. **What are the relevant dates for calculating seniority in the event of a layoff?**
The relevant dates for calculating seniority for administrative, service and support employees are as follows:
- **Department Seniority Date** – The first day of regular continuous employment within a department.
- **University Seniority Date** – The first day of regular continuous employment at the University of Missouri.

For additional clarification, Service and Maintenance employees subject to a union agreement should refer to the Understanding of Policies.

A change in a regular employee’s status (e.g., a break in service) may change their department and University date.

4. **Are benefit-eligible employees who are hired for a defined period of time (e.g., one year) eligible for layoff and transition assistance when their employment ends at one year?**
No. Employees are not eligible for layoff and transition assistance due to the nature of the appointment.

5. **Are employees in a layoff leave guaranteed a job when the lease expires?**
No. Upon expiration of a layoff leave, if the employee has not located a benefit-eligible position, the employee will be terminated.

6. **If an employee is offered a comparable position in the same department while on layoff leave, must they accept the position?**
No. Failure to return to work when offered a comparable position will not result in the loss of layoff benefits. It is the employee’s decision whether or not to accept a job offer. If an employee accepts another benefit-eligible University position, the layoff benefits will end upon the new position beginning.

7. **If an employee accepts another benefit-eligible position with the University during their layoff leave of absence, but does not successfully complete the qualifying period, is their leave of absence end date extended when they return to the layoff leave of absence?**
No. The employee’s original layoff leave of absence end date remains and will not be extended.
8. If an employee’s position is moved to another unit (e.g., division, department, etc.), is this a layoff?
   It depends. If the position is not moved to a significantly different geographic location that requires an employee to move or commute, then this would not be considered a layoff, regardless of the administrative reporting structure.

9. Are employees eligible for unemployment benefits during their layoff leave of absence period?
   If placed on layoff leave of absence, employees may apply for an eligibility determination to the Department of Labor’s Division of Employment Security.
   The Department of Labor’s website provides links to individual state offices at http://www.servicelocator.org/OWSLinks.asp.

10. What happens to voluntary deductions such as the University’s recreation center, athletic tickets, concert series, alumni donations, United Way donations, or other voluntary deductions other than parking?
    Voluntary deductions will continue as long as the employee is in paid status including the weeks, they are receiving transition assistance payment. If the employee would like to stop these deductions prior to the end of receiving the last payment from the University, the employee will need to contact each department which is deducting these funds (e.g., recreation center, payroll).

11. What happens to parking deductions?
    Employees should contact their campus Parking and Transportation department.

12. What happens to layoff benefits if an employee is hired for a non-benefit eligible or temporary position with the University during their layoff leave of absence?
    Insurance – The new position will not have any effect on insurance benefits while the primary (benefit-eligible) position remains in layoff leave of absence. Employees will remain eligible to continue all insurance plans they had at the time of the layoff.
    Leave – Employees do not accrue vacation, sick, or personal days for a non-benefit eligible position.
    Retirement – The UM System offers 3 Core Retirement Plans (http://umurl.us/retplans) and the plan the employee is eligible for depends on their benefit eligibility and hire status. If the employee’s plan is:
        • Defined Benefit (DB) Plan or DB Component of the Hybrid Plan: Neither the layoff leave of absence nor the service in the non-benefit eligible position is considered creditable for vesting or retirement.
        • Defined Contribution (DC) Plan or DC Component of the Hybrid Plan: Service credit is earned to achieve vesting while on a leave of absence, however service in the non-benefit eligible position is not considered creditable for vesting.
    Non-benefit eligible appointments would have to terminate before an employee may retire in certain cases. Specific situations should be evaluated with the UM System Office of Human Resources Retirement department.

13. Will employees continue to have access to myHR during a leave of absence and after the leave expires to change their employee data?
    Employees continue to have access to myHR during the layoff leave of absence. If the leave of absence expires or the employee is terminated, access to myHR is locked out for 30-45 days. Access to myHR is available again after a 30-45-day period.
    To make address changes or obtain information in myHR during the lock-out period, employees may
contact the HR Service Center. If access has not resumed after 45-60 days, contact the Department of Information Technology.

**Paid Time Off**
This section applies to benefit-eligible Administrative, Service and Support staff and certain non-regular academic employees as approved by the chancellor and president.

14. When should an employee anticipate receiving their unused vacation payment?
If applicable, vacation accruals and usage will be calculated after the employee’s effective date of layoff and will be paid as a lump sum payment on the paycheck following their final regular paycheck (based on the normal pay schedule).

15. Can an employee elect to retain accrued vacation once the layoff effective date occurs, rather than being paid out lump sum?
No. Unused vacation, accrued as of the last day worked before the commencement of the leave of absence, is paid out as a lump sum.

However, if an employee obtains another benefit-eligible position with the University prior to the layoff effective date, the employee may be able to transfer to the new position with their vacation balance. Contact the campus Office of Human Resources to discuss the circumstances involved.

16. Does an employee in a layoff leave of absence lose their accrued sick leave?
It depends. If an employee is reemployed during the period of the layoff leave of absence, the sick leave will be reinstated; otherwise, the sick leave is lost after expiration of the layoff leave of absence.

If eligible for retirement under the DB Plan or the DB Component of the Hybrid Plan, unused sick leave will be credited toward service credit in the pension calculation.

17. What happens to an employee's personal days (if applicable) while on a layoff leave of absence?
The employee retains unused personal days during the layoff leave of absence; however, these days will be lost on the employee’s anniversary date. Employees may be provided an opportunity to use the personal days prior to commencing a layoff leave of absence unless they are provided pay in lieu of notice and there is not time to use the personal days.

18. What happens to an employee's winter break leave balance (if applicable) while on a layoff leave of absence?
The employee retains unused winter break leave balance during the layoff leave of absence; however, unless the employee is reemployed during the layoff leave of absence, these days will be lost on the employee’s termination or November 30, whichever occurs first. Employees may be provided an opportunity to use the winter break leave balance prior to commencing a layoff leave of absence unless they are provided pay in lieu of notice or there is not enough time to use the winter break leave balance.

19. [Non-exempt employees only] What happens to unused accrued compensatory time?
Compensatory time should be paid on the final regular paycheck (based on the normal pay schedule).

20. If an employee finds a job that is eligible for leave accruals within the UM System while in layoff leave of absence, how are each of the leave accrual categories affected?

Vacation – The employee will accrue time in accordance with their new exemption status and
continuous years of service per HR-402.

Sick – The employee’s sick leave balance will be reactivated and time will accrue per HR-404.

Personal – If the employee returns to work before their anniversary date, they will be able to use the previous leave balance. If they return to work after their anniversary date, they will receive new accruals for the year.

**Transition Assistance Pay (TAP)**

21. **Are partial years of continuous service counted in calculating transition assistance compensation?**
   No. Partial years of service do not count toward calculating weeks of transition assistance payment.

22. **What is the rate of pay for the transition assistance payment?**
   Transition assistance is paid at the base rate the employee was being paid as of the last day worked, including shift differential, if applicable. If they worked different shifts that each have shift differential pay, the transition assistance payment will be based on the average weekly pay during the two preceding pay periods.

23. **When should an employee anticipate transition assistance payment to begin?**
   Once a signed University of Missouri Layoff and Transition Assistance Agreement is submitted to Human Resources, initial payment will be paid on the employee’s next regular pay cycle after the layoff effective. The initial payment may be delayed pending the return of the signed *University of Missouri Layoff and Transition Assistance Agreement*, and payroll deadlines.

24. **What is the impact on the payout of transition assistance if the employee accepts another job with the University before their transition assistance is fully paid?**
   If the new position is benefit-eligible, transition assistance pay will be suspended during the time the employee is receiving pay in the new position. If the new job ends before the layoff leave of absence expires, transition assistance will be resumed and paid through the end date of the leave of absence or until the employee is paid the number of weeks originally owed, whichever occurs first. The end date of the layoff leave of absence will not be extended by the time worked in the new position.

   If the new position is non-benefit eligible, transition assistance pay will continue concurrently with the non-benefit eligible paycheck.

**Health and Welfare Benefits**

25. **How do employees pay for benefits during a layoff leave of absence?**
   Premiums will be automatically deducted while employees are receiving transition assistance pay.

26. **Will COBRA benefits be available to allow for continued medical, dental and/or vision coverage?**
   Yes. The qualifying event date for COBRA eligibility is the end of the layoff leave of absence. Dependents are eligible for continued medical, dental and/or vision coverage as long as they were covered under the plan on the day before the layoff leave of absence ended. The COBRA administrator will mail information on COBRA benefits. Packets will be mailed to the home address listed in the HR records. If an employee decides to enroll in COBRA, the employee will have 60 days from the date of notification on the COBRA notice letter to return the continuation election form. Once enrolled, the employee will make payments directly to the COBRA administrator.

27. **Will life insurance benefit coverage continue during the layoff leave of absence?**
   Yes. Basic life, additional life, dependent life and/or accidental death and dismemberment insurance plans can continue for the length of the layoff period. While TAP is active, those premiums will be automatically deducted.
At the end of a layoff leave of absence, employees may elect to convert or port policies without providing proof of insurability. The life insurance administrator will mail information on conversion and portability opportunities. To convert or port coverage, the employee will need to complete and submit the required form(s) within 31 calendar days of the end of the layoff leave of absence. If an employee does not receive their notice within before the end of the layoff leave of absence, they should contact the [HR Service Center](#).

28. **Will long-term disability (LTD) benefit coverage continue during the layoff leave of absence?**
   Yes. Long-term disability benefits can continue for the length of the layoff leave of absence.

**Tuition benefits for employees, spouses and dependents**

29. **Will employees who are laid off be eligible to participate in HR 303: Educational Assistance, during the leave of absence?**
   Yes. Employees who are on a layoff leave of absence remain eligible for educational assistance through the end of their layoff leave of absence, provided they remain on a layoff leave of absence through the beginning of the course in which they are enrolled. If the layoff leave of absence ends during the semester, they employee may complete the semester in which they are enrolled.

30. **Will spouses and dependents of employees who are laid off be eligible to participate in the HR 309: Tuition Reduction program during the leave of absence?**
   Spouses and dependents who are receiving tuition reduction will remain eligible for the reduction through the end of the employee’s layoff leave of absence, provided they meet the eligibility requirements of the program and the employee remains on a layoff leave of absence through the beginning of the course in which they are enrolled. If the layoff leave of absence ends during the semester, spouses and dependents may complete the semester in which they are enrolled.

**Retirement**

31. **Will the layoff leave of absence time count toward vesting or service credit?**
   The UM System offers 3 [Core Retirement Plans](#) and the plan the employee is eligible for depends on their benefit eligibility and hire status. If the employee’s plan is:
   - **DB Plan or DB Component of the Hybrid Plan**: A layoff leave of absence is not considered creditable for vesting or service credit.
   - **DC Plan or DC Component of the Hybrid Plan**: Service credit is earned to achieve vesting while on a leave of absence.

   Specific situations should be evaluated with the UM System Office of Human Resources, Retirement department.

32. **For DB Plan and Hybrid Plan participants, will the transition assistance payment be credible towards my pension benefit calculation?**
   No. Transition assistance payment is not granted salary credit in the pension calculation for retirement.

33. **Will employees be able to access their vested or non-vested benefit during the leave of absence?**
   No. Employees are ineligible to access a vested or non-vested benefit during the layoff leave of absence but may do so after the termination date, which is the last day the employee is on layoff leave of absence.

   If the employee’s [Core Retirement Plan](#) is:
   - **DB Plan or DB Component of the Hybrid Plan**: employees can expect to receive election forms within six months following the date of termination.
DC Plan or DC Component of the Hybrid Plan: employees can contact Fidelity (800-343-0860) to discuss disbursement options after their termination date.

If the employee wishes to terminate the layoff leave of absence earlier, that request must be made in writing to their campus Office of Human Resources. The employee may contact the HR Service Center to discuss the cost of benefit coverage as an employee on leave versus the cost of benefit coverage under COBRA.

34. May an employee in the DB Plan or DB Component of the Hybrid Plan elect to retire and begin pension payments rather than take a layoff leave of absence or retire and begin pension payments during a layoff leave of absence?
   Eligible employees may elect to retire and begin pension payments instead of being placed on a layoff leave of absence or they may end their layoff leave of absence early in order to retire and begin pension payments. An election to retire in lieu of a leave must be made in writing and submitted to the campus Human Resources office. Employees may contact the HR Service Center to discuss the cost of benefit coverage as an employee on leave versus, if eligible, the cost of benefit coverage as a retiree.

35. If an employee returns to a benefit-eligible position after the layoff period ends, are their years of service bridged for vesting purposes?
   The UM System offers 3 Core Retirement Plans and the plan the employee is eligible for depends on their benefit eligibility and hire status. If the employee experiences a break in service, review of retirement plan eligibility and vesting status upon rehire are reviewed on a case-by-case basis. Employees may consult with the HR Service Center to discuss their specific situation.

36. Are employees in the DB Plan or the DB Component of the Hybrid Plan required to pay the retirement employee contribution during transition assistance?
   No. The contribution is not charged on transition assistance payments.

37. Do employees in the DC Plan or the DC Component of the Hybrid Plan receive the employer match during transition assistance?
   No. Transition assistance pay is not eligible for employee deferrals or employer match.

38. Is it possible to reach retirement requirements (i.e., service credits and/or age) during the layoff period, and then retire?
   Typically, no. Employees should contact the UM System Office of Human Resources Retirement Department for additional information specific to their situation.

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Appendix C - Unemployment

Contact the Missouri Department of Labor, Division of Employment Security, for assistance in filing for unemployment benefits. The department advises that you file an unemployment claim as soon as you become unemployed to avoid a loss of benefits.

Regional Claims Centers (RCCs) are available:

**Address and Fax Number for All Regional Claims Centers (RCC)**
PO Box 3915, Jefferson City, MO 65102-3915
Fax 573-751-9730

**Jefferson City RCC**
Local Calling Area 573-751-9040
Outside Local Calling Area 800-320-2519

**Kansas City RCC**
Local Calling Area 816-889-3101
Outside Local Calling Area 800-320-2519

**Springfield RCC**
Local Calling Area 417-895-6851
Outside Local Calling Area 800-320-2519

**St. Louis RCC**
Local Calling Area 314-340-4950
Outside Local Calling Area 800-320-2519
Appendix D - Job Search Guidance

Improving Your Job Search

- Update your resume and/or curriculum vitae. There are many free online and local resources that can help you update or develop these materials.

- Manage your digital footprint. With a few mouse clicks, potential employers can dig up information about you on blogs, personal websites and social-networking site profiles.

- Enhance your marketability. Find out what skills are most in demand and take steps to give yourself an edge in these areas. Focus on sharpening your functional as well as interpersonal skills.

- Explore your career options. Sites like O*NET are useful for exploring many types of jobs.

- Once you have an idea of the type of job you’re looking for, network – online and off. Tell everyone you know that you are looking for a job, whether in-person or using professional networking websites.

- Step outside your comfort zone. Avoid limiting your search to your current industry or field. Identify your transferable skills and experiences, and communicate them to prospective employers.

- Find jobs before they are advertised. Read your local business journals and newspapers to identify companies that are hiring or expanding, and send them your resume.

- Track breaking business news on the internet. Has a company just received a new round of venture capital or are they headed for bankruptcy? Knowing this information can help you separate hot prospects from sinking ships. Google has a wonderful news alert feature that can automate this process for you.

- Use job boards (e.g., LinkedIn, Indeed, etc.) to scope out companies in active hiring mode. Do you repeatedly see ads for multiple positions within the same company? Apply directly to those firms even if you do not see a specific posting within your field of expertise. Chances are they will need employees in a variety of positions and departments.

- Do your research on companies and industries of interest, and use that information to gain a competitive edge in your correspondence and interviews.

- Sign up for online newsletters. Companies, industries, special interest groups and associations all publish online newsletters that contain up-to-date tidbits on emerging trends, challenges and recent news. Use this information to distinguish yourself from the competition in your cover letters and interviews.

- Sign up for job alerts. Many sites, such as LinkedIn or Indeed.com, allow you to define the specific type of job for which you are looking and receive alerts when a posted job meets that criterion. You can then apply for any position directly with the employer.

- Cast a wide net. General job boards can be useful, but do not forget industry and trade association websites, which may have more targeted career opportunities.
• Customize. Tailor your résumé and cover letter for each opportunity. Employers want to see why you are the right person for their job.

• Follow up on your online correspondence. Do not wait passively for the phone to ring after you respond to a job posting. Take the initiative and follow up by phone. This one action can distinguish you from the competition and get you an interview.

• Be flexible. Remain open to all possibilities, even if the job title, salary and benefits are not exactly what you hoped for. Once you get your foot in the door, you will have a chance to prove yourself.

Preparing Your Application Materials
Your application materials are your first chance to make an impression on your potential employer. Always submit your materials as requested (cover letter, salary requirements, references, writing samples, etc.).

Application Don’ts
• Skip completing the application fields and replace with “See Resume.”
• Leave out information (e.g., previous titles, contact information for past employers).
• Record information inconsistencies between the resume and application (e.g., dates of employment).
• Spell words incorrectly.

Cover Letter Tips
• Highlight important aspects of your experience and education that pertain to the open position.
• Convey your interest in and enthusiasm for working for the organization.
• Customize the letter to the employer and the job (do not send a form cover letter).
• Describe how you can add value to the organization.
• Attach to your resume each time you contact a potential employer.
• Address the cover letter to a specific individual within the organization (example: Mr. John Brown, Manager).
• Do not list salary requirements in your cover letter unless requested. If requested, “Market pay” or “Open for pay suggestions” can be more effective than a specific salary amount.
• Check for spelling and grammar and have someone else proofread it for you.

Resume Tips
Your resume will be a distinct presentation of your accomplishments, experience, and personality. The information you choose to include and the arrangement of the material on the page is critical in providing a good first impression to a potential employer. Remember, your resume itself is a sample of your work, especially of written communication!
• Start by listing one or more accomplishments for each position held (use the “Resume Power Verbs” tip sheet for ideas on how to describe your accomplishments).
• Consider the question “So what?”—i.e., the reason the achievement was valuable.
• Include specific numbers as much as possible (e.g., managed five executive calendars; oversaw a $500,000 budget; recruited 50 new clients).
• Remember that hiring managers/recruiters are reading dozens of resumes at a time; information on your resume should be uncluttered and easy to read.
• Avoid using “fluff” or filler words to take up space.
• Check for spelling and grammar and have someone else proofread it for you.

Interview Do’s
• Know where you are going. Have directions and a contact phone number with you.
• Dress appropriately and professionally.
• Arrive 10-15 minutes early.
• Bring an additional copy of your application materials.
• Practice answering interview questions out loud.
• Attend at least one mock interview, if possible, to help sharpen your skills in a low-pressure environment.
• Prepare questions you have for the employer.
• Turn off the cellphone ringer.
• Be courteous—make eye contact, do not interrupt others and avoid checking your cellphone.
• Demonstrate a positive outlook.
Appendix E - Resource for Exploring Career Options

Use these online resources to explore career options and plan your job search. Many of the websites listed offer assistance in career planning, assessing your skills, revising or developing your resume and cover letter and organizing your job search.

- The University of Missouri System offers a variety of resources for managing your career, including informational interviewing, job shadowing and networking tips. See Career Planning Resources.

- Campus career centers offer online resources and referral information for employees.
  - MU – http://career.missouri.edu/career-resources-for-you
  - S&T – https://career.mst.edu/resources/facultystaff/
  - UMKC – https://career.umkc.edu/
  - UMSL – http://www.umsl.edu/depts/career/

- The Missouri Division of Workforce Development's website includes job openings, career information, labor market information and a listing of Missouri Career Centers throughout the state.

- Monster’s resources include cover letter and resume writing services, a Career Mapping tool, interviewing and negotiating advice, as well as a comprehensive jobs database.

- LinkedIn’s resources include networking, as well as a comprehensive jobs database.

- Department of labor offers a Career One Stop resources including employment information, tools to plan and manage your career, job search and resume.

- The O*NET system features a set of valuable assessment instruments for individuals looking to find or change careers. You can find occupations that are similar to yours, find occupations that use similar tools, skills or knowledge that match your own or take assessments to help you figure out your next move.

- Upon completing the Jung Typology Test, you will obtain your type formula, strengths of the preferences and type description. You will then obtain a list of the most suitable career choices based on your personality, along with some educational institutions where you can receive a relevant degree or training.
Appendix F – Coping with Job Loss

Job loss can have a profound effect on your emotional wellbeing. Please consider the following resources.

**University Resources**
Employee Assistance Program (EAP)
The University's [Employee Assistance Program](https://www.umsystem.edu/totalrewards/benefits/eap/eap_training_programs) (EAP) is a free, confidential, professional service for employees, their dependents, and organizational work units. The EAP provides a variety of services to help employees influenced by a range of personal or professional stressors.

**Work-Life Resources**
[https://www.umsystem.edu/totalrewards/benefits/eap/eap_training_programs](https://www.umsystem.edu/totalrewards/benefits/eap/eap_training_programs)

**State of Missouri Resources**
Missouri Department of Labor Public Programs and Services:
[https://labor.mo.gov/DES/Claims/public_programs#dress](https://labor.mo.gov/DES/Claims/public_programs#dress)

**Missouri Job Centers**
Not sure how to get started with your job search? Whether you've lost your job, looking for a new job, or ready to start your first job, we're here to help. No matter where you are in your job search, we can provide online and in-person resources, products and services to you at no cost:
- Create a Resume
- Educational Services
- Career Information
- Featured Jobs
- Return Strong Program
[https://jobs.mo.gov/jobseeker/missouri-job-centers](https://jobs.mo.gov/jobseeker/missouri-job-centers)

**Missouri Job Centers – Map and Locations**
[https://jobs.mo.gov/sites/jobs/files/owd-jc-map_08312020.pdf](https://jobs.mo.gov/sites/jobs/files/owd-jc-map_08312020.pdf)

**Online Articles**
How to Deal with Job Loss Without Damage to Your Self-Esteem (Wall Street Journal)

How to Cope with the Emotional Toll of Losing your Job (CNBC.com)

Where to Start After a Job Loss (Higher Ed Jobs)
[https://www.higheredjobs.com/Articles/articleDisplay.cfm?ID=2621](https://www.higheredjobs.com/Articles/articleDisplay.cfm?ID=2621)
Appendix G – Websites

LAYOFF POLICY AND RESOURCES WEBSITES
Benefits home page https://umurl.us/benefits
COBRA https://umurl.us/cobra
Core retirement plans https://umurl.us/retplans
CRR 350.051 Layoff https://www.umsystem.edu/ums/rules/collected_rules
Defined Benefit (DB) Core Plan https://umurl.us/retplans
Defined Contribution (DC) Core Plan https://umurl.us/retplans
Dept of Information Technology (DoIT) www.umsystem.edu/ums.is/helpdesks
Division of Employment Security https://labor.mo.gov/des
Estimating your retirement benefits http://umurl.us/calchelp
Estimating your UM Pension Benefits https://umurl.us/retcalc
Fidelity Investments (457b, 403b, 401a) https://umurl.us/benadmin
Fidelity Workplace Financial Consultant https://umurl.us/retconsult
HR-303 Educ Asst https://www.umsystem.edu/ums/rules/hrm/hr300/hr303
HR Service Center https://umurl.us/hrsc
HR Generalist (benefit/retirement rep) http://umurl.us/cbr
Retiree benefits eligibility https://umurl.us/retireeben
Retiree benefits overview http://umurl.us/retireeben
Retiree Insurance Premium Estimator https://umurl.us/retpremium
Retirement planning checklist https://umurl.us/retcheck
Retirement seminars https://umurl.us/retsem
Summary Plan Descriptions (SPDs) https://umurl.us/spd
Understanding of Policies (UoP) https://www.umsystem.edu/ums/rules/hrm/hr_service/union1

OTHER RESOURCES
Campus career services (MU) https://career.missouri.edu/career-resources-for-you
Campus career services (S&T) https://career.mst.edu/resources/facultystaff/
Campus career services (UMKC) https://career.umkc.edu/
Campus career services (UMSL) http://www.umsl.edu/depts/career/
Career Planning Resources www.umsystem.edu/ums/hr/tmr/my_career_plan
Career One Stop resources http://careeronestop.org
Employee Assistance Program (EAP) https://umurl.us/eap
Jung Typology Test www.humanmetrics.com/cgi-win/JTypes1.htm
LinkedIn job resources www.linkedin.com
Missouri Workforce Development https://jobs.mo.gov/jobseeker/about-us
Monsters job resources www.monster.com
O*NET Department of Labor https://www.onetonline.org/
Resume Power Verbs https://careerservices.uni.edu/sites/default/files/docs/resume_verbs.pdf