Employee Resource Guide:
Information for those affected by a layoff
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 source 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

A. The provisions of Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance are effective on August 30, 2018 for eligible academic employees.

B. The provisions of Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance are effective January 1, 2019 for eligible administrative, service and support staff.

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 the footnotes at the bottom of each page, which list 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 Center¹.

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 week’s 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’re eligible for a vested or retirement benefit, those hours will be used as service and salary credit in your pension calculation.

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. If you’re eligible for retirement, your unused sick leave will be credited toward your service credit in your pension calculation.

¹ https://umurl.us/hrsc
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.
6. Death.

Layoff leave of absence period

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

- If you have less than five years of continuous benefit-eligible employment immediately prior to layoff, your layoff leave of absence will last three months.
- If you have five or more years of continuous benefit-eligible employment immediately prior to layoff, your layoff leave of absence will last six months.

Transition Assistance Pay

Eligible employees will receive one week of TAP for each year of continuous benefit-eligible employment immediately prior to layoff as follows:

- Minimum of four weeks
- Maximum of 20 weeks, or when payments reach $50,000, whichever comes first.
Health and Welfare Benefits

You may continue your current health and welfare benefits and premiums during a layoff leave of absence. If you are receiving TAP, your monthly premiums will continue to be deducted from your TAP as it was deducted from your paycheck. The University will continue to pay the employer portion of your benefit premiums throughout the layoff leave of absence. Once your TAP ends, you will be billed for premiums through the remainder of your layoff leave of absence. If you have questions about submitting your premiums, or you do not wish to continue your enrollment in any of the University benefit programs, please contact the HR Service Center.

If you are eligible and elect to retire following your layoff notice, you are responsible for the full cost of your retiree 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. Eligibility for retiree insurance varies depending on age, years of service, and access category at retirement.

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 time period as long as you pay the full COBRA premiums.

The University’s COBRA administrator will send you a COBRA enrollment packet after your layoff leave of absence ends. 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 as long as you are receiving TAP. 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 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) cannot be continued as a University benefit during your layoff leave of absence; however, 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, any funds remaining in your FSA at the time your layoff begins are available for reimbursement as long as the expenses were incurred prior to the end of the month in which your layoff began, or the day prior to the day your layoff begins if the effective date is the

2 https://umurl.us/hrsc
3 http://umurl.us/retireeben
first day of the month. You may continue to submit eligible reimbursements to the University’s FSA administrator through April 15 of the following year.

**Dependent Care FSAs**

Dependent Care FSAs cannot be continued during your layoff leave of absence and are not eligible to continue through COBRA. Therefore, Dependent Care FSA coverage will end on the last day of the month in which your layoff leave of absence begins. Any funds remaining in the Dependent Care FSA at the time your layoff begins are available for reimbursement as long as the expenses were incurred prior to the end of the month in which your layoff began, or the day prior to the day your layoff begins if the effective date is the first day of the month. You may continue to submit eligible reimbursements to the University’s FSA administrator through April 15 of the following year.

**Life Insurance**

Basic life, supplemental 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 your basic and/or supplemental life policies to individual life insurance policies without providing proof of insurability. To convert to an individual policy, you will need to complete and submit a life insurance conversion form within 31 calendar days of the end of your layoff leave of absence. Obtain a form from the [HR Service Center](https://umurl.us/hrsc).

**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.

**Wellness incentive program**

Employees must be covered by a University sponsored medical plan and must meet the Wellness Incentive requirements prior to the end of the incentive period in order to be eligible to receive the wellness incentive pay during the Layoff Leave of Absence. Please note: employees will continue to have access to submit wellness points while on a leave of absence; however, the requirements must be met and submitted by the end of the incentive period even if this falls during the leave period.

For questions, contact the HR Service Center Wellness Coordinator at wellness@umsystem.edu or 573-882-2146.

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

**Educational Assistance for Employees**

If you are receiving educational assistance from the University, you are eligible to continue receiving this assistance during the semester in which you begin your layoff leave of absence, as long as you are in a paid leave of absence when the course begins and remain an employee (whether paid or unpaid) through the end of the course in which you enrolled. You 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 your layoff leave of absence, provided they meet the eligibility requirements of the program and you remain on a layoff leave of absence through the beginning of the course in which they are enrolled. If your layoff leave of absence ends during the semester, your spouse or dependent may complete the semester in which they are enrolled.

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4 https://umurl.us/hrsc
Retirement Plans

Voluntary Retirement Plans (VRPs)
VRPs include the 403(b) pretax, 403(b) irrevocable, 403(b) Roth after-tax, 457(b) pretax 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.

Once your layoff leave of absence ends, you have three options for managing your voluntary retirement plans:
1. Leave your money in the account.
2. Take a cash distribution.
   - For the 403(b), 401(a) and 457(b) accounts, you will pay taxes and possible penalties.
3. Roll the account into a different Individual Retirement Account (IRA) or other qualified plan.

For a cash distribution or rollover, contact the VRP administrator\(^5\) to obtain the appropriate forms.

Core Retirement Plans (ERIP and RDD)
 Defined Contribution Portion (ERIP only):
Employee contributions through ERIP work much the same way as contributions to VRPs. 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 ERIP accounts will remain in place.

Vesting
You are vested in the defined contribution portion of ERIP if you have earned three years of service credit. If you are vested, you will be able to keep the University’s contributions to the 401(a) The same three options for managing your VRPs, as specified in the previous section, apply to your ERIP 401(a) and 457(b) accounts.

Defined Benefit/Pension Portion (RDD & ERIP):
Your contributions to your pension are not deducted during a layoff leave of absence. Also, you may not receive pension payouts while on a layoff leave of absence, though you may retire in lieu of or during layoff, as described in a separate section of this guide.

As you enter a layoff leave of absence, no immediate action is required to manage your pension. University of Missouri System Office of Human Resources retirement specialists will review your file once your layoff leave of absence ends to determine your options. Interest, compounded annually, will accrue on your employee contributions to the defined benefit portion and on vested benefits while on a layoff leave of absence.

If not retirement eligible, the University will mail a packet of information to your home address approximately four months after the end of your layoff leave of absence. It will specify your options for your pension payout if

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\(^5\) https://umurl.us/benadmin
vested or your refund of employee contributions if not vested. You will continue to have the option to defer a choice until age 65.

You cannot request pension payouts or refunds of your employee contributions until your layoff leave of absence has ended and the information packet has been delivered. You have the option to end your layoff leave of absence early. If you wish to terminate your layoff leave of absence before the planned end date, please notify the HR Service Center\(^6\) or your campus Office of Human Resources in writing.

Vesting
You are vested in the defined benefit portion if you have earned five years of pension-creditable service. Periods of leave of absence or unpaid service may not count toward vesting service credit.

If you are vested (but not retirement eligible), you have three options after your layoff leave of absence ends:
1. Leave money in the plan and begin receiving a monthly payout as early as age 55 (but no later than 65).
2. Withdraw your pension benefit and pay taxes and possible penalties at any time after the end of your leave of absence (but no later than age 65).
3. Roll over the benefit to an Individual Retirement Account (IRA) or other qualified plan at any time after the end of your leave of absence (but no later than age 65).

If you are vested and retirement eligible (at least 55 with 10 years of service or 60 with 5 years of service), please refer to the Retirement in Lieu of or During Layoff section of this guide for instructions.

If you are not vested, you are entitled to a refund of your contributions with two options:
1. Request a lump sum distribution and pay taxes and possible penalties at any time after the end of your leave of absence (but no later than age 65).
2. Roll over the benefit to an Individual Retirement Account (IRA) or other qualified plan at any time after the end of your leave of absence (but no later than age 65).

Please note: Once a lump sum distribution is taken, service credit relating to this distribution will be forfeited. This means that if you return to active benefit-eligible employment with the University at a future date, your prior service credit will not be counted when you begin earning future pension benefits.

If you would like to estimate the amount of your defined benefit/pension benefits, you can do so using the University’s pension calculator. For help, visit the tutorial on using the calculator.\(^7\)

Earning Service Credit
Many employees wonder how service credit is or is not earned during a layoff leave of absence. The short answer is that service credit is not earned during the layoff leave of absence.

If you return as an active employee before the end of your layoff leave of absence, you will once again accrue service credit toward your pension. This service credit would be added to previous time earned, but the time during your layoff leave of absence would not be counted. This applies to both the RDD and ERIP plans.

If you do not return before the end of your layoff leave of absence but regain employment with the University at a date after your layoff leave of absence ends, any prior creditable service would be reviewed to determine vesting status for you. Your vesting status will depend on whether you chose to take a distribution from your RDD or ERIP plans, as described in the sections above, and the length of your break in service compared to the prior period of service.

\(^6\) https://umurl.us/hrsc
\(^7\) https://umurl.us/retcalc
Retirement in Lieu of or During Layoff

You must meet the following criteria to retire:

- **Early retirement** (meaning a reduced pension) – 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 service credit must be attained after age 54.

- **Full retirement** (meaning no reductions in pension) – 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 service credit must be attained after age 54.

If you are eligible to retire at the time your layoff leave of absence starts, you have three options regarding when to commence your retirement benefits:

1. Take your layoff leave of absence first and retire at the end of the layoff leave of absence.
   - Note: Eligibility to continue retiree insurance differs from retirement eligibility. Please review the eligibility information to continue retiree insurance on the [retiree benefits overview](http://umurl.us/retireeben) webpage for more information.

2. End your layoff leave of absence early and commence retirement.

3. Forfeit TAP and move directly into retirement instead of entering a layoff leave of absence.

Contact the [HR Service Center](https://umurl.us/hrsc) to discuss the advantages of the three options. Monthly insurance premiums will be different under each choice, based on your circumstances. In addition to the service center, you may estimate your retiree insurance premiums with the [Retiree Insurance Premium Estimator](https://umurl.us/retpremium). Compare these costs to the premiums you are paying as an active employee, noted on your paycheck as well as listed on the [benefits](https://umurl.us/benefits) homepage.

For additional assistance in understanding your options, estimate your retirement benefits through the [UM Pension Benefits Portal](https://umurl.us/retcalc). A number of [online seminars](https://umurl.us/retsem) are also available to support you and help you understand the University’s retirement benefits.

If you are eligible to retire, follow these steps to begin the retirement process:

1. Complete a “Notice of Intent to Retire” form as soon as possible. At least 60 days before you wish to retire is preferable but not required. The form is available on the [Retirement Planning Checklist](https://umurl.us/retcheck) webpage.

2. If applicable, attach the required proof of marriage documents, as requested on the Notice of Intent to Retire form.

3. Submit the forms and any documentation to retirement@umsystem.edu or 1000 W. Nifong, Bldg. 7, Suite 210, Columbia MO 65211.

4. 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.

Individuals under the age of 62 who receive retirement benefits are subject to the University’s rehire requirements. Visit the [Rehire Requirements](https://umurl.us/rehire) webpage to learn more.
Layoff Checklist

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

☐ Confirm your final day at work.
  o Your final day is included in your notification letter.

☐ Know your effective date of layoff.
  o The effective date of your layoff is included in your notification letter.

☐ Decide if you want to sign the Layoff and Transition Assistance Agreement.
  If you do not wish to sign the agreement:
    o 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.
  If you sign the agreement:
    o 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.
  o If you have:
    • Less than 5 years, you have a three-month leave of absence.
    • Five or more years, you have a six-month leave of absence.

☐ Assess your paycheck deductions.
  o Contact Parking and Transportation regarding your parking deductions.
  o Union dues will automatically stop effective the beginning of your layoff leave of absence.
  o 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 begins as long as you are in a paid status when the course began and remain on a layoff leave of absence 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 voluntary retirement plans and university pension funds.
  o Contact your plan administrator for assistance.
  o If you are retirement eligible:
    o Refer to the “Retirement in Lieu of or During Layoff” section of this guide.
    o 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 life insurance policies to individual policies.
  o Submit a conversion form within 31 days from the end of your leave of absence.
  o Contact the HR Service Center to begin this process.
Appendix A:
Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance
The text in this appendix is a verbatim copy of Collected Rules and Regulations, Section 350.051: Layoff and Transition Assistance.  

CRR 350.051

I. 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.

II. Definition

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

III. 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, including completion of the required agreement.

A. 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.

1. Regular Administrative, Service and Support employees who have satisfactorily completed their probationary period; and
2. 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).

B. 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.

1. 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);
2. Adjunct appointments;

https://www.umsystem.edu/ums/rules/collected_rules/personnel/ch350
3. Employees on full-time academic staff appointments who have been given one year or more notice of non-renewal;
4. 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;
5. Non-benefit-eligible positions; and
6. 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.

C. Other Eligibility Requirements

1. 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.

2. 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.

   a. Failure to submit completed *University of Missouri Layoff and Transition Assistance Agreement* by the established deadline;

   b. Failure to perform duties in a satisfactory manner after layoff notification through the effective date of the layoff;

   c. Receipt of Long Term Disability (LTD) benefits;

   d. Acceptance of a full-time benefit-eligible University of Missouri position;

   e. Retirement; or

   f. Death.

IV. Layoff Leave of Absence and Benefit Coverage

A. Upon layoff, an eligible employee will be placed on a layoff leave of absence. The length of layoff leave of absence is determined as follows:

1. Eligible employees with less than five (5) years of continuous regular employment with the University immediately prior to layoff, will be placed on a layoff leave of absence for three (3) months from the effective date of layoff.

2. Eligible employees with a minimum of five (5) years of continuous regular employment with the University immediately prior to layoff will be placed on a layoff leave of absence for six (6) months from the effective date of layoff.
B. During the layoff leave of absence, the eligible employee will be eligible to participate in the University's benefit programs (e.g., medical, dental, life, accidental death, and long-term disability). The University will continue to pay its portion of the benefit premiums during the layoff leave of absence.

V. Transition assistance payment

Eligible employees who are laid off will receive transition assistance pay. Eligible employees with four years of continuous benefit-eligible employment or less immediately prior to layoff will receive four (4) weeks of pay. Eligible employees with five or more years of continuous benefit-eligible employment immediately prior to layoff will receive one (1) week of pay for each year of continuous benefit-eligible employment immediately prior to layoff up to a maximum of twenty (20) weeks of pay. In no case will the transition assistance pay exceed $50,000. Transition payments may be paid in accordance with an employee’s regular pay schedule or in a lump sum payment at the discretion of the University.

VI. 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.

VII. Seniority

A. 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.

B. For Service and Maintenance employees subject to a union agreement, see *Understanding of Policies, Article VIII, 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.

C. 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.

D. 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.

VIII. 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.

IX. Refilling Eliminated Position

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

B. 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.

X. Service credit

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.

XI. 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:

A. Be eligible to receive transition assistance pay if the employee meets all eligibility requirements stated in this rule; and

B. 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.

XII. Effective date

A. The provisions of this rule will apply with respect to layoffs of eligible employees on full-time academic staff appointments with an effective layoff date of August 30, 2018 or later.

B. The provisions of this rule will apply with respect to layoffs of regular Administrative, Service and Support employees with an effective date of layoff of January 1, 2019 or later.
Appendix B:
Frequently Asked Questions
HR-117 Layoff Q&A - 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 a supervisor require an employee to use vacation and/or compensatory time for the two (2) weeks’ notice pursuant to HR 117 Layoffs?17

No. The employee cannot be required to use earned time off during the two (2) week notice period.

3. What are the relevant dates for calculating seniority in the event of a layoff?

The relevant dates for calculating seniority are as follows:

- Department Seniority Date – The first day of benefit-eligible continuous employment within a department.
- University Seniority Date – The first day of benefit-eligible continuous employment at the University of Missouri.

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

4. Are employees in a layoff leave guaranteed a job when the leave expires?

No. Upon expiration of a layoff leave, if the employee has not located a benefit-eligible position, the employee will be terminated. For Service and Maintenance employees, see the relevant "Understanding of Policies" document.18

5. 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 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.

6. If an employee accepts another benefit-eligible position with the University during their layoff leave of absence, but do not successfully complete the qualifying period, is the layoff leave of absence end date extended when they return to the layoff leave of absence?

No. The original layoff leave of absence end date remains and will not be extended.

17 https://www.umsystem.edu/ums/rules/hrm/hr100/hr117
18 https://www.umsystem.edu/ums/rules/hrm/hr_service/union1
7. 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.

8. 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 Missouri Department of Labor’s Division of Employment Security.

9. 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 you are in paid status including the weeks you are receiving transition assistance payment. If you would like to stop these deductions prior to the end of receiving your last payment from the University, you will need to contact each agency or department which is deducting these funds (e.g., recreation center).

10. What happens to parking deductions?

Employees should contact their campus Parking and Transportation department.

11. 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. Employee premium payments are made directly to the UM System Office of Human Resources, Benefits Department. These premiums cannot be deducted from the non-benefit eligible paycheck.

Leave – Employees do not accrue vacation, sick, or personal days for a non-benefit eligible position.

Retirement – Neither the layoff leave of absence nor the service in the non-benefit eligible position is considered creditable for vesting or retirement. 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 Human Resources Retirement department.

12. Will employees continue to have access to myHR during a leave of absence and after the leave expires to change my employee data?

Employees continue to have access to myHR during the layoff leave of absence; however, once the leave of absence expires or the employee is terminated, access to myHR is locked out for 30-45 days. Access is available again after the 30-45 day period.

To make address changes or obtain information in myHR during the lock-out period, you may contact the HR Service Center.¹⁹ If access has not been resumed after 45-60 days, you may contact the Department of Information Technology.

¹⁹ https://umurl.us/hrsc

Last Updated: 12/18/2018
Accrued Leave Time

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

13. 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).

14. 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.

15. 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, unused sick leave will be credited toward your service credit in your pension calculation.

16. 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 should be provided an opportunity to use the personal days before 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.

17. [Non-exempt employees only] What happens to unused accrued compensatory (“comp”) time?

Compensatory time should be paid out on the final regular paycheck (based on the normal pay schedule).

18. 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 – employee will begin accruing vacation time in accordance with the new title and continuous years of service.

Sick – employee’s sick leave balance will be activated and accruing will begin again.

Personal – If the employee returns to work before your 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)

19. 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.

20. What is the rate of pay for the transition assistance payment?

Transition assistance is paid at the base rate you were being paid as of your last day worked, including shift differential, if applicable. If you worked different shifts that each have shift differential pay, your transition assistance payment will be based on the average weekly pay during the two preceding pay periods.

21. When should an employee anticipate transition assistance payment to begin?

Transition assistance pay will be paid on the employee’s regular pay cycle. Initial payment will begin after the layoff effective date and will conclude when the full transition pay amount has been reached or disqualifying factors have occurred. The initial payment may be delayed pending the return of the signed University of Missouri Layoff and Transition Assistance Agreement, and payroll deadlines.

22. 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 you are 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

23. How do employees pay for benefits during a layoff leave of absence?

Premiums will be automatically deducted while employees are receiving transition assistance pay. When TAP is complete, the University will bill employees for the premiums for the remainder of the leave of absence.

24. 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 approximately two weeks after your layoff leave of absence ends. 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.

https://umurl.us/cobra
25. Will life insurance benefits continue during the layoff leave of absence?

Yes. Basic life, supplemental 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. After TAP ends, employees will be billed for premiums through the remainder of the layoff leave of absence.

At the end of a layoff leave of absence, employees may elect to convert basic and/or supplemental life policies to individual life insurance policies without providing proof of insurability. To convert to an individual policy, complete and submit a life insurance conversion form within 31 calendar days of the end of the layoff leave of absence. Contact the HR Service Center to begin the process.

26. Will long term disability (LTD) benefits continue during the layoff leave of absence?

Yes. Long term disability benefits can continue for the length of the layoff period. While TAP is active, premiums for LTD Option B will be automatically deducted. After TAP ends, employees will be billed for premiums through the remainder of their layoff leave of absence.

Wellness Incentive Program
27. Will employees be eligible to receive the Wellness Incentive pay while on an approved Leave of Absence?

Maybe. Employees must be covered by a University sponsored medical plan and must meet the Wellness Incentive requirements prior to the end of the incentive period in order to be eligible to receive the wellness incentive pay during the Layoff Leave of Absence.

Employees may contact the HR Service Center Wellness Coordinator at wellness@umsystem.edu or 573-882-2146 for questions about the incentive payment.

Tuition benefits for employees, spouses and dependents
28. Will employees who are laid off be eligible to participate in HR 303: Educational Assistance, during the leave of absence?

If an employee had begun a course using Educational Assistance benefits while in a paid status and goes into an unpaid leave status after the course begins, the employee will be allowed to complete the course with the coverage of Educational Assistance benefits as long as the employee remains employed (whether paid or unpaid) through the end of the course in which they are enrolled. Employees are not eligible for educational assistance in future semesters.

29. 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 your layoff leave of absence, provided they meet the eligibility requirements of the program and 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, spouses and dependents may complete the semester in which they are enrolled.

21 https://www.umsystem.edu/ums/rules/hrm/hr300/hr303
22 https://www.umsystem.edu/ums/rules/hrm/hr300/hr309
Retirement

30. Will the layoff leave of absence time count toward vesting or service credit?

No. Layoff leave of absence time does not count towards vesting or service credit.

31. 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.

32. Will employees be able to access their vested benefit during the leave of absence?

No. Employees are ineligible to access a 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. Employees can expect to receive election forms within six months following the date of termination. 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\textsuperscript{23} to discuss the cost of benefit coverage as an employee on leave versus the cost of benefit coverage under COBRA.

33. Can an employee who is on a layoff leave of absence elect to retire?

Retirement-eligible employees may elect to end their layoff leave of absence early in order to retire or choose to retire instead of being placed on a layoff leave of absence. 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\textsuperscript{24} to discuss the cost of benefit coverage as an employee on leave versus, if eligible, the cost of benefit coverage as a retiree.

34. If an employee returns to a benefit-eligible position after the layoff period ends, are their years of service bridged for vesting purposes?

Maybe. Employees do not lose service credit. However, how this is applied depends on the employee’s current amount of service time and the gap in employment with the University. These are reviewed on a case-by-case basis to determine whether time is bridged for vesting or if the employee will be required to vest without prior service and then add it on. Employees may consult with the HR Service Center\textsuperscript{25}.

35. Are employees required to pay the retirement employee contribution during transition assistance?

No. The contribution is not charged on transition assistance payments.

36. May an employee elect to retire rather than take a layoff leave of absence?

Maybe. If eligible to retire, employees may do so instead of taking a layoff leave of absence.

37. 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 Human Resources Retirement department for additional information specific to their situation.

\textsuperscript{23} \texttt{https://umurl.us/hrsc}
\textsuperscript{24} \texttt{https://umurl.us/hrsc}
\textsuperscript{25} \texttt{https://umurl.us/hrsc}
Unemployment Assistance

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

26 https://labor.mo.gov/des
Appendix D:
Job Search Guidance
Job Search Guidance

Improving Your Job Search

- First things first, 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. Think your friends are the only people who viewed those less-than-professional vacation photos you posted online? Think again. With a few mouse clicks, potential employers can dig up information about you on blogs, personal websites and social-networking site profiles. Make sure you do a thorough self-search and take any necessary corrective action.

- 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[27] 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 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 criteria. You can then apply for any position directly with the employer.

[27] https://www.onetonline.org/
• 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 several days later to check on the status of your application. 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.). In addition to submitting what was requested, it is equally important to submit a neat and complete application.

Application Don'ts
• Skip completing the application fields and replace with “See Resume.”
• Leave out information (e.g., previous titles, salary, 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
A resume is a catalog of your skills and abilities and a personal advertisement that outlines your qualifications for a particular job. 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 “Power Verbs for Your Resume” tip sheet28 for ideas on how to describe your accomplishments).
• Consider the question “So what?”—i.e., the reason the achievement was valuable.

28 https://careerservices.uni.edu/sites/default/files/docs/resume_verbs.pdf
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:
Online Resources for Exploring Career Options
Online 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.  
  www.umsystem.edu/ums/hr/tmr/my_career_plan

- Campus career centers offer online resources and referral information for employees.  
  - MU – http://career.missouri.edu/career-resources-for-you  
  - UMKC – https://career.umkc.edu/  
  - Missouri S&T – https://career.mst.edu/resources/facultystaff/  
  - 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.  
  https://jobs.mo.gov/jobseeker/about-us

- 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.  
  www.monster.com

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

- Your source for employment information and inspiration, including tools to plan and manage your career, job search and resume.  
  http://careeronestop.org

- 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 your figure out your next move.  
  http://online.onetcenter.org

- 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.  
  www.humanmetrics.com/cgi-win/JTypes1.htm
Appendix F:
Resources for Coping with Job Loss
Job loss can have a profound effect on your emotional wellbeing. There is a typical cycle that most people experience. Please seek help using the resources available on your campus and/or online articles.

**Employee Assistance Program (EAP)**
The EAP is a free, confidential service available to you and your family. Seek help for a variety of personal concerns, including stress management, depression, financial pressure or relationship difficulties. Services include screening, referral, problem solving, crisis intervention, consultation and training/development.

Find campus locations and hours for [EAP services online](https://umurl.us/eap). You may also contact your campus Office of Human Resources for a full list of assistance options.

**Articles**
*When Job Loss Strikes: How to Survive and Thrive*

*Advice for an Involuntary Job Seeker*
[https://studentaffairs.duke.edu/career/alumni/career-services-alumni/advice-involuntary-job-seeker](https://studentaffairs.duke.edu/career/alumni/career-services-alumni/advice-involuntary-job-seeker)

You may also find some interesting articles offered on the EAP website: [www.umsystem.edu/totalrewards/benefits/eap_training_programs](http://www.umsystem.edu/totalrewards/benefits/eap_training_programs)

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29 [https://umurl.us/eap](https://umurl.us/eap)