

WELCOME!

Open Enrollment 2020



**CENTER
FOR HEALTH
SCIENCES**

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TULSA



HUMAN RESOURCES

OPEN ENROLLMENT



November 1 – 15, 2019

BENEFITFOCUS[®]

Effective January 1, 2020



HUMAN RESOURCES



BlueCross BlueShield
of Oklahoma

Health Plan Update



HUMAN RESOURCES



BlueCross BlueShield
of Oklahoma

BlueOptions plan

2019		2020		Pharmacy: CVS & Target Pharmacies will be out of network in 2020
Copayments: PCP = \$30 Specialist = \$50		Copayments: PCP = \$30 Specialist = \$50		
Deductible		Deductible		
In-network:	Out-of-network:	In-network:	Out-of-network:	
\$750 Individual \$2,250 Family	\$750 Individual \$2,250 Family	\$850 Individual \$2,500 Family	\$1,500 Individual \$4,500 Family	
Co-insurance: 80/20 BluePreferred Network 70/30 BlueChoice Network		Co-insurance: 80/20 BluePreferred Network 70/30 BlueChoice Network		
Out-of-pocket max		Out-of-pocket max		
In-network:	Out-of-network:	In-network:	Out-of-network:	
\$4,250 per person \$12,700 family	\$4,700 per person \$12,700 family	\$5,000 per person \$15,000 family	\$10,000 per person \$30,000 family	



HUMAN RESOURCES

High Deductible (HDHP) plan

2019	2020	<p>Pharmacy:</p> <p>CVS & Target Pharmacies will be out of network in 2020</p> <p>Dependent eligibility audit – will start in January 2020</p>
<p>Deductible: \$2,700 Individual \$5,400 Family</p>	<p>Deductible: \$2,800 Individual \$5,600 Family</p> <p><i>Federally mandated change!</i></p>	
<p>Co-insurance: 80/20 BluePreferred Network</p>	<p>Co-insurance: 80/20 BluePreferred Network</p>	
<p>Out-of-pocket: \$6,650 Individual \$13,300 Family</p>	<p>Out-of-pocket: \$6,900 Individual \$13,800 Family</p>	
<p>Health Savings Account (OSU contribution): \$1,000 Individual \$1,500 Family</p>	<p>Health Savings Account (OSU contribution): \$750 Individual \$1,250 Family</p>	



BlueCross BlueShield
of Oklahoma



HUMAN RESOURCES

2020 Renewal

- Initial 2020 projection indicates an 11.1% increase or \$6,613,000
- Proposed plan changes would reduce the projected increase to 5.3% or \$3,157,000



Health Plan Premiums

PPO	2019	2020
Employee only	\$90.00	\$110.00
Employee + Children	\$250.30	\$270.30
Employee + Spouse	\$345.64	\$365.64
Family	\$425.04	\$445.04
HDHP	2019	2020
Employee Only	\$70.00	\$90.00
Employee + Children	\$135.38	\$155.38
Employee + Spouse	\$192.24	\$212.24
Family	\$212.94	\$232.94

*Rates are monthly



HealthCare Premium Incentive

2 ways to receive incentive toward monthly premium:

- Tobacco Free = \$20 credit per month
- Catapult Health (biometric screening) = \$20 credit per month

Up to \$40 total!



Striving to be America's **HEALTHIEST** Campus



HUMAN RESOURCES



BlueCross BlueShield
of Oklahoma

2020 Enhancements

WELLBEING MANAGEMENT

is replacing Blue Care Connection

Redesigned to better meet the needs of your employees and your business, this new offering includes:



Holistic Health Management to deliver a member-centered approach to care management



Advanced Analytics that allow more precise and proactive member engagement



Expanded Utilization Management to prevent misuse and unnecessary costs, while improving member and provider experiences



Digital Enhancements that allow members to engage via their preferred channel



Providing Support for Pregnancy and Parenting

Modern.
Flexible. Integrated.

Ovia Health™ Apps
High-Risk Management
Well onTarget® Programs

**BlueOptions PPO
plan ONLY!**

Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Oklahoma.



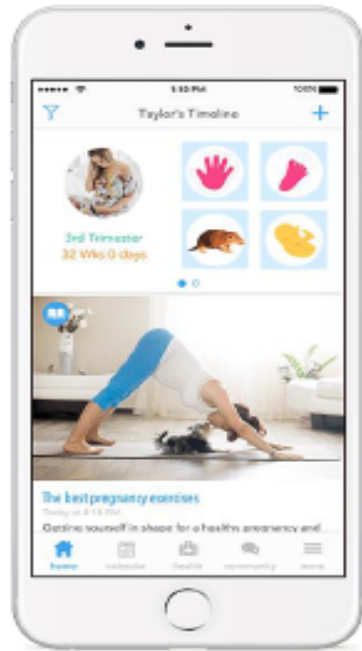
HUMAN RESOURCES

Digital Health Partner

oviahealth™



ovia
fertility



ovia
pregnancy



ovia
parenting

- Aims to improve clinical outcomes, reduce costs and ultimately, help parents successfully return to work
- Navigate benefits from fertility to pregnancy to parenting
- Deliver real-time personalized guidance with in-app coaching, ongoing education and data-driven messaging
- High-risk identification for referral to internal OB health advisor



HUMAN RESOURCES

Clinical High-Risk Maternity Management

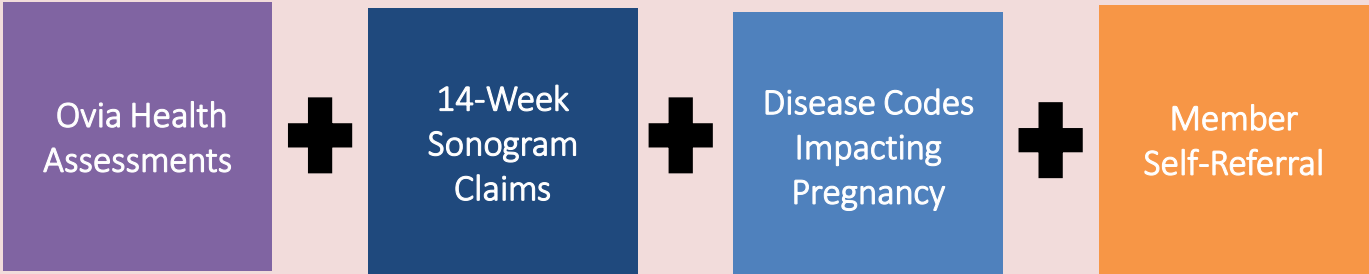
Focused on women identified as high-risk maternity cases, but available to all members

Ability for members to directly engage with BCBSOK maternity specialists

Trigger-based telephone outreach provided to high-risk members identified via internal data and Ovia Health™ assessment

Program increases opportunities for interventions that result in cost savings and better clinical outcomes

How We Identify Members for High-Risk Maternity Management

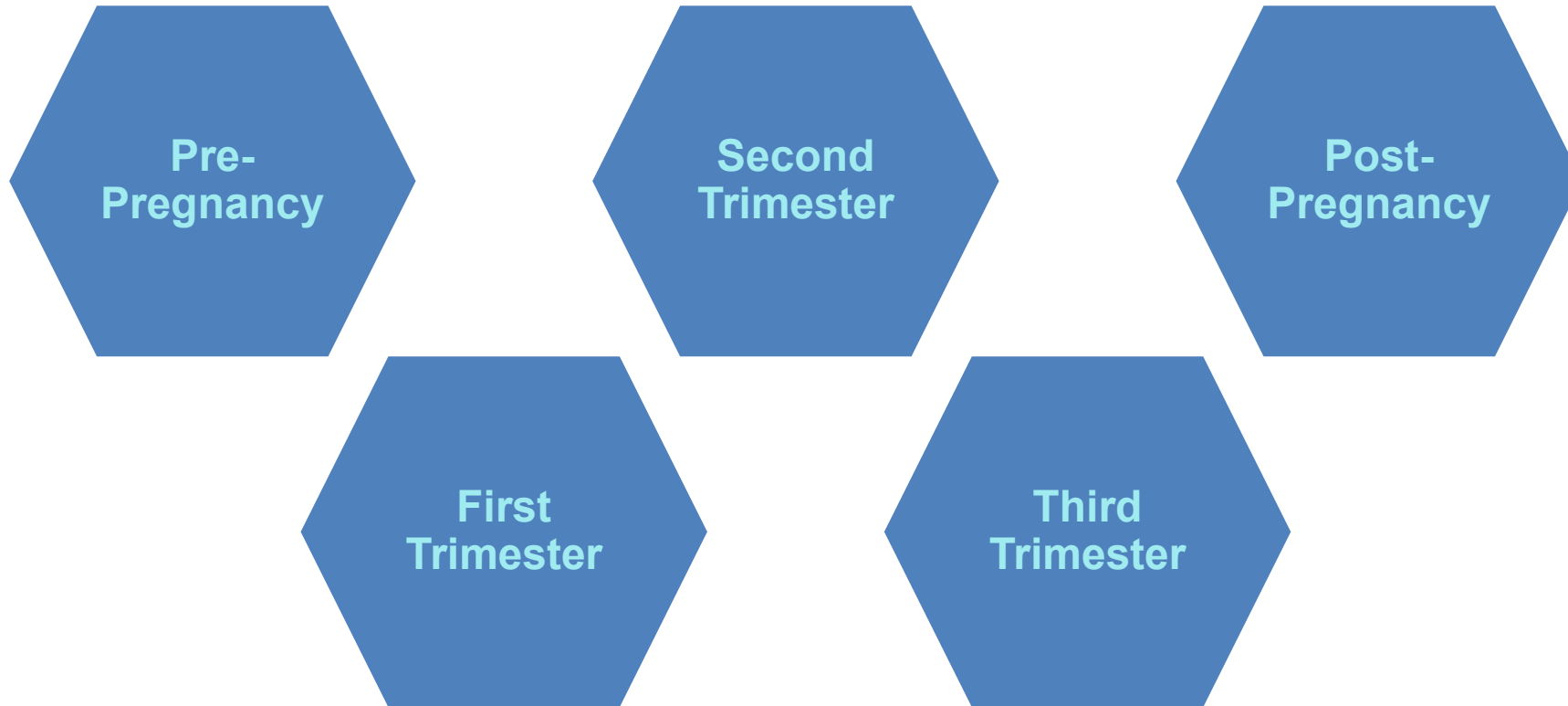


Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Oklahoma.



SELF-MANAGEMENT PROGRAMS delivered via [Well onTarget®](#)

Five Courses, Six Lessons Each



SELF-MANAGEMENT PROGRAMS delivered via Well onTarget®

Member Journeys

The screenshot shows the Well onTarget member dashboard. At the top, there is a navigation bar with the Well onTarget logo, a greeting "Good Afternoon, SONYA!", and icons for profile, search, and messages. Below this is a "COLLAPSE" button. The dashboard is divided into three main sections: "HEALTH ASSESSMENT" (0% Complete), "CONNECTED DEVICES AND APPS" (0), and "BLUE POINTS™" (0). Each section has a "Start" or "Add/Remove" button and a "View Activity" or "View Nutrition" link. Below these sections is a "Programs" header and a search bar containing "pregnancy". The search results show three programs: "Healthy Pregnancy - Pre-Pregnancy", "Healthy Pregnancy - 1st Trimester", and "Healthy Pregnancy - 2nd Trimester". Each program card includes a "1000 PTS" badge, a description, and a "Get Started" button.



Healthy Pregnancy - 1st Trimester

Programs > Program Progress > Lesson 4

Lesson 4 | Chapter 4

Pregnancy and Chronic High Blood Pressure

Women with chronic high blood pressure require special medical care before, during, and after their pregnancies.

Some blood pressure medicines are not recommended for use during pregnancy and breastfeeding. Talk to your doctor if you take blood pressure medicines and are pregnant or planning a pregnancy.

High blood pressure during a pregnancy increases the risks of:

- Preeclampsia.
- Fetal growth problems (intrauterine growth restriction, or IUGR).
- Placenta abruption.

Many women with chronic high blood pressure need little or no medicine during pregnancy. Blood pressure usually falls during early pregnancy, so medicine is often not needed unless blood pressure increases to higher levels.

To reduce your risk for preeclampsia, your doctor may recommend that you take low-dose aspirin during the second and third trimesters of your pregnancy.

Undiagnosed chronic high blood pressure and pregnancy

High blood pressure is a disorder with few or no symptoms. When planning a pregnancy, see your doctor for a review of pregnancy risks, such as high blood pressure.

Women with elevated blood pressure during pregnancy receive frequent blood pressure readings, blood tests, and urine screens for signs of preeclampsia.

View Your Daily Resource



High Blood Pressure During Pregnancy

GO!



BY YOUR SIDE
WHEN YOU NEED US THE MOST



ENHANCED ONCOLOGY SUPPORT PROGRAM

A personal Oncology Navigator takes the lead to help members navigate the complexities of Cancer Care

- Anticipate needs
- Understand treatment plans
- Facilitate informed decision-making
- Provide education to increase treatment adherence
- Attention to management of symptoms, minimizing complications, decrease avoidable ER visits and hospitalizations
- Managing medication cost

Support working towards the best possible outcome and quality of life



HUMAN RESOURCES

Flexible/Dependent Care Spending Account



2019
Flexible Spending Account: <ul style="list-style-type: none">➤ Minimum = \$120/year➤ Maximum = \$2,700/year
Dependent Care Account: <ul style="list-style-type: none">➤ Minimum = \$120/year➤ Maximum = \$5,000/year

2020
Flexible Spending Account: <ul style="list-style-type: none">➤ Minimum = \$/year➤ Maximum = \$/year
Dependent Care Account: <ul style="list-style-type: none">➤ Minimum = \$/year➤ Maximum = \$/year



Health Savings Account

2019
Individual: \$3,500/year
<ul style="list-style-type: none">➤ OSU contributes up to \$1,000 of that amount.➤ Catch-up contribution for 55 & older = \$1,000
Family: \$7,000/year
<ul style="list-style-type: none">➤ OSU contributes up to \$1,500 of that amount.➤ Catch-up contribution for 55 & older = \$1,000

2020
Individual: \$3,550/year
<ul style="list-style-type: none">➤ OSU contributes up to \$750 of that amount.➤ Catch-up contribution for 55 & older = \$1,000
Family: \$7,100/year
<ul style="list-style-type: none">➤ OSU contributes up to \$1,250 of that amount.➤ Catch-up contribution for 55 & older = \$1,000





Dental Insurance

Dental

New Provider: Delta Dental of Oklahoma

- 3 plans to choose from
 - Low
 - High
 - Platinum - has adult ortho, teeth whitening, extra cleanings, nitrous oxide, annual benefit of \$3,000



PPO – POINT OF SERVICE PLAN OPTIONS

	LOW OPTION			HIGH OPTION		
	PPO	Premier	OON	PPO	Premier	OON
Preventive/Diagnostic	100%	100%	100%	100%	100%	100%
Basic Restorative	85%*◇	70%*◇	70%*◇	85%*◇	70%*◇	70%*◇
Major Restorative	60%*	50%*	50%*	60%*	50%*	50%*
Orthodontic	N/A	N/A	N/A	50% (Child)		
Per Person Per Calendar Year Deductible	\$50/\$150	\$50/\$150	\$50/\$150	\$25/\$75	\$25/\$75	\$25/\$75
Per Calendar Year Annual Maximum	\$1,500 Per Person			\$2,000 Per Person		
Lifetime Orthodontic Maximum	N/A			\$2,000 Per Child		

NO 1-year waiting period!

- * Per Person Per Calendar Year deductible applies (not to exceed family maximum).
- ◇ Endodontic, periodontic, and oral surgery are payable as Class II Services



PPO – PLUS PREMIER “ELITE”

PLATINUM OPTION

	PPO	Premier	OON
Preventive/Diagnostic		100%	
Basic Restorative		85%* ◊	
Major Restorative		60%*	
Orthodontic		50% (Family)	
Per Person Per Calendar Year Deductible		\$25/\$75	
Per Calendar Year Annual Maximum		\$3,000 Per Person	
Lifetime Orthodontic Maximum		\$3,000 Per Person	

NO 1-year waiting period!

- * Per Person Per Calendar Year deductible applies (not to exceed family maximum).
- ◊ Endodontic, periodontic, and oral surgery are payable as Class II Services



Boost Your Benefits

Check out



Health *through* Oral Wellness® (HOW®)

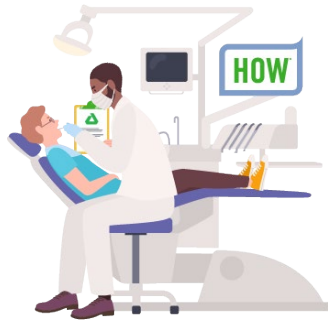
is designed to provide additional preventive benefits to our members at higher risk for caries and/or periodontal disease.

OSU A&M employees will be among the first Delta Dental of Oklahoma subscribers to have access to HOW® benefits!



HUMAN RESOURCES

HOW **HOW**® WORKS



Beginning January 1,
receive the
HOW® approved
assessment from a dentist

RISK SCORES



Your assessment results will have
two (2) risk scores, on a scale of 1-5,
associated with HOW® benefits:

- **Tooth Decay Risk Score**
- **Gum Disease Risk Score***

Boosted Benefits

If you receive
risk score(s) of 4 or 5,
you will qualify to receive
additional preventive benefits

**Note: if the HOW® assessment determines you currently have severe periodontitis (a gum disease score of 37-100), you will receive the same enhanced benefits available to those with a qualifying Gum Disease Risk Score of 4 or 5.*



ASSESSMENT SCORE	ENHANCED BENEFITS*	FREQUENCY
Tooth Decay RISK SCORE 4-5 AND/OR Gum Disease RISK SCORE 4-5 AND/OR Gum Disease SCORE 37-100	Child or Adult Prophy OR Scaling in the Presence of Gingival Inflammation OR Periodontal Maintenance <hr/> Nutritional Counseling OR Oral Hygiene Instruction	Combination up to four (4) per 12 months¹ One (1) per 12 months²
<i>In addition to the benefits above, you will also receive the benefit(s) corresponding with the score(s) below.</i>		
Tooth Decay RISK SCORE 4-5	Caries Susceptibility Test <hr/> Fluoride Varnish OR Topical Fluoride <hr/> Sealants	One (1) per 12 months Combination up to four (4) per 12 months One (1) per tooth per 36 months³
Gum Disease RISK SCORE 4-5 AND/OR Gum Disease SCORE 37-100	Tobacco Cessation Counseling <i>(in lieu of nutritional counseling or oral hygiene instruction)</i>	One (1) per 12 months²

¹Combination of prophylaxis, scaling in the presence of gingival inflammation and/or periodontal maintenance not to exceed four (4) in a 12-month period.

²Either one (1) nutritional counseling, or one (1) oral hygiene instruction, or one (1) tobacco cessation counseling (if patient has qualifying gum disease score) is covered in a 12-month period.

³Sealants are a covered benefit based on caries risk assessment for unrestored primary molars, and for unrestored permanent premolars and molars; one (1) sealant per tooth every 36 months.



Dental Premiums

2019	Cigna Low plan	Cigna High plan
Employee	\$34.50	\$40.02
Employee + Spouse	\$68.96	\$80.00
Employee + Children	\$94.06	\$109.10
Family	\$126.90	\$147.22

2020	Delta Low plan	Delta High plan	Delta Platinum
Employee	\$34.80	\$42.26	\$69.24
Employee + Spouse	\$68.94	\$83.86	\$137.82
Employee + Children	\$79.18	\$122.98	\$205.42
Family	\$122.44	\$159.16	\$266.32





Vision Insurance

Vision

- New Provider: VSP
- 2 plans to choose from
 - Basic
 - Buy-Up - gets higher allowances and choice between: additional \$70 frame allowance, or additional \$50 contact lens allowance, or covered in full anti-reflective coating or covered in full progressives



	Choice Plan C Base Plan	Choice EasyOptions Buy-Up Plan
Exams	<ul style="list-style-type: none"> WellVision Exam® covered every calendar year \$10 Copay Retinal Imaging exam covered every calendar year \$39 Copay 	
Frame Allowance	\$150 Frame allowance every calendar year \$200 allowance for featured frame brands	\$180 Frame allowance every calendar year \$230 allowance for featured frame brands
Lenses (every calendar year)	<ul style="list-style-type: none"> Fully covered single vision, lined bifocal, lined trifocal or standard progressive lenses for adults Fully covered single vision, lined bifocal, lined trifocal, standard progressives or polycarbonate lenses for children \$25 Copay included in glasses. 	
Lens Enhancements	<ul style="list-style-type: none"> 20-25% savings on lens enhancements such as – Scratch-resistant, UV, Anti-glare coating 	<ul style="list-style-type: none"> 20-25% savings on lens enhancements such as – Scratch-resistant, UV, Anti-glare coating
Contact Lens Allowance (in lieu of glasses)	\$120 allowance for contact lens materials (fitting and evaluation, with a \$60 copay)	\$150 allowance for contacts lens materials (fitting and evaluation, with a \$50 copay)
EasyOptions Plan	N/A	<p>Choose One Plan Upgrade: An additional \$70 frame allowance or, An additional \$50 Contact lens allowance or, Covered premium progressives or, Covered anti-glare coating</p>
Your Monthly Contribution	\$5.98 Member only, \$11.98 Member + 1, \$12.82 Member + Child(ren), \$20.48 Member + family	\$10.70 Member only, \$21.42 Member + 1, \$22.92 Member + Child(ren), \$36.62 Member + family





VSP EasyOptions

With EasyOptions, each member on your plan gets to choose the enhanced eyewear option that's right for them.

CHOOSE YOUR EASYOPTIONS UPGRADE

\$250 Frame Allowance

OR

Anti-glare Coating

OR

Progressive Lenses

OR

\$200 Contact Lens Allowance



HUMAN RESOURCES

Eyeconic.com

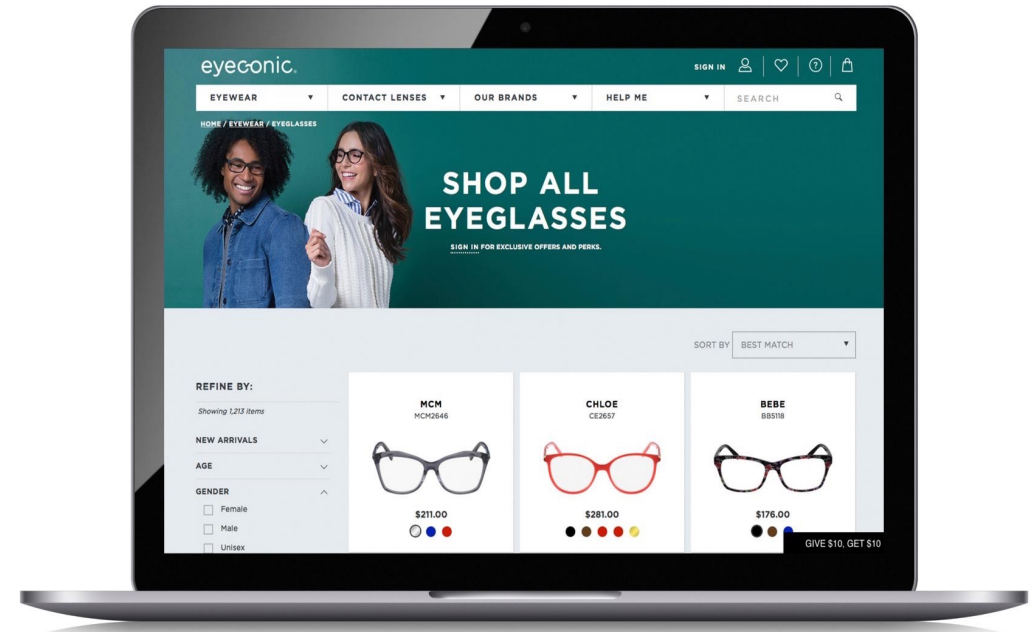
Eyeconic is the only place where VSP members can shop online for contacts and eyewear with their VSP insurance in-network.

Personalized: As a VSP-owned company, Eyeconic seamlessly connects VSP vision benefits to your account.

Simple: Save time and money on quality eyewear with a few easy clicks.

1. Connect your vision insurance.
2. Select your product.
3. Upload your prescription or provide your doctors contact information and we'll take care of the rest.

Choice: Eyeconic offers a variety of well-known brands and contact lenses. Choose from over 35 eyewear brands and over 1600 styles.





Using Your benefit is easy

Once you're enrolled...

- Create an account at vsp.com and review your benefit information
- Find a VSP in-network doctor by visiting vsp.com or calling **800.877.7195**
- No ID card needed, at your appointment, simply tell them you have VSP



Vision Premiums

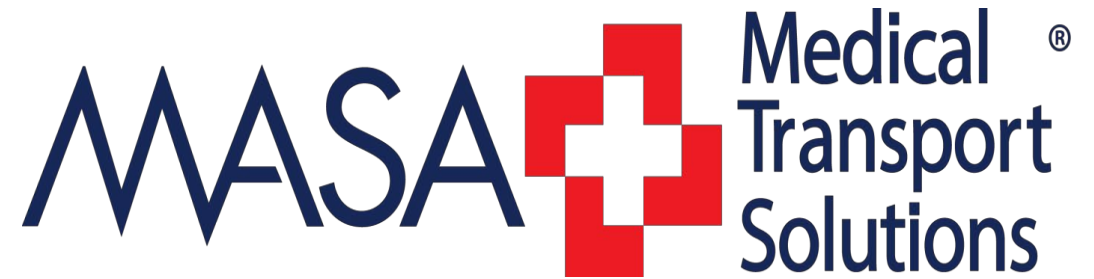
2019	
Employee only	\$6.80
Employee + Spouse	\$11.34
Employee + Children	\$11.18
Family	\$21.16

2020	Basic	Buy-Up
Employee only	\$5.98	\$10.70
Employee + Spouse	\$11.98	\$21.42
Employee + Children	\$12.82	\$22.92
Family	\$20.48	\$36.62



MASA – Ambulance coverage

- 100% employee paid
- Covers what insurance doesn't
- Ground and Air
- Works with all ambulance carriers
- \$14 and \$39 per month plans - pre-tax



\$14 – covers US & Canada

\$39 – covers worldwide

Life insurance

Evidence of Insurability (EOI) changes may take effect later depending upon approval.



BENEFITFOCUS®

Download the App for your Smartphone! Benefits can be viewed anytime/anywhere!

- My.okstate.edu
- Employee Self Service
- Benefits: Enroll, Verify, Qualifying Event

Company ID: OSUAM

The screenshot shows the myOKSTATE website interface. At the top, there is an orange header with the OSU logo and the text 'myOKSTATE'. Below this is a navigation bar with three tabs: 'Home', 'Finance', and 'Employee'. The 'Employee' tab is selected. Underneath the navigation bar, there is a breadcrumb trail: 'Oklahoma State University > Employee'. The main content area is titled 'Employee Links' and contains several links. The link 'Benefits: Enroll, Verify, Qualifying Event' is circled in red. Other visible links include 'Banner Administrative (Banner 9)', 'Student and AR BANNER INB Deep Links (requires Internet Explorer)', 'SFAREGS', 'SSAMATX', 'SSASECQ', 'TSADETC', 'What is Banner 9?', 'Cognos', 'Banner HR Information and Quick Reference', 'HR Website', and 'Employee Self Service'.



BENEFITFOCUS®

Welcome to the OSU | A&M Benefits Portal

HOME OSU HEALTH BENEFITS INFORMATION VIDEOS

- QuickLinks**
- BCBS
 - BCBS Pharmacy Benefit
 - Cigna Dental
 - EyeMed
 - Chard Snyder
 - BenefitWallet
 - Liberty Mutual
 - Benefit Forms

Welcome, Bobbie!

(click on 2019 OPEN ENROLLMENT to watch benefits video)

**2019 OPEN ENROLLMENT
Details and BenefitFocus**

CONNORS STATE COLLEGE LANGSTON UNIVERSITY NEW COLLEGE OSU P

Welcome to your new portal! This site gives you easy access to information about OSU | A&M and your employee benefits. We recommend that you bookmark this site and check here first when you have a human resources-related question or need information about your benefits.

Benefitfocus Mobile App

BENEFITFOCUS®
Mobile Application

Access your benefits anywhere with the Benefitfocus app.

New Hire Enrollment
Click here to get started

Review Your Current

****Look for "Open Enrollment" ****



What you need to do:

- Login to BenefitFocus November 1 – 15, 2019
 - Review
 - Edit
 - Add
- If you are waiving health coverage you **MUST** decline coverage!
- If you are receiving the tobacco credit, you **MUST** recertify!
- Flexible Spending Account/Dependent Care Account/Health Savings Account – you **MUST** re-elect an amount for 2020!
- Print confirmation form after you have saved your elections/changes.



Open Enrollment

November 1 – 15, 2019

ALL changes and/or additions will begin January 1, 2020!

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