

# ***WELCOME!***

## Open Enrollment 2020



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**CENTER  
FOR HEALTH  
SCIENCES**

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**TULSA**



**HUMAN RESOURCES**

# OPEN ENROLLMENT



November 1 – 15, 2019

**BENEFITFOCUS<sup>®</sup>**

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
<b>Copayments:</b> PCP = \$30 Specialist = \$40		<b>Copayments:</b> PCP = \$30 Specialist = \$40		
<b>Deductible</b>		<b>Deductible</b>		
<b>In-network:</b>	<b>Out-of-network:</b>	<b>In-network:</b>	<b>Out-of-network:</b>	
\$750 Individual \$2,250 Family	\$750 Individual \$2,250 Family	\$850 Individual \$2,500 Family	\$1,500 Individual \$4,500 Family	
<b>Co-insurance:</b> 80/20 BluePreferred Network 70/30 BlueChoice Network		<b>Co-insurance:</b> 80/20 BluePreferred Network 70/30 BlueChoice Network		
<b>Out-of-pocket max</b>		<b>Out-of-pocket max</b>		
<b>In-network:</b>	<b>Out-of-network:</b>	<b>In-network:</b>	<b>Out-of-network:</b>	
\$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	



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# High Deductible (HDHP) plan

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



BlueCross BlueShield  
of Oklahoma



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# *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



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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.



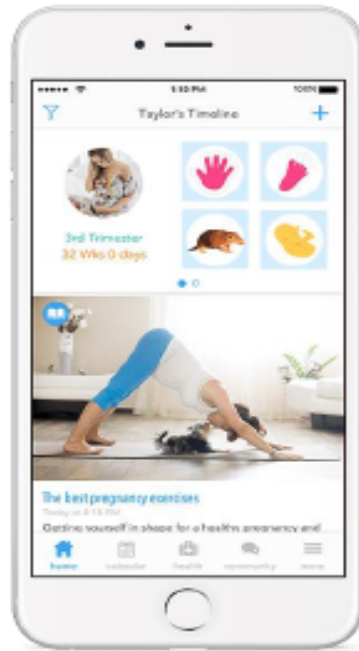
**HUMAN RESOURCES**

# Digital Health Partner

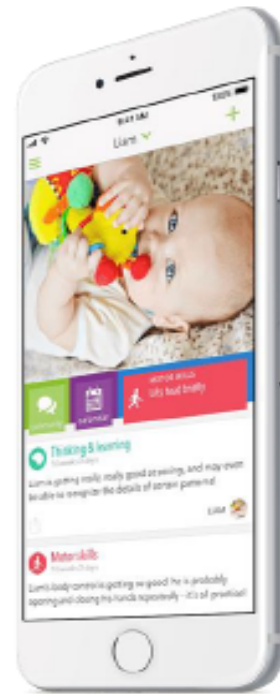
oviahealth™



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



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# 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

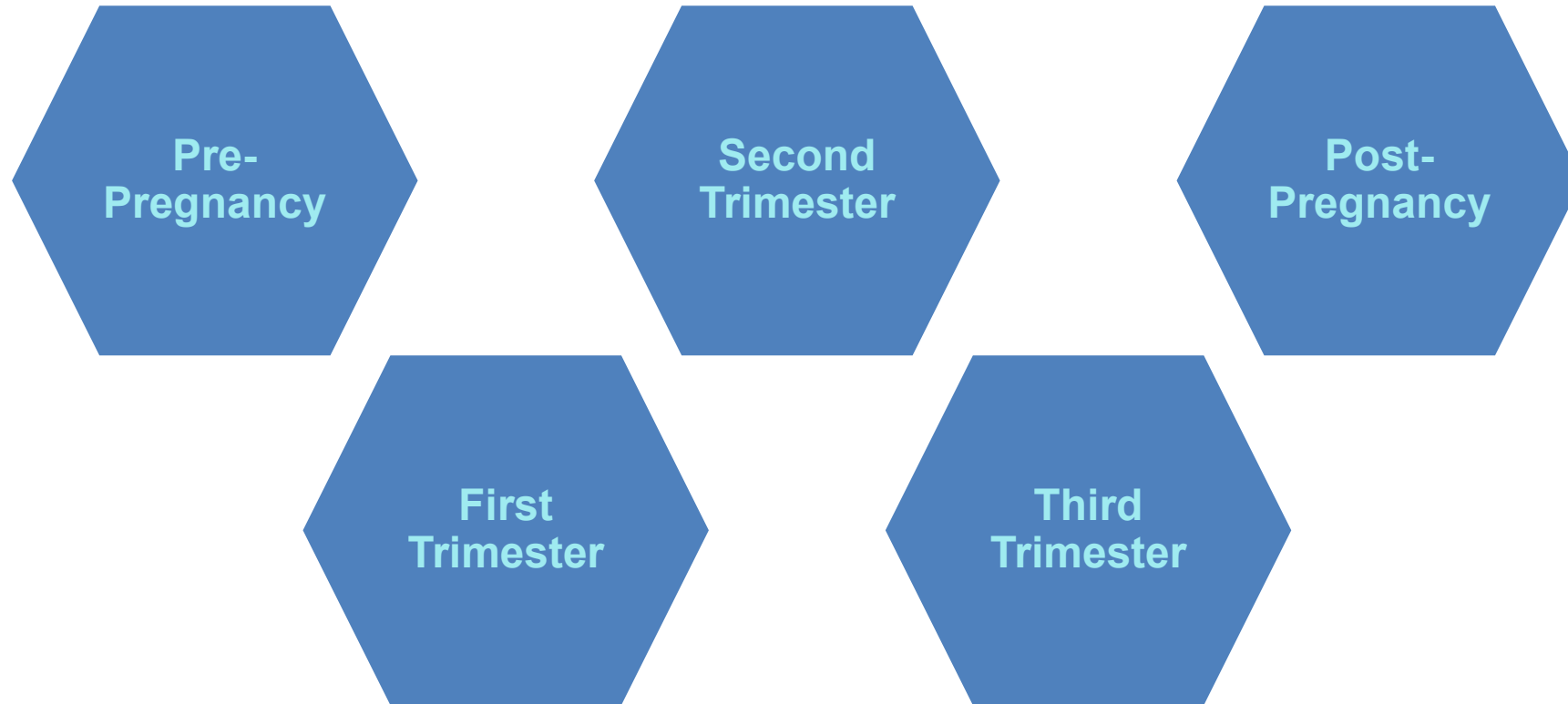


Ovia Health is an independent company that provides maternity and family benefits solutions for Blue Cross and Blue Shield of Oklahoma.



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, it says "Good Afternoon, SONYA!". Below this are three main sections: "HEALTH ASSESSMENT" (0% Complete), "CONNECTED DEVICES AND APPS" (0), and "BLUE POINTS™" (0). A "Programs" section is highlighted in blue. Below it, "All Available Programs" is shown with a search bar containing "pregnancy". Three search results are displayed, each offering 1000 PTS:

- Healthy Pregnancy - Pre-Pregnancy**: This program is for women who are planning to become pregnant within the next 3-12 months.
- Healthy Pregnancy - 1st Trimester**: This program is for women who are currently within their first three months of pregnancy.
- Healthy Pregnancy - 2nd Trimester**: This program is designed for women that are currently within their second trimester of pregnancy.



The screenshot shows the content for the "Healthy Pregnancy - 1st Trimester" program, specifically Lesson 4. The page title is "Healthy Pregnancy - 1st Trimester". The breadcrumb trail is "Programs > Program Progress > Lesson 4". The section is titled "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.

Below the text is a video player titled "View Your Daily Resource" showing a video about "High Blood Pressure During Pregnancy". The video player shows a blood pressure monitor with a reading of 124/74/64. A "GO!" button is visible below the video player.



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

2020
Flexible Spending Account: <ul style="list-style-type: none"><li>➤ Minimum = \$/year</li><li>➤ Maximum = \$/year</li></ul>
Dependent Care Account: <ul style="list-style-type: none"><li>➤ Minimum = \$1/year</li><li>➤ Maximum = \$/year</li></ul>



# Health Savings Account

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

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





# *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®)**

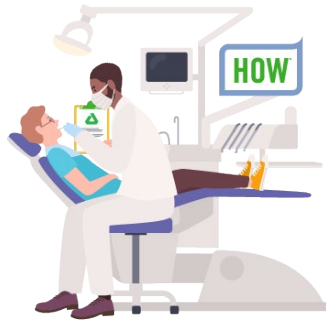
is designed to provide additional preventive benefits to our members at higher risk for caries and/or periodontal disease.

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
<b>Tooth Decay</b> <b>RISK SCORE 4-5</b>  <b>AND/OR</b>  <b>Gum Disease</b> <b>RISK SCORE 4-5</b>  <b>AND/OR</b>  <b>Gum Disease</b> <b>SCORE 37-100</b>	<b>Child or Adult Prophy</b> <b>OR</b> <b>Scaling in the Presence of Gingival Inflammation</b> <b>OR</b> <b>Periodontal Maintenance</b>  <hr/> <b>Nutritional Counseling</b> <b>OR</b> <b>Oral Hygiene Instruction</b>	<b>Combination up to four (4) per 12 months<sup>1</sup></b>           <b>One (1) per 12 months<sup>2</sup></b>
<i>In addition to the benefits above, you will also receive the benefit(s) corresponding with the score(s) below.</i>		
<b>Tooth Decay</b> <b>RISK SCORE 4-5</b>	<b>Caries Susceptibility Test</b>  <hr/> <b>Fluoride Varnish</b> <b>OR</b> <b>Topical Fluoride</b>  <hr/> <b>Sealants</b>	<b>One (1) per 12 months</b>    <b>Combination up to four (4) per 12 months</b>    <b>One (1) per tooth per 36 months<sup>3</sup></b>
<b>Gum Disease</b> <b>RISK SCORE 4-5</b>  <b>AND/OR</b>  <b>Gum Disease</b> <b>SCORE 37-100</b>	<b>Tobacco Cessation Counseling</b> <i>(in lieu of nutritional counseling or oral hygiene instruction)</i>	<b>One (1) per 12 months<sup>2</sup></b>

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

<sup>2</sup>Either 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.

<sup>3</sup>Sealants 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"> <li>WellVision Exam® covered every calendar year <b>\$10</b> Copay</li> <li>Retinal Imaging exam covered every calendar year <b>\$39</b> Copay</li> </ul>	
Frame Allowance	<b>\$150</b> Frame allowance <b>every</b> calendar year <b>\$200</b> allowance for featured frame brands	<b>\$180</b> Frame allowance <b>every</b> calendar year <b>\$230</b> allowance for featured frame brands
Lenses (every calendar year)	<ul style="list-style-type: none"> <li>Fully covered single vision, lined bifocal, lined trifocal or standard progressive lenses for adults</li> <li>Fully covered single vision, lined bifocal, lined trifocal, standard progressives or polycarbonate lenses for children</li> <li><b>\$25</b> Copay included in glasses.</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li><b>20-25%</b> savings on lens enhancements such as – Scratch-resistant, UV, Anti-glare coating</li> </ul>	<ul style="list-style-type: none"> <li><b>20-25%</b> savings on lens enhancements such as – Scratch-resistant, UV, Anti-glare coating</li> </ul>
Contact Lens Allowance (in lieu of glasses)	<b>\$120</b> allowance for contact lens materials (fitting and evaluation, with a <b>\$60</b> copay)	<b>\$150</b> allowance for contacts lens materials (fitting and evaluation, with a <b>\$50</b> copay)
EasyOptions Plan	N/A	<p><b>Choose One Plan Upgrade:</b> An additional <b>\$70</b> frame allowance or, An additional <b>\$50</b> Contact lens allowance or, Covered <b>premium progressives</b> or, Covered <b>anti-glare coating</b></p>
Your Monthly Contribution	<b>\$5.98</b> Member only, <b>\$11.98</b> Member + 1, <b>\$12.82</b> Member + Child(ren), <b>\$20.48</b> Member + family	<b>\$10.70</b> Member only, <b>\$21.42</b> Member + 1, <b>\$22.92</b> Member + Child(ren), <b>\$36.62</b> 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

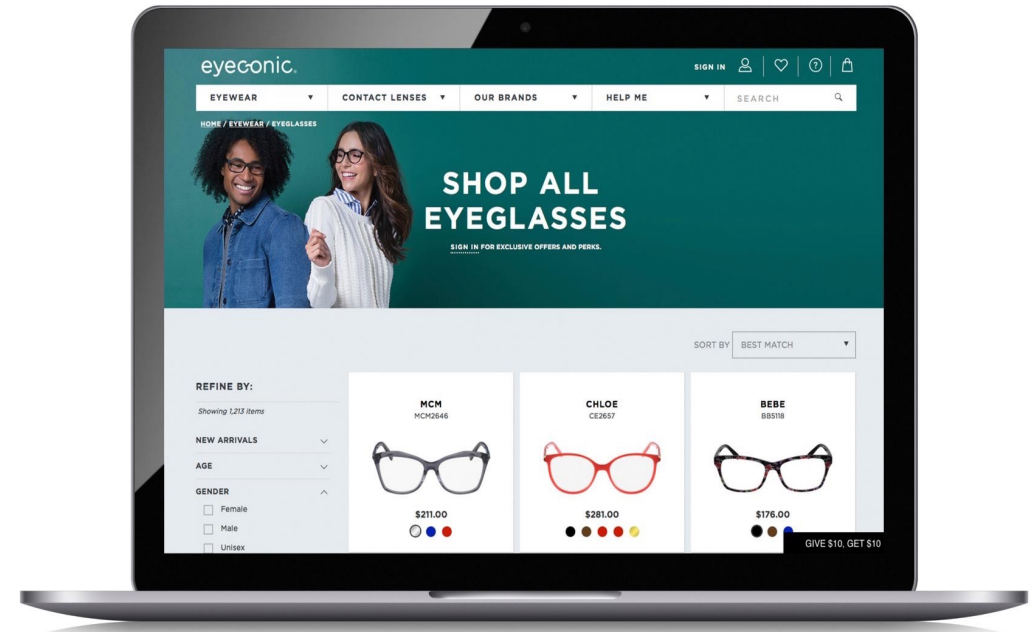
Eyeconic is the only place where VSP members can shop online for contacts and eyewear with their VSP insurance in-network.

**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](https://vsp.com) and review your benefit information
- Find a VSP in-network doctor by visiting [vsp.com](https://vsp.com) or calling **800.877.7195**
- No ID card needed, at your appointment, simply tell them you have VSP





# *Vision Premiums*

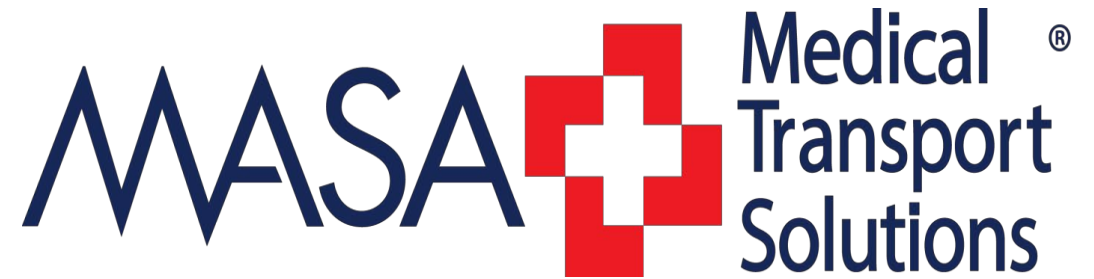
2019	
Employee only	\$6.80
Employee + Spouse	\$11.34
Employee + Children	\$11.18
Family	\$21.16

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, 2010!

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