



HUMAN RESOURCES

## Benefits at a Glance

2019 Benefit Year

(For employees hired on or after December 1, 2018)

**BENEFIT PROGRAMS FOR EMPLOYEES OF OKLAHOMA STATE UNIVERSITY**

BASIC BENEFITS	OSU PAYS (Cost per month)	EMPLOYEE PAYS (Cost per month)		WHAT COVERAGE IS PROVIDED
<b>HEALTH CARE</b> BlueOptions PPO BlueEdge HDHP	82% of the BlueOptions PPO Employee only coverage premiums or 86% of BlueEdge HDHP Employee only coverage premiums	<b>BlueOptions</b> Emp \$ 50.00* Em+Sp \$210.30* Em+Ch \$305.64* Em+Fa \$385.04*	<b>BlueEdge</b> \$ 30.00* \$ 95.38* \$152.24* \$172.94*	BlueOptions PPO offers comprehensive health care coverage with two networks with deep discounts depending on the network; \$750 deductible or \$2,250 per family per year. BlueEdge is a high deductible plan with a Health Savings Account with lower premiums.  *Premium amount is after the two premium wellness incentives offered by OSU.
<b>DENTAL</b> Cigna (low or high plan)	OSU does not pay towards dental premiums	<b>Low Plan</b> Emp \$ 34.50 Em+Sp \$ 68.96 Em+Ch \$ 94.06 Em+Fa \$126.90	<b>High Plan</b> \$ 40.02 \$ 80.00 \$109.10 \$147.22	Dental coverage provides preventative, basic, restorative, major restorative, and orthodontia benefits.
<b>VISION</b> EyeMed	OSU does not pay towards vision premiums	Emp \$ 6.80 Em+Sp \$11.34 Em+Ch \$11.18 Em+Fa \$21.16		The plan provides enhanced benefits for members who use network providers.
<b>FLEXIBLE BENEFITS</b> Chard-Snyder	OSU pays administrative cost of plan	Amount selected by employee		Medical expenses (up to \$2,650 per year) Dependent Care expenses (up to \$5,000 per year) All eligible expenses can reduce taxes and increase take-home pay.
<b>HEALTH SAVINGS ACCOUNT</b> Benefit Wallet	OSU pays up to a max amount	Amount selected by employee		Medical expensed (up to \$3,500 per year – Individual coverage, up to \$7,000 per year – family coverage) All eligible expenses can reduce taxes and increase take-home pay
<b>LIFE INSURANCE</b> Liberty Mutual	OSU pays Basic Employee Life and Accidental Death & Dismemberment	Supplemental Employee Spouse Children	Age rated Age rated 4 options	Employee basic life coverage is two times annualized salary until age 65 (max coverage of \$200,000), plus accidental death & dismemberment. Children may only be covered under one parent if both parents work for OSU.
<b>LONG-TERM DISABILITY</b> Liberty Mutual		\$ .27/\$100 per month		Income replacement of 60% of salary (maximum benefits of \$6,000 monthly) upon medical proof of disability.
<b>CANCER PROTECTION</b> American Fidelity		Rated according to level of coverage and number of family members covered		Financial protection provided for expenses incurred during cancer treatment and benefits are paid directly to you. There are benefits paid for “non-direct” expenses as well. Monthly premiums are tax sheltered unless you request otherwise. Medical questionnaire is required upon enrollment.

**Eligibility:** If you are appointed to work at least a six month assignment and have an FTE .75 or greater in an eligible staff or faculty employee position, you may participate in the University's insurance plans. All spouses recognized under applicable law are eligible for University benefits in accordance with the University's plan documents. Dependent children may be covered on health, dental, and vision insurance through the month in which they turn 26. Student status is not a determining factor. Employees must enroll self and dependent(s) within 30 days of eligibility to avoid adverse consequences. Failure to enroll in coverage in a timely manner will result in the loss of opportunity to choose or select a plan and family members cannot be enrolled until the following annual enrollment period. Late entrants in the life, long-term disability, or long-term care plan must prove good health. Supplemental Life for spouse has no age restrictions, and it is available for eligible children to age 21, regardless of student status, and beyond, if a fulltime student and considered to still be a dependent.

RETIREMENT BENEFITS	WHO IS ELIGIBLE	OSU PAYS (Cost Per Month)	EMPLOYEE PAYS (Cost Per Month)	WHAT COVERAGE IS PROVIDED
<b>Employee chooses within the first 30 days of eligibility to participate in either the Oklahoma Teachers' Retirement Plan or the OSU Alternate Retirement Plan:</b>				
<b>OKLAHOMA TEACHERS' RETIREMENT PLAN*</b>  OR	Employees with continuous, regular appointment of at least six months	If member is working .75 FTE or greater, member pays member contribution 7% of contributory salary (pay + benefits). OSU also pays 8.55% employer fee, which is not credited to member's account.	Nothing	Defined benefit plan with the Oklahoma Teachers' Retirement System. Member becomes immediately vested. Requires five years of contributions in Oklahoma public education to become vested in the OTRS lifetime retirement income benefit. Vested members may receive a monthly lifetime annuity upon meeting retirement eligibility.
<b>OSU ALTERNATE RETIREMENT PLAN</b>  OR	Employees with continuous, regular appointment of at least six months	If member is working at least .75 FTE, OSU pays 11.5% of base pay to TIAA. OSU also pays 2.5% funding surcharge to OTRS for some employees.	Nothing	Defined contribution plan with two year vesting – if separation or retirement occurs after two years of continuous, regular employment, contributions and investing earnings belong to employee.
<b>OKLAHOMA LAW ENFORCEMENT RETIREMENT SYSTEM (OLERS)</b>	Exclusive program for CLEET Certified Police officers	10% pay	8% pay	Eligible police officers should contact Human Resources for information.
<b>VOLUNTARY RETIREMENT CONTRIBUTIONS</b>	All employees, regardless of FTE, including temporary and student employees	None	Employee selects amount up to maximum limit; \$15/mo minimum limit applies for 403(b), \$15/mo minimum applies for 457(b)	403(b) and/or 457(b) tax deferred annuities with vendors approved for payroll reduction. (request information)
<i>*Employees working .5 to .74 FTE may enroll in OTRS, but must pay the 7% contribution until assigned .75 FTE or greater. OSU pays 8.55% employer fee.</i>				
<b>STATUTORY BENEFITS</b>				
<b>FICA</b>  Social Security  Medicare	Employees except those with federal retirement (CSRS) or students enrolled at least half time.  Employees except students enrolled at least half time.	6.2% FICA gross (maximum \$10,725)  1.45% of all salary in calendar year	Same as OSU pays  Same as OSU pays	Old age, survivors, and disability insurance (OASDI) covers employees, dependents, surviving family; lump sum death benefits.  Medicare provides coverage for Part A – Hospitalization Part B – Supplemental medical insurance
<b>WORKERS' COMPENSATION</b> Broadspire	All employees	Coverage provided by OSU	Nothing	Covers employee medical expenses and loss of income resulting from work-related illness or injury.
<b>UNEMPLOYMENT COMPENSATION</b>	Same eligibility as FICA	Coverage provided by OSU	Nothing	Provides economic security for a worker during temporary periods of unemployment.
<b>FEDERAL BENEFITS</b>	Certain Coop Ext employees with federal appointments	Cost may be higher or lower than other University benefits	Varies	Several retirement programs and a wide variety of health care and life insurance.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, and contract should be consulted as the authoritative source. OSU continually monitors benefits, policies and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.

BENEFIT		PHONE	ADDRESS
<b>HEALTH CARE INSURANCE</b>			
BlueOptions PPO	<a href="http://www.bcbsok.com">www.bcbsok.com</a> Benefits, Claims, and Providers	1.877.258.6781	PO BOX 3283 Tulsa, OK 74102-3283
BlueEdge HDHP	<a href="http://www.bcbsok.com">www.bcbsok.com</a> Benefits, Claims, and Providers	1.877.258.6787	PO Box 3283 Tulsa, OK 74102-3283
Benefit Wallet (HSA)	<a href="http://www.mybenefitwallet.com">www.mybenefitwallet.com</a> HSA Bank Account	1.877.472.4200	PO Box 535161 Pittsburgh, PA 15253-5161
<b>DENTAL INSURANCE</b>			
Cigna	<a href="http://www.cigna.com">www.cigna.com</a> or <a href="http://myCigna.com">myCigna.com</a> Benefits, Claims, and Providers	1.800.332.4462	PO Box 188037 Chattanooga, TN 37422-8037
<b>VISION INSURANCE</b>			
EyeMed	<a href="http://www.eyemed.com">www.eyemed.com</a> Benefits, Claims, and Providers	1.866.800.5457	4000 Luxottica Place Mason, OH 45040
<b>FLEXIBLE BENEFITS</b>			
Chard-Snyder (FSA and DCA)	<a href="http://www.chard-snyder.com">www.chard-snyder.com</a> Account Balances and Claim Status	1.800.982.7715	3510 Irwin Simpson Road Mason, OH 45040
<b>LIFE INSURANCE/LONG-TERM DISABILITY</b>			
Liberty Mutual	<a href="http://www.libertymutual.com">www.libertymutual.com</a> Information and Claims	1.888.398.8924 (Cust Serv) 1.800.225.2467 (Claims)	100 Liberty Way Dover, NH 03821-7500
<b>CANCER CARE</b>			
American Fidelity	<a href="http://www.americanfidelity.com">www.americanfidelity.com</a> General Information	1.800.662.1113	9000 Cameron Pkwy OKC, OK 73114
<b>RETIREMENT</b>			
Oklahoma Teachers' Retirement	<a href="http://www.trs.state.ok.us">www.trs.state.ok.us</a> General Information	1.877.738.6365	PO Box 53524 OKC, OK 73152-3524
TIAA	<a href="http://www.tiaa.org">www.tiaa.org</a> General Retirement and Planning Allocation Changes/Transfers	1.800.842.2252	
<b>SOCIAL SECURITY ADMINISTRATION</b>			
	Tulsa, OK Nationwide	1.866.931.7106	4750 S Garnett Rd Tulsa, OK 74146
<b>WORKERS' COMPENSATION</b>			
Broadspire	<a href="http://www.choosebroadspire.com">www.choosebroadspire.com</a> Report Claims/Claims Status	1.866.830.2383	1001 Summit Blvd Atlanta, GA 30319
<b>OSU-TULSA HUMAN RESOURCES</b>			
	Questions/Concerns <a href="http://www.osu-tulsa.okstate.edu/hr">www.osu-tulsa.okstate.edu/hr</a>	1.918.594.8221	700 N Greenwood Ave Tulsa, OK 74106
<b>OSU EMPLOYEE SERVICES</b>			
	Benefits Information <a href="http://hr.okstate.edu">hr.okstate.edu</a>	1.405.744.5449	106 Whitehurst Stillwater, OK 74078