Quarterly Human Resources Communication Forum

Wednesday,
October 12, 2016
# Agenda

<table>
<thead>
<tr>
<th>Topic</th>
<th>Presenter</th>
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<tbody>
<tr>
<td>Welcome &amp; Announcements</td>
<td>Christa Louthan</td>
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<tr>
<td>Banner Progress</td>
<td>Alan Shryock</td>
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<tr>
<td>2017 Benefits Overview</td>
<td>Holli Bonee</td>
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<tr>
<td>New Hire Packets and Reminders</td>
<td>Robert Clary</td>
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<td>FLSA Conversion</td>
<td>Christa Louthan</td>
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<tr>
<td>Training and Development</td>
<td>Lorinda Schrammel</td>
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<tr>
<td>Open Discussion</td>
<td>All</td>
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</tbody>
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2017 Benefits Overview
Current Plan Performance

• Based on enrollment, the prior 12 months of experience and trends, the health plan budget set last fall would generate $52.63M

• With experience updated through July, we now expect CY 2016 cost to be $54.96M
  – Increased cost of $2.33M
  – No offsetting employee contributions

• If no changes to plan design are made CY 2017, cost are projected to be $59.02M
  – 12.1% over current budgeted rates
## Prescription Plan Changes

### DAW
- Member pays difference of Brand and Generic if Generic equivalent - $170,000

### Proton Inhibitors
- Excluded from plan. OTC available – Nexium, Prilosec, Prevacid - $202,000

### New Formulary Tiers: $623,000
- Preferred Generic: $10
- Non-Preferred Generic: $25
- Preferred Brand: $50
- Non-Brand: $75
- Specialty: $150
Over 120 clinics per year offered at all OSU and A&M institutions.

<table>
<thead>
<tr>
<th>Year</th>
<th>Annual Amount</th>
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<tbody>
<tr>
<td>2013</td>
<td>$250 deductible credit</td>
</tr>
<tr>
<td>2014</td>
<td>$250 deductible credit</td>
</tr>
<tr>
<td>2015</td>
<td>$50 Cash incentive</td>
</tr>
<tr>
<td>2016</td>
<td>$240 ($20/month) premium credit</td>
</tr>
<tr>
<td>2017</td>
<td>$240 ($20/month) premium credit</td>
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</tbody>
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# Naturally Slim

## Program Details

1. **Foundations® – 10 weeks**
   - Weekly instructional videos
   - Dashboard
   - Weight loss coaching/counselors

2. **NS4You™ – 14 weeks**
   - Bi-weekly video
   - Skill reinforcement

3. **NS4Life™ – 6 months**
   - Monthly video
   - Maintenance phase

## Criteria/Applicants

- **Criteria**
  - BCBS health plan member
  - Employee (OSU or A&M)
  - BMI >25

- **Cost/Employee**
  - Billed based on participation
  - $560.00/max

- **Applicants**
  - 253 applicants
  - 240 eligible
  - 150 applicants accepted/semester

2016 – 49 participants weight loss total 472.3 pounds
Livongo For Diabetes Program

- 900 diabetics – 8%
- Catapult 2015
Livongo – Not Your Standard Meter

- Cellular connected meter
- Glucose levels are sent to monitoring center
- All test strips and lancets included for free
- Certified Diabetes Educators
- Online tools to track your progress
- Mobile App
- No employee cost

Cost Avoidance Estimate: $76,000
## OSU Premium Structure

<table>
<thead>
<tr>
<th></th>
<th>Total Premium</th>
<th>Institution</th>
<th>Employee</th>
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<tbody>
<tr>
<td><strong>PPO</strong></td>
<td></td>
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<tr>
<td>Employee Only</td>
<td>$498.76</td>
<td>$408.76</td>
<td>$90.00</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$897.78</td>
<td>$647.48</td>
<td>$250.30</td>
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<tr>
<td>Employee + Spouse</td>
<td>$1,047.40</td>
<td>$701.76</td>
<td>$345.64</td>
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<tr>
<td>Family</td>
<td>$1,596.04</td>
<td>$1,171.00</td>
<td>$425.04</td>
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<tr>
<td><strong>HDHP</strong></td>
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<tr>
<td>Employee Only</td>
<td>$503.02</td>
<td>$433.02</td>
<td>$70.00</td>
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<tr>
<td>Employee + Children</td>
<td>$880.86</td>
<td>$745.48</td>
<td>$135.38</td>
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<tr>
<td>Employee + Spouse</td>
<td>$1,007.20</td>
<td>$814.96</td>
<td>$192.24</td>
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<tr>
<td>Family</td>
<td>$1,470.42</td>
<td>$1,257.48</td>
<td>$212.94</td>
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Dental, Vision, Life and Long-Term Disability Plans
Cigna Dental

- Low Plan
  - No Ortho
  - $1,500 annual benefit
- High Plan
  - Ortho for up to age 19
  - $2,000 annual benefit

EyeMed Vision

- Increase frames benefit to $150 annually from $120
- Contacts and glasses in same year
- Retinal scan included
- 40% off hearing exams

Liberty Mutual Life/LTD

- LTD – One plan across all Institutions
- 60% Benefit Level
- No more pension payments
- Technology Advancements
- Life – Supplemental 2 x’s salary to $300K
- Open Enrollment for GI

Human Resources
Cigna Dental
- Employee savings - $419,000

EyeMed Vision
- Employee savings - $310,200

Liberty Mutual Life/LTD
- Employee savings (LTD) - $519,200
Employee Savings • $1,195,112

Employer Savings • $334,888

Total Savings • $1,530,000
Communication Plan
# 2017 Annual Benefits Enrollment Communication Plan

<table>
<thead>
<tr>
<th>Communication</th>
<th>Channel</th>
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<tbody>
<tr>
<td>Live Meetings</td>
<td>November Annual enrollment, Insurance Coordinators, GoTo Webinars, Department Meetings as requested</td>
</tr>
<tr>
<td>Electronic Communications</td>
<td>Emails, Social media, HR Website, Newsletters</td>
</tr>
<tr>
<td>Print Materials</td>
<td>Postcards to home, Vendor flyers, Summary document of changes</td>
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<tr>
<td>Programs</td>
<td>Benefits Fair</td>
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DON'T MISS OUT! MARK YOUR CALENDAR!

2017 ANNUAL BENEFITS ENROLLMENT
NOVEMBER 1-18, 2016

New Benefits Vendors in 2017!
Lower Premiums!
• Dental - Cigna
• Vision - EyeMed
• Life - Liberty Mutual
• Long-Term Disability - Liberty Mutual

Watch your email for important 2017 Annual Benefits Enrollment instructions and information, or visit hr.okstate.edu.

EMPLOYEE BENEFITS FAIR
WEDNESDAY, OCTOBER 19, 2016
10:30 A.M.-1:30 P.M.
Meet with Benefits Vendors!
Win prizes!
Stillwater Campus
Engineering South Lawn

EMPLOYEES MUST TAKE ACTION TO CONTINUE MOST BENEFITS, INCLUDING DENTAL, VISION, FLEXIBLE SPENDING ACCOUNTS, HEALTH SAVINGS ACCOUNTS AND TOBACCO AFFIDAVIT.

Per IRS regulations, exceptions cannot be made after annual benefits enrollment ends.
All elections must be made by Friday, November 18.

2017 ANNUAL BENEFITS ENROLLMENT
NOVEMBER 1-18, 2016

Additional Information:
• Changes to your 2017 benefits will be communicated separately. Please watch your email during the next two months.
• Annual Benefits Enrollment is your only opportunity to review your current benefit choices and make changes, unless you have a qualifying event during the plan year.
• Employee benefits meetings will be scheduled in October.
• GoTo Webinars will be available for employees to watch at their convenience.

Oklahoma State University Benefits
106 Whitehurst, Stillwater, OK 74078
osu-benefits@okstate.edu
hr.okstate.edu | 405-744-5449

Human Resources
ComPsych
ComPsych

• How can we make more employees aware of the benefits of ComPsych?
Questions?
New Hire Packets and Reminders

Just a friendly reminder…
Fair Labor Standards Act
Training and Development

Save the Date!
Staff Development Day 2017
Wednesday, February 22, 2017
OSU Alumni Center
THANK YOU!