

2027 Open Enrollment

Employee Information Session | OSU/A&M System

Oct 26
Through
Nov 6



WHY IT MATTERS

Who actually pays the claims?

We do.



Our plan is self-funded. Employee premiums plus the employer contribution pay every covered medical and pharmacy claim. Our partners administer the plan. The System pays the bills.

2015

self-funded since

11,000+

covered lives across the System

\$94M

approximate 2025 plan spend

LAST YEAR

The 2026 changes **are helping.**

Employee plan loss ratio



Loss ratio compares claims paid to premiums collected. Above 100% means the plan paid out more than it took in.

2026 figure is year to date through July 31 and may change as claims are finalized for 2026.



**Working
Spouse Rule**



**GLP-1 weight-
loss exclusion**



**Biosimilar
strategy**



**Salary-based
premium tiers**

2027 is the next step, not a sudden surprise.

SO WE WENT TO MARKET · WITH EMPLOYER ADVOCATES

Employer Advocates, our benefits consultant, led a competitive RFP for each part of the health plan.

We didn't ask:

“Who should replace BCBS?”

We asked:

“Who's best for each part?”



Claims Administration



Provider Network



Pharmacy Benefits

What's **Changing?**

Honestly?

The name on the card.

The plan isn't getting a personality transplant.

~~Blue Cross and Blue Shield~~



OAMC System
HEALTH PLAN

New partners. Familiar plans. **A confident step forward.**

MEET YOUR 2027 PARTNERS

One plan. **Three specialists.**



How the plan is managed

- **Claims** processed with your OAMC plan benefits
- **Member services** is your first stop for questions
- **Nurse care management** with Communitas
- **Member portal** for claims, deductibles and ID cards



Where you get your care

- **In Oklahoma**, use HCH Sync Plus. Non-HCH is out-of-network
- **Tell providers:** OAMC System Health Plan, HCH Sync Plus
- **98%** of providers our members use today are in the HCH network
- **Not in network?** Tell OSU/A&M Benefits and we'll reach out



How prescriptions work

- **Familiar formulary.** Cost-sharing isn't changing
- **Look up your meds:** liviniti.com > Members > group 2027OAMC
- **Some refills** need a new Rx from your provider
- **RxCompass** replaces FlexAccess

Aetna Signature
Administrators® PPO
By **aetna**

Care outside Oklahoma? HCH first. No HCH provider available? Aetna Signature Administrators is in network.
Aetna is not the plan administrator.

YOUR 2027 MEDICAL OPTIONS

PPO or HDHP? Pick your fit.

	PPO	HDHP + HSA
Your paycheck	More comes out of your paycheck	Less comes out of your paycheck
When you get routine care	You often pay a set copay	You usually pay the plan’s discounted price until you meet your deductible
After the deductible	What you pay depends on the type of care	The plan starts sharing the cost with you
Spending account options	You can use a Health Care FSA	You can use an HSA, plus the institution contributes \$750 individual / \$1,250 family
Money for expenses	“Use it or lose it” rules (limited carryover), great for predictable annual health care expenses	The money is yours, rolls over each year, and can be invested

The bottom line

PPO: More taken from your paycheck in exchange for more predictable costs when you use care.

HDHP: Less taken from your paycheck, but you take on more of the cost up front before the plan begins sharing costs. The HSA helps you pay those expenses and save for future care.

SIDE BY SIDE

Spot the difference: **medical.**

Hint: just one, and the IRS made us do it.



PPO

	2026 BlueOptions		2027 OAMC PPO
Deductible	\$1,000 \$3,000 family	=	\$1,000 \$3,000 family
Out-of-pocket max	\$5,000 \$15,000 family	=	\$5,000 \$15,000 family
Primary care	\$30 copay	=	\$30 copay
Specialist	\$50 copay	=	\$50 copay
Tier 1 coinsurance	80/20 after deductible	=	80/20 after deductible
Tier 2 coinsurance	70/30 after deductible	=	70/30 after deductible

HDHP

	2026 BlueEdge (HSA)		2027 OAMC HDHP
Deductible	\$3,400 \$6,600 family	IRS*	\$3,500 \$6,700 family
Out-of-pocket max	\$6,900 \$13,800 family	=	\$6,900 \$13,800 family
Office visits	20% after deductible	=	20% after deductible
Coinsurance	80/20 after deductible	=	80/20 after deductible
Preventive care	100% covered	=	100% covered

**The IRS raised its 2027 minimum deductible for HSA-eligible plans, so HDHP deductibles go up \$100 to keep your plan HSA-qualified.
In-network amounts shown. Deductibles and out-of-pocket maximums start fresh Jan 1, as they do every plan year.*

SIDE BY SIDE

Round two: pharmacy.

Hint: just one, and it's in your favor.

SAME
OR LOWER

PPO

	2026 BlueOptions		2027 OAMC PPO
Preferred generic	\$10 \$25 mail order	=	\$10 \$25 mail order
Non-preferred generic	\$40 \$100 mail order	↓	\$10* \$25 mail order
Preferred brand	\$75 \$187.50 mail order	=	\$75 \$187.50 mail order
Non-preferred brand	\$150 \$375 mail order	=	\$150 \$375 mail order
Specialty	\$225 retail only	=	\$225 retail only

HDHP

	2026 BlueEdge (HSA)		2027 OAMC HDHP
All tiers, retail	20% after deductible	=	20% after deductible
All tiers, mail order	20% after deductible	=	20% after deductible

WHAT'S NEW WITH LIVINITI

- 1 Look up your meds**
liviniti.com > Members > group 2027OAMC
- 2 Some refills need a new Rx**
Your provider may need to send a new prescription
- 3 RxCompass replaces FlexAccess**
Starting Jan 1

**Liviniti puts all generics in one tier, so non-preferred generics drop to the \$10 generic copay (\$25 mail order).
Specialty is retail only. In-network amounts shown; large number is the retail copay, mail order copay below it.*

Okay, one more thing does change. **Raises won't raise your premium.**

Oct 23, 2026

The salary on file sets your premium tier



Jan 1 – Dec 31, 2027

That tier holds for the full plan year, with one exception



IF YOUR SALARY GOES UP

Your tier stays put

A raise or promotion will not move you into a higher tier during 2027.



IF YOUR SALARY GOES DOWN

Your tier moves down

For example, a move to a lower-paying job. The lower tier applies the month after the salary change.



IF YOU TAKE A SABBATICAL

Same rule as today

Your full salary before the sabbatical sets your tier.

YOUR NEW ID CARD

One card. Starting Jan 1.



1 card

Medical and pharmacy together.
Every enrolled member gets a card
in their own name.



December

Mailed to the home address
on file with your institution.



Jan 1

Start using your new card.
Keep your BCBS card through
Dec 31, then shred it.



OAMC System
HEALTH PLAN

OAMC Member Services
Phone Number ...*Coming Soon!*

CONTINUITY OF CARE

Already receiving treatment? Here's what to do for 2027.



GOOD NEWS Most members in treatment won't need a Transition of Care request.

WebTPA is reaching out to members in active treatment as medical plan enrollment is confirmed.



Will my current treatment still be approved?

AUTHORIZATION TRANSITION PROGRAM



Honored through
March 31, 2027

Your current approval carries over. Care past March 31 needs new approval.

Questions?

Review your treatment plan with your provider.



Is my provider in the new network?

PROVIDER NETWORK STATUS

In Oklahoma

Healthcare Highways (HCH)

Outside Oklahoma

Check HCH first. No HCH provider? Use Aetna Signature Administrators.

In network? Care continues as usual.

Not in network? Go to step 3.



What if my provider isn't in the network?

YOU HAVE TWO OPTIONS



Provider Nomination

Tell OSU/A&M Benefits, and we'll submit a nomination to HCH.



Transition of Care

In active treatment? Keep your provider for a limited time.

Apply within 31 days of Jan 1.

Questions?

We'll help you get ready for 2027.



OSU/A&M Benefits
405-744-5449
osu-benefits@okstate.edu

OAMC Member Services
Starting Jan 1
Phone number coming soon



Online tools
HCH and Aetna provider search
Liviniti portal · links on the OE website

PROGRAMS INCLUDED WITH THE MEDICAL PLAN

Your programs are coming with you.



Muscle and joint pain



Diabetes and hypertension
programs



Weight management



Virtual care



Primary care within 30 miles of
Stillwater, ages 7+



Preventive checkups

PREVENTIVE WELLNESS CREDIT

Preventive care

still pays.



NEW NAME, SAME CREDIT
Formerly the Biometric
Wellness Credit

Earn it one of two ways:



On-site appointments

Schedule a biometric screening and follow-up through Catapult Health.



Your PCP

Complete an eligible preventive visit, then submit the form available online.



Complete your annual visit. Your credit is applied through payroll the month following date of service.

Credit amounts vary by institution. Check your institution's HR webpage for information.

Three accounts. How much can you put in?



HSA *Your money, for life*
HDHP MEMBERS ONLY

Employer

You

2027 IRS limit

Individual

\$750

You: up to \$3,750

= \$4,500

Family

\$1,250

You: up to \$7,750

= \$9,000

+\$1,000 catch-up if age 55+. Employer money: \$62.50/month individual, \$104.17/month family.



Goes in pre-tax
Payroll plus employer money



Comes out tax-free
Medical, dental and vision



Rolls over, forever
Yours, even if you leave



Health FSA *Use it this plan year*
PPO, OR HDHP WITHOUT AN HSA

\$120

Minimum / year

\$3,500

Maximum (projected)

\$700

Carryover (projected)

HDHP BUT NO HSA? *Enroll to get it.*

HDHP

+

No HSA

+

Health FSA

=

\$500

from employer



DEPENDENT CARE FSA

\$7,500

per household
\$3,750 married filing separately

Pre-tax care for children under 13, or dependents who can't care for themselves, so you can work.
Works with either plan, even with an HSA.

Remember: No Health FSA and HSA in the same household. Every account needs a new 2027 election. Final IRS FSA limits are pending.

SPENDING ACCOUNTS · ONE ADMINISTRATOR

All in one place: **WEX/Chard Snyder.**

Starting Jan 2027

Your HSA, Health FSA and Dependent Care FSA, at every institution.



HEALTH SAVINGS ACCOUNT · ALL INSTITUTIONS

~~HealthEquity~~ → **WEX/Chard Snyder**



1 Keep your account

Your HealthEquity money is still yours. No need to close it.



2 Open your new HSA

Required if you enroll in the HDHP and elect an HSA. 2027 contributions go here.



3 Easy Transfer (optional)

Want to move your HealthEquity balance? We'll share a simple process.

FLEXIBLE SPENDING ACCOUNTS · **NEW FOR A&M INSTITUTIONS**

~~American Fidelity~~ → **WEX/Chard Snyder**

OSU campuses: no change, you're already with WEX/Chard Snyder.



1 90-day run-out

Use your Health FSA carryover through the 90-day run-out.



2 Remaining carryover moves

After run-out, we'll transfer what's left to WEX/Chard Snyder.



3 Use it or lose it

The transfer covers carryover only. Otherwise, use-it-or-lose-it applies.

Remember: Every account needs a new 2027 election in PlanSource. Elections don't carry over.

OTHER BENEFITS

And yes, your other benefits **are still here.**



Dental

Rate increase is posted on the Open Enrollment website.



Vision

Rates unchanged.



Life and disability

Basic life, supplemental life and disability.



Ambulance

Ground and air emergency transport.



Cancer coverage

Voluntary cancer protection.



Even when a benefit isn't changing, Open Enrollment is the best time to review who and what you cover.
In PlanSource, verify and update your dependent and beneficiary information.

INSTITUTION DIFFERENCES

A few things **vary by institution.**

We are working toward a **System-wide benefits portfolio**. For 2027, a few differences remain:



Medical Premiums

Salary tiers apply at OSU, Langston and OPSU



Preventive Wellness Credit

Credit amounts vary by institution



Dental Premiums

NEO has its own dental rates



Short-Term Disability

A&M institutions will enroll with American Fidelity in 2027



Employee Assistance Program

Currently available at OSU and Connors State



Tobacco Abstinence Credit

NEO employees who participate earn a premium credit

SUNSETTING

A few programs are **signing off**.

Plan ahead so nothing catches you by surprise.

ENDING DEC 31, 2026 · WITH BCBS



Well onTarget

USE YOUR POINTS

If you have a Blue Point balance, watch for email on how to cash them in before the program ends.



FlexAccess

REPLACED

Replaced by Liviniti RxCompass starting Jan 1.



Benefits Value Advisor

ENDS

Ends with the BCBS contract on Dec 31.



American Fidelity

ENDING 2027

Offerings outside the OSU/A&M System Benefit Portfolio end at the end of 2027. Portfolio benefits are not affected.

Heads up!

Everyone needs to log in and enroll.

New partners, new plan year. Make your 2027 elections in PlanSource.



Medical



Log in to PlanSource and review your plan, coverage level and dependents. **Your elections aren't final until you complete checkout.**



HSA



Elect your 2027 contributions. You can change them anytime during the year, with no qualifying life event needed.



FSA / DCFSA



You must re-enroll for 2027. Elections don't carry over, and changes after Open Enrollment require a qualifying life event.

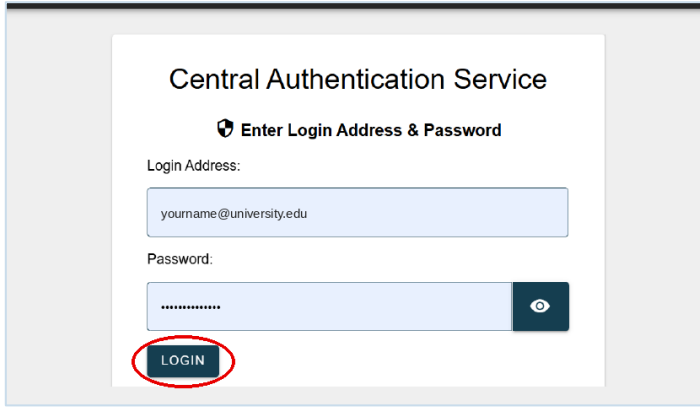


Open Enrollment closes **Friday, Nov 6** at close of business.

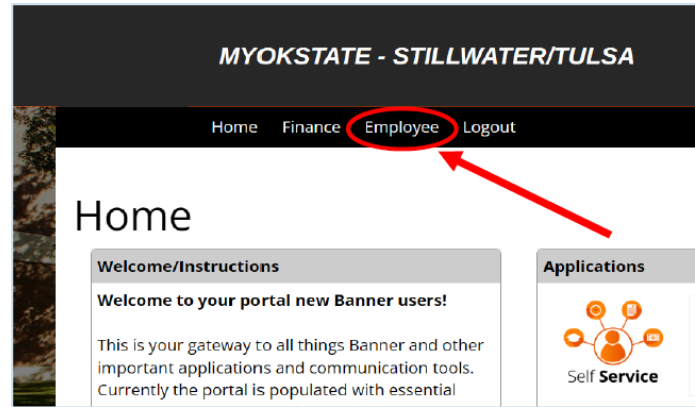
After that, changes require a qualifying life event.

Need a refresher? Getting to the benefits platform.

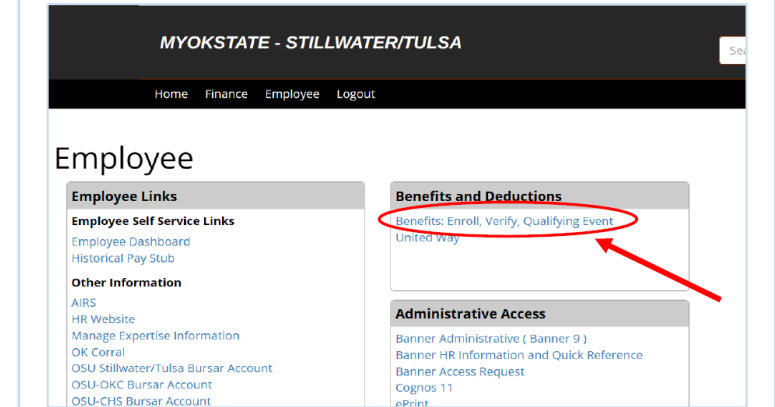
Every institution's employee portal looks a little different, but the steps are the same.



- 1 Log in to your employee portal**
Use your university email and password.

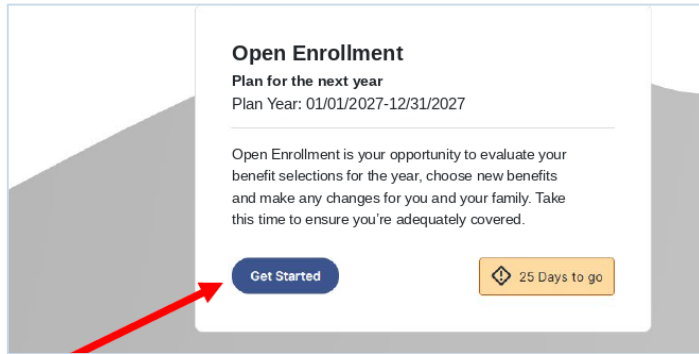


- 2 Click Employee**
It takes you to the Employee page.

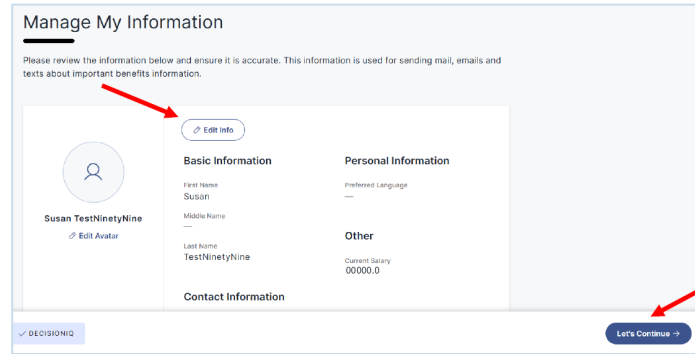


- 3 Select Benefits: Enroll, Verify, Qualifying Event**
PlanSource opens automatically.

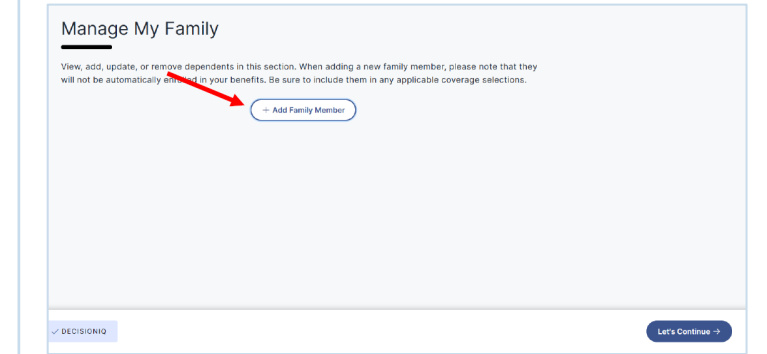
Five simple steps. Don't skip the last one.



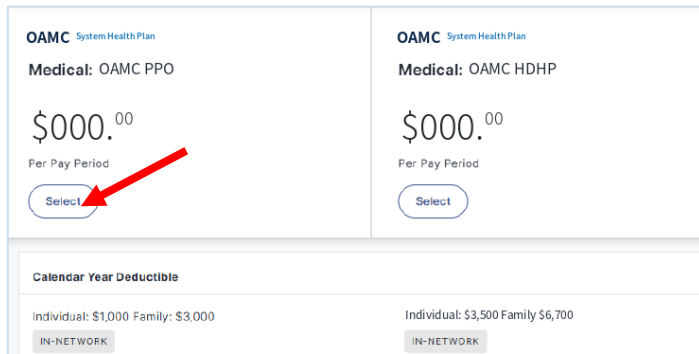
- 1 **Click Get Started**
In the Open Enrollment box.



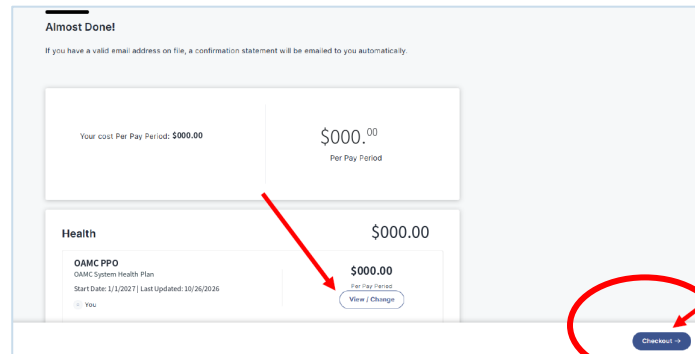
- 2 **Check your profile**
Click Edit Info to fix anything, then Let's Continue.



- 3 **Update your dependent information**
Add or remove dependents. New dependents will be subject to verification.



- 4 **Choose your benefits**
Make a selection for each benefit.



- 5 **Review and check out**
Click Checkout. That's what makes it count.



Remember, just like Amazon, you aren't finished until you check out.

Anything left in your cart will not be processed for the 2027 plan elections.

Please print and save a copy of your Benefit Election summary.

Enroll by close of business
Friday, Nov 6

Three things **to do now.**



OAMC System
HEALTH PLAN

OPEN ENROLLMENT

Oct 26 – Nov 6

Enrollment Closes
Friday, Nov 6
at close of business.



Got questions?
We've got answers.



osu-benefits@okstate.edu



405-744-5449

1

Review your doctors,
prescriptions and
institution rates.

2

Share this information
with your covered family
members.

3

Enroll by Friday, Nov 6,
and complete checkout in
PlanSource.

MARK YOUR CALENDAR



Missed it?

**Meet the New Health
Plan Partners**

Catch it on Replay

Recorded Sept 30

Find it at the HR Info Hub link below



Benefits Fairs

OSU-OKC	Oct 8	10 am – 2 pm
OSU-Tulsa/CHS	Oct 9	11 am – 2 pm
OSU-Stillwater	Oct 14	9:30 am – 12:30 pm
Virtual (all institutions)	Oct 15	1:30 – 3:30 pm
OSU-IT	Oct 21	9:30 am – 2:30 pm



hr.okstate.edu/benefits/2027-open-enrollment

Your info hub for FAQs, plan details and recordings of all virtual events