

***Quarterly
Human Resources
Communication Forum***

Tuesday, October 13, 2020



Human Resources

Agenda

Topic	Presenter
Welcome	Jennifer Moody
Staffing Update	Jennifer Moody
2021 Annual Benefits Update	Rachel Shreffler
Virtual Benefits Fair	Rachel Shreffler
Dependent Eligibility Verification Audit	Jennifer Moody
Open Discussion	All



Staffing Update

- Erica Townsend, Human Resources Consultant
- Crystal Burton, Benefits Representative



2021 Health Plan Update



2021 Renewal

- 2021 projection indicates a 2.5% decrease
 - Includes completion of the Dependent Eligibility Verification Audit
 - Includes adjustment for potential 2021 COVID expenses such as vaccine, anti-body testing, additional mental/nervous utilization and elective surgery resurgence
 - Addition of Hinge Health Musculoskeletal Management
- No change in plan design



Health Plan Design – No Changes

BlueOptions Plan	2021
In-network deductible	\$850 individual \$2,500 family
Out-of-network deductible	\$1,500 individual \$4,500 family
In-network, out-of-pocket maximum	\$5,000 individual \$15,000 family
Out-of-network, out-of-pocket maximum	\$10,000 individual \$30,000 family
Prescription drugs	CVS & Target Pharmacies out-of-network



Health Plan Design – No Changes

BlueEdge High Deductible Plan	2021
Deductible (In-network & out-of-network)	\$2,800 individual \$5,600 family
Out-of-pocket maximum (In-network & out-of-network)	\$6,900 individual \$13,800 family
HSA Employer Contribution	\$750 individual \$1,250 family
Prescription drugs	CVS & Target Pharmacies out-of-network



2021 OSU Premiums

	Total Premium	Institution	Employee
PPO			
Employee Only	\$ 511.98	\$ 401.98	\$ 110.00
Employee + Children	921.58	651.28	270.30
Employee + Spouse	1,075.18	709.54	365.64
Family	1,638.36	1,193.32	445.04
HDHP			
Employee Only	\$ 506.18	\$ 416.18	\$ 90.00
Employee + Children	902.96	747.58	155.38
Employee + Spouse	1,036.54	824.30	212.24
Family	1,526.34	1,293.40	232.94



HINGE HEALTH

Musculoskeletal Management Solution*

Hinge Health provides a digital, 12-week, coach-led musculoskeletal program based on proven non-surgical care guidelines.

The program is delivered remotely using mobile and wearable technology.



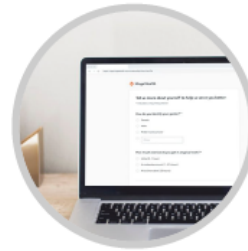
Member Experience



ENGAGED

Custom Awareness Campaign

- Hinge Health manages approval and launch of turnkey member marketing campaign
- Channels include: email, postcards, social media, webinars



ACCEPTED

Clinical Screener

- Interested members are directed to online clinical screener
- Member completes screener to confirm they're clinically appropriate (e.g. chronic pain >12 wks) and no red flags)



ENROLLED

Hinge Health Care Pathway

- Member receives welcome kit delivered to home
- Onboarding call scheduled with dedicated health coach



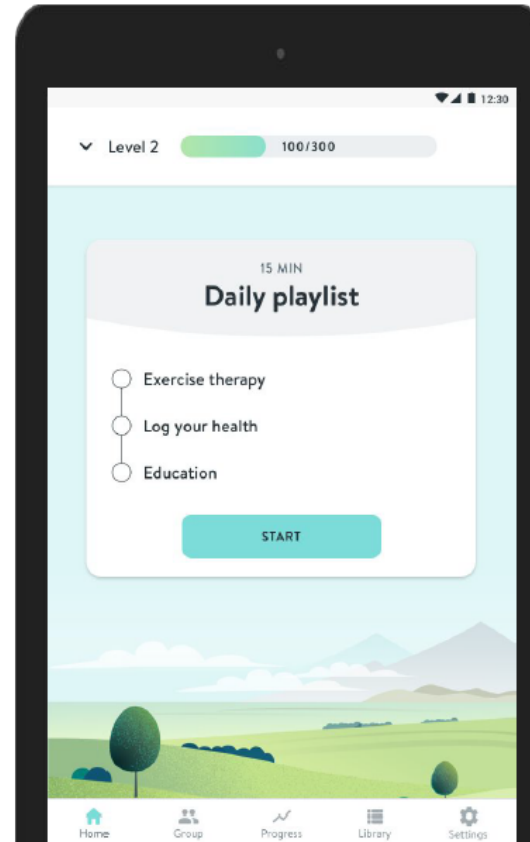
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Member Experience

Education

Exercise Therapy

Behavioral Support
& Coaching



Dental Insurance



Dental

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



Dental Premiums

Delta Dental of Oklahoma (DDOK)			
2021	Low Plan	High Plan	Platinum
Employee	\$34.80	\$42.26	\$69.24
Employee + Spouse	\$68.94	\$83.86	\$137.82
Employee + Child(ren)	\$79.18	\$122.98	\$205.42
Family	\$122.44	\$159.16	\$266.32



Vision Insurance



Vision

- VSP
- Two plans from which to choose
 - Basic and Buy-Up
 - Buy-up plan gets higher allowances and choice between \$250 frame allowance, \$200 contact lens allowance, covered in full anti-reflective coating or covered in full progressives



Vision Premiums

Vision Service Plan (VSP)		
2021	Basic	Buy-up
Employee	\$5.98	\$10.70
Employee + Spouse	\$11.98	\$21.42
Employee + Child(ren)	\$12.82	\$22.92
Family	\$20.48	\$36.62



Life Insurance Changes for OSU

- Decrease Employer paid Basic Life and Accidental Death and Dismemberment maximum from \$200,000 to \$100,000
 - Two x annual salary up to \$100,000 maximum
- Will offer true open enrollment on voluntary life for those employees who have not previously enrolled or enrolled for less than the guarantee issue amount, unless previously denied
 - Two x annual salary rounded to \$10,000 up to \$300,000 without providing evidence of insurability
- Voluntary Life Open Enrollment applies to all campuses



Virtual Benefits Fair

October 19th – 23rd



Human Resources

Dependent Eligibility Verification Audit

- Verification of dependents covered under health, dental, and vision
- Increase compliance and decrease ineligible dependent costs
- September through October (prior to November Open Enrollment)
- Audit ends October 21st



Open Discussion





THANK
YOU!

