



Human  
Resources

## **Benefits at a Glance**

**2015 Benefit Year**

**(For employees hired on or after July 1, 2004)**

**OSU Human Resources – 106 Whitehurst, Stillwater, Oklahoma – (405) 744-5449**

## 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 BlueEdge HDHP	All except \$40.00 of the BlueOptions PPO Employee Only or 70% of Employee and Dependent premiums.	<b>BlueOptions</b> Employee \$40.00 Empl/Spouse \$389.14 Empl/Children \$287.20 Family \$505.66	BlueOptions PPO offers comprehensive health care coverage with a choice of two networks and deep discounts depending on the network; \$750 deductible or \$2250 per family per year. BlueEdge is a high deductible plan with a Health Savings Account and lower premiums. See BlueCross Benefit Plan Booklet for details.
<b>DENTAL</b> HealthChoice, Delta	OSU does not pay towards dental premiums.	<b>HealthChoice</b> Employee \$32.00 Empl/Spouse \$64.00 Empl/Child \$59.40 Empl/Children \$100.20 Empl/Sp/Child \$91.40 Family \$132.20	Four dental plans are available. Dental coverage provides preventative, basic, restorative, major restorative, and orthodontia benefits. Dental benefits are enhanced for members who use network providers. Family coverage is available. See the benefit literature for detailed information.
<b>VISION PLAN</b> Vision Service Plan (VSP)	OSU does not pay towards vision premiums.	<b>VSP</b> Employee \$9.50 Empl/Spouse \$15.86 Empl/Child \$15.62 Empl/Children \$23.22 Empl/Sp/Ch \$21.98 Family \$29.58	VSP provides enhanced benefits if members use network providers. See the benefit literature for detailed information.
<b>LIFE INSURANCE</b> ING Employee Benefits/ ReliaStar Life	OSU pays Basic Employee Life and Accidental Death & Dismemberment.	Employee-Paid Supplemental Employee Age rated Spouse Age rated Children 4 options	Employee basic life coverage is two times annualized salary until age 65 (maximum coverage of \$200,000), plus accidental death and dismemberment. Coverage is updated yearly based on December 31 pay and age. The employee-paid Supplemental Life coverage is portable after termination or upon retirement until age 70. Children may be covered by only one parent if both parents work at OSU.
<b>LONG-TERM DISABILITY</b> American Fidelity	OSU does not pay towards LTD premiums.	\$0.26 or \$0.62 per \$100 pay per month	Income replacement options of 50% or 60% of salary (maximum benefits of \$6,000 monthly) upon medical proof of disability. OSU pays a portion of employee only health premium for a maximum of 2 years. A retirement annuity payment continues after one-year for disabled employees who qualified for OSU-paid retirement prior to disability. 50% option also includes \$50,000 accidental death insurance.
<b>CANCER</b> American Fidelity	OSU does not pay towards Cancer premiums.	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.
<b>FLEXIBLE BENEFITS</b> WageWorks	OSU pays administrative cost of plan.	Amount selected by employee	Unreimbursed medical expenses (up to \$2,500 for a plan year); dependent care expenses (up to \$5,000 per household). All eligible expenses can reduce taxes and increase take-home pay. Medical flex expenses may be incurred over a 12 month period. A debit card is available for medical flex participants.

**Eligibility:** Employees with a continuous, regular appointment of at least six months and an FTE of .75 or greater are eligible for basic benefits. Dependent children may be covered on health, dental, and vision insurance through the month in which they turn age 26. Student status is not a determining factor. Employees must enroll self and dependents 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 or long-term disability plans must prove good health. Supplemental Life for spouse has no age restrictions, and 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.

Graduate Teaching/Research Assistants/Associates may also qualify for OSU health care coverage. For information see <http://hr.okstate.edu/student-health-plan>.

RETIREMENT BENEFITS	WHO IS ELIGIBLE	OSU PAYS (Cost Per Month)	EMPLOYEE PAYS (Cost Per Month)	WHAT COVERAGE IS PROVIDED
<b>Employee must choose within the first 90 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>	Employees with continuous, regular appointment of at least six months	If member is working .75 FTE or greater, OSU 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 <i>*See note below</i>	Defined benefit plan with the Oklahoma Teachers' Retirement System. Requires five years of contributions in Oklahoma public education to become vested. Vested members may receive a monthly lifetime annuity upon meeting retirement eligibility.
<b>OR</b>				
<b>OSU ALTERNATE RETIREMENT PLAN</b>	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-CREF. 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 investment earnings belong to employee.
<b>OR</b>				
<b>OKLAHOMA LAW ENFORCEMENT RETIREMENT SYSTEM (OLERS)</b>	Exclusive program for CLEET Certified Police officers	10% of pay	8% of 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) \$25 minimum applies for 457(b)	403(b) and/or 457(b) tax deferred annuities. 403(b) ROTH after tax annuity. (Request Information)
<i>*Employees working or changing to a .5 to .74 FTE, who enroll in OTRS, must pay the 7% member contribution until assigned .75 FTE or greater. OSU pays 8.55% employer fee.</i>				
<b>STATUTORY BENEFITS</b>				
<b>FICA</b>	Employees except those with federal retirement (CSRS) or students enrolled at least half time.	6.2% of first \$117,000 FICA gross (maximum \$7,254.00)	Same as OSU pays	Old age, survivors, and disability insurance (OASDI) covers employee, dependents, surviving family; lump-sum death benefits.
Social Security				
Medicare	Employees except students enrolled at least half time.	1.45% of all salary in calendar year	Same as OSU pays	Medicare provides coverage for Part A - Hospitalization Part B - Supplemental medical insurance.
<b>WORKERS' COMPENSATION</b>	All employees	Coverage provided by OSU	Nothing	Covers employee medical expenses and loss of income resulting from work-related illness or injury.
Broadspire				
<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 benefits.

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.

This contact directory is provided for your convenience in obtaining more information or assistance with benefits issues.

<b>BENEFIT</b>		<b>PHONE</b>	<b>ADDRESS</b>
<b>HEALTH CARE INSURANCE</b>			<b>WHERE TO FILE CLAIMS</b>
<b>BlueCross BlueShield of Oklahoma</b> <a href="http://www.bcbsok.com/osu">www.bcbsok.com/osu</a>		<b>1-877-BLU-OSU1 (258-6781)</b>	PO Box 3283 Tulsa, OK 74102-3283
BlueOptions	Benefits, Claims, and Providers	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
BlueEdge HDHP	Benefits, Claims, and Providers	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
BenefitWallet (HSA) <a href="https://mybenefitwallet.com">https://mybenefitwallet.com</a>	HSA bank account	1-877-472-4200	PO Box 1584 Secaucus, NJ 07094
<b>DENTAL INSURANCE</b>			
<b>HealthChoice</b> (State Dental) <a href="http://www.healthchoiceok.com">www.healthchoiceok.com</a>	Benefits and Claim Information Electronic Data Systems (EDS)	1-800-782-5218	PO Box 24870 Oklahoma City, OK 73124
<b>Delta Dental</b> <a href="http://www.deltadentalok.org">www.deltadentalok.org</a>	Benefits, Claims, and Providers	1-800-522-0188	PO Box 548809 Oklahoma City, OK 73154 Consult Benefit Materials
<b>VISION INSURANCE</b>			
<b>Vision Service Plan (VSP)</b> <a href="http://www.vsp.com">www.vsp.com</a>	Customer Service Support Line	1-800-877-7195	3333 Quality Drive Rancho Cordova, CA 95670
<b>CANCER CARE</b>			
<b>American Fidelity</b> <a href="http://www.afadvantage.com">www.afadvantage.com</a>	General Information (Ext 8810) Claims & Procedures	1-800-933-1853 1-800-662-1113	AFES Benefits PO Box 25160, OKC 73125-0510
<b>LIFE INSURANCE</b>			
<b>VOYA/ReliaStar</b>	General Information Claims & Procedures	1-800-955-6965 1-888-238-4840	Contact OSU Employee Services 106 Whitehurst (405) 744-5449
<b>LONG-TERM DISABILITY (LTD)</b>			
<b>American Fidelity</b> <a href="http://www.afadvantage.com">www.afadvantage.com</a>	Information and Claims	1-800-662-1113	AFES Benefits PO Box 25160, OKC 73125-0510
<b>FLEXIBLE BENEFITS</b>			
<b>WageWorks</b> <a href="http://www.wageworks.com">www.wageworks.com</a>	Account Balances/Claim Status	1-877-924-3967	PO Box 14053 Lexington, KY 40512
<b>RETIREMENT</b>			
<b>Oklahoma Teachers' Retirement</b> <a href="http://www.tr.s.state.ok.us">www.tr.s.state.ok.us</a>	General Information	1-877-738-6365	PO Box 53524 Oklahoma City, OK 73152-3524
<b>TIAA-CREF</b> <a href="http://www.tiaa-cref.org/okstate">www.tiaa-cref.org/okstate</a>	General Retirement and Planning Allocation Changes/Transfer	1-800-842-2776	
<b>Social Security Administration</b>	Stillwater, OK Nationwide	1-405-624-4301 1-800-772-1213	
<b>WORKERS' COMPENSATION</b>			
<b>Broadspire</b> <a href="http://www.choosebroadspire.com">www.choosebroadspire.com</a>	Report Claims Claims Status	1-800-753-6737 1-800-345-7045	1300 S Meridian, Suite 323 Oklahoma City, OK 73108-1751
<b>OSU HUMAN RESOURCES</b>			
<b>Employee Services</b> <a href="http://hr.okstate.edu">http://hr.okstate.edu</a>	General Benefits Information	1-405-744-5449	106 Whitehurst Stillwater, OK 74078