



Human
Resources

Benefits at a Glance

January 2008 Benefits

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

BENEFIT PROGRAMS FOR EMPLOYEES OF OKLAHOMA STATE UNIVERSITY

Oklahoma State University continually monitors benefits and reserves the right to change the benefit programs at any time.

BASIC BENEFITS	OSU PAYS (Cost Per Month)	EMPLOYEE PAYS (Cost Per Month)	WHAT COVERAGE IS PROVIDED
HEALTH CARE BlueChoice PPO BlueEdge HSA BlueLincs HMO	Healthcare Allotment of \$364.24 for health, dental, vision coverages and flex account	BlueChoice Employee \$329.80 Empl/Spouse \$825.88 Empl/Children \$597.82 Family \$1086.24	BlueChoice PPO offers comprehensive health care coverage; \$500 deductible or \$1500 per family per year. BlueEdge is a high deductible plan with a Health Savings Account. BlueLincs is an HMO with providers limited to certain areas. See Blue Cross Benefit Plan Comparison Chart for details.
DENTAL HealthChoice, Assurant, Cigna, Delta		HealthChoice Employee \$26.80 Spouse \$26.80 Child \$22.34 Children \$57.98	The State Plan offers several dental plans. HealthChoice 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.
VISION PLAN VSP, Primary, Spectera, Superior		VSP Employee \$8.96 Spouse \$6.00 Child \$5.74 Children \$12.92	Several vision plans are available. They provide enhanced benefits if members use network providers. VSP is the only plan with multiple providers in Stillwater. See the benefit literature for detailed information.
LIFE INSURANCE ING Employee Benefits/ReliaStar Life	OSU pays Basic Employee Life and Accidental Death & Dismemberment	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. The Supplemental Life coverage is portable after termination or upon retirement until age 70. Children may be covered by only one parent.
LONG-TERM DISABILITY American Fidelity		\$.20, \$.52, or \$1.81 per \$100 pay per month	Income replacement options of 50%, 60%, or 70% of salary (maximum benefits of \$6,000, \$6,000, or \$7,000 monthly) upon medical proof of disability. A retirement annuity payment continues for disabled employees who qualified for OSU-paid retirement prior to disability. 50% option also includes \$50,000 accidental death & dismemberment insurance.
LONG-TERM CARE John Hancock		Based on age at the time of enrollment and level of coverage elected	Insurance to help preserve and protect your financial resources and provide peace of mind to you and your family. The covered services include nursing home care, alternate care facility, stay at home benefits, informal care, and community based professional care. Extended family coverage is available.
CANCER 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.
FLEXIBLE BENEFITS Planned Benefits Systems	OSU pays administrative cost of plan	Amount selected by employee plus any remaining Healthcare Allotment.	IRS Section 125 Plan to tax shelter employee-paid health care, dental, and vision insurance premiums; unreimbursed medical expenses (up to \$5,000 for a plan year); dependent care expenses (up to \$5,000 married or head of household or \$2,500 married filing separately). All eligible expenses can reduce taxes and increase take-home pay. Medical flex expenses may be incurred over a 14 ½ month period and a debit card is available for 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/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 timely in the health and dental plans will result in the loss of opportunity to choose or select a plan and family members cannot be enrolled until the following option enrollment period. The vision care and flexible benefits would also not be available until the next option enrollment period.

Late entrants in the life, long-term disability, or long-term care plan must prove insurability. 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.

Graduate Teaching/Research Assistants/Associates may also qualify for OSU-paid health care coverage through the Student Health Center. For information see www.okstate.edu/UHS.

Although employees submit most claims directly to the appropriate vendor, enrollment forms, enrollment changes, and address changes should be submitted to Employee Services, 106 Whitehurst, Stillwater, or the OSU Insurance Coordinator at the branch campus location.

RETIREMENT BENEFITS	WHO IS ELIGIBLE	OSU PAYS (Cost Per Month)	EMPLOYEE PAYS (Cost Per Month)	WHAT COVERAGE IS PROVIDED
Employee chooses within the first 90 days of eligibility to participate in either the Oklahoma Teachers' Retirement Plan or the OSU Alternate Retirement Plan:				
OKLAHOMA TEACHERS' RETIREMENT PLAN*	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 7.55% employer fee, which is not credited to member's account.	Nothing	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.
OR				
OSU ALTERNATE RETIREMENT PLAN	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.
OR				
OKLAHOMA LAW ENFORCEMENT RETIREMENT SYSTEM (OLERS)	Exclusive program for CLEET Certified Police officers	10% of pay	8% of pay	Eligible police officers should contact Human Resources for information.
VOLUNTARY RETIREMENT CONTRIBUTIONS	All employees, regardless of FTE, including temporary and student employees	None	Employee selects amount up to maximum limit; \$25/mo minimums apply	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% member contribution. OSU pays 7.55% employer fee.</i>				
STATUTORY BENEFITS				
FICA	Employees except those with federal retirement (CSRS) or students enrolled at least half time.	6.2% of first \$102,000 FICA gross (maximum \$6,324)	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.
WORKERS' COMPENSATION	All employees	Coverage provided by OSU	Nothing	Covers employee medical expenses and loss of income resulting from work-related illness or injury.
Broadspire				
UNEMPLOYMENT COMPENSATION	Same eligibility as FICA	Coverage provided by OSU	Nothing	Provides economic security for a worker during temporary periods of unemployment.
FEDERAL BENEFITS	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, policy 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.

BENEFIT		PHONE	ADDRESS
HEALTH CARE INSURANCE			WHERE TO FILE CLAIMS
BlueCross BlueShield of Oklahoma	www.bcbsok.com	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
BlueChoice PPO	Benefits, Claims, and Providers	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
BlueEdge HSA	Benefits, Claims, and Providers	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
BlueLincs HMO	Benefits, Claims, and Providers	1-877-BLU-OSU1 (258-6781)	PO Box 3283 Tulsa, OK 74102-3283
Mellon Bank (HSA)	https://hsamember.com HSA bank account	1-877-635-5472	PO Box 1008 Totowa, NJ 07512-1008
DENTAL INSURANCE			
HealthChoice (State Dental) Harrington Benefit Services	www.healthchoiceok.com Benefits and Claim Information	1-800-782-5218	PO Box 24870 Oklahoma City, OK 73124
Cigna Dental (Prepaid) www.cigna.com	Benefits, Claims, and Providers	1-800-367-1037	Show ID/Network Dentist Files Claim
Delta Dental www.deltadentalok.org	Benefits, Claims, and Providers	1-800-522-0188	PO Box 548809 Oklahoma City, OK 73154
Assurant Dental (Prepaid) Assurant Dental (Preferred) www.assurantemployeebenefits.com	Benefits, Claims, and Providers Benefits, Claims, and Providers	1-800-443-2995 1-800-442-7742	PO Box 2940 Clinton, IA 52733-2940
VISION INSURANCE			Consult Benefit Materials
Vision Service Plan (VSP) www.vsp.com	Customer Service Support Line	1-800-877-7195	3333 Quality Drive Rancho Cordova, CA 95670
CANCER CARE			
American Fidelity www.afadvantage.com	General Information (Ext 8810) Claims & Procedures	1-800-933-1853 1-800-662-1113	AFES Benefits PO Box 25160, OKC 73125-0510
LIFE INSURANCE			
ING/ReliaStar	General Information Claims & Procedures	1-800-955-6965 1-888-238-4840	Contact OSU Employee Services 106 Whitehurst (405) 744-5449
LONG-TERM DISABILITY (LTD)			
American Fidelity www.afadvantage.com	Information and Claims	1-800-662-1113	AFES Benefits PO Box 25160, OKC 73125-0510
LONG-TERM CARE (LTC)			
John Hancock www.jhancock.com/gltc	General Information	1-800-482-0022	529 Main St, MS X3-F Charleston, MA 02129-1125
FLEXIBLE BENEFITS			
Planned Benefits Systems www.cci-pbs.com	Account Balances/Claim Status	1-800-800-0133	PO Box 4594 Greenwood Village, CO 80155
RETIREMENT			
Oklahoma Teachers' Retirement www.trs.state.ok.us	General Information	1-877-738-6365	PO Box 53524 Oklahoma City, OK 73152-3524
TIAA-CREF www.tiaa-cref.org	General Retirement and Planning Allocation Changes/Transfer	1-800-842-2776	
Social Security Administration	Stillwater, OK Nationwide	1-405-624-4301 1-800-772-1213	
WORKERS' COMPENSATION			
Broadspire www.choosebroadspire.com	Report Claims Claims Status	1-800-560-8850 1-800-890-8975	1300 S Meridian, Suite 323 Oklahoma City, OK 73108-1751
OSU HUMAN RESOURCES			
Employee Services http://hr.okstate.edu	General Benefits Information	1-405-744-5449	106 Whitehurst Stillwater, OK 74078