



# **Benefits at a Glance**

**January 2007 Benefits**

**(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

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
<b>HEALTH CARE</b> HealthChoice High  Other options	OSU pays cost of Employee HealthChoice High coverage	Spouse \$554.18 One Child \$189.04 Children \$298.60  Varies	Comprehensive health care coverage; \$500 deductible or \$1500 per family per year. Under the State Plan, health care benefits are enhanced for members who use network providers. See the benefit literature for details.  HMO coverage may be available to you based on the zip code where you work or live. HealthChoice Basic is an alternative choice and HealthChoice USA is available for employees who live and work out of state.
<b>DENTAL</b> HealthChoice		Employee \$26.80	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.
<b>VISION PLAN</b> VSP Superior		Employee \$8.96 Employee \$6.98	The State Plan offers several vision plans. They provide enhanced benefits if members use network providers. VSP is the only plan with multiple providers in Stillwater. Family coverage is available—see the literature for the family premiums and other plans.
<b>LIFE INSURANCE</b> ING Employee Benefits/ReliaStar Life	OSU pays Basic Employee Life and AD&D	Supplemental Employee Spouse Children Age rated Age rated 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.
<b>LONG-TERM DISABILITY</b> American Fidelity		\$.20, \$.52, or \$1.81 per \$100 pay up to \$10,000 per month	Income replacement options of 50%, 60%, or 70% of salary (maximum benefits of \$5,000, \$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. Contact your OSU employer/department and American Fidelity at the onset of disability.
<b>LONG-TERM CARE</b> John Hancock		Based on age at the time of enrollment and level of coverage elected	LTC insurance can 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.
<b>CANCER</b> 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.
<b>FLEXIBLE BENEFITS</b> Planned Benefits Systems	OSU pays administrative cost of plan	Amount selected by employee. Tax savings	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 these basic benefits. Dependent children may be covered on health/dental/vision insurance through the month in which they turn age 23. 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](http://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 the OSU Insurance Coordinator at the branch campus location or Employee Services, 106 Whitehurst, Stillwater.

RETIREMENT BENEFITS	WHO IS ELIGIBLE	OSU PAYS (Cost Per Month)	EMPLOYEE PAYS (Cost Per Month)	WHAT COVERAGE IS PROVIDED
<b>Employee chooses 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 7.05% 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.
<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; \$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 7.05% employer fee.</i>				
<b>STATUTORY BENEFITS</b>				
<b>FICA</b>				
Social Security	Employees except those with federal retirement (CSRS) or students enrolled at least half time.	6.2% of first \$97,500 FICA gross (maximum \$6,045)	Same as OSU pays	Old age, survivors, and disability insurance (OASDI) covers employee, dependents, surviving family; lump-sum death benefits.
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, 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.

<b>BENEFIT</b>	<b>NEED</b>	<b>PHONE</b>	<b>ADDRESS</b>
<b>HEALTH CARE INSURANCE</b>			<b>WHERE TO FILE CLAIMS</b>
<b>HealthChoice</b> Harrington Benefit Services	<b>www.healthchoiceok.com</b> Benefits and Claim Information	1-800-782-5218	PO Box 24870 Oklahoma City, OK 73124
HealthChoice Member Services	Hearing Impaired	1-800-941-2160	
HealthChoice On-Line Directory	Eligibility	1-800-752-9475	
Medco Health Solutions <i>www.medcohealth.com</i>	Provider Information	1-800-752-9475	
<b>CommunityCare (HMO)</b> <i>www.ccok.com</i>	Pharmacy Info & Additional Cards	1-800-903-8113	PO Box 2187 Lee's Summit, MO 64063
<b>HealthChoice USA</b> <i>www.phcs.com</i>	Provider Information	1-800-777-4890	PO Box 3249 Tulsa, OK 74101-3249
<b>Global Health (HMO)</b> <i>www.globalhealth.cc</i>	Benefits, Provider, and Claim Info	1-800-782-5218	PO Box 24870
<b>Aetna (HMO)</b> <i>www.aetna.com</i>	Hearing Impaired	1-800-257-8595	Oklahoma City, OK 73124
<b>PacifiCare (HMO)</b> <i>www.pacificare.com</i>	Benefits, Provider, and Claim Info	1-877-280-2990	PO Box 1747
	Hearing Impaired	1-800-522-8506	Oklahoma City, OK 73101-1747
	Benefits, Provider, and Claim Info	1-800-949-3104	PO Box 981107
	Hearing Impaired	1-800-628-3323	El Paso, TX 79998-1107
	Benefits, Provider, and Claim Info	1-800-825-9355	PO Box 400055
	Hearing Impaired	1-800-557-7595	San Antonio, TX 78229
<b>DENTAL INSURANCE</b>			
<b>HealthChoice (State Dental)</b> Harrington Benefit Services	<b>www.healthchoiceok.com</b> Benefits and Claim Information	1-800-782-5218	PO Box 24870 Oklahoma City, OK 73124
<b>Cigna Dental (Prepaid)</b> <i>www.cigna.com</i>	Benefits, Claims, and Providers	1-800-367-1037	Show ID/Network Dentist Files Claim
<b>Delta Dental</b> <i>www.deltadentalok.org</i>	Benefits, Claims, and Providers	1-800-522-0188	PO Box 548809 Oklahoma City, OK 73154
<b>Assurant Dental (Prepaid)</b>	Benefits, Claims, and Providers	1-800-443-2995	PO Box 2940
<b>Assurant Dental (Preferred)</b> <i>www.assurantemployeebenefits.com</i>	Benefits, Claims, and Providers	1-800-442-7742	Clinton, IA. 52733-2940
<b>VISION INSURANCE</b>			Consult Benefit Materials
<b>Vision Service Plan (VSP)</b> <i>www.vsp.com</i>	Customer Service Support Line	1-800-877-7195	
<b>CANCER CARE</b>			
<b>American Fidelity</b> <i>www.afadvantage.com</i>	General Information (Ext 8810)	1-800-933-1853	AFES Benefits
	Claims & Procedures	1-800-662-1113	PO Box 25160, OKC 73125-0510
<b>LIFE INSURANCE</b>			
<b>ING/ReliaStar</b>	General Information	1-800-955-6965	Contact OSU Employee Services
	Claims & Procedures	1-888-238-4840	106 Whitehurst (405) 744-5449
<b>LONG-TERM DISABILITY (LTD)</b>			
<b>American Fidelity</b> <i>www.afadvantage.com</i>	Information and Claims	1-800-662-1113	AFES Benefits PO Box 25160, OKC 73125-0510
<b>LONG-TERM CARE (LTC)</b>			
<b>John Hancock</b> <i>www.jhancock.com/gltc</i>	General Information	1-800-482-0022	529 Main St, MS X3-F Charleston, MA 02129-1125
<b>FLEXIBLE BENEFITS</b>			
<b>Planned Benefits Systems</b> <i>www.cci-pbs.com</i>	Account Balances/Claim Status	1-800-800-0133	PO Box 4594 Greenwood Village, CO 80155
<b>RETIREMENT</b>			
<b>Oklahoma Teachers' Retirement</b> <i>www.tr.s.state.ok.us</i>	General Information	1-877-738-6365	
<b>TIAA-CREF</b> <i>www.tiaa-cref.org</i>	General Retirement and Planning	1-800-842-2776	
<b>Social Security Administration</b>	Allocation Changes/Transfer		
	Stillwater, OK	1-405-624-4301	
	Nationwide	1-800-772-1213	
<b>WORKERS' COMPENSATION</b>			
<b>Broadspire</b> <i>www.choosebroadspire.com</i>	Report Claims	1-800-560-8850	1300 S Meridian, Suite 323
	Claims Status	1-800-890-8975	Oklahoma City, OK 73108-1751
<b>OSU HUMAN RESOURCES</b>			
<b>Employee Services</b> <i>www.okstate.edu/osu_per/</i>	General Benefits Information	1-405-744-5449	106 Whitehurst Stillwater, OK 74078