



BENEFITS GUIDE

2023





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Questions?

Email osu-benefits@okstate.edu or call OSU/
A&M Benefits **405.744.5449**.

ELIGIBILITY

If you are appointed to work at least a six-month assignment and have an FTE greater than 0.75 in an eligible staff or faculty employee position, you may participate in the University's insurance plans.

All spouses recognized under applicable law are eligible for University benefits in accordance with the University's plan documents. For questions about eligibility, please contact OSU/A&M Benefits, osu-benefits@okstate.edu or **405.744.5449**.

For OSU/A&M medical insurance and dental and vision benefits, your eligible dependents are as follows.

- Your spouse
- Your child under the age of 26; may be married or unmarried
 - Does not need to be enrolled as a student; and/or may have a separate residence from you
 - Your married or unmarried child of any age who is medically certified as disabled and dependent upon you for support and maintenance

Employees should carefully review the dependents they are covering on medical, dental, and/or vision insurance. During OSU/A&M Benefits Enrollment, employees should drop coverage for anyone who does not meet the criteria listed above for an eligible dependent. If covering eligible dependents, supporting documentation will be required to add them to the plan (e.g., marriage license, tax return, birth certificate).

Enrollment

OSU/A&M Benefits Enrollment

Annual Enrollment occurs October 31 to November 11, 2022. During this time, you may review coverage and make changes to your insurance and add or remove dependents from coverage. Changes you make during OSU/A&M Benefits Enrollment will start January 1.

Important

Change of Status Event

You cannot change your insurance coverage during the year except in the case of a qualified change of status. You have 30 days from the date of a qualifying change of status event to notify OSU/A&M Benefits and change your insurance selections. Most changes are effective the first of the month following notification. If you do not make your changes during the 30-day status-change period, your changes cannot be made until the next OSU/A&M Benefits Enrollment period. Financial hardship and provider network changes are not considered qualifying events.

Here are some common examples of qualified change of status events:

- Marriage, divorce, legal separation, or spouse's death
- Birth, adoption, medical child support order, or dependent's death
- Change in residence if the change affects you or your dependents' current plan eligibility
- Gain or loss of other group coverage, starting or returning from leave of absence, or change of job status (e.g., changing from part-time to full-time)

HEALTH SAVINGS ACCOUNT (HSA)

Employees have the opportunity to contribute pre-tax dollars to an account to use for qualified medical expenses.

Employees who wish to participate in a HSA must be enrolled in a high deductible health plan, such as BlueEdge High Deductible, cannot be enrolled in Medicare, cannot be claimed as a dependent on another person's tax return, and cannot be enrolled in any other non-qualified medical plan.

HSAs are not use-it-or-lose-it plans. The contributions you make to the account rollover year to year and are yours to take with you if you leave the University. The HSA is not pre-funded. You use what is available in the account after it has been deposited. HSA participants can use the funds beyond medical expenses for such items as COBRA premiums, long term care insurance, and Medicare insurance premiums including A, B, C, and D products.

Management of your HSA is your responsibility. You must first open your account with Benefit Wallet (mybenefitwallet.com/index.html) before funds may be deposited (including any employer contributions) or withdrawn to pay for qualified medical expenses.

You will receive a Welcome Kit in the mail or a link to open your account electronically. For either method, there are a few forms requiring personal information; this information is required by federal banking regulations under the Patriot Act, just as it would be required to open a traditional banking account. Look for the form titled "Master Signature Card" in your kit or online. Even if you electronically provide your signature to open your account, you should mail in this card. It gives you the ability to designate a beneficiary for your account. You can use your debit card, administered by Benefit Wallet, to pay for eligible expenses or you can reimburse yourself by writing a check from the account.

There are fees associated with your HSA account. When you access your account online, you will be directed to your homepage which includes forms and resources, including a fee schedule. OSU/A&M will contribute \$62.50 per month up to \$750 per year for those enrolled in employee only coverage. OSU/A&M will contribute \$104.17 per month up to \$1,250 per year for those enrolled in employee plus dependent coverage. You must have an HSA account set up to receive these monthly contributions. Please review the fee schedule associated with your account.

For the 2023 tax year, the maximum contribution is \$3,850 for individuals and \$7,750 for family. You may also have an opportunity to make a \$1,000 catch up contribution if you are age 55 or older.



FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Account (FSA)—Healthcare

The flexible spending account for healthcare is administered by American Fidelity Assurance.

A healthcare FSA allows you to set aside a portion of your earnings to pay for qualified healthcare expenses as established by the IRS. Money deducted from your paycheck into the healthcare FSA account is not subject to payroll taxes, resulting in a substantial payroll tax savings to you. The annual plan maximum per participating employee for 2023 is \$3,050. If you have remaining funds at the end of the year, you can carryover up to \$610.

- If you are in BlueEdge and do not have a health savings account, you can elect the healthcare FSA account
- Under the Affordable Care Act, the Internal Revenue Service has set an annual limit on the maximum an employer can contribute to a Health FSA; the 2023 limit is \$500; therefore your monthly employer contribution to the health FSA will be \$41.67 (\$500 annual maximum)

You may use the FSA for the following expenses.

- Deductibles, coinsurance, and copayments
- Other qualified expenses which are allowable for a medical tax deduction

Please note expenses must be incurred in 2023 while you are a covered participant in the plan and elections cannot be stopped or changed during the year unless a qualified family status change occurs (as defined by the IRS) (see page 2).

Flexible Spending Account (FSA)—Dependent Care

The dependent care FSA lets you use pretax dollars towards qualified dependent care. The maximum amount you may contribute to the dependent care FSA is \$5,000 per household (or \$2,500 if married and filing separately) per calendar year for dependents up to age 13.



2023 MEDICAL/RX BENEFIT SUMMARY

Making a Choice

To determine the best plan for you, we have provided a side-by-side comparison of your choices in the following chart.

Benefits	BlueOptions			BlueEdge (HSA)	
	Blue Preferred Network	Blue Choice Network	Out-of-Network	Blue Choice Network	Out-of-Network
Calendar Year Deductible					
Individual	\$850	\$850	\$1,500	\$3,000	\$3,000
Family	\$2,500	\$2,500	\$4,500	\$5,600	\$5,600
Out-of-Pocket Maximum Includes Deductibles					
Individual	\$5,000	\$5,000	\$10,000	\$6,900	\$6,900
Family	\$15,000	\$15,000	\$30,000	\$13,800	\$13,800
Physician Office Visits					
Primary Care	\$30	\$30	50% after deductible	20% after deductible	50% after deductible
Specialist	\$50	\$50	50% after deductible	20% after deductible	50% after deductible
Preventive Care (plan pays for preventive care)					
No Charge for Mammograms, Child Immunizations, or Certain Diagnostic Tests In- or Out-of-Network	100%	100%	30% after deductible	100%	30% after deductible
Immunizations—Well Child and Adult	100%	100%	30% after deductible	100%	30% after deductible
Routine Lab	100%	100%	30% after deductible	100%	30% after deductible
Routine Bone Density Testing	100%	100%	30% after deductible	100%	30% after deductible
Women's Preventive Care Benefits	100%	100%	30% after deductible	100%	30% after deductible
Colorectal Exam	100%	100%	30% after deductible	100%	30% after deductible
PSA (Prostate Specific Antigen) Test	100%	100%	30% after deductible	100%	30% after deductible
X-Ray and Lab Services					
Diagnostic Test (X-ray, blood work)	100%	100%	50% after deductible	20% after deductible	50% after deductible
Imaging (CT/PET scans, MRIs)	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Urgent Care	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible

Benefits	BlueOptions			BlueEdge (HSA)	
	Blue Preferred Network	Blue Choice Network	Out-of-Network	Blue Choice Network	Out-of-Network
Hospital Services					
Inpatient	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Emergent Emergency Room (BlueOptions only: \$100 copay per occurrence deductible; waived if admitted)	20% after deductible	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Non Emergent Emergency Room (BlueOptions only: \$100 copay per occurrence deductible; waived if admitted)	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Mental Health/Substance Abuse					
Inpatient	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient	\$30 copay or 20% after deductible	\$50 copay or 30% after deductible	50% after deductible	20% after deductible	50% after deductible
Substance Abuse					
Inpatient	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Outpatient	\$30 copay or 20% after deductible	\$50 copay or 30% after deductible	50% after deductible	20% after deductible	50% after deductible
Skilled Nursing Care	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Home Healthcare	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Hospice Care	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Durable Medical Equipment	20% after deductible	30% after deductible	50% after deductible	20% after deductible	50% after deductible
Prescription Drugs					
Preferred Generic	\$10 copay	\$10 copay	\$75 copay	20% after deductible	20% after deductible
Non-Preferred Generic	\$25 copay	\$25 copay	\$75 copay	20% after deductible	20% after deductible
Preferred Brand	\$50 copay	\$50 copay	\$125 copay	20% after deductible	20% after deductible
Non-Preferred Brand	\$100 copay	\$100 copay	\$125 copay	20% after deductible	20% after deductible
Specialty	\$150 copay	\$150 copay	--	20% after deductible	20% after deductible

DENTAL

Maintaining healthy teeth and gums and seeking professional treatment when dental problems arise is important to your overall health. Employees and their families should maintain good dental habits and seek professional dental care. Please review the overview grid below comparing the three plans and choose which best fits you and your dependents.

OSU/A&M Offers Three Dental Plans through Delta Dental

■ Low plan

■ High plan (orthodontia up to age 26)

■ Platinum plan (orthodontia adult + children)

Network	Delta Dental Low Plan			Delta Dental High Plan			Delta Dental Platinum Plan
	PPO	Premier	Out-of-Network	PPO	Premier	Out-of-Network	All
Calendar Year Maximum							
	\$1,500 per person	\$1,500 per person	\$1,500 per person	\$2,000 per person	\$2,000 per person	\$2,000 per person	\$3,000 per person
Plan Coverages							
Preventive and Diagnostic Care	100%	100%	100%	100%	100%	100%	100%
Basic	15% after deductible	30% after deductible	30% after deductible	15% after deductible	30% after deductible	30% after deductible	15% after deductible
Major	40% after deductible	50% after deductible	50% after deductible	40% after deductible	50% after deductible	50% after deductible	40% after deductible
Orthodontia							
	Not covered	Not covered	Not covered	50% applies to children under age 26	50% applies to children under age 26	50% applies to children under age 26	50% applies to Adult and Children
Maximum	Not covered	Not covered	Not covered	\$2,000	\$2,000	\$2,000	\$3,000

This is only a sample of the services covered by each plan. For more details on each plan, please go online to hr.okstate.edu/benefits/dental.

	Dental Monthly Premiums		
	Delta Dental Low Plan	Delta Dental High Plan	Delta Dental Platinum
Employee	\$40.72	\$50.72	\$83.10
Employee + Spouse	\$80.66	\$100.64	\$165.38
Employee + Child(ren)	\$92.64	\$147.58	\$246.50
Family	\$143.26	\$191.00	\$319.58

VISION

At VSP, we want to make sure you clearly see all the unforgettable moments life has to offer. This is why they are committed to making it easy for you to visit one of the participating doctors on their network for their annual eye exam. VSP offers an extra \$50 towards your frames when you use featured brands like bebe, Calvin Klein, Cole Haan, Flexon, Lacoste, Nike, and Nine West. For a list of providers and additional information, please visit [vsp.com](https://www.vsp.com).

Covered Services	Choice Base Plan	Choice Buy-Up
	In-Network	In-Network
Exam with Dilation as Necessary	\$10 copay	\$10 copay
Standard Plastic Lenses	\$25 copay	\$25 copay
Frames	\$0 copay; \$150 allowance, 20% off balance over \$150	\$0 copay; \$180 allowance, 20% off balance over \$150
Contact Lenses	\$120 allowance, up to \$60 copay	\$150 allowance, up to \$50 copay
Laser Vision Correction	15% off retail price	15% off retail price

Monthly Premiums

	Monthly Vision Contributions	
	Base Plan	Buy-Up Plan
Employee	\$5.98	\$10.70
Employee + Spouse	\$11.98	\$21.42
Employee + Child(ren)	\$12.82	\$22.92
Family	\$20.48	\$36.62

This is only a sample of the services covered by the plan. For more details on your vision plan, please go online to hr.okstate.edu/benefits/vision. Participants are allowed to receive frames or contact lenses benefit in the same year.



VOLUNTARY BENEFITS

Group Basic Life and AD&D

OSU/A&M provides basic life and accidental death and dismemberment coverage to continuous, regular benefits eligible employees who work at least 30 hours a week (0.75 FTE). Plus, OSU/A&M offers you the opportunity to purchase additional insurance for yourself and your family. Lincoln Financial provides the life insurance coverage.

Coverage Provided by OSU/A&M

Employees have basic life coverage provided by OSU/A&M of two times annualized salary up to \$200,000, with accidental death and dismemberment coverage. The Lincoln Financial life insurance plan includes the following.

- Accidental death and dismemberment coverage equal to basic life insurance coverage
- Accelerated death benefit which allows terminally ill employees to receive benefits while living
- Automatic reduction of coverage when reaching age 65, 70, and 75
- \$6,000 life insurance when you retire from OSU/A&M; must meet OSU/A&M retirement criteria

Voluntary Supplemental Coverage Opportunities

Employees may purchase additional coverage on themselves, spouse, and children. For more detailed information, please visit hr.okstate.edu/benefits/life or call **405.744.5449**.

- No proof of good health is required if enrolled within 30 days of hire; limit of two times employee salary (up to \$300,000) for employee and one times employee salary (up to \$130,000) for spouse
- Cost is based on age of employee and spouse
- Children coverage is based on coverage units, rather than age (covered through age 26)
- Proof of good health required if coverage is increased more than the guaranteed issue amount
- Portability is available to continue supplemental employee coverage upon separation
- Employees can port supplemental life on their spouse and children if the employee ports supplemental life on their self
- Even higher coverage limits are available at any time during the year by providing proof of good health satisfactory to Lincoln Financial Life Insurance

If you are interested in applying for additional supplemental life insurance coverage, please contact Human Resources for instructions. You will receive notification from Lincoln Financial, via your mailing address, regarding the status of your request.



Voluntary Benefits

Cancer Protection

OSU/A&M offers a Cancer Protection Insurance Policy through American Fidelity Assurance (AFA) Company. If you are diagnosed with cancer, AFA's Limited Benefit Cancer Insurance Plan pays benefits directly to you. This money may be used however you need, allowing you to protect yourself from financial hardship.

How would you pay for these out-of-pocket medical expenses?

- Lost income
- Utilities
- Spouse's lost income
- Meals and lodging
- Transportation costs
- Special diets
- Housekeeping expenses
- House/mortgage payments

Contact Sheryl West for enrollment
sheryl.west@americanfidelity.com.



Long Term Disability

OSU/A&M offers a long term disability (LTD) policy through Lincoln Financial. This is a voluntary plan and premiums will be deducted from your paycheck as an after tax deduction.

No one plans to be disabled, but are you prepared if it were to happen to you? Disability can cause financial hardship. A disability plan is a great source for providing the income protection you need. It basically works as insurance on your income: when you are unable to work due to a disability, you would receive benefits to help pay for life's necessities. Employees can apply for a LTD policy at any time during the year. If you are within your first 30 days of hire, you are guaranteed issue of this policy.

LTD Coverage Options and Costs

60% of employee's monthly salary, up to a maximum benefit of \$6,000. The cost is \$0.27 per \$100 monthly salary.

Example for 60% LTD cost: $\$29,000/12 = \$2,417/100 = \$24.17 \times 0.27 = \6.53 per month.

BENEFITS VALUE ADVISOR

All OSU/A&M Medical plan participants will have access to the Blue Cross and Blue Shield of Oklahoma (BCBSOK) Benefits Value Advisor (BVA), to help you maximize your benefit plan. Through the BVA program, when you are in need of healthcare services, you will have the opportunity to speak with a specially-trained advisor about your options for receiving care. These advisors will help you and your covered family members better understand how your benefits work, provide you with a cost estimate for specific healthcare services or procedures, assist you with pre-certification of your benefits, and even schedule appointments with your selected provider for your upcoming services or procedure.

How Can a Benefits Value Advisor Save You \$100 and Lower Costs to the OSU/A&M Medical Plan?

Before you go for a MRI or CT scan contact a Benefits Value Advisor. This can save you \$100 on fees and will allow you to see cost estimates on in-network providers to get you the best price on these services. If you choose to have the BVA customer service representative do so, they can schedule your appointment for you. You will save money, and by selecting a provider who delivers the same treatment at a lower cost, you will be doing your part to save the OSU/A&M medical plan money. Saving the plan money will help keep the OSU/A&M plan financially healthy which keeps your cost-sharing (premiums, deductibles, coinsurance, and copayments) as low as possible going forward.

How Much do Costs Really Vary for the Same Procedure?

Here is one example:

Brain MRI	Provider A	Provider B	Provider C	Provider D
Cost	\$1,150	\$898	\$750	\$455



In Addition to MRI and CT Scans, What Other Services Should I call BVA About?

BVA customer service representatives are available during regular BCBSOK customer service hours to help you and your family members plan for healthcare services such as:

- CAT or CT scans
- MRIs
- Endoscopy procedures
- Colonoscopy procedures
- Back or spinal surgery
- Knee surgery
- Shoulder surgery
- Hip replacement or joint replacement surgery

Member Rewards Program!

In addition, we are offering a Member Rewards! Call BVA for any procedure you plan to have and see if you qualify for a Member Reward. Member Rewards are possible for those participants that shop through BVA for lower cost facilities. For example, in the illustration above on Brain MRIs, if you call BVA and choose the lowest cost facility, you may qualify for \$150! Member Rewards are determined by the facility you choose. Member Rewards vary from \$0–\$500 and are sent via checks mailed directly to the home address of the insured. Member Rewards are checks mailed directly to the home address of the insured.

How Can I Talk to a Benefits Value Advisor?

It's easy! **Just call the customer service number on the back of your new 2023 BCBSOK ID card and ask to speak to a Benefits Value Advisor.** All OSU/A&M medical plan participants will receive new BCBSOK ID cards for the 2023 plan year.

Please remember, if you do not call and speak to a Benefits Value Advisor prior to a non-emergency MRI or CT Scan, you will incur the \$100 fee.

* Rate estimates provided by BCBSOK.

Musculoskeletal Management with Hinge Health!

Conquer back or joint pain without drugs or surgery! You and your family members get free access to Hinge Health's programs for back or joint pain, which includes:

- A free tablet computer and wearable sensors
- Unlimited 1-on-1 health coaching
- Personalized exercise therapy

Eligibility: Employees and dependents 18+ enrolled in a BCBSOK medical plan through Oklahoma State University are eligible.

To learn more call **855.902.2777**, or apply at: hingehealth.com/oklahoma/oe.

Livongo Diabetes Management

The Livongo for Diabetes Program is designed to empower you to make better decisions for your diabetes management.

Eligible Members: This program is offered at no cost to you and your family members with diabetes who have coverage through the health plan.

More than a Standard Meter: Your meter is connected and automatically uploads your blood glucose readings, making them accessible online, and log books a thing of the past.

Coaching Anytime and Anywhere: Receive personalized tips with our meter and mobile app to help manage your diabetes. Livongo Certified Diabetes Educators answer nutrition and lifestyle questions.

Strip Refills at No Extra Cost: Get strips and lancets at no extra cost. When you are about to run out, you confirm the refill and we ship more supplies, right to your door.

Livongo Hypertension Program

The Livongo Hypertension program is a health benefit being offered at **no cost** to you. This program helps make living with high blood pressure easier by providing you with an exclusive connected blood pressure monitor, a mobile app to view and track all of your readings, and personalized health coaching.

Eligible Members: Livongo is offered at **no cost** to you and your family members with high blood pressure who have coverage through the health plan.

Here's what you get when you join:

- **Free Blood Pressure Monitor,** at no extra charge.
- **Tips to Help You Stay on Track:** Receive useful information that will help you manage your blood pressure to help you feel your best.
- **Coaching When You Need It Most:** Our health coaches provide answers to your questions, support on your weight loss journey, and tips on improving your health over time.
- **Safety and Security:** View and access your records anytime. Share it with your doctors if and when you want to.



CONTACT INFORMATION



MEDICAL AND PHARMACY

Blue Cross Blue Shield
877.258.6781
www.bcbsok.com/osu
 PO Box 3283
 Tulsa, OK 74102-3283



VISION

VSP
800.877.7195
www.vsp.com



DENTAL

Delta Dental
405.607.2100 (OKC Metro)
800.522.0188 (Toll Free)
www.deltadentalok.org



BASIC/SUPPLEMENTAL LIFE

Lincoln Financial
888.787.2129
www.mylincolnportal.com



OKLAHOMA TEACHERS RETIREMENT SYSTEM (OTRS)

www.oklahoma.gov/trs.html
877.738.6365



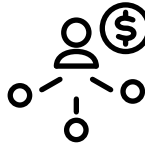
HEALTH SAVINGS ACCOUNT

www.mybenefitwallet.com
877.472.4200



LONG TERM DISABILITY

Lincoln Financial
800.291.0112
mylincolnportal.com



FLEXIBLE SPENDING ACCOUNT

American Fidelity Assurance



ALTERNATE RETIREMENT PLAN (ARP) VOLUNTARY 403(B) & 457(B)

TIAA
www.tiaa.org/okstate
800.842.2776



EMPLOYEE ASSISTANCE PROGRAM

ComPysch
www.guidanceresources.com
855.850.2397



CANCER

Sheryl West
Sheryl.West@americanfidelity.com
800.288.1239 ext. 201



MUSCULOSKELETAL MANAGEMENT

Hinge Health
www.hingehealth.com/oklahoma/oe
855.902.2777



Please read thoroughly. This publication contains important information about your employee benefit program.

This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.