BENEFIT PROGRAMS FOR EMPLOYEES OF SOUTHEASTERN OKLAHOMA STATE UNIVERSITY

This information was developed by University Human Resources (HR) for the convenience of SE employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy, plan document, or contract should be consulted as the authoritative source. Co-pay varies with each plan. All health care providers (health, vision & dental) must be selected from a provider list for optimum benefit. SE continually monitors benefits and reserves the right to update benefit information sheet as necessary.

BASIC BENEFITS	WHO IS ELIGIBLE	WHEN TO ENROLL	SE PAYS (Cost Per Month or Annually)	EMPLOYEE PAYS (Cost Per Month)	COVERAGE PROVISIONS (Outline)
Health Care Blue Cross Blue Shield of Oklahoma <u>Plan A</u> <u>Preferred Network</u> <u>Employee pays a</u> <u>portion</u>	Reg. Full Time Employees with 75% FTE	You have 31 days from your employment date to elect coverage for yourself & your eligible dependents. Otherwise, you may enroll or add coverage during Open Enrollment in the fall. Coverage is effective the first day of the month following your employment date.	Premium \$844.91 SE Pays <u>\$737.70</u> for employee coverage Employee Pays \$107.21	Employee \$107.21 Child \$234.79 + \$107.21= \$342.00 Children 614.40 + \$107.21= \$721.61 Spouse 799.91 + \$107.21= \$907.12 Family \$1262.48 + \$107.21 = \$1369.69	BLUE PREFERRED *Comprehensive health care insurance with prescription benefit. Deductible: \$750 individual/\$2250 family, after meeting the deductible, the plan will pay 80% of eligible and allowable charges if in network. Maximum out-of-pocket: \$3000 Individual/\$9000 Family. After out-of-pocket: \$0000 Family. After out-of-pocket: \$3000 Individual/\$9000 Family. After out-of-pocket: \$0000 Family. After out-of-pocket: \$00000 Family. After out-of-pocket: \$00000 Family. After out-of-pocket: \$000000 Family.
Health Care Blue Cross Blue Shield of Oklahoma <u>Plan B</u> <u>Preferred & Choice</u> <u>Networks</u> <u>Provided by SE</u> <u>to Employee Only</u>	Reg. Full Time Employees with 75% FTE	You have 31 days from your employment date to elect coverage for yourself & your eligible dependents. Otherwise, you may enroll or add coverage during Open Enrollment in the fall. Coverage is effective the first day of the month following your employment date.	SE Pays \$737.70 for employee coverage.	Child \$ 210.22 Children 550.08 Spouse 599.05 Family \$1013.17	BLUE OPTIONS *Comprehensive health care insurance with prescription benefit Deductible: \$1250 individual/\$3750 family After meeting the deductible, the plan will pay 80% (see benefit summary). Maximum Out of Pocket: \$3500 Individual /\$10500 Family. After maximum is met, the plan pays 100% of eligible and allowable charges if in network. Co-Pays: Primary \$25/Specialist \$40 Cover children through their 26 th birth month. Online Health Assessment (HA): \$250 credit toward deductible, applies to current plan year and must be completed between 1-1-24 and 12-31-24 prior to claims payment. Employees and Covered dependents over age 18, are eligible. *See benefit summary for details Zero Card eligible
Health Care Blue Cross Blue Shield of Oklahoma <u>Plan C</u> <u>Preferred</u> <u>Network</u> <u>Provided by SE</u> <u>to Employee Only</u>	Reg. Full Time Employees with 75% FTE	You have 31 days from your employment date to elect coverage for yourself & your eligible dependents. Otherwise, you may enroll or add coverage during Open Enrollment in the fall. Coverage is effective the first day of the month following your employment date.	SE Pays \$604.09 for employee coverage. SE pays \$133.61 toward dependent health if elected, or \$50.30 for employee only High Option Dental if dependent health not elected.	Child \$196.98 - \$133.61 = \$63.37 Children 515.44 - 133.61 = 381.83 Spouse 558.29 - 133.61 = 424.68 Family \$946.33 - 133.61 = 812.72	BLUE PREFERRED *Comprehensive health care insurance with prescription benefit. Deductible: \$1500 individual/\$4000 family, after meeting the deductible, the plan will pay 80% of eligible and allowable charges if in network. Maximum out-of-pocket: \$4000 Individual/\$12000 Family. After out-of- pocket is met, the plan will pay 100% of eligible and allowable charges if in network. Co-Pays: Primary \$35/Specialist \$50 in network provider, Cover children through their 26 th birth month. Online Health Assessment (HA): \$250 credit toward deductible applies to current plan year and must be completed between 1-1-24 and 12-31-24 prior to claims payment. Employees <u>and</u> covered dependents over age 18, are eligible. *See benefit summary for details. Zero Card eligible

Health Care Blue Cross Blue Shield of Oklahoma <u>Plan F</u> <u>Choice Network</u> HSA Eligible (Health Savings Account) <u>Provided by SE</u> to Employee Only		You have 31 days from your employment date to elect coverage for yourself & your eligible dependents. Otherwise, you may enroll or add coverage only during Open Enrollment in the fall. Coverage is effective the first day of the month following your employment date.	SE Pays \$577.07 for employee coverage. SE pays \$160.63 toward dependent health if elected, or \$50.30 for employee only High Option Dental	Children 159.15 Spouse 465.88	\$159.15 = \$ 0.00 - 160.80 = 397.95 - 160.80 = 305.25 - 160.80 = \$759.79	*Comprehensive health care insurance with p individual/\$7000 family, after meeting the ded charges if in network. <u>Maximum out-of-pock</u> <u>pocket is met</u> , the plan will pay 100% of eligil <u>Cover children</u> through their 26 th birth month <u>HSA Eligible Plan:</u> ✓ IRS allows you to pre-tax payroll ✓ Must enroll in BCBS Plan F to op ✓ Cannot be enrolled in the FSA an	Id HSA at the same time Benefit Administrators, Inc., to pay for eligible nually 00 annually e 55-65 annually ontribute	
The Zero Card Large list of eligible medical services and prescriptions at no cost to the member	Blue Cross and Blue Shield Members	Automatically enrolled when Blue Cross and Blue Shield is elected.	No cost to employee	No Premiums/No Enrollment Required		The Zero Card: ✓ Employees may use the Zero Card services FREE of charge ✓ Lower your out-of-pocket medical and prescription costs ✓ The program contains a Special Group of Contracted Providers ✓ Receive many medical services at no cost ✓ Receive MRI's, CT scans, Ultrasounds at no cost ✓ Receive lab work at no cost through Quest Diagnostics/DLO ✓ If you enroll in Plan F, you are not eligible to use the Zero Card until after your annual deductible has been met.		
VISION Vision Service Plan VSP Base Plan VSP Enhanced Plan	Reg. Full Time Employees with 75% FTE	You have 31 days from your employment date to elect coverage for yourself & your eligible dependents. Otherwise, you may enroll or add coverage only during Open Enrollment in the fall. Coverage is effective the first day of the month following your employment date.	\$6.54 Employee coverage	Base PlanEnhanced PlanChild\$6.28Children7.46Spouse6.56Family\$15.82Family\$35.50		Base Plan Vell Vision Exam \$10 co-pay /every calendar year Prescription Glasses \$25 co-pay Lenses/ every calendar year Single vision, lined bifocal, & lined trifocal lenses Polycarbonate lenses for dependent children Frame/ every calendar year \$150 - \$170 allowance 20% off the amount over your allowance Cover children through their 26th birth month. OR~ Contact Lens Care \$150 allowance for contacts; co-pay does not apply \$150 allowance for contact exam (fitting & evaluation) every calendar year Casses/Sunglasses Laser Vision Correction average 15% savings with contracted facilities	Enhance Plan The Enhanced Plan allows you to get a second pair of glasses or contacts in the same calendar year subject to the same co-pays as your first pair benefit.	

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DELTA DENTAL	Reg. Full Time Employees	You have 31 days from your employment date to elect	SE pays \$50.30 for employee High	Employee Employee/Chd	\$ 50.30 \$ 73.88	Services		Delta High		Delta Low			Delta Preventive
<u>HIGH PLAN</u>	with 75% FTE	coverage for yourself & your	Dental if Health Plan C or F is elected with	Employee/Chldn Employee/Sp	\$ 94.90 \$103.22	Network	РРО	Premier	OON	РРО	Premier	OON	PPO
		eligible dependents to avoid "late entrant" limitations with	no dependent health.	Family	\$149.62	Preventive/Diagnostic	100%	100%	100%	100%	100%	100%	100%*
LOW PLAN		subsequent open enrollment. Otherwise, you may enroll or add coverage only during			<u>ow</u>	Basic Restorative (Endodontics, Periodontic & Oral Surgery)	85%*	70%*	70%*	75%*	70%*	70%*	80%*
		Open Enrollment in the fall.		Employee Employee/Chd	\$ 36.88 \$ 54.22	Major Restorative	60%*	50%*	50%*	60%*	50%*	50%*	N/A
				Employee/Chldn Employee/Sp	\$ 62.22 \$ 79.10	Orthodontic	50% (Child Only to age 26) N/A			N/A		N/A	
		Coverage is effective the first day of the month following		Faṁily	\$110.88	Per Person Per Calendar Year Deductible		(was \$25/\$75) New \$50/\$150			vas \$50/\$100) ew \$100/\$200		\$50/\$100
PREVENTIVE PLAN		your employment date.		PREV	<u>ENTIVE</u>	Annual Benefit Maximum	\$2000 Per Person \$1000 Pe		000 Per Perso	on	\$750 Per Person		
				Employee	\$18.26	Orthodontic Benefit Maximum	U	nlimited per Ch	nild		N/A		N/A
				Employee/Chd Employee/Chldn Employee/Sp Family	\$18.26 \$30.24 \$39.58 \$37.52 \$60.18								
Long-Term	Reg. Full Time	Coverage is effective the first day of the month following	Core Plan: Benefits after 6 months of	Buy-Up Option: Pr sooner-after 3 mon	ths of continuous	Monthly Income Benefit re per month before offsets t	eplaces to a ma	60% of y x of \$160	your mo),000.00.	nthly w Minim	age bas ium Sta	se up to ndard b	a maximum of \$8,000 enefit payment is the
Disability	Employees with 75% FTE	your employment date.	continuous disability.	cost to employee th	rill begin. A minimal rrough payroll	from which to choose, dependent	the Moı ndina oı	n thly Inc o n when a	ome Be ı nd how l	nefit be ona vou	f ore off s ı would r	sets. Yo receive b	ou have two options penefits. (Offsets that
The Standard Life Insurance Company			(Appointment Salary X .00135 annually)	deduction.		will affect your benefit will in disability, etc.)	icludĕ b	enefits pa	aid to you	u sũch a	as social	security	disability,̀ OTRS
Core Plan or				(Appointment Salar	<u>y X .00080/12)</u>								
Buy-Up Option													
Short-Term	Reg. Full Time	Coverage is effective the first day of the month following your employment date.	Core Plan: Benefits will begin after 14	Buy-Up Option: Be 14 days of continue	enefits will begin after bus disability. This is								
Disability	Employees with 75% FTE	your employment date.	days of continuous disability. This is used	plan to help cover t	with the LTD Buy Up he gap until long term								
The Standard Life Insurance Company			in conjunction with the Core LTD plan to help cover the gap until	disability begins an with paid leave.	d runs concurrent								
Core Plan			long term disability begins and runs										
Buy-Up Option			concurrent with paid leave.										
VOYA	Reg. Full					Policies Available							
Voluntary Products	Time Employees with 75% FTE	Coverage is effective the first day of the month following your employment date.	Employer Pays \$0	Premiums vary by	plan and level	 ✓ Accident-High/Low ✓ Critical Illness-High/Lov ✓ Hospital Indemnity-High 							
						Plan Summaries Available							
Life Insurance The Standard Life Insurance Company	Reg. Full Time Employees with 75% FTE	Coverage is effective the first day of the month following your employment date.	(Salary x 2-rounded to the next higher \$1000) X.000134), annually. Updated with salary adjustments	No cost to employee		Employee life insurance is higher \$1000, until age 65 coverage of \$250,000); up Dismemberment.	2 X the (65% to dated v	e employ o age 69 vith salar	ees app , 50% to y adjust	ointed a age 74 ments;	annual s 4, 35% a Includes	salary ro at age 7 s Accide	ounded to the next 5 and over) (maximun ental Death and
S://Benefits/Benefits Sr	readsheet 12-16-22												

Voluntary Life	Employee	Must enroll within 31 days of		Employee and/or Spouse Monthly Rate Spouse Rate is based on Employee Age		y Rate e Age	Child Rate \$0.23 per \$1000		
Insurance		eligibility to avoid proof of insurability.		Age	Per	Per	Per \$100,000	\$2.30 per \$10,000 per family	
The Standard Life Insurance		Evidence of Insurability form must be submitted if written		0.20	\$1,000	\$10,000	¢7.50	All Rates on this page include AD&D	
Company		election is made more than 31 days after becoming eligible		0-29 30-34	\$0.075	\$0.75 \$0.95	\$7.50 \$9.50		
	Spouse	for insurance.		35-39	\$0.105	\$1.05	\$10.50		
				40-44	\$0.145	\$1.45	\$14.50		
		Coverage is effective the first		45-49	\$0.225	\$2.25	\$22.50		
		day of the month following your employment date.		50-54	\$0.335	\$3.35	\$33.50		
	Child/Children			55-59	\$0.555	\$5.55	\$55.50		
				60-64	\$0.685	\$6.85	\$68.50		
				65-69	\$1.285	\$12.85	\$128.50		
				70-74	\$2.075	\$20.75	\$207.50		
				75-99	\$2.075	\$20.75	\$207.50		
Section 125 FSA (Flexible Spending Account) <u>FBA (Flexible Benefit</u> Administrators) Unreimbursed Medical & Dependent Care	Reg. Full Time Employees with 75% FTE	Enroll within 31 days of employment date for new employees; annual open enrollment.	Employer pays \$0	Tax savi	amount p ings. OR LOSE			 FSA: (paired with non-HSA health plans) This benefit includes unreimbursed medical expenses, excludes premiums (up to \$3200.00 per calendar year); and dependent care expenses (up to \$5,000 per calendar year), per IRS regulations). All eligible expenses can reduce taxable income, thereby increasing take-home pay. ✓ IRS allows you to pre-tax payroll deductions to put into a FSA ✓ Cannot be enrolled in a FSA and HSA at the same time ✓ Receive a debit card from FBA to use for eligible expenses ✓ Since Zero Card services are at \$0 cost, be sure to consider this when electing you annual enrollment amount ✓ Contributions ✓ FSA - \$3200.00 annually ✓ \$610 Carry over ✓ Dependent Care-Single/\$3200. Married/ \$5000 annually ✓ Use it or lose it rule applies 	Use it or lose it rule applies
Oklahoma Teachers' Retirement System (OTRS) 401(a)	Reg. FT emp. with 75% FTE or more; Adjunct faculty ineligible	Automatic Enrollment.	As of July 1, 2018, Southeastern will pay all contributions on employee's behalf, 7% of all wages + fringe benefits for all full-time employees in addition to an 8.55% Administrative Fee	Employee Pays \$0 As of July 1, 2018, Southeastern will pay contributions on employee's behalf, 7% of all wages + fringe benefits, for all full-time employees.			behalf, 7% of	Defined benefit plan requiring 7 years of contributions for Oklahoma service in public education to become vested. Vesting allows the option to have lifetime annuity income. Contributions are deposited to the member's account & may be withdrawn 4 months after leaving the system. Ten years of OTRS contributory service required to receive a \$100-\$105/mo. subsidy from OTRS toward SE group health plan premiums at retirement.	
FICA OASDI Medicare	All employees unless claim student exemption	Automatic Enrollment.	7.65% of first \$ 168, 600 FICA gross in calendar year. (Maximum \$10,453.20) 1.45% of a ll inco me in calendar year.	7.65% of first \$168,600 FICA gross in calendar year. (Maximum \$10,453.20) Same as SE pays			CA gross m	Old-Age, Survivors, & Disability Insurance (OASDI) sum death benefits. Medicare provides coverage for: Part A - Hospitalization Part B - Supplemental medical insurance.) covers employee, dependents, surviving family; lump-

Workers' Compensation	All employees regardless of FTE including temporary & student employees	Automatic Enrollment.			Covers employee medical expenses & loss of income resulting from work-related illness or injury.				
Unemployment Compensation	All employees regardless of FTE including temporary	Automatic Enrollment.			Provides economic security for a worker during temporary periods of unemployment.				
Supplemental Tax Deferred Annuities (TDAs) VOYA 403(b) & 457(b)	All employees except for student employees	Optional Enrollment at any time.		403(b) & 457(b) Min=\$200/year Max=\$23,000/year For additional catch-up amounts contact Human Resources.	403(b) 457(b) tax deferred supplemental retirement plans with VOYA approved for payroll deduction. Minimum and maximum tax-deferred exclusion allowances are federally regulated.				
Additional Benefits: F Optional Benefits: Ac	ree Parking Most L cident, Critical IIIne	ots+ Generous Leave Policies, i. ss and Hospital Indemnity polici	e., Annual & Sick Leave for en es and Oklahoma College Sav	nployee + immediate family, Family Medical Lea rings Plan.	ave, Military Leave + Paid Holidays (average 20 days paid per year) + Library + Tuition Assistance.				
Annual Leave Accrual	: Based on Date of	Emp. (DOE) and must be 75% F	E or more.						
Years of Service A	nnual Leave	Mo. Accrual Rate Accum	ulation Limit						
0-5 years 15 da	lys (120 hrs) per yr.	1.25 days (10 hrs) 30 day			or overtime. To learn if you are exempt or non-exempt please call Human Resources (HR) X2162.) hours during the established work week (Sunday through Saturday) qualify for compensatory time.				
	lys (120 ms) per yr.				payment at the rate of one and one-half hours for each hour actually worked over 40 (holidays, annual,				
,	ys (160 hrs) per yr.	· · · · ·		sick, and compensatory time used during the 40 hour week are not treated as hours worked for time and a half).					
*Annual Leave does not apply to Faculty. A two-week notice must be given for terminal annual leave to be paid, four weeks' notice for managerial positions. **June's entry will be 13.37 hours to equal exactly 20 days earned for the fiscal year.									

Helpful Telephone Numbers and Websites	VISION	
FSA/HSA/DEPENDENT CARE	Vision Service Plan (VSP)	
Flexible Benefit Administrators. 1-800-437-3539 ext. 167 Flexible Benefit Administrators website. www.fba.wealthcareportal.com	Vision Service Plan (VSP) website	www.vsp.com
	OKLAHOMA TEACHERS' RETIREMENT SYSTEM	1-877-738-6365 or www.ok.gov/trs
VOYA-Voluntary Products	SE website	https://www.co.odu
Customer Service1-877-236-7564 Voya.com/claims	SE website SE Human Resources website	. https://www.se.edu/human-resources/
	SE Academic Policies/Procedures Manual	https://www.se.edu/human-resources/handbooks/
HEALTH AND DENTAL INSURANCE	SE Staff Policies/Procedures Handbook	https://www.se.edu/human-resources/handbooks/
OKHEEI Group Blue Cross Blue Shield of Oklahoma Website	RUSO Board Policies/Procedures	https://www.se.edu/human-resources/handbooks/
Health Customer Service	Sumplemental Tay Deferred Annuities (TDAs)	
Pharmacy Customer Service1-877-546-2779 DELTA Dental Customer Service1-800-522-0188	Supplemental Tax Deferred Annuities (TDAs) VOYA 457(b) 403(b)	http://www.ok2retire.com (for initial account set-up)
DELTA Dental Customer Service1-800-522-0188	TSA Client Services	1-888-796-3786 (all activity after initial set up) Jessica Spencer Price- Jessica@scissortailadvisors.com
LIFE, LTD (Long Term Disability) & STD (Short Term Disability) The Standard Life Insurance Co1-888-937-4783	VOYA Representative	Jessica Spencer Price- Jessica@scissortailadvisors.com
The Standard Life Insurance Co1-888-937-4783	Zero Card website Zero Card Customer Service	www.zero.health
Employee Benefit Portal		
EMPYREAN Benefit Solutions, Inc. (EBS)	Lab Card Lab Card/Quest Customer Service	www.labcard.com
Customer Service1-888-965-4334	Lab Card/Quest Customer Service	1-800-097-8378
	Southeastern Oklahoma State University does not discrimi religion, national origin, sex, age, disability, sexual orientation, procedures, or programs.	nate, and prohibits discrimination on the basis of race, color, genetic information, gender identity, or status as a veteran in any of its policies, practices,