

Staff Senate University Affairs Committee (UAC) Meeting Minutes
January 17, 2023, 10:00 am

In Attendance: Jennifer Arnold, Jerry Knight, Jeni Maple, Shawn Ridenour, Darla Ellett, Ami Towne [not in attendance: Stephanie Davison, Cody Wood]
Guests in attendance: Marjorie Robertson, Debbie Maness

Minutes from December 20, 2022 approved. Ami made a motion and Jeni seconded. Minutes approved by unanimous vote.

Guests:

Marjorie Robertson and Debbie Maness – Shared information about the total benefits package for staff.

- Total benefits package is included in the Total Compensation Package on Colleague: Self-Service (See attached spreadsheet).
- Insurance:
 - 4 medical plans available with full premium paid on three of these plans (\$743.25/month or \$8925/year)
 - Dental and vision plan premiums are paid (exceptions if you have dependent medical coverage)
 - \$5.75 more for the enhanced vision plan
 - Life insurance premiums are paid (coverage in the amount of double your salary with a max \$250,000)
 - Long Term Disability effective 6 months after approved for disability for up to 60% of salary
 - Buy up plan to reduce the length of time from 6 months to 3 months can be purchased
 - Health insurance costs increase about 6-7% every year.
- Retirement:
 - Through Oklahoma Teacher Retirement Service (see attached information sheet)
 - Rule of 80: Based on three consecutive highest years
 - Rule of 90: Based on five highest years
 - Includes adjunct salary and employer paid benefits
 - Since 2018, all contributions made by institution at 7% of salary plus University paid benefits.
 - Vesting is five year if hired before November 1, 2017 and seven year after November 1, 2017.
 - Institution pays pre-65 medical and life insurance if hired before July 1, 2009 through 65th birth month.
 - \$100-105 Subsidy through OTRS per month towards insurance.
 - If continue with group plan after 65, continue to receive subsidy.

- 120 days (960 hours) of sick leave accumulated can be applied to retirement.
- Access to Tuition Waiver at \$5,000 per year for staff or dependents.
- 23 paid holidays (for 2022-2023) plus a birthday release day.
- Zero Card benefits is worth using and consider it as a part of the benefits package.
 - This program is available to Southeastern because we have a self-insured plan.
 - There is an admin fee for this provider
 - Agreed on with the other 12 OKHEEI schools.
 - Negotiated every year.
 - Many services provided for \$0, including some substantially costly procedures.
 - Reputable providers in that system.
- Sick leave bank (shared leave) is available to employees who meet specific requirements to receive leave from this bank. You can contact Dorothy for the donation form if you are interested in donating any sick leave.
- Point of contacts for HR:
 - Debbie Maness is contact for benefits, retirement, FMLA
 - Christi Gaines for advertising or transaction forms
 - Emma Williams for student payroll, job description, transcript information
 - Dorothy Owens for payroll information, employment verification
 - Jennifer Moore for payroll information
- HR can distribute information about how our plan compares to the sister institutions.

Old Business:

New Business:

1. Items from Executive Committee – Jeni Maple
 - a. Focus is wrapping up Shared Governance Forum taking place on February 8.
 - i. Agenda details are finalized
 - ii. Speakers have been notified and a slide show will be developed to make the forum streamlined
 - b. Strategic Planning Committee had some virtual feedback session with students who had good feedback for the committee. Some topics included textbooks and class offerings. Kate Shannon put together a padlet form the students used and shared with other students.
 - c. Staff recognized at the Southeastern Basketball game on Wednesday, January 18.
2. Staff Compensation – Shawn Ridenour
 - a. Draft Resolution by next meeting to get out of committee by March.
 - b. Include a minimum pay for full-time staff to be at least equivalent to that of minimum wage for student employees.
 - c. Continue using objective data for salary adjustments (Consumer Price Index). This information assisted in the 3% adjustments awarded this year.
 - d. Faculty Senate are working on a compensation proposal.
 - e. Performance raise consideration.

Voting Items:

No voting item scheduled

Announcements: No announcements made.

Adjourn Motion by Jeni Maple and second by Jerry Knight. Minutes approved by unanimous vote.

Next Regular Meeting will be February 21, 2022, 10:00 am.

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 Plan A Preferred Network <u>Employee pays a 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 \$851.83 SE Pays \$743.75 for employee coverage Employee Pays \$108.08	Employee \$108.08 Child \$236.72 + \$108.08 = \$344.80 Children 619.44 + \$108.08 = \$727.52 Spouse 806.47 + \$108.08 = \$914.55 Family \$1272.83 + \$108.08 = \$1380.91	<p style="text-align: center;">PREFERRED NETWORK</p> *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 is met , the plan will pay 100% of eligible and allowable charges if in network. Co-Pays: Primary \$20/Specialist \$40 in network provider. Cover children through their 26 th birth month. Coverage is effective the first day of the month following your hire date. Online Health Assessment (HA): \$250 credit toward deductible applies to current plan year and must be completed between 1-1-23 and 12-31-23 prior to claims payment. Employees <u>and covered dependents over age 18</u> , are eligible. *See benefit summary for details. Zero Card eligible
Health Care Blue Cross Blue Shield of Oklahoma Plan B Preferred & Choice Networks <u>Provided by SE 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 \$743.75 for employee coverage.	Child \$ 211.94 Children 554.59 Spouse 603.95 Family \$1021.46	<p style="text-align: center;">PREFERRED NETWORK</p> *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 1-1-23 and 12-31-23 prior to claims payment. Employees <u>and covered dependents over age 18</u> , are eligible. *See benefit summary for details. Zero Card eligible
Health Care Blue Cross Blue Shield of Oklahoma Plan C Preferred Network <u>Provided by SE 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 \$631.99 for employee coverage. SE pays \$111.76 toward dependent health if elected, or \$50.30 for employee only High Option Dental if dependent health not elected.	Child \$205.29 - \$111.76 = \$ 93.53 Children 538.14 - 111.76 = 426.38 Spouse 582.93 - 111.76 = 471.17 Family \$988.51 - 111.76 = 876.75	<p style="text-align: center;">PREFERRED NETWORK</p> *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 1-1-23 and 12-31-23 prior to claims payment. Employees <u>and covered dependents over age 18</u> , are eligible. *See benefit summary for details. Zero Card eligible

<p>Health Care</p> <p>Blue Cross Blue Shield of Oklahoma</p> <p>Plan F</p> <p>Choice Network</p> <p>HSA Eligible (Health Savings Account)</p> <p><u>Provided by SE to Employee Only</u></p>		<p>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.</p> <p>Coverage is effective the first day of the month following your employment date.</p>	<p>SE Pays \$637.95 for employee coverage.</p> <p>SE pays \$105.80 toward dependent health if elected, or \$50.30 for employee only High Option Dental</p>	<p>Child \$ 175.94 - \$105.80 = \$ 68.21 Children 515.03 - 105.80 = 397.95 Spouse 562.96 - 105.80 = 457.16 Family \$1017.53 - 105.80 = \$911.73</p>	<p align="center">CHOICE NETWORK</p> <p>*Comprehensive health care insurance with prescription benefit. Deductible: \$3000 individual/\$6000 family, after meeting the deductible, the plan will pay 80% of eligible and allowable charges if in network. Maximum out-of-pocket: \$6650 Individual/\$13000 Family. After out-of-pocket is met, the plan will pay 100% of eligible and allowable charges if in network. No Co-Pays. Cover children through their 26th birth month.</p> <p>HSA Eligible Plan:</p> <ul style="list-style-type: none"> ✓ IRS allows you to pre-tax payroll deductions to put into an HSA ✓ Must enroll in BCBS Plan F to open HSA ✓ Cannot be enrolled in the FSA and HSA at the same time ✓ Receive debit card from Flexible Benefit Administrators, Inc., to pay for eligible expenses ✓ Contributions <ul style="list-style-type: none"> • Employee only - \$3850 annually • Employee & Family - \$7750 annually • Additional \$1000 from age 55-65 annually • Age 65 + Not eligible to contribute ✓ Zero Card eligible after deductible is met <p>*See benefit summary for details.</p>		
<p>The Zero Card</p> <p>Large list of eligible medical services and prescriptions at no cost to the member</p>	<p>Blue Cross and Blue Shield Members</p>	<p>Automatically enrolled when Blue Cross and Blue Shield is elected.</p>	<p>No cost to employee</p>	<p>No Premiums/No Enrollment Required</p>	<p>The Zero Card:</p> <ul style="list-style-type: none"> ✓ 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 many generic maintenance medications at no cost ✓ Receive lab work at no cost ✓ If you enroll in Plan F, you are not eligible to use the Zero Card until after your annual deductible has been met. 		
<p>VISION</p> <p>Vision Service Plan</p> <p>VSP Base Plan</p> <p>VSP Enhanced Plan</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>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.</p> <p>Coverage is effective the first day of the month following your employment date.</p>	<p>\$6.54 Employee coverage</p>	<p>Base Plan</p> <p>Child \$6.28 Children 7.46 Spouse 6.56 Family \$15.82</p>	<p>Enhanced Plan</p> <p>Employee \$ 5.75 Child \$17.55 Children 19.79 Spouse 18.09 Family \$35.50</p>	<p align="center">Base Plan</p> <p>Well Vision Exam</p> <ul style="list-style-type: none"> ✓ \$10 co-pay /every calendar year ✓ Prescription Glasses \$25 co-pay ✓ Lenses/ every calendar year <ul style="list-style-type: none"> • Single vision, lined bifocal, & lined trifocal lenses • Polycarbonate lenses for dependent children ✓ Frame/ every calendar year \$150 - \$170 allowance <ul style="list-style-type: none"> • 20% off the amount over your allowance <p>Cover children through their 26th birth month. OR~ Contact Lens Care</p> <ul style="list-style-type: none"> ✓ \$150 allowance for contacts; co-pay does not apply ✓ 15% discount on contact exam (fitting & evaluation) every calendar year ✓ <p>Extra Savings</p> <ul style="list-style-type: none"> ✓ Glasses/Sunglasses ✓ Laser Vision Correction average 15% savings with contracted facilities 	<p align="center">Enhance Plan</p> <p>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.</p>

<p>DELTA DENTAL</p> <p><u>HIGH PLAN</u></p> <p><u>LOW PLAN</u></p> <p><u>PREVENTIVE PLAN</u></p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>You have 31 days from your employment date to elect coverage for yourself & your eligible dependents to avoid "late entrant" limitations with subsequent open enrollment. Otherwise, you may enroll or add coverage only during Open Enrollment in the fall.</p> <p>Coverage is effective the first day of the month following your employment date.</p>	<p>SE pays \$50.30 for employee High Dental if Health Plan C or F is elected with no dependent health.</p>	<p>HIGH</p> <p>Employee \$ 50.30 Employee/Chd \$ 73.88 Employee/Chldn \$ 94.90 Employee/Sp \$103.22 Family \$149.62</p> <p>LOW</p> <p>Employee \$ 36.88 Employee/Chd \$ 54.22 Employee/Chldn \$ 62.22 Employee/Sp \$ 79.10 Family \$110.88</p> <p>PREVENTIVE</p> <p>Employee \$18.26 Employee/Chd \$30.24 Employee/Chldn \$39.58 Employee/Sp \$37.52 Family \$60.18</p>	<table border="1"> <thead> <tr> <th>Services</th> <th colspan="3">Delta High</th> <th colspan="3">Delta Low</th> <th>Delta Preventive</th> </tr> </thead> <tbody> <tr> <td>Network</td> <td>PPO</td> <td>Premier</td> <td>OON</td> <td>PPO</td> <td>Premier</td> <td>OON</td> <td>PPO</td> </tr> <tr> <td>Preventive/Diagnostic</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%</td> <td>100%*</td> </tr> <tr> <td>Basic Restorative (Endodontics, Periodontic & Oral Surgery)</td> <td>85%*</td> <td>70%*</td> <td>70%*</td> <td>75%*</td> <td>70%*</td> <td>70%*</td> <td>80%*</td> </tr> <tr> <td>Major Restorative</td> <td>60%*</td> <td>50%*</td> <td>50%*</td> <td>60%*</td> <td>50%*</td> <td>50%*</td> <td>N/A</td> </tr> <tr> <td>Orthodontic</td> <td colspan="3">50% (Child Only to age 26)</td> <td colspan="3">N/A</td> <td>N/A</td> </tr> <tr> <td>Per Person Per Calendar Year Deductible</td> <td colspan="3">(was \$25/\$75) New \$50/\$150</td> <td colspan="3">(was \$50/\$100) New \$100/\$200</td> <td>\$50/\$100</td> </tr> <tr> <td>Annual Benefit Maximum</td> <td colspan="3">\$2000 Per Person</td> <td colspan="3">\$1000 Per Person</td> <td>\$750 Per Person</td> </tr> <tr> <td>Orthodontic Benefit Maximum</td> <td colspan="3">Unlimited per Child</td> <td colspan="3">N/A</td> <td>N/A</td> </tr> </tbody> </table>	Services	Delta High			Delta Low			Delta Preventive	Network	PPO	Premier	OON	PPO	Premier	OON	PPO	Preventive/Diagnostic	100%	100%	100%	100%	100%	100%	100%*	Basic Restorative (Endodontics, Periodontic & Oral Surgery)	85%*	70%*	70%*	75%*	70%*	70%*	80%*	Major Restorative	60%*	50%*	50%*	60%*	50%*	50%*	N/A	Orthodontic	50% (Child Only to age 26)			N/A			N/A	Per Person Per Calendar Year Deductible	(was \$25/\$75) New \$50/\$150			(was \$50/\$100) New \$100/\$200			\$50/\$100	Annual Benefit Maximum	\$2000 Per Person			\$1000 Per Person			\$750 Per Person	Orthodontic Benefit Maximum	Unlimited per Child			N/A			N/A
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<p>Long-Term Disability</p> <p>The Standard Life Insurance Company</p> <p>Core Plan or Buy-Up Option</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>Coverage is effective the first day of the month following your employment date.</p>	<p>Core Plan: Benefits after 6 months of continuous disability.</p> <p>(Appointment Salary X .00135 annually)</p>	<p>Buy-Up Option: Provides benefits sooner-after 3 months of continuous disability benefits will begin. A minimal cost to employee through payroll deduction.</p> <p>(Appointment Salary X .00080/12)</p>	<p>Monthly Income Benefit replaces 60% of your monthly wage base up to a maximum of \$8,000 per month before offsets to a max of \$160,000.00. Minimum Standard benefit payment is the greater of \$100 or 10% of the Monthly Income Benefit before offsets. You have two options from which to choose, depending on when and how long you would receive benefits. (Offsets that will affect your benefit will include benefits paid to you such as social security disability, OTRS disability, etc.)</p>																																																																								
<p>Short-Term Disability</p> <p>The Standard Life Insurance Company</p> <p>Core Plan Buy-Up Option</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>Coverage is effective the first day of the month following your employment date.</p>	<p>Core Plan: Benefits will begin after 14 days of continuous disability. This is used in conjunction with the Core LTD plan to help cover the gap until long term disability begins and runs concurrent with paid leave.</p>	<p>Buy-Up Option: Benefits will begin after 14 days of continuous disability. This is used in conjunction with the LTD Buy Up plan to help cover the gap until long term disability begins and runs concurrent with paid leave.</p>																																																																									
<p>VOYA</p> <p>Voluntary Products</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>Coverage is effective the first day of the month following your employment date.</p>	<p>Employer Pays \$0</p>	<p>Premiums vary by plan and level</p>	<p>Policies Available</p> <ul style="list-style-type: none"> ✓ Accident-High/Low ✓ Critical Illness-High/Low ✓ Hospital Indemnity-High/Low <p>Plan Summaries Available</p>																																																																								
<p>Life Insurance</p> <p>The Standard Life Insurance Company</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>Coverage is effective the first day of the month following your employment date.</p>	<p>(Salary x 2-rounded to the next higher \$1000) X.000134), annually.</p> <p>Updated with salary adjustments</p>	<p>No cost to employee</p>	<p>Employee life insurance is 2 X the employees appointed annual salary rounded to the next higher \$1000, until age 65 (65% to age 69, 50% to age 74, 35% at age 75 and over) (maximum coverage of \$250,000); updated with salary adjustments; Includes Accidental Death and Dismemberment.</p>																																																																								

<p>Voluntary Life Insurance</p> <p>The Standard Life Insurance Company</p>	<p>Employee</p> <p>Spouse</p> <p>Child/Children</p>	<p>Must enroll within 31 days of eligibility to avoid proof of insurability.</p> <p>Evidence of Insurability form must be submitted if written election is made more than 31 days after becoming eligible for insurance.</p> <p>Coverage is effective the first day of the month following your employment date.</p>		<table border="1"> <thead> <tr> <th colspan="4">Employee and/or Spouse Monthly Rate <i>Spouse Rate is based on Employee Age</i></th> </tr> <tr> <th>Age</th> <th>Per \$1,000</th> <th>Per \$10,000</th> <th>Per \$100,000</th> </tr> </thead> <tbody> <tr><td>0-29</td><td>\$0.075</td><td>\$0.75</td><td>\$7.50</td></tr> <tr><td>30-34</td><td>\$0.095</td><td>\$0.95</td><td>\$9.50</td></tr> <tr><td>35-39</td><td>\$0.105</td><td>\$1.05</td><td>\$10.50</td></tr> <tr><td>40-44</td><td>\$0.145</td><td>\$1.45</td><td>\$14.50</td></tr> <tr><td>45-49</td><td>\$0.225</td><td>\$2.25</td><td>\$22.50</td></tr> <tr><td>50-54</td><td>\$0.335</td><td>\$3.35</td><td>\$33.50</td></tr> <tr><td>55-59</td><td>\$0.555</td><td>\$5.55</td><td>\$55.50</td></tr> <tr><td>60-64</td><td>\$0.685</td><td>\$6.85</td><td>\$68.50</td></tr> <tr><td>65-69</td><td>\$1.285</td><td>\$12.85</td><td>\$128.50</td></tr> <tr><td>70-74</td><td>\$2.075</td><td>\$20.75</td><td>\$207.50</td></tr> <tr><td>75-99</td><td>\$2.075</td><td>\$20.75</td><td>\$207.50</td></tr> </tbody> </table>	Employee and/or Spouse Monthly Rate <i>Spouse Rate is based on Employee Age</i>				Age	Per \$1,000	Per \$10,000	Per \$100,000	0-29	\$0.075	\$0.75	\$7.50	30-34	\$0.095	\$0.95	\$9.50	35-39	\$0.105	\$1.05	\$10.50	40-44	\$0.145	\$1.45	\$14.50	45-49	\$0.225	\$2.25	\$22.50	50-54	\$0.335	\$3.35	\$33.50	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	<table border="1"> <tr> <td>Child Rate</td> <td>\$0.23 per \$1000 \$2.30 per \$10,000 per family</td> </tr> <tr> <td colspan="2" style="text-align: center;"><i>All Rates on this page include AD&D</i></td> </tr> </table>	Child Rate	\$0.23 per \$1000 \$2.30 per \$10,000 per family	<i>All Rates on this page include AD&D</i>	
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<p>Section 125 FSA (Flexible Spending Account)</p> <p>FBA (Flexible Benefit Administrators)</p> <p>Unreimbursed Medical & Dependent Care</p>	<p>Reg. Full Time Employees with 75% FTE</p>	<p>Enroll within 31 days of employment date for new employees; annual open enrollment.</p>	<p>Employer pays \$0</p>	<p>Election amount per month</p> <p>Tax savings.</p> <p>USE IT OR LOSE IT ANNUALLY</p>	<p>FSA: (paired with non-HSA health plans) This benefit includes unreimbursed medical expenses, excludes premiums (up to \$3050.00 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.</p> <ul style="list-style-type: none"> ✓ 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 your annual enrollment amount ✓ Contributions ✓ FSA - \$3,050 annually ✓ \$610 Carry over ✓ Dependent Care-Single/\$2500 Married/\$5000 annually ✓ Use it or lose it rule applies 	<p>Limited Health FSA: (paired with HDHP plans for dental and vision)</p> <ul style="list-style-type: none"> ■ 2023 IRS Contributions Limits - Limited FSA (dental and vision only) \$3,050 ■ \$610 Rollover Provision ■ Use it or lose it rule applies 																																																							
<p>Oklahoma Teachers' Retirement System (OTRS) 401(a)</p>	<p>Reg. FT emp. with 75% FTE or more; Adjunct faculty ineligible</p>	<p>Automatic Enrollment.</p>	<p>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</p>	<p>Employee Pays \$0</p> <p>As of July 1, 2018, Southeastern will pay contributions on employee's behalf, 7% of all wages + fringe benefits, for all full-time employees.</p>	<p>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.</p>																																																								
<p>FICA OASDI Medicare</p>	<p>All employees unless claim student exemption</p>	<p>Automatic Enrollment.</p>	<p>6.2% of first \$160,200 FICA gross in calendar year. (Maximum \$9932.40) 1.45% of all income in calendar year.</p>	<p>6.2% of first \$160,200 FICA gross in calendar year. (Maximum \$9932.40)</p> <p>Same as SE pays</p>	<p>Old-Age, Survivors, & Disability Insurance (OASDI) covers employee, dependents, surviving family; lump-sum death benefits.</p> <p>Medicare provides coverage for: Part A - Hospitalization Part B - Supplemental medical insurance.</p>																																																								

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 workers	Optional Enrollment at any time.		403(b) & 457(b) Min=\$200/year Max=\$22,500 for 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: Free Parking Most Lots+ Generous Leave Policies, i.e., Annual & Sick Leave for employee + immediate family, Family Medical Leave, Military Leave + Paid Holidays (average 20 days paid per year) + Library + Tuition Assistance.
Optional Benefits: Accident, Critical Illness and Hospital Indemnity policies and Oklahoma College Savings Plan.
Annual Leave Accrual: Based on Date of Emp. (DOE) and must be 75% FTE or more.

Years of Service	Annual Leave	Mo. Accrual Rate	Accumulation Limit
0-5 years	15 days (120 hrs) per yr.	1.25 days (10 hrs)	30 days (240 hrs)
6-20 years	18 days (144 hrs) per yr.	1.5 days (12 hrs)	45 days (360 hrs)
Over 20 years	20 days (160 hrs) per yr.	1.67 days (13.33 hrs)**	60 days (480 hrs)

Non-exempt positions are eligible to earn **compensation for overtime**. To learn if you are exempt or non-exempt please call Human Resources (HR) X2162.
Employees in non-exempt positions who work more than 40 hours during the established work week (Sunday through Saturday) qualify for compensatory time.
Such employees will be given compensatory time in lieu of payment at the rate of one and one-half hours for each hour actually worked over 40 (holidays, annual, 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

FSA/HSA/DEPENDENT CARE

Flexible Benefit Administrators.....1-800-437-3539 ext. 167
Flexible Benefit Administrators website..... www.fba.wealthcareportal.com

VOYA-Voluntary Products

Customer Service.....1-877-236-7564
Voya.com/claims

HEALTH AND DENTAL INSURANCE

OKHEEI Group Blue Cross Blue Shield of Oklahoma
Website.....<http://www.bcbsok.com/okheeii>
Health Customer Service.....1-800-672-2567
Pharmacy Customer Service.....1-877-546-2779
DELTA Dental Customer Service.....1-800-522-0188

LIFE, LTD (Long Term Disability) & STD (Short Term Disability)

The Standard Life Insurance Co.....1-888-937-4783

Employee Benefit Portal

EMPYREAN Benefit Solutions, Inc. (EBS)

Customer Service.....1-888-965-4334

VISION

Vision Service Plan (VSP).....1-800-877-7195
Vision Service Plan (VSP) website.....www.vsp.com

OKLAHOMA TEACHERS' RETIREMENT SYSTEM.....1-877-738-6365 or www.ok.gov/trs

SE website..... <https://www.se.edu>
SE Human Resources website..... <https://www.se.edu/human-resources/>
SE Academic Policies/Procedures Manual..... <https://www.se.edu/human-resources/handbooks/>
SE Staff Policies/Procedures Handbook..... <https://www.se.edu/human-resources/handbooks/>

RUSO Board Policies/Procedures.....<https://www.se.edu/human-resources/handbooks/>

Supplemental Tax Deferred Annuities (TDAs)

VOYA 457(b) 403(b)<http://www.ok2retire.com>
VOYA Customer Service.....1-800-584-6001
VOYA Representative.....rebecca.mcgee@voyafa.com

Zero Card website.....www.zero.health

Zero Card Customer Service.....1-855-816-0001

Lab Card.....www.labcard.com

Lab Card/Quest Customer Service.....1-866-697-8378

Southeastern Oklahoma State University does not discriminate, and prohibits discrimination on the basis of race, color, genetic information, religion, national origin, sex, age, disability, sexual orientation, gender identity, or status as a veteran in any of its policies, practices, procedures, or programs. Room 303 - 580-745-3090.

Creating a Retirement Projection

Step 1: Create an Account at MyTRS (If you have already created an account, proceed to Step 2)

In order to create a retirement projection, you must create a member account on the MyTRS Portal.

To start, go to <https://myotrs.trs.ok.gov/> and click REGISTER.

MyTRS Member Portal

MyTRS lets all members view detailed information specific to you. If you are still working, you can see how much money has built up in your account balance. You can see how many years of service credit you have toward retirement. You can also see your salary history. In addition, you can view your annual member statement, estimated retirement eligibility information, and generate hypothetical retirement benefit estimates. If you are retired, you can see your retirement payment history as well as your 1099 tax forms. You can reprint those forms at any time.

[LEARN MORE](#)



Register

Create a new account.

→ Last Name

→ Last 4 digits of your SSN

→ Date of Birth

Please use a permanent email address in order to maintain access after employment changes.

→ Email

→ Password

→ Confirm password

The Member Portal and the OTRS website are intended to provide general information to clients of OTRS. The information presented is a summary of the statutes, rules, and regulations that govern OTRS and not a complete statement of the applicable law. Benefit calculators are intended to assist clients in becoming acquainted with the pertinent factors that constitute the calculation of retirement benefits. While the OTRS always strives to provide accurate data on the Member Portal, we assume no responsibility or liability for the accuracy of any client data presented, nor for retirement projections and other calculators provided on this site. Our estimators and calculators provide users with estimates that may be different than the actual amount the client is entitled to, as they often rely on information provided by the client. Estimates produced by these calculators shall not be considered final or binding benefit amounts or purchase costs. Use of the calculators and estimators creates no contractual obligation between a client and OTRS. Eligibility and calculation of benefits or purchase amounts are governed by laws and rules in effect at the time benefits or purchase amounts become payable and are based on verified member information.

On the registration screen, you will enter:

- Last name
- Last 4 digits of Social Security Number
- Date of birth
- Personal email address
- Password & Confirm

After entering your information, click REGISTER to create your account.

After registering, a link will be sent to the registered email to finalize the registration process.

You will need to answer 3 additional security questions to access your account.

You have now successfully registered for a MyTRS account.

Step 2: Login to MyTRS


Go to
<https://myotrs.trs.ok.gov/>
and click **LOGIN**.

Login using the email address
and password registered to
your account.

MyTRS Member Portal

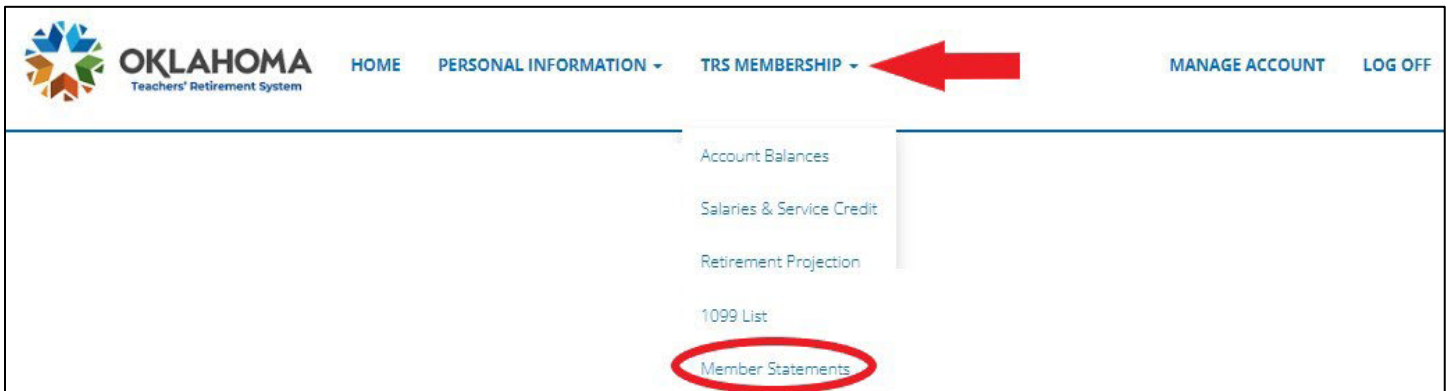
MyTRS lets all members view detailed information specific to you. If you are still working, you can see how much money has built up in your account balance. You can see how many years of service credit you have toward retirement. You can also see your salary history. In addition, you can view your annual member statement, estimated retirement eligibility information, and generate hypothetical retirement benefit estimates. If you are retired, you can see your retirement payment history as well as your 1099 tax forms. You can reprint those forms at any time.

[LEARN MORE](#)

 **LOG IN**  **REGISTER**

Step 3: Access Annual Member Statement

On the top navigation menu, click the drop-down menu under TRS MEMBERSHIP.
Select "Member Statement."



OKLAHOMA Teachers' Retirement System

HOME PERSONAL INFORMATION TRS MEMBERSHIP MANAGE ACCOUNT LOG OFF

Account Balances
Salaries & Service Credit
Retirement Projection
1099 List
Member Statements

Click "View" to access your statement.

Member Statement List

Member Statement	
Annual Member Statement - Employment Year ending June 30, 2021	View 
Annual Member Statement - Employment Year ending June 30, 2020	View 
Annual Member Statement - Employment Year ending June 30, 2019	View 
Annual Member Statement - Employment Year ending June 30, 2018	View 

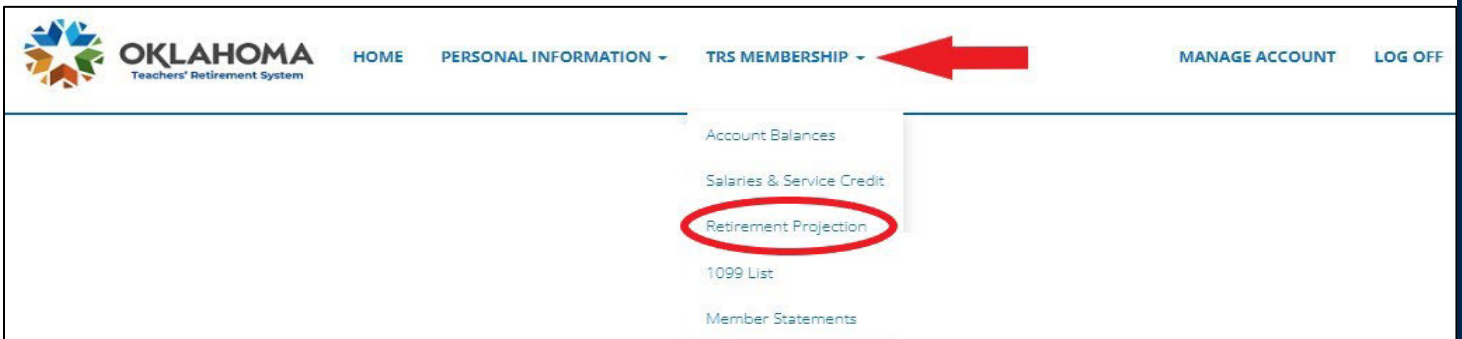
Your member statement will have a retirement estimate included for retirement options without a joint annuitant.

Print or save your most recent Member Statement to review during the Retirement Planning Seminar.

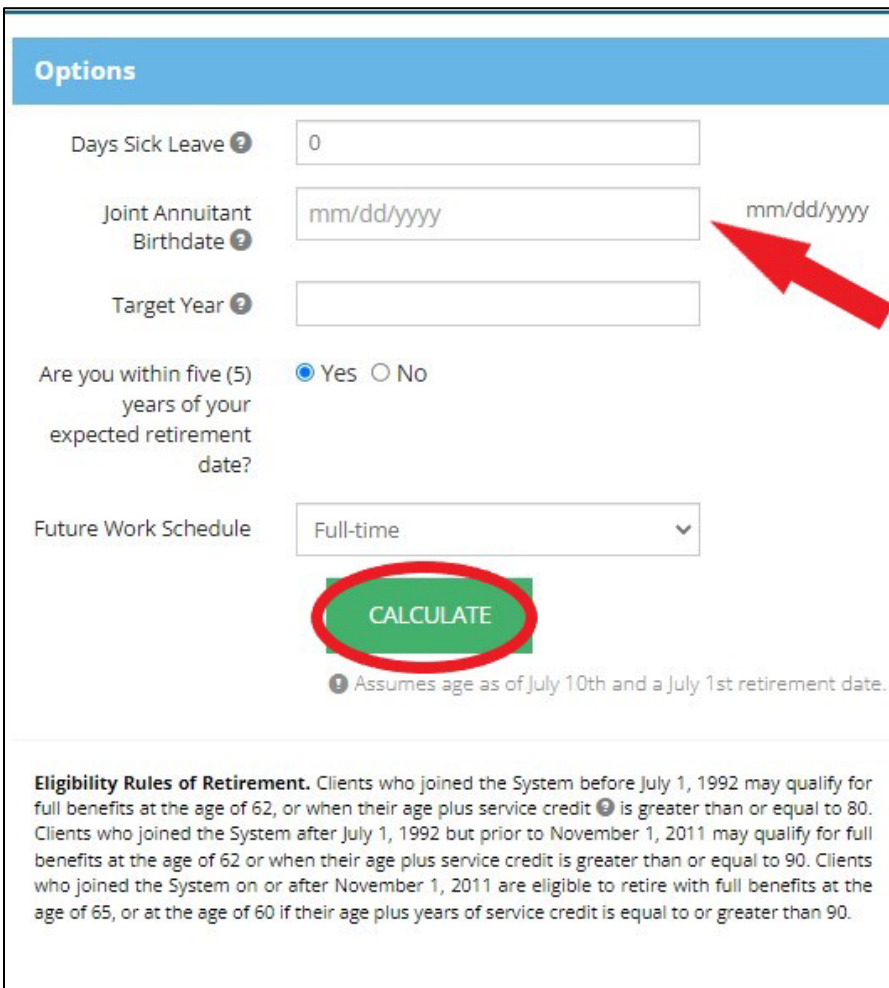
Step 4: Generate a Retirement Projection with Joint Annuitant (if necessary)

If you intend on selecting a retirement option with a joint annuitant (such as a spouse) receiving a portion of your benefit after your death, create a retirement projection in addition to your member statement.

On the top navigation menu in MyTRS, click the drop-down menu for TRS MEMBERSHIP. Select "Retirement Projection."



The screenshot shows the MyTRS website interface. At the top, there is a navigation bar with the Oklahoma Teachers' Retirement System logo and the text "OKLAHOMA Teachers' Retirement System". To the right of the logo are links for "HOME", "PERSONAL INFORMATION", "TRS MEMBERSHIP", "MANAGE ACCOUNT", and "LOG OFF". The "TRS MEMBERSHIP" dropdown menu is open, showing options: "Account Balances", "Salaries & Service Credit", "Retirement Projection" (circled in red), "1099 List", and "Member Statements". A red arrow points to the "TRS MEMBERSHIP" dropdown.



The screenshot shows the "Options" form for generating a retirement projection. The form includes the following fields and options:

- Days Sick Leave: 0
- Joint Annuitant Birthdate: mm/dd/yyyy (with a red arrow pointing to the field)
- Target Year: [Empty field]
- Are you within five (5) years of your expected retirement date?: Yes No
- Future Work Schedule: Full-time (dropdown menu)

The "CALCULATE" button is circled in red. Below the button, there is a note: "Assumes age as of July 10th and a July 1st retirement date."

Eligibility Rules of Retirement. Clients who joined the System before July 1, 1992 may qualify for full benefits at the age of 62, or when their age plus service credit is greater than or equal to 80. Clients who joined the System after July 1, 1992 but prior to November 1, 2011 may qualify for full benefits at the age of 62 or when their age plus service credit is greater than or equal to 90. Clients who joined the System on or after November 1, 2011 are eligible to retire with full benefits at the age of 65, or at the age of 60 if their age plus years of service credit is equal to or greater than 90.

Complete the information under "Options" to create your retirement projection.

Be sure to enter your joint annuitant's birthdate in order to create a projection.

Once you have filled out this information, click CALCULATE to produce a retirement projection.

You may create multiple retirement projections based on different target retirement years and other information.

Print or save Retirement Projection to review during the Retirement Planning Seminar.

Have questions or need additional assistance? Contact Frances Rogers at seminar@trs.ok.gov or 405.522.6310 if you need assistance accessing your account or creating a retirement projection.