



NORTHEASTERN
STATE UNIVERSITY

Welcome to New Hire Orientation

Overview of Employee
Benefits



RETIREMENT ACCOUNTS

Oklahoma Teachers Retirement System is required for Exempt employees, it is optional for Non-Exempt employees. Members are required to contribute 7% of the first \$25,000 of annual salary plus benefits each fiscal year. The University contributes 7% of salary and benefits over \$25,000. Maximum contribution for employee will be \$145.83 per month for Exempt or \$67.31 for Non-Exempt each Bi-weekly paycheck for a total of \$1750 each year (July – June). The number of years to “vest” and become eligible for a TRS pension is 7 years effective 11/1/17. Benefit amounts are calculated on a combination of average salary and years of service. There is also an \$18,000 Death benefit as an active member.

www.ok.gov/trs

Optional 403(b) or 457 plans are available through **VOYA** at www.OK2retire.com

MEDICAL & PRESCRIPTION

Offered by

BlueCross BlueShield of Oklahoma

OKLAHOMA HIGHER EDUCATION EMPLOYEE INSURANCE GROUP (OKHEEI)

2024 Monthly Premiums

Blue Cross Blue Shield of OK

Plan	NSU PAYS	EE Only	EE + Spouse	EE + Child	EE + Children	Family
PLAN A	\$844.91	\$0.00	\$799.91	\$234.79	\$614.40	\$1262.48
PLAN B	\$737.70	\$0.00	\$599.05	\$210.22	\$550.08	\$1013.17
PLAN C	\$604.09	\$0.00	\$558.29	\$196.98	\$515.44	\$946.33
PLAN F	\$577.07	\$0.00	\$509.23	\$159.15	\$465.88	\$920.42

Delta Dental of OK

Plan		EE Only	EE + Spouse	EE + Child	EE + Children	Family
High Plan (with Ortho)	\$0.00	\$50.30	\$103.22	\$73.38	\$94.90	\$149.62
Low Plan (without Ortho)	\$0.00	\$36.88	\$79.10	\$54.22	\$62.22	\$110.88
Preventive Plan	\$0.00	\$18.26	\$37.52	\$30.24	\$39.58	\$60.18

Vision - Vision Service Plan

Plan		EE Only	EE + Spouse	EE + Child	EE + Children	Family
VSP CORE PLAN	\$6.54	\$0.00	\$6.56	\$6.28	\$7.46	\$15.82
VSP BUY UP OPTION	\$6.54	\$5.75	\$11.53	\$11.27	\$12.33	\$19.68

BlueCross BlueShield of Oklahoma

Plan Highlights	Plan A	Plan B	Plan C	Plan F
Network	Blue Preferred	Blue Preferred & Blue Choice	Blue Preferred	Blue Preferred & Blue Choice
General Plan Information	FSA Eligible PPO (traditional) Plan	FSA Eligible PPO (traditional) Plan	FSA Eligible PPO (traditional) Plan	HSA Eligible High Deductible Health Plan
Calendar Year Deductible (CYD)	\$750 Ind / \$2,250 Family	\$1,250 Ind / \$3,750 Family	\$2,000 Ind / \$5,000 Family	\$3,500 Ind / \$7,000 Family
Calendar Year Out of Pocket Max Includes deductibles and pharmacy/medical copays	\$3,000 Ind / \$9,000 Family	\$3,500 Ind / \$10,500 Family	\$4,500 Ind / \$15,000 Family	\$6,650 Ind / \$1,3000 Family
Member Coinsurance	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Primary Care Office Visit Specialty Care Office Visit	\$20 Copay \$40 Copay	\$25 Copay \$40 Copay	\$35 Copay \$50 Copay	20% after CYD
Preventive Care Visits (Well Baby, Immunizations, Routine Health Screenings)	No Charge	No Charge	No Charge	No Charge
Diagnostics Lab & X-Ray	20% after CYD	20% after CYD	20% after CYD	20% after CYD
In-Patient Hospitalization & Out-Patient Surgery	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Emergency Room	\$100 Copay, then 20% after CYD (waived if admitted)	\$150 Copay, then 20% after CYD (waived if admitted)	\$150 Copay, then 20% after CYD (waived if admitted)	20% after CYD
Urgent Care	\$40 Copay	\$40 Copay	\$50 Copay	20% after CYD
Health Risk Assessment (HA)	HA \$250 deductible credit applies to 2024 plan year and must be completed between 1/1/2024 and 12/31/2024. HA must be completed and credited prior to claims payment. No retroactive claim adjustments will be allowed.			N/A
Mental Health Substance Abuse	Plan A	Plan B	Plan C	Plan F
In-Patient	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Out-Patient	\$20 Office Visit Copay 20% after CYD for other services	\$25 Copay 20% after CYD for other services	\$35 Office Visit Copay 20% after CYD for other services	20% after CYD

BlueCross BlueShield of Oklahoma

Plan Highlights (continued)	Plan A	Plan B	Plan C	Plan F
Networks	Blue Preferred	Blue Preferred & Blue Choice	Blue Preferred	Blue Choice
Rehabilitation Services (outpatient): Speech/Occupational/Physical/Chiropractic Therapies	\$0 Copay	\$0 Copay	\$0 Copay	20% after CYD
Rehabilitation Services (Inpatient): 30 day limit per benefit period. PA required.	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Durable Medical Equipment (DME)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Skilled Nursing Facility (100 days per CY)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Home Health Care (100 days per CY)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Hospice (PA Required)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Pharmacy	Plan A	Plan B	Plan C	Plan F
Generic Drugs	Retail: \$30 Mail Order: \$90			20% after CYD
Preferred Brand Name Drugs	Retail: \$60 Mail Order: \$180			20% after CYD
Non-Preferred Brand Name Drugs	Retail: \$90 Mail Order: \$180			20% after CYD
Specialty Drugs	Retail: \$90 (Limited to 30 day supply) Must be ordered through Prime Oklahoma Specialty Network (no mail order available)			20% after CYD
Supply Limits	30 Day Supply Limit Retail. Up to 90 Day Supply of Maintenance Drugs. Up to 90 Day Supply Mail Order, In-Network Only			

CYD = Calendar Year Deductible



BlueCross BlueShield
of Oklahoma



Get the App

Text* BCBSOK to 33633 to download our app.

Go to the App Store or Google Play.

Use the app to find all kinds of useful information to help you choose a provider and save money.

Don't forget about the BCBS Mobile App. Use when traveling out of town to find in-network providers. It also provides a virtual ID card in case you don't have yours available.

Blue Access for MembersSM



Log in and access information about this & other health and wellness topics.

blueaccess
for MembersSM

Log In

Medical Cost

BlueCross BlueShield Member Resources

Blue Access for Members (BAM)

Create a log-in at www.bcbsok.com/member OR download the BCBS APP to your phone

- View Explanation of Benefits (EOB)
- Find in-network providers
- Compare procedure costs at different providers
- Link to virtual visits – MDLIVE.com/bcbsok

Savings Tip!

- **Plan A and C** will offer best discounts due to Preferred Network
- **Plan F** allows you to set aside pre-tax money into a Health Savings Account (HSA) that is yours to keep forever!



Wellness Programs

vivante
HEALTH

 **Livongo**TM


wondr
FORMERLY NATURALLY SLIM

 **Hinge Health**

Well onTarget[®]



Savings Tip!

Lab work, physical therapy, surgeries and imaging can be free services when you use a Zero Card provider.

- Employees and dependents enrolled in BCBS medical plans may use Zero services [free of charge](#).
- This is a great way to lower out of pocket medical and prescription costs for you and your family members.
- \$0 out-of-pocket for plan members. No copays. No deductibles. No coinsurance. It's healthcare the way it should be.
- This program contains a special group of contracted providers.
- To find providers, go to www.zero.health. Many providers are in both Zero Card and BCBS Networks.
- **If you enroll in the BCBS HDHP (Plan F), you cannot use the ZeroCard until after you have met your \$3,500 Deductible.**



[Contact Us](#)



[855-816-0001](tel:855-816-0001)



help@zero.health



1. Check that your medication is covered at rxngo.com - search by therapeutic category or medication name
2. Create Profile or use Self-Service Portal at rxngo.com to sign up and manage prescriptions. You can also provide details to customer service at 888.697.9646
3. Any Questions? Email rxngo@transitionrx.com

OR

Mail your completed Patient Profile Form and original prescription(s) to Rx 'n Go at the following address:

**Rx 'n Go c/o Transition Pharmacy
2546 Metropolitan Dr
Trevose, PA 19053**

Have your physician E-Scribe, phone or fax your prescription(s) directly to Rx 'n Go:

- E-Scribe: Rx 'n Go fulfillment pharmacy, Transition Pharmacy PA NPI #: 1336325265
- Phone: **888.697.9646** (must come from your physician's office)
- Fax: **888.697.0646** (must come from your physician's office)

Note: Federal and state laws require the presence of the original prescription for pharmacies to fill any controlled substances and narcotic medications. E-Scribe or Mail original prescription to the address provided on this card. Adult Signature may be required.

Rx 'n Go Provides:

- \$0 Copay, \$0 Shipping Costs
- 90-day prescriptions (subject to state & federal regulations)
- Automatic refills for medication prescribed for over 90-days

IRS MONEY ACCOUNTS

Health Savings Account | Flexible Spending Accounts

HSA, FSA, Dependent Care & Limited FSA*

~IRS allows you to pre-tax payroll deductions into both accounts.

~Cannot be enrolled in an FSA and HSA at same time.

Health FSA (paired with Medical Plans A, B or C)

2023 IRS Contributions Limits:

- FSA \$3,050
- \$610 Carryover Provision
- **Use it or lose it rule applies**

Limited Purpose FSA (pared with HDHP/HSA)

- **2023 IRS Contributions Limits**

Limited FSA (dental and vision only) \$3,050

- \$610 Carryover Provision
- **Use it or lose it rule applies**

Dependent Care FSA

- \$2,500 if married and filing separately
- \$5,000 if married and filing jointly

HSA (paired with HDHP)

2024 IRS Contribution Limits:

- Employee Only - \$4,150
- Employee + One - \$8,300
- Age 55+ additional - \$1,000

***Ineligible to make HSA contributions if enrolled in Medicare Part A, B, or D**

- Funds Rollover Year after year
- Must maintain a minimum balance of \$1,000 if you would like to invest the funds
- Interest bearing from day one (0.0% to 1.00%)
- May be ineligible for HSA Contributions if you do not meet other IRS requirements.
- **Must enroll in the BCBS Plan F to open an HSA**

Flexible Spending Accounts

Health Eligible Expenses

Save 25-40% on Family Necessities

An eligible expense is any healthcare expense approved by the IRS for reimbursement through a savings and spending account. Eligible expenses can be incurred by you, your spouse or your eligible dependents.

*Due to the CARES Act, signed on March 27, 2020, a prescription is no longer required to purchase over-the-counter drugs and medicines such as ibuprofen, acetaminophen and cough syrup, using your Healthcare FSA funds. Menstrual hygiene products are also now eligible for purchase using your Healthcare FSA funds.

S	Acupuncture	Alcoholism Treatment	Artificial teeth
A	Braille reading material	Breast Pumps	Childbirth Classes
M	Chiropractors	Coinsurance	Contact Lenses/Solution
P	Contraceptives	Copays	Deductibles
L	Dental Treatment	Eye Exams	Fertility Treatment
E	Fluoridation Treatments	Guide dog (for impaired)	Hearing Aid/Batteries
L	Hospital Services	Laboratory Fees	LASIK Surgery
I	Medical Monitoring Devices	Medical Services	Menstrual Hygiene Products
S	Prescriptions	Operations/Surgery	Optometrist
T	Orthodontia	Osteopathy	OTC Medications
	Physical Exams	Private Hospital Room	Psychiatric Care (Prescribed)
	Physical Therapy	Smoking Cessation (Prescribed)	Speech Training
	Sterilization	Sunscreen	Transplants
	Vaccines	Weight Loss Program (Prescribed)	Wheelchair

Dependent Daycare Eligible Expenses

What's eligible?

- Daycare centers
- In-home care
- After-school programs
- Summer day camp
- Latchkey programs

For Whom?

- Children ages 12 and under
- Any dependent incapable of self-care

When?

While you and your spouse are at work, looking for work or at school

For more information on healthcare FSA eligible expenses, go to www.fba.wealthcareportal.com. Click on *Documents & Forms* at the bottom of the home page and choose *FSA Eligible Products List*. This site will provide many additional features like videos, a mobile app and more.

Ancillary Benefits

Dental | Vision | Life | Disability

Dental – Delta Dental of Oklahoma

Services	High Plan	Low Plan	Preventive Plan
Network	PPO Premier OON	PPO Premier OON	PPO
Preventive/Diagnostic	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
Calendar Year Deductible (CYD) Individual / Family	\$100/\$300	\$100/\$200	\$50/\$100
Annual Benefit Maximum	\$2,000 / person	\$1,000 / person	\$750/ person
Lifetime Orthodontia Benefit Maximum	\$2,000 / child	N/A	N/A

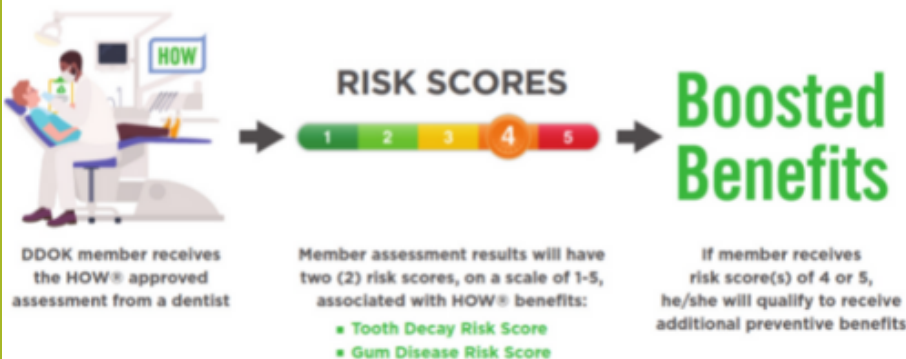


Boost Your Benefits

Check out



How **HOW** works



Oral Wellness Program

- Eligibility
 - Employees, spouses and covered dependents enrolled in dental insurance through OKHEEI
- HOW it works
 - Visit a HOW approved dentist or request your dentist contact Delta Dental to be approved
 - Get the HOW assessment during your regular cleaning
 - If a risk score is 4 or 5 you are eligible for additional free preventive benefits
- Visit www.DeltaDentalOK.org/Spotlight to register and/or sign into your dental benefits account for more plan information

VISION – VSP



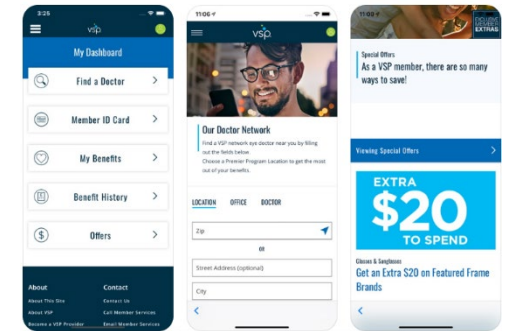
- **Must Know:**

- No ID Card Needed! Just Provide Your Name and SSN To The Provider
- NSU pays for the Employee Only Base Plan

- **Plan: Base Option and Enhanced Option**

- \$10 Exams, \$25 Materials (Lenses or Contacts), Frames (\$150-\$170 Allowable)
- Your Provider Network is “VSP Choice”
- Buy-up allows you to buy a second pair of glasses or contacts for a \$25 copay

VSP Mobile App



	Base	Buy-up
Employee	\$0.00	\$5.75
Employee + Children	\$7.46	\$19.79
Employee + Child	\$6.28	\$17.55
Employee + Spouse	\$6.56	\$18.09
Employee + Family	\$15.82	\$35.50

Savings Tip!

Visit vsp.com for Coupons to use on brand name frames, discounts on laser vision correction, and additional savings for many vision products.



Basic Life and AD&D Insurance –The Standard

Basic Life and AD&D Benefit:

- Employee Basic Life is 2x your base annual earnings up to \$250,000
- Accidental Death & Dismemberment (AD&D) pays your beneficiary 2x your basic life amount
- Accelerated Death Benefit pays you 80% of life benefit if you are terminally ill and have 12 months left to live
- Benefit Reduction at ages 65, 70, and 75

Must Know:

- Beneficiary updates will be completed through Empyrean – be prepared to provide: name, address, date of birth & SSN of your beneficiaries
- **NSU pays 100% of your basic life benefit**

VOLUNTARY LIFE INSURANCE – THE STANDARD



Must Know:

- New Hires: Evidence Of Insurability (EOI) Is Required for any amount over Guarantee Issue Amount
- Current Employees: EOI is required if coverage previously declined or if electing coverage above the Guaranteed Issue (GI) Amount.
- Be prepared to enter beneficiary information (name, address, DOB, SSN)
- Voluntary Benefit Paid by employee

Voluntary Life and AD&D Benefit:

- Employee Life: \$10,000 - \$500,000 in \$10K increments (GI: \$300,000)
 - If already enrolled, you can increase by a max of \$20,000 (\$10K increments) without submitting Evidence of Insurability (EOI)
- Spouse Life: \$5,000 - \$250,000 in \$5K increments (GI: \$50,000)
 - If already enrolled, you may increase coverage by a max of \$10,000 (\$5K increments) without submitting EOI
- Child(ren) Life: \$2,500 to \$10,000 in \$2,500 increments (No EOI required, GI: \$10,000)



**Guarantee Issue for New Hires Only*

Savings Tip!

Did you know that life insurance rates are less expensive when purchased through an employer plan? Take advantage of **free resources** such as Travel Assist and Life Services Toolkit.

SHORT TERM DISABILITY – THE STANDARD



Must Know:

- Voluntary Benefit Paid by Employee
- Your Benefit = 60% of Pre-disability Earnings up to \$2,000/week (Min. \$15)
- **Before these benefits pay, you must use any available leave before accessing this benefit**

Benefit: 14 Day Elimination with 76 days of coverage

- Bridge the gap to your Long Term Disability
- If you do not choose to enroll in the Short Term Disability at new hire and decide to enroll for next year, you will be subject to a 60-day benefit waiting period for sickness and pregnancy during your first 12 months in the plan.

Savings Tip!

Disability insurance protects your income if you are unable to work for a period of time due to a disability.



LONG TERM DISABILITY – THE STANDARD



Must Know:

- NSU Pays for the Buy-Up Plan for all employees which begins on the 90th day of illness or injury
- Your Benefit = 60% of Pre-disability Earnings up to \$8,000/month
- Coverage will pay until you can return to work or to Normal Retirement Age



Savings Tip!

Disability insurance protects your income if you are unable to work for a period of time due to a disability.



TheStandard®

PROGRAM DESCRIPTION

Employee Assistance Program

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program makes it easy to access support, guidance and resources.¹ EAP is there for you and your family through your group insurance from Standard Insurance Company (The Standard).

Health AdvocateSM provides our EAP services.² Their professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft resolution
- Online will preparation and other legal documents

Who Is Eligible to Use EAP Services?

- You
- Your spouse
- Domestic partner
- Married or unmarried dependent children to age 26¹
- All other household members

EAP services are available for up to 30 days after your coverage and/or employment ends. If you pass away, your dependents can use the services for up to 90 days.

Getting Help Is Easy

Connect with EAP support by phone, email, online and live chat. There's even a mobile app.

Contact EAP 24 Hours a Day, Seven Days a Week

888.293.6948 (phone)

For TTY services dial 711

answers@healthadvocate.com

healthadvocate.com/standard3

Online Resources

Visit healthadvocate.com/standard3 to explore articles, webinars, financial calculators, health assessments and web links to many government and nonprofit services.

When you contact EAP, you'll have the support of a master's level counselor who can do an immediate assessment, consult and refer you for help.

Counseling Sessions

Your program offers up to **three counseling sessions** for each issue that each eligible person wants to address. Sessions can be in person, on the phone, or through video.



Voluntary Insurance

Voya.com/claims

Accident

Variable pay based on service

Low and High Plans available



No medical questions or tests are required for Accident coverage.



Employees get an annual Wellness Benefit of \$100 for completing an eligible health screening test.



Benefit payments go directly to you. Use them how you'd like!

Critical Illness

Choose between \$15K and \$30K benefit

Covered Spouses get 100% of Employee benefit



No medical questions or tests are required for Accident coverage.



Employees get an annual Wellness Benefit of \$100 for completing an eligible health screening test.



Benefit payments go directly to you. Use them how you'd like!

Hospital Indemnity

Initial Admission Benefit & Daily Benefit

Low and High Plans available



No medical questions or tests are required for coverage.



Simplified claims process has limited paperwork and can be submitted/tracked online.



Benefit payments go directly to you. Use them however you'd like!

Savings Tip!

These plans can help with out-of-pocket medical costs. Pay outs can be used for deductible, coinsurance, or personal expenses like groceries.

- These policy premiums are payroll deducted after tax
- Benefit summaries and costs can be viewed through Empyrean
- You may elect up to the Guarantee Issue amounts each year without EOI

American Fidelity – Voluntary Benefits

- Plans Offered: Short Term Disability (STD), Accident, Cancer, Critical Illness, Hospital Gap, Life Insurance
- Voluntary Benefits Paid by employee
- If you currently have American Fidelity products through a payroll deduction, you can continue with no changes.
- You will not find American Fidelity products on the Empyrean enrollment system. Call your American Fidelity enrollment representative for pricing and enrollment options at 888-531-0015.
- You do not need to use your medical leave or any personal leave first before STD will pay.



IMPORTANT REMINDERS

- **You will only receive a BlueCross BlueShield Medical ID Card!**
- **Benefits are effective the first of the following month you begin work.**
- **There must be a “Qualified Life Event” to change your benefit elections outside of Open Enrollment**
 - If you have a Qualified Event, you must contact your Human Resource Department and they will create a event in the enrollment system to allow you to make changes. You must do this within 31 days of the event or you must wait until the next open enrollment to make changes
 - These include Marriage, Divorce, Birth of a Child, Adoption, Death, Certain Changes in Job Status (part-time to full-time), or Gain or Loss of other Coverage.





Manage Benefits in Empyrean

<https://compass.empyreanbenefits.com/okhee1>



Welcome to Your OKHEEI Employee Benefits Management Portal

This easy-to-use application places the power to manage your benefits at your fingertips. Here you'll find detailed information and helpful guidance regarding all of the benefits available to you. Browse your coverage options, select the plan that's right for you and your family, and enroll in your benefits with just a few clicks. Come back to review your selections and update your information at any time.

This portal is available 24/7, providing convenient access to your personal information, election history, beneficiary designations, and more.

Northeastern State University ONLY - [Click Here to Login](#)

[All other OKHEEI Schools - Please Continue Below](#)

- Verify your personal and dependent information is accurate
- Review your plan options and make enrollment decisions
- Need assistance? Call the OKHEEI Employee Benefits Center at 888-965-4334 (8am-5pm, M-F). [We are a part of the OKHEEI Group, if they ask what school you are with.](#)

To Do List

- Complete Oklahoma Teachers Retirement Forms and return to Cammie at smith46@nsuok.edu
- Enroll in the Empyrean online enrollment for benefits at <https://compass.empyreanbenefits.com/okheei>
- Get your NSU ID(1st Floor UC) and Parking permit(Basement of UC)
- Take the training for Title IX from 3E
- Take the safety training and forward certificates to Dennis at safetyservices@nsuok.edu
- Update the online directory
- Take portrait for online directory in the Webb Building, 1st floor, room 114 with Abigail Kelley ext 2889. This truly takes a few seconds

ANY QUESTIONS?

Thank you for participating today!