



**NORTHEASTERN**  
STATE UNIVERSITY

# Welcome to New Hire Orientation

Benefit Information



# RETIREMENT ACCOUNTS

## Oklahoma Teachers Retirement System

- Required for Exempt employees
  - Optional, **but irrevocable**, for Non-Exempt employees
  - Members are required to contribute 7% of the first \$25,000 of annual salary + 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, \$67.31 if paid bi-weekly
  - Total yearly contribution is \$1750 for the employee (July – June)
  - 7 years to “vest” and become eligible for TRS pension
  - An \$18,000 Death Benefit as an active member
- ❖ Optional 403(b) or 457 plans are available through **VOYA** at [www.scissortailadvisors.com](http://www.scissortailadvisors.com)

# MEDICAL & PRESCRIPTION

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Offered by

BlueCross BlueShield of Oklahoma

**OKLAHOMA HIGHER EDUCATION EMPLOYEE INSURANCE GROUP (OKHEEI)**

**2025 Monthly Premiums**

**Blue Cross Blue Shield of OK**

Plan	NSU PAYS	EE Only	EE + Spouse	EE + Child	EE + Children	Family
PLAN A	\$853.52	\$124.04	\$1049.54	\$395.69	\$834.90	\$1584.73
PLAN B	\$853.52	\$0.00	\$693.10	\$243.22	\$636.44	\$1172.24
PLAN C	\$698.93	\$0.00	\$645.94	\$227.91	\$596.37	\$1094.91
PLAN F	\$667.67	\$0.00	\$589.18	\$184.14	\$539.02	\$1064.93

**Delta Dental of OK**

Plan	NSU PAYS	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	NSU PAYS	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

# Medical – BlueCross BlueShield of Oklahoma

Plan Highlights	Plan A	Plan B	Plan C	Plan F
<b>Network</b>	<b>Blue Preferred</b>	<b>Blue Preferred &amp; Blue Choice</b>	<b>Blue Preferred</b>	<b>Blue Choice</b>
<b>General Plan Information</b>	FSA Eligible PPO (traditional) Plan	FSA Eligible PPO (traditional) Plan	FSA Eligible PPO (traditional) Plan	HSA Eligible High Deductible Health Plan
<b>Calendar Year Deductible (CYD)</b>	\$750 Ind / \$2,250 Family	\$1,250 Ind / \$3,750 Family	\$2,000 Ind / \$5,000 Family	\$3,500 Ind / \$7,000 Family
<b>Calendar Year Out of Pocket Max</b> Includes deductibles and pharmacy/medical copays	\$3,500 Ind / \$10,500 Family	\$4,000 Ind / \$12,000 Family	\$5,000 Ind / \$15,000 Family	\$6,650 Ind / \$13,300 Family
<b>Member Coinsurance</b>	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Primary Care Office Visit</b> <b>Specialty Care Office Visit</b>	\$20 Copay \$40 Copay	\$25 Copay \$40 Copay	\$35 Copay \$50 Copay	20% after CYD
<b>Preventive Care Visits</b> (Well Baby, Immunizations, Routine Health Screenings)	No Charge	No Charge	No Charge	No Charge
<b>Diagnostics Lab &amp; X-Ray</b>	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>In-Patient Hospitalization &amp; Out-Patient Surgery</b>	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Emergency Room</b>	\$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
<b>Urgent Care</b>	\$40 Copay	\$40 Copay	\$50 Copay	20% after CYD
<b>Health Risk Assessment (HA)</b>	HA \$250 deductible credit applies to 2025 plan year and must be completed between 1/1/2025 and 12/31/2025. 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
<b>In-Patient</b>	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Out-Patient</b>	\$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

# Medical – BlueCross BlueShield of Oklahoma

Plan Highlights (continued)	Plan A	Plan B	Plan C	Plan F
<b>Networks</b>	<b>Blue Preferred</b>	<b>Blue Preferred &amp; Blue Choice</b>	<b>Blue Preferred</b>	<b>Blue Choice</b>
<b>Rehabilitation Services (outpatient):</b> Speech/Occupational/Physical/Chiropractic Therapies	\$0 Copay	\$0 Copay	\$0 Copay	20% after CYD
<b>Rehabilitation Services (Inpatient):</b> 30 day limit per benefit period. PA required.	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Durable Medical Equipment (DME)</b>	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Skilled Nursing Facility</b> (100 days per CY)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Home Health Care</b> (100 days per CY)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
<b>Hospice</b> (PA Required)	20% after CYD	20% after CYD	20% after CYD	20% after CYD
Pharmacy	Plan A	Plan B	Plan C	Plan F
<b>Generic Drugs</b>	<b>Retail:</b> \$30 <b>Mail Order:</b> \$90			20% after CYD
<b>Preferred Brand Name Drugs</b>	<b>Retail:</b> \$60 <b>Mail Order:</b> \$180			20% after CYD
<b>Non-Preferred Brand Name Drugs</b>	<b>Retail:</b> \$90 <b>Mail Order:</b> \$270			20% after CYD
<b>Specialty Drugs</b>	<b>Retail:</b> \$150 (Limited to 30-day supply) Must be ordered through Prime Oklahoma Specialty Network (no mail order available)			20% after CYD
<b>Supply Limits</b>	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 Members<sup>SM</sup>



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



Log In

# Medical Cost

## BlueCross BlueShield Member Resources

### *Blue Access for Members (BAM)*

Create a log-in at [www.bcbsok.com/member](http://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**<sup>TM</sup>

  
**wondr**  
FORMERLY NATURALLY SLIM

 **Hinge Health**

**Well onTarget**<sup>®</sup>





### 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**



**help@zero.health**



1. Check that your medication is covered at [rxngo.com](http://rxngo.com) - search by therapeutic category or medication name
2. Create Profile or use Self-Service Portal at [rxngo.com](http://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](mailto: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

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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.

## ❖ HSA (paired with HDHP)

### **2025 IRS Contribution Limits:**

- Employee Only - \$4,300
- Employee + One - \$8,550
- Age 55+ additional - \$1,000
- 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%)
- **Must enroll in the BCBS Plan F to open an HSA**

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

### ❖ Limited FSA (dental and vision only)

### ❖ Limited Purpose FSA (pared with HDHP/HSA)

### **2025 IRS Contributions Limits:**

- FSA \$3,300
- \$660 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

# 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
	Hospital Services	Laboratory Fees	LASIK Surgery
	Medical Monitoring Devices	Medical Services	Menstrual Hygiene Products
	Prescriptions	Operations/Surgery	Optometrist
L	Orthodontia	Osteopathy	OTC Medications
I	Physical Exams	Private Hospital Room	Psychiatric Care (Prescribed)
S	Physical Therapy	Smoking Cessation (Prescribed)	Speech Training
T	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](http://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

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Dental | Vision | Life | Disability

# Dental – Delta Dental of Oklahoma

Services	High Plan	Low Plan	Preventive Plan
<b>Network</b>	PPO   Premier   OON	PPO   Premier   OON	PPO
<b>Preventive/Diagnostic</b>	100%	100%	100%
<b>Basic Restorative</b> (Endodontics, Periodontic & Oral Surgery)	85%   70%   70%	75%   70%   70%	80%
<b>Major Restorative</b>	60%   50%   50%	60%   50%   50%	N/A
<b>Orthodontic</b>	50% (Child only to age 26)	N/A	N/A
<b>Calendar Year Deductible (CYD) Individual / Family</b>	\$100/\$300	\$100/\$200	\$50/\$100
<b>Annual Benefit Maximum</b>	\$2,000 / person	\$1,000 / person	\$750/ person
<b>Lifetime Orthodontia Benefit Maximum</b>	\$2,000 / child	N/A	N/A

# VISION: VSP



## ❖ Plan Benefits: Base and Enhanced Option

- \$10 Exams
- \$25 Materials (Lenses or Contacts)
- Frames/Contacts - \$150 to \$170 Allowable
- “VSP Choice” Network
- Enhanced Option gives an additional Frames/Contacts - \$150 to \$170 Allowable



	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](http://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
- Subject to a 60-day benefit waiting period during your first 12 months in the plan, if enrolling anytime after new hire.

## 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 90<sup>th</sup> 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.<sup>1</sup> EAP is there for you and your family through your group insurance from Standard Insurance Company (The Standard).

Health Advocate<sup>SM</sup> provides our EAP services.<sup>2</sup> 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 26<sup>1</sup>
- 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](mailto:answers@healthadvocate.com)

[healthadvocate.com/standard3](http://healthadvocate.com/standard3)

## Online Resources

Visit [healthadvocate.com/standard3](http://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 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**
  - QLE must be completed on the website within 30 days of event.
  - These include Marriage, Divorce, Birth of a Child, Adoption, Gain or Loss of other Coverage, etc.





# Manage Benefits in Empyrean

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



## 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](mailto:smith46@nsuok.edu)
- Enroll in the Empyrean online enrollment for benefits at <https://compass.empyreanbenefits.com/okhee1>
- Take the training for Title IX from 3E
- Take the safety training: (Send questions on this training to [safetyservices@nsuok.edu](mailto:safetyservices@nsuok.edu))
  1. Training Website: <https://safetysourceonline.com/company/calm/>
  2. Username: nesun Password: calm06(Calm-Zero-Six)
  3. Submit a copy to your supervisor, and send one to: [SafetyServices@nsuok.edu](mailto:SafetyServices@nsuok.edu)
  4. Required Training: Bloodborne Pathogens-Know the Risks, PPE: Basic Training, Hazardous Communications, Lockout-Tagout

# To Do List continued:

- Get your NSU ID(1<sup>st</sup> Floor UC) and Parking permit(Basement of UC)
- Update the online directory
- Contact Abigail Kelley using this web address:

<https://offices.nsuok.edu/communicationsmarketing/Photography/>

# ANY QUESTIONS?

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Thank you for participating today!