



ORU EMPLOYEE BENEFIT GUIDE



ORU | ORAL
ROBERTS
UNIVERSITY

Plan Year: 2023

ORAL ROBERTS UNIVERSITY

ABOUT ORU

Oral Roberts University is a Christian university in Tulsa, Oklahoma. As a globally recognized, Spirit-empowered university, we develop whole leaders for the whole world through a unique Whole Person education. Students come to ORU not to “stay” in their faith but to GROW in faith and to become the Spirit-empowered leaders they are called to be.

ORU VISION

Raise up your students to hear My voice, to go where My light is dim, where My voice is heard small, and My healing power is not known, even to the uttermost bounds of the earth. Their work will exceed yours, and in this I am well pleased.

ORU MISSION

To develop Holy Spirit-empowered leaders through whole-person education to impact the world.

At ORU, we are dedicated to providing a safe, caring, and Godly environment that encourages unity in diversity. We believe that all people have been created in the image of God and are wonderfully unique. As distinctive as we all are, we want to embrace ORU employees with benefits created with their needs in mind. This guide provides a brief overview of our benefits, and current employees can find more details by visiting the ORU Benefits website at hr.oru.edu/benefits. You may also connect with our Benefits Specialist at benefits@oru.edu.

Office of Human Resources

hr.oru.edu/benefits

EMPLOYEE BENEFIT PROGRAM

The benefits offered are designed to provide comprehensive coverage for you and your eligible dependents. This benefit guide highlights many of the options available to you as a full-time employee. We encourage you to evaluate and elect the benefits that best suit your personal needs.

2023 BENEFITS INCLUDE:

- ORU Benefits App, powered by Medefy: A tool for employees and their families can use to ask questions, obtain plan information, and find a provider with their Care Team. NEW!
- BCBS Wellness Program featuring Well OnTarget: An evaluation tool for employees to make smart choices for healthy lifestyles. NEW!
- BCBS of Oklahoma: Medical insurance options (PPO or HDHP)
- MDLive: Telemedicine provider through BCBS
- Pre-Tax Spending Accounts through BRI, Inc.: Health Savings Account (HSA), Flexible Spending Account (FSA), and Dependent Care Flexible Spending Account (DCFSA)
- Delta Dental of Oklahoma: Dental insurance
- Vision Care Direct of Oklahoma: Vision insurance
- MetLife: Employer-paid Basic Life & AD&D and Long-Term Disability (LTD)
- MetLife: Supplemental Life, voluntary AD&D, Spouse & Child life insurance, voluntary Short-Term Disability (STD), voluntary supplemental insurance - Accident & Critical Illness

BENEFIT ELIGIBILITY

If you are a full-time employee working 30 or more hours per week, you are eligible to participate in the benefit program beginning on the first of the month following your date of employment. You may also elect to cover documented, eligible dependents which include:

- Legal Spouse
- Dependent child, up to age 26
- Disabled dependent child, with documentation



Due to IRS regulations, once you have made your benefit elections for this plan year, you may not change your elections until the next open enrollment period. The only exception to this is if you have a qualified event within your family or status change in employment. Any such changes must be reported with documentation within 30 days of the event.

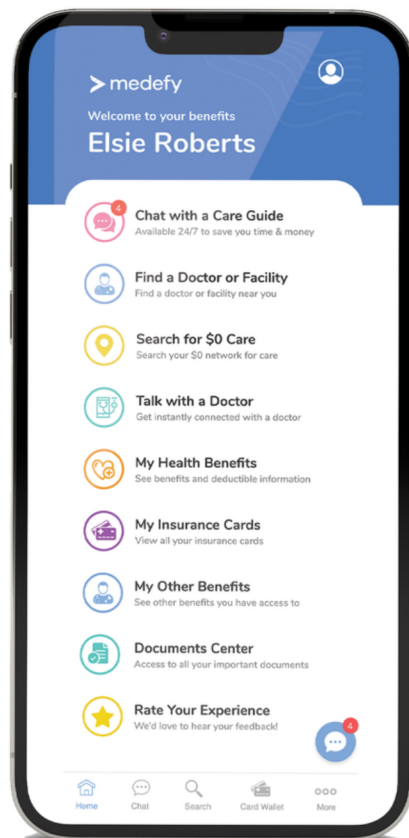
Examples of a Qualifying Event:

- Change in legal marital status (marriage, divorce, or legal separation)
- A change in number of dependents (birth, death, adoption)
- A change in work status (part-time to full time)
- Loss of other coverage

Save money with your

ORU Benefits App

Need to find high-quality, low-cost care?
Have a benefits question?
Don't know where to start?
Text your care guide in the app today!



Available on the iPhone
App Store



ANDROID APP ON
Google play

Your **ORU Benefits App** care team can:

- Answer health benefits questions
- Help schedule appointments
- Save you money with low-cost, in-network care
- All conversations are 100% confidential

Save Money on Healthcare!

We'll identify & schedule the most affordable, in-network care for you, including MRIs, CT scans, surgeries, doctor visits & more!

All your benefit tools!

Digital insurance cards, healthcare spending, wellness incentives & more - all in one app!



Search "Medefy" in your app store to get started!

ORAL ROBERTS UNIVERSITY

What's Inside?

2023 Health Benefits Summary.....	4
Eligibility.....	4
Benefits App.....	5
Health & Wellness	6
ORU Health Plans.....	8
MDLIVE TeleHealth.....	9
Pre-Tax Spending Accounts.....	10
Dental & Vision Plans.....	11
Life and Disability Insurance Options.....	12
Retirement.....	15
Fringe Benefits.....	16
Resources.....	17

Office of Human Resources

hr.oru.edu/benefits



BlueCross BlueShield of Oklahoma



Experience Wellness Your Way

Well onTarget[®] gives you the tools and resources to create your personal journey — no matter where you may be on your path to wellness.

Well onTarget can give you the support you need to make healthy choices — while rewarding you for your hard work.

Member Wellness Portal

The heart of Well onTarget is the member portal, available at wellontarget.com^{*}. It links you to a suite of inviting programs and tools.

- **Health Assessment (HA)¹:** The HA presents a series of questions to learn more about you. After you take the HA, you will get a personal and confidential wellness report. The report offers you tips for living your healthiest life. Your answers will help tailor the Well onTarget portal with the programs that may help you reach your goals. If you choose, you can share this report with your health care provider.
- **Self-Management Programs:** These programs let you work at your own pace to reach your health goals. Learn more about nutrition, fitness, losing weight, quitting smoking, managing stress and more. Track your progress as you make your way through each lesson. Reach your milestones and earn Blue Points^{SM, 2}.

Start experiencing the wellness portal today. Go to wellontarget.com.

Well onTarget[®]

*Members can use their Blue Access for MembersSM credentials to access the wellontarget.com site.

- **Wellness Coaching:** Certified health coaches offer you guidance with these programs — Decrease Weight, Maintain Weight, Manage Stress, Quit Tobacco, Maintain Tobacco-Free Status, Improve Blood Pressure, Improve Cholesterol, Improve Dietary Habits and Improve Fitness Level.
- **Online Wellness Challenges:** Challenge yourself to meet your wellness goals. Plus, corporate challenges let you track your progress against other Well onTarget members.
- **Tools and trackers:** These resources can help keep you on course while making wellness fun. Use symptom checkers and health trackers.
- **Fitness Tracking:** Track your fitness activity using popular fitness devices and mobile apps.
- **Blue Points Program:** Blue Points can help motivate you to maintain a healthy lifestyle. Earn points for participating in wellness activities. You can redeem points in the online shopping mall.³
- **Health and wellness content:** Reader-friendly articles about conditions and medicines.

Fitness Program

Fitness can be easy, fun and affordable. The Fitness Program gives you unlimited access to a nationwide network of more than 10,000 fitness locations. You can visit locations while you're on vacation or traveling for work.

Other program perks include:

- **No long-term contract:** Membership is month to month. Flexible plans from \$19 to \$99 per month and studio classes are available.⁴
- **Blue Points:** Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits.
- **Convenient payment:** Monthly fees are paid via automatic credit card or bank account withdrawals.
- **Web resources:** You can go online to search for locations and track your visits.

It's easy to join the Fitness Program! Just call the toll-free number **888-762-BLUE (2583)** Monday through Friday, between 7 a.m. and 7 p.m. CT (6 a.m. and 6 p.m. MT).

Wellness Program Questions?

Call Customer Service at **877-806-9380**.



Take Wellness on the Go

Check out the AlwaysOn Wellness mobile app, available for iPhone® and Android™ smartphones. It can help you work on your health and wellness goals — anytime and anywhere.

1. Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program.

2. Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal at wellontarget.com for further information.

3. Member agrees to comply with all applicable federal, state and local laws, including making all disclosures and paying all taxes with respect to their receipt of any reward.

4. Taxes apply. Individuals must be at least 18 years old to purchase a membership. Dependents, 16-17 years old, can join but must be accompanied to the location by a parent/guardian who is also a Fitness Program member. Check your preferred location to see their membership age policy. Underage dependents can log in and join through the primary member's account as an "additional member."

The Fitness Program is provided by Tivity Health™ Services, LLC, an independent contractor which administers the Prime® Network of fitness centers. The Prime Network is made up of independently-owned and managed fitness centers. Prime is a registered trademark of Tivity Health, Inc. Tivity Health is a trademark of Tivity Health, Inc.

Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Blue Cross and Blue Shield of Oklahoma, a Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

ORU HEALTH PLANS

ORU Health Plans



BlueCross BlueShield of Oklahoma

Employees have the option of 2 medical plans through BCBSOK. If you enroll in the HDHP plan, you are also eligible to enroll in the Health Savings Plan (HSA) - more information on the HSA can be found later in this guide.

MEDICAL (PPO)

BLUECROSS BLUESHIELD OF OK
PPO \$2,000 DEDUCTIBLE
Network: Blue Options

	In Network	Out of Network**
DEDUCTIBLE		
Individual	\$2,000	\$4,000
Family	\$4,000	\$8,000
COINSURANCE	20% after Ded.	50% of allowable amount
OUT-OF-POCKET (Includes Deductibles & Copays)		
Individual	\$4,000	\$10,000
Family	\$8,000	\$20,000
PCP OFFICE VISIT	\$25 Copay	Ded & 30%
SPC OFFICE VISIT	\$50 Copay	Ded & 30%
PREVENTIVE CARE	\$0 Copay	Ded & 30%
VIRTUAL VISITS (MDLIVE)	\$0 Copay	
DIAGNOSTIC (X-ray, lab)	Ded & 20%	Ded & 50%
URGENT CARE	\$50 Copay	Ded & 30%
EMERGENCY ROOM	\$100 + Ded & 20% (Copay waived if admit)	\$100 + Ded & 20% to 50%
INPATIENT HOSPITAL	Ded & 20%	Ded & 50%
OUTPATIENT SURGERY	Ded & 20%	Ded & 50%
RX CO-PAY		
Generic	\$15	\$15 & 20%
Preferred Generic	\$20	\$20 & 20%
Preferred Brand	\$60	\$60 & 20%
Non Preferred Brand	\$110	\$110 & 20%
Preferred Specialty*	\$160	\$60 & 20%

Express Scripts Mail Order 2 Copays for 90 day supply

*Specialty drugs not available through mail order

*Out of Network providers will incur additional charges.

*Member pays the difference between Generic & Brand, if Generic is not selected when available.

*Mail order scripts are covered in-network only.

MEDICAL (HDHP)

BLUECROSS BLUESHIELD OF OK
HDHP \$4,000 DEDUCTIBLE
Network: Blue Options

	In Network	Out of Network**
DEDUCTIBLE		
Individual	\$4,000	\$6,000
Family	\$6,000	\$12,000
COINSURANCE	20% after Ded	50% of allowable amount
OUT-OF-POCKET (Includes Deductibles & Copays)		
Individual	\$5,000	\$11,000
Family	\$10,000	\$22,000
PCP OFFICE VISIT	Ded & 20%	Ded & 50%
SPC OFFICE VISIT	Ded & 20%	Ded & 50%
PREVENTIVE CARE	\$0 Copay	Ded & 30%
VIRTUAL VISITS (MDLIVE)	\$44 Copay	
DIAGNOSTIC (X-ray, lab)	Ded & 20%	Ded & 50%
URGENT CARE	Ded & 20%	Ded & 50%
EMERGENCY ROOM	Ded & 20%	Ded & 20% to 50%
INPATIENT HOSPITAL	Ded & 20%	Ded & 50%
OUTPATIENT SURGERY	Ded & 20%	Ded & 50%
RX CO-PAY		
Preferred Generic	Ded & 20%	Ded & 40%
Preferred Brand	Ded & 20%	Ded & 40%
Non Preferred Brand	Ded & 20%	Ded & 40%
Preferred Specialty*	Ded & 20%	Ded & 40%

Express Scripts Mail Order 90 day supply for 2 month cost

*Specialty drugs not available through mail order.

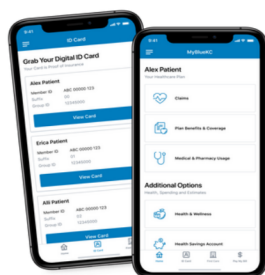
*Out of Network providers will incur additional charges.

*Member pays the difference between Generic & Brand if Generic is not selected when available.

*Mail order scripts are covered in-network only.

**HSA accounts are set up separately with the HSA bank. Provider. Bank application may be found on www.benselect.com

**Out-of-Network benefits are available but claim reimbursement to the provider is at the in-network contracted rate; you are responsible for any cost above that amount, plus any applicable cost sharing up to your out-of-pocket maximum.



The BCBSOK app or registering online at www.bcbsook.com can help to:

- Find in-network providers and services
- Review coverage
- Manage and track claims
- See cost estimates for procedures and prescription drugs
- Access a variety of health and wellness tools and resources
- Sign up to receive alerts when new plan documents are available
- Access a copy of your ID card electronically

MDLIVE TeleHealth

MDLIVE through BCBSOK, provides 24/7 access to board certified licensed physicians via virtual visits:

- \$0 copay, if enrolled on the PPO health plan
- \$44 flat copay, if enrolled in the High Deductible Health Plan

There is no charge to set up your MDLIVE account, but you may have a charge for your visit depending on your benefit plan.

- Call MDLIVE at (888) 970-4081
- Access virtual visits through Blue Access for Members or at MDLIVE.com/bcbsok
- Text BCBSOK to 635-483

Physicians can diagnose, treat, and prescribe medications for many common ailments, including but not limited to: allergies, sinusitis, earache, strep/sore throat, pink eye, respiratory infection and bronchitis.

Eligible employees who enroll in one of the BCBS medical plans will automatically be enrolled in the MDLIVE program. If you are enrolled in the MDLIVE benefit, you and all of your enrolled dependents are eligible for the telehealth program.

Powered by
MDLIVE®

WHERE TO GO WHEN



Remote Health Care Virtual Visits 24/7	Doctor's Office Primary Care/Specialist	Urgent Care Center Non-Emergency	Hospital Emergency/Trauma	Freestanding Emergency Room
Available 24 hours a day, 7 days a week	Office hours vary per clinic's schedule	Regular physician is not available	Open 24 hours 7 days a week	Open 24 hours 7 days a week
Access to care for non-emergency medical issues whether you are at home or traveling.	Generally the best place to go for non-emergency, in-person care (use of your network providers).	Generally includes evenings, weekends, and holidays. Used when your doctor's office is closed and you do not consider it an emergency situation.	Best use is for life threatening emergencies. Can incur multiple bills for services, such as doctors and the facility used for the visit.	Be careful, a lot of these facilities are not covered by your insurance.
Examples, but not limited to: allergies, cold/flu, fever, ear infection, headaches, nausea, pink eye, insect bites	Doctor to patient relationship established, therefore you are able to get in for an appointment sooner than new patients and the physician can treat you with known medical history.	Use an in-network facility!	Use an in-network facility!	If you receive care from an out-of-network provider, it will cost more. Out-of-network providers may 'balance bill' you for the amount your insurance does not cover.

PRE-TAX SPENDING ACCOUNTS



Health Savings Account (HSA) - BRI

The HSA is a tax-advantaged bank account which can be opened if the employee is enrolled in a qualified High Deductible Health Plan (HDHP) and meets all other IRS-regulated eligibility criteria. Deposits can be made on a tax-free basis and the money deposited has a tax-advantaged growth opportunity. HSA funds can be used to pay for qualified out-of-pocket medical expenses and qualified dental and vision expenses. Some insurance premiums can even be paid for with HSA funds, such as long-term care and COBRA premiums. If the funds in the HSA are not used, the money belongs to the employee and rolls forward from year to year. HSAs are not subject to the “use it or lose it” rule like FSAs.

ELIGIBILITY REQUIREMENTS:

- Must be enrolled in a qualified HDHP
- Cannot be enrolled in any other medical insurance, except what’s permitted by the IRS
- Cannot be enrolled in Medicare
- Cannot be claimed as a dependent on another individual’s tax return
- Cannot be eligible for a disqualifying Health Reimbursement Account (HRA)
- Cannot be enrolled in a Standard Flexible Spending Account (FSA); and your spouse may not be enrolled in a Standard FSA

TAX BENEFITS & FLEXIBILITY:

- HSA contributions are tax-free
- Interest and investment earnings accrued in your HSA are not taxable
- Amounts withdrawn from your HSA for qualified expenses are tax-free
- Start or stop contributions at anytime
- Increase or decrease the amount you contribute at any time
- Employees 55+ can contribute an additional \$1000 per year

2023 Minimum Employee HSA Contribution	2023 Maximum ORU HSA Contribution	2023 Maximum Total Contribution Amount	HDHP Employee Plan Coverage
\$500	\$500	\$3,850	Employee Only
\$500	\$500	\$7,750	Family

Flexible Spending Account (FSA) - BRI

HEALTHCARE FSA

Eligible employees, who do not have a HSA, may participate in the standard FSA. Contribution to this account on a pre-tax basis is to pay for qualified medical, dental and vision expenses.

DEPENDENT CARE FSA

The dependent care FSA allow the employee to set aside money from their paycheck on a pre-tax basis for eligible dependent daycare or elder care expenses. Eligible dependent include any child under age 13, or a dependent residing in the home who is physically or mentally unable to care for themselves.

Both the health care and dependent care FSA plans are subject to the “use it or lose it” rule which means unused funds at the end of the plan year do not roll forward and are forfeited. However, the healthcare FSA plan includes a \$500 rollover to the next plan year (subject to continued enrollment). You may not change your election during the plan year without a qualifying event.

IRS FSA CONTRIBUTION LIMIT

The minimum contribution to the healthcare FSA is \$100.00.

2023 Calendar year Maximum FSA Contribution	
Healthcare FSA	\$2,850
Dependent Care FSA	\$5,000 (Married, filing jointly)

DENTAL INSURANCE



DENTAL

DELTA DENTAL OF OKLAHOMA

Network: PPO or Premier

Service	In-network
Preventative /Diagnostic	100% deductible waived
Basic / Restorative	80%, after deductible
Major / Restorative	60%, after deductible
Orthodontia	Not covered
DEDUCTIBLE (waived for preventative)	
Per Person	\$50
Per Family	\$150
CALENDAR MAX	
	\$2,000
ELIGIBLE DEPENDENT AGE	
	26



HEALTH *through* ORAL WELLNESS®

Health through Oral Wellness (HOW) enhanced benefits are designed to boost members' existing Delta Dental plan with additional preventive benefits if they are at high risk for developing caries (tooth decay) and/or periodontal gum disease. We recognize each member is unique, and some may need additional services to achieve optimal oral health, so this benefit is at no cost to the members.

Spotlight - Online Benefit Information from DDOK

- Find a Dentist
- View benefits
- Track claim status and history
- Access Explanation of Benefits
- Prevent-o-Meter and 'My Mouth' chart
- Oral health & wellness education

Discount vision services are offered through EyeMed Access Discount Plan (discount plan #9231093)
eyemedvisioncare.com/deltadental | 1.800.521.3605



Visit DeltaDentalOK.org/Spotlight to set up an account username and password. This online account allows members to securely access real-time information.

VISION INSURANCE



OWNED BY OKLAHOMANS, FOR OKLAHOMANS
Vision Care Direct is proudly owned by private practice optometrists right here in the great state of Oklahoma. Revenue and tax dollars stay in Oklahoma to support your local communities and schools.

	BENEFITS
FRAMES	\$130
CONTACTS	\$130
LENSES	Single Vision
	Bifocal
	Trifocal
VCD PLUS EXTRAS	HD Progressive
	Anti-reflective Coating
	Scratch Resistance
	UV Protection
	Oil & Water Resistance

VISION

VISION CARE DIRECT OF OKLAHOMA

Network: VCD Plus

	In Network	Out of Network
Eye Exam	\$10	Up to \$50
Family	\$6,000	\$12,000
MATERIALS		
PRESCRIPTION GLASSES		
Single Vision Lenses	\$20	\$50
Bifocal Lenses	\$20	\$75
Trifocal Lenses	\$20	\$100
Progressive	\$20 + overage above allowance	\$100
FRAMES		
	Up to \$130	Up to \$60
CONTACT LENSES		
In lieu of frame/lenses	Up to \$130	Up to \$80
Medically Necessary	Up to \$250	Up to \$80

*Benefits available exclusively at VCD PLUS participating providers. Contact lens benefit is in lieu of glasses.

LIFE AND AD&D



BASIC LIFE AND AD&D

All eligible employees are provided basic life and accidental death and dismemberment (AD&D) insurance and ORU pays the full cost of the premium. Please remember to review your designated beneficiary each year.

VOLUNTARY LIFE AND AD&D

Eligible employees may purchase additional life and AD&D insurance on a voluntary basis. Employees must purchase voluntary life for themselves in order to purchase for their spouse or child(ren).

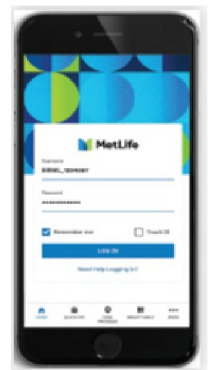
PLAN NAME	BASIC LIFE AND AD&D
Employee Benefit	1x annual salary to a maximum of \$50,000
	VOLUNTARY LIFE AND/OR AD&D
Employee Benefit	Up to 3x annual salary to a maximum of \$400,000 *GI \$175,000
Spouse Benefit	Increments of \$5,000 up to a maximum of \$200,000 (cannot exceed 50% of employee amount) *GI \$25,000
Child Benefit (life only)	Guarantee Issue \$10,000
During Open Enrollment	New vendor 2023 guidelines: Employees can enroll in life insurance for up to \$200,000 without an EOI. Spouses can enroll in life insurance for up to \$50,000 without an EOI.
EVIDENCE OF INSURABILITY (EOI): Any purchase/increase in benefits, which does not take place within 31 days of employee's/dependent's original eligibility effective date is subject to EOI. Cover-age is subject to approval from the insurance carrier before benefits are effective. See plan for restrictions and rules under Guarantee Issue (*GI)	

DISABILITY



All eligible employees are provided with options for Short-Term Disability (STD). ORU pays the full cost of the Long-Term Disability (LTD) premium.

	SHORT-TERM DISABILITY (EMPLOYEE-PAID)	LONG-TERM DISABILITY (EMPLOYER-PAID)
ELIGIBILITY	All full-time employees working at least 30 hours per week	All full-time employees working at least 30 hours per week
WEEKLY BENEFIT	60% of weekly earnings, maximum of \$1,500	60% of monthly salary, maximum of \$7,000
ELIMINATION PERIOD	Injury: 7 days Sickness: (includes pregnancy) 7 days	180 days
DURATION	25 weeks	Described in Certificate of Insurance



The MetLife mobile app is available at the App Store or Google Play

EMPLOYEE ASSISTANCE PROGRAM



All eligible employees and their household members have access to a 24/7 Employee Assistance Program (EAP), which includes 3 face-to face confidential visits (per issue, per person, per calendar year). Employees have access to unlimited telephonic counseling and online tools (refer to the contacts and resources at the end of this booklet) including:

- Confidential Emotional Support to help you and your family members with issues including anxiety, depression, stress, grief, loss and life adjustments and relationship/marital conflicts.
- Legal support and Resources that provide assistance if legal uncertainties arise, including bankruptcy, guardianship, power of attorney, divorce and more.
- Financial Resources that assist with issues such as retirement, taxes, mortgages, budgeting and more.
- Health and Benefit Services that support you through all aspects of your health care issues.

VOLUNTARY ACCIDENT



Covered Conditions	Plan MetLife Accident Insurance pays you
<u>Injuries</u> 12 covered injury types	Ranging from \$25 - \$20,000 per injury
<u>Medical services and treatment</u> 15 covered medical services and treatments	Ranging from \$75 - \$1,500 per medical service/treatment
Hospital coverage (due to an accident)	\$1,500 (non-ICU) - \$1,500 (ICU) admission benefit per accident \$250/day for non-ICU confinement, up to 15 days \$250/day for ICU confinement, up to 15 days
Inpatient Rehabilitation	\$150/day, up to 15 days per accident
Accidental death	\$100,000; \$150,000 if passenger on common carrier
Dismemberment, loss and paralysis	\$1,500 - \$7,500 per injury
Additional benefits - lodging	\$100/day

VOLUNTARY ACCIDENT



You have a **choice** of a \$10,000, \$20,000, \$30,000 or \$40,000 Benefit Amount

There is no total lifetime maximum

You can receive **Initial and Recurrence Benefit^{CI28}** payments

Example of Initial & Recurrence Benefit Payments^{CI29}

The example below illustrates an employee who elected a Benefit Amount of \$40,000 with no total lifetime maximum.

Illness – Covered Condition	Payment
Heart Attack^{CI7} – first verified diagnosis	Initial Benefit payment of \$40,000 or 100%.
Heart Attack^{CI7} – second verified diagnosis, two years later	Recurrence Benefit payment of \$40,000 or 100%
Kidney Failure – first verified diagnosis, three years later	Initial Benefit payment of \$40,000 or 100%

Critical Illness Insurance covers these conditions:

- Cancer
- Heart Attack
- Stroke
- Coma
- Severe Burn
- Coronary Artery Bypass Graft
- Loss of: Ability to Speak; hearing; or Sight
- Paralysis
- Major Organ Transplant
- 6 Progressive Diseases
- 10 Infectious Diseases
- 7 Childhood Diseases
- Sudden Cardiac Arrest

ADDITIONAL SERVICES



MetLife Group Life insurance... MetLife AdvantagesSM

Support, planning and protection when you need it most



Support

- Grief Counseling^{L4}
- Total Control Account^{L7}



Planning

- Face-to-Face Will Preparation^{L9}
- Face-to-Face Estate Resolution Services^{L9}
- WillsCenter.com^{L10}
- Funeral Planning Services^{L11}



Protection

- Coverage for active employees^{L12}
- Services for workplace transitions^{L5}
- Portability^{L12}



Digital Estate Planning Services

While you can't predict life outcomes, you can help prepare for them with Digital Estate Planning



Providing individuals with the right tool to keep track of important financial information should the unexpected happen

To access this guide, visit www.metlife.com/financial-wellness-content-hub/ or scan the QR code.



Only a few simple questions



As little as 15 minutes to complete estate planning documents online



If needed, can meet with an attorney



Durable Financial Power of Attorney



Last Will and Testament



Advanced Healthcare Directive (Living Will)

RETIREMENT 403(b)

The Teachers Insurance and Annuity Association of America (TIAA) is a Retirement Equities Fund for College Faculty and Staff members. TIAA is a leading provider for financial services in the academic field.

CONTRIBUTIONS

Full-time and Part-time employees are eligible to enroll in the 403b and/or the ROTH plan on their first day of employment. ORU will start matching contributions through payroll the day after the employees one year employment anniversary in the amount of 50% up to a maximum 6% of contribution by the employee. Employees are fully vested from their first contribution.

Annual Salary	Employee Contribution	Employer Contribution
\$40,000	2% = \$800	1% = \$400
\$40,000	4% = \$1,600	2% = \$800
\$40,000	6% = \$2,400	3% = \$1,200

The IRS cost-of-living adjustment for the 2023 investing year:

- Base line deferral maximum is \$22,500
- Catch up contribution is \$7,500, for those over age 50 or older

Free financial counseling is offered by

- T.I.A.A. at 1.800.842.2252 | tiaa.org
- Mariner Wealth Advisors at 918.991.6900 | www.marinerwealthadvisors.com

UBI RETIREMENT 401(k)



ORU offers 401(k) retirement accounts with Principal Financial with pre-tax or ROTH available. Eligible employees are automatically enrolled, after one full year of service, to defer 3% of their pay as of their entry date. Employees have the option to choose a difference percentage or to not defer.

Matching contributions are equal to 100% up to 3%, then 50% from 3% to 5%. Matching contributions are calculated based on salary, and 401(k) elective deferrals for the payroll period. The 2023 maximum contribution is \$22,500 with a \$7,500 catchup contribution for those age 50 or more.

403(b) vs 401(k)

A 403b is the public sector version of a 401k. A 403b is typically utilized for not-for-profit entities, while a 401k is used by for-profit companies. The investing mechanisms and rules are similar and both plans are subject to IRS governing.

Annual Salary	Employee Contribution	Employer Contribution
\$40,000	3% = \$1,200	100% of 3% = \$1,200
\$40,000	4% = \$1,600	100% of 3% = \$1,200 + 50% of 1% = \$200
\$40,000	5% = \$2,000	100% of 3% = \$1,200 + 50% of 2% = \$400

THE FRINGE

Leave Benefits

Along with paid time off and holidays, ORU offers other comprehensive leave programs, such as military and bereavement, that are outlined in the Employee Handbook.

- Paid Time Off (PTO): This is provided for all full-time staff employees. Full-time employees will accrue PTO from their first day of employment and is available for use after 90 days. Employee PTO starts at 15 days/year.
- Paid Holidays: Full-time employees are granted 10 paid holidays each year.

Tuition Benefits

- ORU offers tuition reduction for qualified employees, their spouse, and child(ren) to earn a Bachelor's degree at ORU in their chosen field of study.
- Qualified employees have the opportunity to earn their Master's degree through ORU's Educational Assistance Plan (certain restrictions apply; refer to the Employee Handbook for full program details).
- High school students of qualified employees can earn college credit hours toward their Bachelor's degree by enrolling in the ORU Advantage dual-enrollment program online, with a 25% tuition reduction.

Other Benefits

- Theater tickets: Full-time employees are given a pair of complimentary tickets for plays throughout the year.
- Music: Many events hosted by the Music Department are complimentary to employees and their families.
- Parking: Employees are offered free parking on campus, with the proper hang tag obtained from the Department of Public Safety & Security.
- Security: The Department of Public Safety & Security offers 24/7 coverage across campus, with armed officers certified and licensed by the Oklahoma Council on Law Enforcement Education and Training (CLEET).



EMPLOYEE PERKS

1

FITNESS CENTER

Free use of campus fitness center for all ORU employees

2

BOOKSTORE DISCOUNTS

Enjoy a 10% discount at the ORU bookstore-excluding textbooks

3

ATHLETIC EVENTS

Free admission to ORU sporting events for employees and three guests

4

HOLIDAYS

ORU observes 10 holidays per year.

5

LIBRARY ACCESS

Free access to ORU's extensive library & research center.

6

TULSA TEACHER'S CREDIT UNION

Discounts offered to ORU employees on select TTCU accounts/services.

7

COMP5 MEAL PLAN

(5) complimentary meals will be automatically added to your ID card each semester redeemable at the on-campus cafeteria.

RESOURCES

MEDICAL Blue Cross Blue Shield of Oklahoma	1.800.672.2378 www.bcbsok.com
DENTAL Delta Dental OK Group #5631	1.800.522.0188 www.deltadentalok.org
VISION Vision Care Direct of Oklahoma Group #9022	1.877.488.8900 www.visioncaredirect.com
MAIL-IN PHARMACY Express Scripts	1.833.599.0729 www.express-scripts.com
PRE-TAX ACCOUNTS (FSA & HSA) BENEFIT RESOURCES, INC.	1.800.339.7493 www.wealthcareportal.com
BASIC LIFE/AD&D, VOLUNTARY LIFE/AD&D, DISABILITY, EAP, CRITICAL ILLNESS & ACCIDENT: MetLife Services	1.800.638.5433 www.metlife.com/mybenefits
UBI RETIREMENT 401(k) Principal Financial Services, Inc.	1.800.986.3343 www.principal.com
ORU RETIREMENT 403(b): (TIAA) Teacher's Insurance & Annuity Association of America	1.800.842.2252 www.tiaa.org
ORU VETERAN EXPERIENCE OFFICE William Beck, Lieutenant Colonel (Army, Retired)	918.495.6971 wbeck@oru.edu
BENEFIT ENROLLMENT	www.benselect.com

