ORU | HUMAN RESOURCES

2027 — OPEN ENROLLMENT GUIDE BOOK

A simple guide to reviewing, choosing and confirming your benefits for the coming plan year.















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About This Guide

The **2027 Open Enrollment** Guidebook is an essential resource designed to offer you comprehensive insights into our benefits offerings. This guidebook serves as a roadmap to navigating the enrollment process, ensuring you have the necessary information to make informed decisions regarding your benefits. Within these pages, you will find detailed explanations of available plans, updates on any changes, and valuable guidance to assist you throughout the enrollment period.

Employees are encouraged to explore this guide thoroughly and reach out to the HR team should you have any questions or require further assistance.

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2027
Benefits Open Enrollment
November 23 - December 4, 2026

Welcome to Your 2027 Open Enrollment

Welcome to the 2027 Open Enrollment period! This is an exciting time of year as you have the opportunity to review and select the benefits that best suit your needs for the upcoming year. This year, the Benefits Open Enrollment period takes place **Monday, November 23 through Friday, December 4, 2026, and your coverage is effective January 1, 2027.**

We encourage you to take a few minutes to consider the benefits and coverages available to you in 2027 by reviewing the information in this Open Enrollment Guidebook and accessing the **Annual Open Enrollment Details** page. Both the guidebook and enrollment details page contain important information about your benefits options. Take advantage of onsite and virtual resources to learn about your 2027 benefits. During this enrollment period, we are excited to offer various resources to assist in employees throughout the open enrollment process.

Our benefits team is here to assist you with any questions you may have and to ensure a smooth and seamless enrollment process. Thank you for being an integral part of our university community. We are grateful for your contributions and look forward to supporting you in the year ahead.

Warm Regards,
ORU Human Resources

Virtual Benefits Counseling

Easy access to personalized guidance, allowing you to make informed decisions about your health, dental, and other benefit options for the 2027 plan year. Need help with enrollment or have questions about your options? Schedule a virtual benefits counseling session today.

Schedule Now!



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Enroll in 2027 Benefits Plan Options Now

Open Enrollment is here! Enrolling in your 2027 benefits plan is an important step to ensure you have the coverage and support you need for the upcoming year. By visiting benselect.com, you can explore a variety of plan options tailored to fit your individual needs, whether it's health, dental, vision, or other benefits.

Enrolling early can help ensure a smooth transition into the new benefits period and give you peace of mind knowing your coverage is in place.



Enroll online and learn more at:
www.benselect.com



Virtual Open Enrollment Information Session

Join Us

for a live, virtual overview of your 2027 benefit options, key changes, and enrollment tips.

Monday, November 23

10:00 AM (CT)

During this session, you'll learn:

- What's new for 2027
- Plan updates and key changes
- Helpful tips for a smooth enrollment

Register Today!

Scan the QR code or visit the link below to reserve your spot!

Registration Link



Can't attend live?

A recording will be available on the Open Enrollment Details page.

Getting Started

ANNUAL BENEFITS ENROLLMENT IS HERE!

From medical and dental plans, to life insurance and flexible spending accounts--ORU offers several benefit options for you and your family to consider.

Here are some essential things to know:

Key dates

- **Annual enrollment:** Nov. 23 -Dec. 04 2026
- **Enrollment closes:** Dec. 4, 2026, at 11:59 PM. CST
- **New benefits effective:** Jan. 1, 2027

Before you choose

Prior to making your benefit elections, be sure to review this guide. It will also walk you through the decision-making and enrollment processes step-by-step.

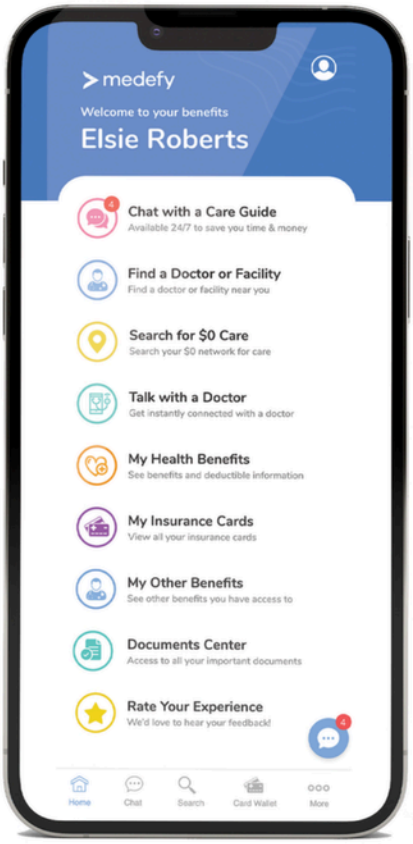
If you don't enroll

Your current elections will continue, except for spending & savings accounts (HSAs/FSAs). **If you wish to have a spending or savings account in the coming year, you must re-enroll during the annual enrollment period.**

QUESTIONS?

Your Human Resources team is here to help. Call 918-495-7561 or 918-495-7561 during business hours, or email **benefits@oru.edu**. You can also **visit our website** to learn more about your benefit options and to get help selecting the plans that are right for you.

ORU | ORAL ROBERTS UNIVERSITY



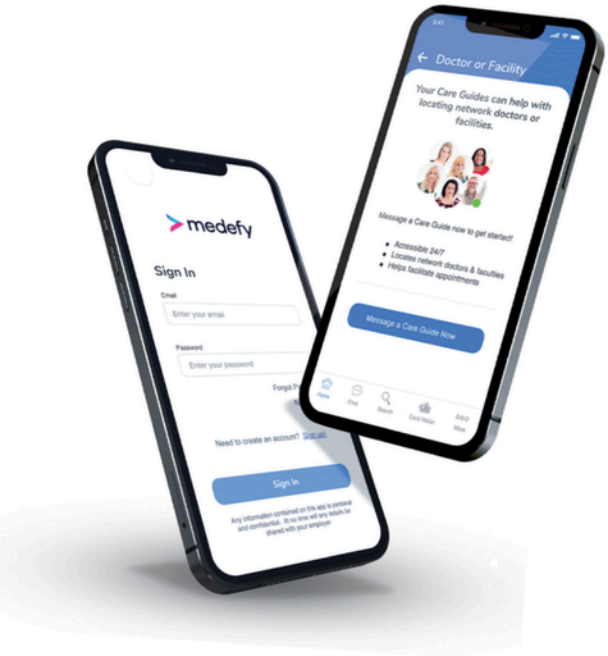
Save money with your

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!

Take Action

2027 Benefits Open Enrollment runs from **Monday, November 23rd** through **Friday**, **December 4th**. ORU encourages you to participate in Open Enrollment to make sure you have the benefits that meet your needs during the 2027 calendar year. You can view your current benefit elections, dependents, and beneficiaries **beneselect.com**.

You must take action if you want to...	If you take no enrollment action...
■ Enroll for the first time or make changes to your current medical, dental, vision, supplemental or dependent life insurance coverages. ■ Contribute to a Flexible Spending and/or Dependent Care Flexible Spending Account (FSA). ■ Contribute to a Health Savings Account (HSA).	■ Your current benefit plan elections will automatically continue for the 2027 calendar year. ■ You will **not** be able to contribute to an FSA or HSA for 2027 unless you enter new contribution amounts.

Changes you make during Open Enrollment to your medical, dental, vision, and spending accounts will be in effect on January 1, 2027 and are binding through December 31, 2027 unless you experience a qualified life event.





How to ENROLL

Follow the steps in this section to change or enroll in benefits through **benselect.com.**

1 2 3 4 5 6

Log Into benselect.com	If you'd like to review your benefits, elect spending or savings account contribution amounts, or make changes to your elections, access **benselect.com.** Log in information: • **Username:** Z number, including the Z • **PIN:** the last 4 of your social and the last 2 digits of your birth year
Review Current Benefits	Begin by assessing your current benefits package. Determine what works well for you and identify areas needing improvement, paying close attention to your health, dental, vision, and any other insurance plans.
Evaluate Your Needs	Consider any changes in your personal or family circumstances that might affect your benefits needs, such as marriage, having a baby, or health changes. This will help tailor your benefits package to better suit your situation.
Compare Plans	If new plans are available, compare them against your current plan. Look at premiums, deductibles, co-pays, and out-of-pocket maximums. Make sure to check if your preferred healthcare providers are in-network.
Make Your Selections	Once you have evaluated your options, make your selections. Be mindful of the deadline to ensure your choices are submitted in time.
Confirmation and Documentation	After submitting your selections, confirm that everything is correct. Keep a copy of your confirmation for your records, and ensure that you receive acknowledgment from your employer.

2027 OPEN ENROLLMENT

CHECKLIST

Review the Open Enrollment Checklist to make sure you don't overlook any essential steps during the enrollment process.

1 PERSONAL INFORMATION REVIEW

- ○ Ensure your name, address, phone number, and email are current in the our systems.
- ○ Update emergency contacts & beneficiaries as needed.

2 BENEFITS OPTIONS OVERVIEW

- ○ Examine summaries of health, dental, and vision plans.
- ○ Compare premiums, deductibles, and coverage to choose the best fit.
- ○ Add any dependents to your plan.
- ○ Check life insurance beneficiary designations.

3 SAVINGS AND SPENDING ACCOUNTS ASSESSMENT

- ○ Review contributions to HSAs or FSAs.
- ○ Adjust based on expected healthcare expenses and new contribution limits.
- ○ Consider Dependent Care FSA enrollment if applicable.

4 ADDITIONAL BENEFITS EXPLORATION

- ○ Consider optional benefits like disability insurance, legal assistance, or wellness programs.

5 SELECTIONS CONFIRMATION

- ○ Verify all selections before the enrollment deadline.
- ○ Submit selections via the online portal or required paperwork by the **December 4, 2026 deadline**.

What's Changing?



Quick Insights: What's Changing in 2027?

Stay updated on benefits changes for the 2027 plan year, including adjusted medical rates and a new plan from MetLife.

Highlights:

- Change to medical rates and plan deductibles
- Increase in dental rates for all coverage levels
- Change in ccopays for medical plans



Slight Change in Medical Insurance Premiums for 2027

Starting January 1, 2027, there will be a slight change in our medical insurance rates. We've worked hard to keep these changes minimal while ensuring quality coverage. For details, see page 9 of the Open Enrollment Guidebook.



Increase in Delta Dental Premiums for 2027

Delta Dental premiums are increasing for 2027 after more than five years without a rate increase.



Annual Enrollment Page

918. 495.7163

Annual Enrollment Page

918. 495.7163

Medical and Pharmacy Coverage

Oklahoma

Note ▶

Employees need to review current benefit elections during Annual Enrollment in order to determine what, if any, changes need to be made for the next plan year.

In order to enroll in the Dependent Care or Health Care Flexible Spending Accounts, you are required to re-enroll each year – your current elections will not roll over into the new plan year.

MEDICAL AND PRESCRIPTION DRUG COVERAGE

ORU offers a choice of two medical plan options through **Blue Cross Blue Shield (BCBS)**. Each plan includes prescription drug coverage through. You can choose the plan that best meets the needs of you and your family.

Your plan options are:

- PPO Plan.
- HDHP Plan with an HSA.

Each plan includes comprehensive health care benefits, including free preventive care services and coverage for prescription drugs. The plans also include in- and out-of-network coverage; individual and family deductibles; coinsurance; and out-of-pocket maximums.

You must meet the annual deductible before the medical plan begins to cover your health care expenses; however, once the deductible is met, the medical plan begins to pay for a percentage of covered expenses (coinsurance), up to the out-of-pocket maximum.

Out-of-pocket maximums apply to both of the plans. This is the maximum amount you will pay for health care costs in a calendar year. Once you have paid the out-of-pocket maximum, the plan will cover your eligible medical expenses at 100% for the remainder of the plan year. If out-of-network providers are used, then you are responsible for charges that are above “reasonable and customary.”

Again, it is up to you to decide which plan will work best for you and the needs of your family. When making your decision, keep these few things in mind:

- monthly cost of coverage,
- annual deductibles, and
- annual out-of-pocket maximums.

Medical Plan Rates & Deductibles

Change in Medical Rates

It is important to note that for the year 2027, premium rates have experienced a slight increase.

Although health insurance rates will see a slight increase, the plan remains comprehensive, offering a wide array of benefits to its policyholders, providing extensive coverage, including essential services such as preventive care, hospital stays, prescription medications, and specialist visits.

Increased Deductibles

For the 2027 plan year, deductibles will increase for both the PPO and High Deductible Health Plan (HDHP). A deductible is the amount you pay for covered healthcare services before your insurance plan begins sharing certain costs.These adjustments are part of ORU's ongoing efforts to manage rising healthcare costs while maintaining access to quality, comprehensive benefits.

Employees are encouraged to review the updated deductibles and out-of-pocket costs for each plan to determine which option best meets their healthcare needs and budget.



Medical Plan(s) Rate Comparison: 2026 vs. 2027 Plan Year

We have the opportunity to come together as a community to effectively manage and offset medical costs. By leveraging prescription savings programs, we can reduce the financial burden of medications.

By staying informed and utilizing these resources, we can collectively support each other in maintaining both our health and our budgets.

ORU MEDICAL (PPO)	2026 Monthly Premium (USD)	2026 Per Pay Period Cost (USD)	2027 Monthly Premium (USD)	2027 Per Pay Period Cost (USD)
Employee	$356.48	**$178.24**	$377.87	**$188.93**
Employee + Children	$724.07	**$362.04**	$767.52	**$383.76**
Employee + Spouse	$877.80	**$438.90**	$930.47	**$465.23**
Family	$1,232.04	**$616.02**	$1,305.96	**$652.98**

ORU MEDICAL (HDHP)	2026 Monthly Premium (USD)	2026 Per Pay Period Cost (USD)	2027 Monthly Premium (USD)	2027 Per Pay Period Cost (USD)
Employee	$167.12	**$83.56**	$170.46	**$85.23**
Employee + Children	$553.66	**$276.83**	$564.73	**$282.37**
Employee + Spouse	$641.64	**$320.82**	$654.47	**$327.24**
Family	$880.04	**$440.02**	$897.64	**$448.82**

Medical Plan Deductible Comparison: 2026 vs. 2027 Plan Year

What's Changing in 2027?

Both the PPO and HDHP will have increased deductibles for the 2027 plan year. A deductible is the amount you pay for covered healthcare services before your insurance plan begins sharing certain costs. Employees should compare the updated deductibles alongside monthly premiums, copays, coinsurance, and out-of-pocket maximums when selecting coverage.

ORU MEDICAL PLAN	Coverage Level	2026 Deductible	2027 Deductible	2027 Per Pay Period Cost (USD)
PPO	Individual	**$2,000**	$3,000	**$1,000**
PPO	Family	**$4,000**	$6,000	**$2,000**
HDHP	Individual	**$4,000**	$5,000	**$1,000**
HDHP	Family	**$6,000**	$8,000	**$2,000**

Discount Drugs Program



The Cost Plus Drugs discount program is an online pharmacy that sells prescription drugs at low prices by cutting out middlemen and using a transparent, cost-plus pricing model

MARK CUBAN CostPlus DRUG COMPANY

Affirmed Rx Update

We are pleased to inform you that you can still access substantial savings on your prescription medications through the **CostPlus Drugs** discount program as an individual. This program offers competitive pricing on a wide range of medications, ensuring you can manage your health needs affordably.

To continue benefiting from these discounts, you will need to register individually with CostPlus Drugs. We encourage you to visit their website or contact their customer service for more information on how to enroll and take advantage of the savings available.

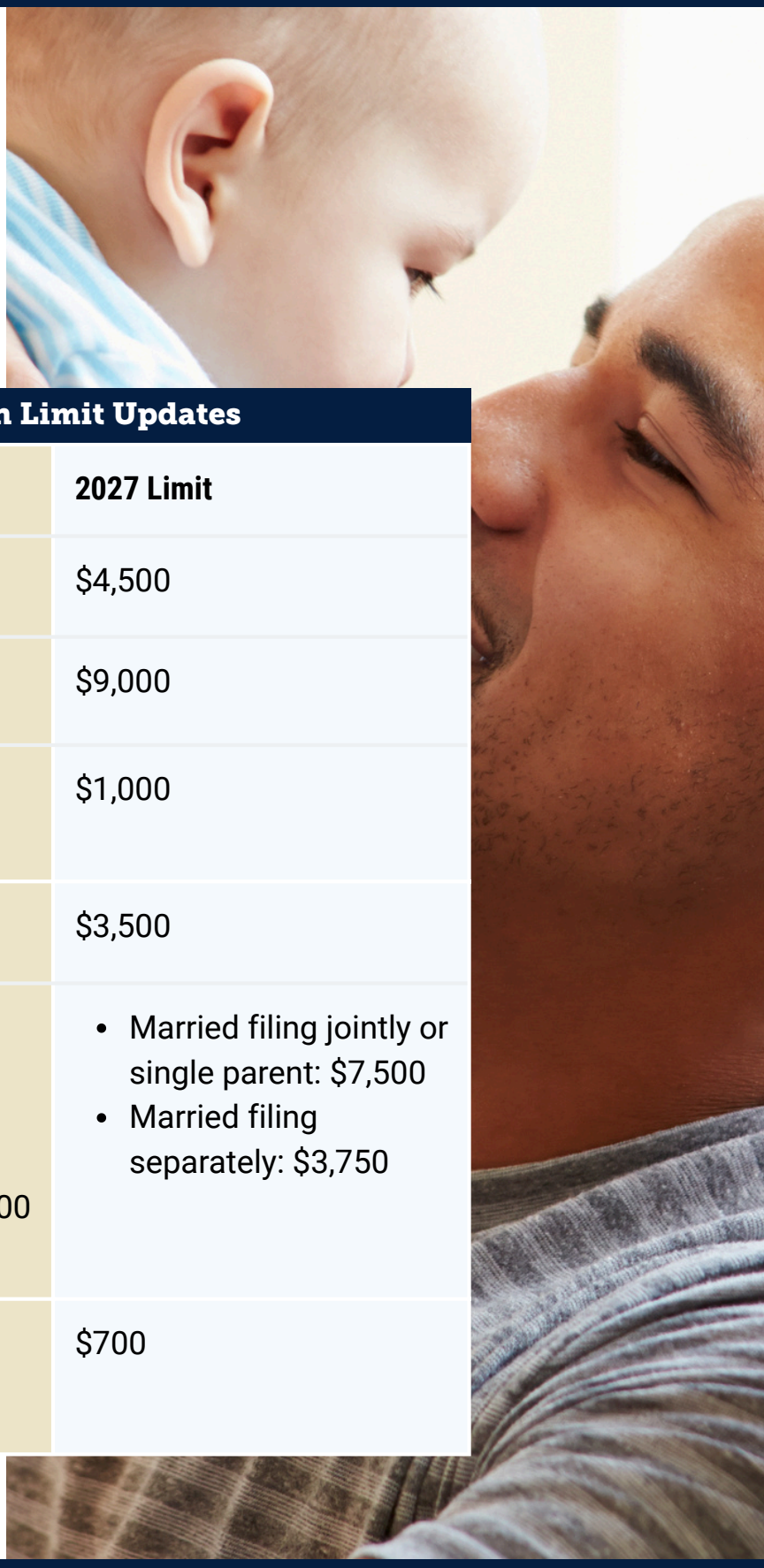
Ways to Save

University employees looking to save on prescription drugs can explore several options. Utilizing generic medications instead of brand names can also significantly reduce costs, as generics are typically much cheaper and equally effective. Employees can also consider using mail-order pharmacies, which often provide medications at a lower cost and with added convenience.

Finally, discussing with healthcare providers about lower-cost alternatives or pharmaceutical rebates can further aid in minimizing prescription drug expenses.

Spending Accounts Contributions Increased

The contribution limits for **Flexible Spending Accounts (FSA)** and **Health Savings Accounts (HSA)** will rise in 2027, allowing employees to save more pre-tax income for eligible healthcare and dependent care expenses.



Maximum Contribution Limit Updates

Account Type	2026 Limit	2027 Limit
HSA (Individual)	$4,400	$4,500
HSA (Family)	$8,750	$9,000
HSA 55+ Catch-Up Amount	$1,000	$1,000
FSA	$3,400	$3,500
Dependent Care FSA	• Married filing jointly or single parent: $5,000 • Married filing separately: $2,500	• Married filing jointly or single parent: $7,500 • Married filing separately: $3,750
FSA Carryover Limit	$680	$700

Dental Coverage



DELTA DENTAL COVERAGE

ORU offers dental insurance through **Delta Dental of Oklahoma** under their PPO-Point of Service group plan. This particular plan offers coverage from basic to major services and is one of the top plans offered through Delta Dental.

Under this plan, services can be utilized with their PPO or premier network; out-of-network services are also available. The program is also enhanced with extended benefits under the HOW program. Click on the documents below for more information.

UNDERSTANDING YOUR DENTAL NETWORKS

DELTA DENTAL PPO

PPO participating dentists generally offer the greatest savings on covered care.

DELTA DENTAL PREMIER

A broader participating dentistnetwork; your costs may differ from PPO providers.

WHAT IS CHANGING IN 2027?

After more than five years of stable dental premiums, ORU dental rates are increasing for the 2027 plan year. Review the updated contribution amounts when making your election.

ORU DENTAL PLAN	2026 Per Pay Period Cost (USD)	2027 Per Pay Period Cost (USD)
Employee	**$9.60**	**$11.00**
Employee + 1 Dependent	**$20.40**	**$22.76**
Family	**$30.00**	**$34.67**

Helpful Resources

We want to ensure you have all the information and support you need to make the most of your benefits. Below are some helpful resources and contacts for your convenience:

Plan	Vendor	Contact Info & Website
Medical		
	BlueCross Blue Shield of Oklahoma	• 1.800.672.2378 • www.bsbsok.com
Pre-Tax Accounts (FSA\HSA)	**Benefit Resource Inc.**	• 1.800. 473.9595 • participantservices@benefitresource.com • benefitresource.com
Discount Prescription Program	**CostPlus Drug Company**	www.costplusdrugs.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
Life Insurance, Disability, Supplemental Plans		
	MetLife	• 1.800.638.5433 • www.metlife.com/mybenefits

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