



# MAXIMIZING YOUR BENEFITS

Unlocking the Full Potential of Your  
Employee Benefits

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# *Welcome and Purpose*

This presentation aims to empower university employees by providing clarity on their benefits, ensuring they can fully utilize available options for financial wellness and growth.

# Key Benefits

*Understanding essential employee  
benefits options*



## **Health Insurance**

Comprehensive coverage for medical expenses and services

## **Dental/Vision**

Important care for oral health and eyesight needs

## **Retirement Plans**

Savings options for future financial security and growth

## **Life Insurance + Disability**

Financial protection for loved ones in case of tragedy



# ORU Plan Design Options for 2025

<b>Plan Benefit What You Pay In-Network</b>	<b>PPO Plan Network BCBS</b>	<b>HDHP Plan (w/ HSA option) Network BCBS</b>
Annual Deductibles	\$2,000* / \$4,000*	\$4,000* / \$6,000*
Office Visits - PCP/Spec	\$25/\$50	20% coinsurance*
Annual Out of Pocket	\$4,000/\$8,000	\$4,000/\$8,000
Preventative	100%	100%
Urgent Care	\$50 copay	20% coinsurance*
Emergency Room	20% coinsurance*	20% coinsurance*
Lab/X-Rays/MRIs/CT/PET	20% coinsurance*	20% coinsurance*
Outpatient	20% coinsurance*	20% coinsurance*
Inpatient	20% coinsurance*	20% coinsurance*
Prescription Copays/Cost <b>See formulary Guide</b>	\$0/\$15/\$20/\$60/\$110/\$160	20% coinsurance* \$0 Preferred Generic

\*Plan(s) subject to change in 2026



Our Customer Service Team is available to answer your calls live!

405-607-2100 (OKC Metro)  
800-522-0188 (Toll Free)

Monday – Thursday, 7:00 a.m. – 6:00 p.m.  
Friday, 7:00 a.m. – 5:00 p.m.

### Percent Payable for Covered and Allowable Dental Services

	PPO Network	Premier Network	Out-of-Network
Class I: Diagnostic and Preventive Services	100%	100%	100%
Class II: Basic Services such as amalgam and composite fillings	80%	80%	50%
Class III: Major Services such as crowns, dentures and implants	60%	60%	25%
Class IV: Orthodontic Services	N/A	N/A	N/A

### Deductible and Maximum Amounts

Annual Maximum Benefit and Deductible Accumulation Period	January 1 - December 31
Annual Deductible Per Person – applies to Classes II and III PPO/Premier Networks; applies to Classes I, II and III of Out-of-Network	\$50* - PPO & Premier Networks \$100* - Out-of-Network
Annual Maximum Benefit Per Person – applies to Classes I, II and III combined	\$2000

\*Family Deductible not to exceed 3 times the Annual Deductible Per Person.

EyeMed discount available on this plan



**Vision  
Care  
Direct**  
OF OKLAHOMA

**SIMPLE.  
FLEXIBLE.  
AFFORDABLE.**

	BENEFITS	INCLUDED
<b>FRAMES</b>	\$130	✓
<b>CONTACTS</b>	\$130	✓
<b>LENSES</b>	Single Vision	✓
	Bifocal	✓
	Trifocal	✓
<b>VCD PLUS EXTRAS*</b>	HD Progressive	✓
	Anti-Reflective Coating	✓
	Scratch Resistance	✓
	UV Protection	✓
	Oil & Water Resistance	✓

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

**COMPLETE PAIR OF GLASSES  
STARTING AT JUST \$20**

At last, you finally have the freedom to use your materials allowance the way you want without all the surprise out of pocket expenses. With VCD PLUS providers in your area, you'll have access to high definition (single vision, bifocal, trifocal or premium progressive) lenses, premium anti-reflection coating, scratch resistant coating and UV protection all for one low price!

**OWNED BY OKLAHOMANS,  
FOR OKLAHOMANS**

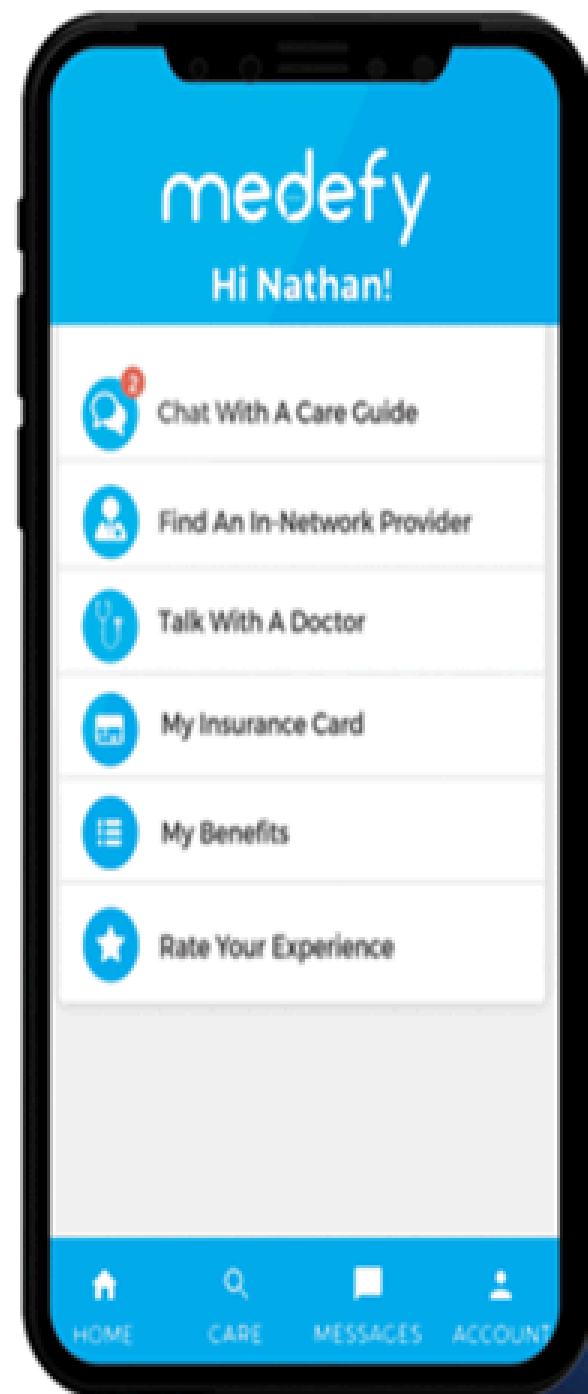
Vision Care Direct is proudly owned by private practice optometrists right here in the great state of Oklahoma. Revenue and tax dollars stay in Oklahoma to support your local communities and schools.



Save money with your

# MEDEFY 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!



# ORU Benefits App Powered by medefy



### Your ORU Concierge team can:

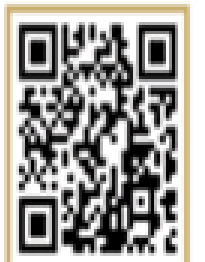
- Answer health benefits questions
- Help schedule appointments
- Save you money with low-cost, in-network care
- All conversations are 100% confidential

### 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!

# Health Savings Account (HSA)

## Benefits Resources, Inc.



- **Triple tax advantage** | Contributions are pre-tax
- Assets in your account typically grow pre-tax (federal level)
- Funds can be withdrawn tax free if used on qualified medical expenses
- **You must be enrolled in the ORU High-Deductible Health Plan (HDHP) to participate**
- Contribution Limits for 2026 are **\$4,400** for individuals and **\$8,750** for family. Over 55 yrs. is eligible for an additional \$1,000 catch up contribution.
- HSA is a tax-advantaged medical savings account **OWNED** by **YOU!**
- Any unused funds remain in your account – even if you leave employment or retire and/or take Medicare (no use it or lose it!). See plan for full details!
- Employer match of **\$500 with a \$500-year minimum contribution** from you.
- MEDICARE cautions and Retirement advantages \*1-1-2026 Part A change.

# Flexible Spending Account (FSA)

## Benefits Resources, Inc.



- Plan for qualified medical and dependent care expenses annually (Jan-Dec);
- Pre-tax funds reduce your taxable income while employed with ORU.
- Healthcare FSA may elect up to **\$3,400** in 2026 (**\$100 year min.**);
- Use your Healthcare FSA to reimburse yourself for eligible out-of-pocket medical, vision, dental, OTC, prescriptions etc.;
- Receive convenient prepaid benefits card for medical expenses;
- Use your funds; only allowed up to a **\$500 rollover** with next year enrollment;
- You may NOT enroll in the health FSA if enrolled on the HDHP medical plan.
- Dependent Care FSA may elect up to **\$7,000** (per household) annually ORU contributes \$500.00 when you enroll = \$7,500 account total;
- Easy online reimbursement for dependent care expenses.



# Strategies to Maximize Your Benefits

# Strategies to Maximize Benefits

## 01 | Open Enrollment

Open enrollment is a critical time to review your benefits, ensuring you select the right options that align with your health care needs and financial goals.

## 02 | Wellness Integration

Integrating wellness into your benefits strategy encourages healthier lifestyle choices, reducing potential healthcare costs while improving overall well-being and productivity in the workplace.

## 03 | Cost Awareness

Keeping track of costs associated with your benefits helps in making informed decisions, ensuring you maximize value while minimizing unnecessary expenses throughout the benefits period.

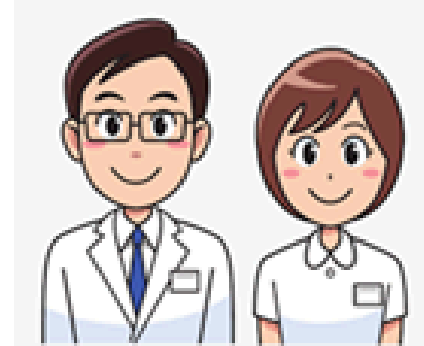
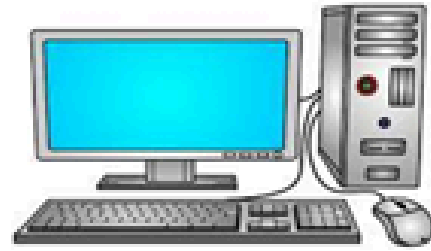
## 04 | Annual Check

Conducting an annual benefits check allows you to reassess changing needs, adjust coverage levels, and ensure optimal use of available benefits for the year ahead.

## 05 | Healthcare Planning

Strategically plan for healthcare expenses while simultaneously saving for retirement. Consider short and long term costs.

# Knowing Where to Go Can Save You Money



Remote Health Care	Doctor's Office	Urgent Care Center	Hospital Network	Freestanding
Virtual Visits 24/7	Primary Care/Specialist		Emergency Room/Trauma Center	Emergency Room/Urgent Care
Available 24 hours a day 7 days a week	Office hours vary	Hours generally, includes daytime, evenings, weekends and holidays	Open 24 hours, 7 days a week	E.R. Open 24 hours, 7 days a week U.C. Open Extended hours
Access to care for non-emergency medical issues whether you're at home, at work or traveling.  Mental health appointments are also available at a higher co-pay.	Generally best place to go for non-emergency care at the least out-of-pocket cost.  Being "established" with a Primary Care is important for your health care!	Often used when doctor's office is closed or not available and you don't consider it a life-threatening emergency: <b>Minor injuries from car wrecks, falls etc. Ex: Fractures, Whiplash, Sprain or strain. Minor burns, UTI, Bronchitis, Flu, Strep Throat, Ear infection, Pink Eye</b>	Can incur multiple bills for services such as doctors and facility: <b>Deep cuts, Head Injury, Car Accident Loss of Vision, Serious burns, Snake Bites, Heart Attack, Stroke, Seizures, Bleeding that won't stop, etc.</b>	If you receive non-life-threatening care from an out-of-network provider/facility, you will pay a higher out-of-pocket. <b>You are protected from "surprise billing" or "balance billing" when you utilize an in-network facility but receive care from an out-of-network provider.</b>
Provided by MDLive:  PPO plan \$0 copay  HDHP plan \$48 copay-no deductible	Doctor to patient relationship established, therefore able to treat based on knowledge of medical history; use in-network physicians	Use in-network facilities to avoid unnecessary out-of-network charges.	Use in-network facility. Be aware that your wait time at a <u>Trauma Center</u> can be longer wait for non-life-threatening issues.	Be careful: confirm in-network facility and attending physicians. Don't forget your appeal rights for false or fraudulent billing.

# Avoiding Common Pitfalls



## Use It

Understand deadlines to avoid losing funds.



## Plan Ahead

Review options annually for best choices.



## Stay Informed

Ask questions before making enrollment decisions.



## Seek Help

Utilize resources for guidance and support.

1

## ***Understand Your Needs***

Assess your personal and family requirements to ensure the selected benefits align with your health, financial, and lifestyle needs for the upcoming year.

2

## ***Compare Plans***

Research and evaluate different plan options available to find coverage that best fits your budget and provides necessary services, ensuring optimal health and financial wellness.

3

## ***Estimate Costs***

Calculate potential out-of-pocket expenses for each plan to understand total costs, including premiums, deductibles, and co-pays, helping you make informed financial decisions.

4

## ***Update Beneficiaries***

Review and update beneficiary designations for life insurance and retirement accounts, ensuring your loved ones are protected and your wishes are accurately reflected in your benefits.

2025

# EMPLOYEE WELLNESS FAIR

*Wellness in Action: Explore, Learn, Thrive*

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XXX

XXX



- ✓ GIVEAWAYS
- ✓ WELLNESS VENDORS
- ✓ HEALTH SCREENINGS



**Tuesday, November 4**  
09:00 AM - 1:00 PM



# OPEN ENROLLMENT

Benefit elections for plan year 2026



**NOVEMBER 10<sup>th</sup> -  
NOVEMBER 21<sup>st</sup>**





# HOW DO I ENROLL?

- Sign in using your **Z number** as your username (or your social/no dashes). Your **PIN is the last 4 of your social** with the last two digits of your birth year.
- Review personal information
- Update beneficiaries and any dependent information
- Check your payroll dashboard to confirm deductions
- Enroll sooner than later to avoid missing Open Enrollment
- Flex Spending and Health Savings Accounts – **REQUIRED** Enrollment



**OPEN  
ENROLLMENT**

THANK YOU!

QUESTIONS?  
I'M HERE TO HELP



**TRACY GILLEAN**  
*Benefits Administrator*

