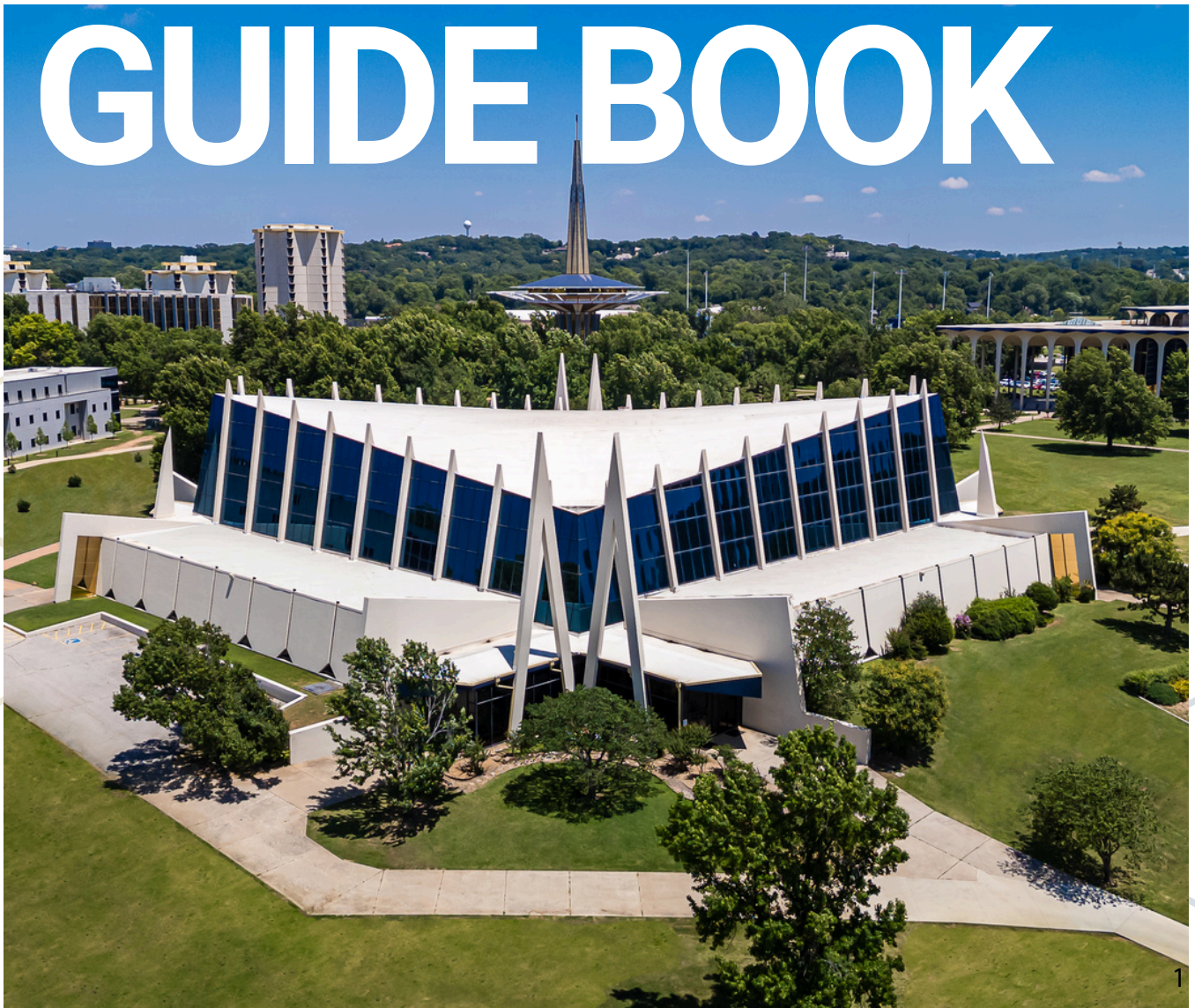


2026

ORU
HUMAN
RESOURCES

OPEN ENROLLMENT GUIDE BOOK









Introduction

The **2026 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.



2026 Benefits Open Enrollment

November 10 - November 21, 2025

Welcome to Your 2026 Open Enrollment

Welcome to the 2026 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 10 through Friday, November 21, 2025, and your coverage is effective January 1, 2026.**

We encourage you to take a few minutes to consider the benefits and coverages available to you in 2026 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 2026 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 2026 plan year. Need help with enrollment or have questions about your options? Schedule a virtual benefits counseling session today.

Schedule Now!



Enroll in 2026 Benefits Plan Options Now

Open Enrollment is here! Enrolling in your 2026 benefits plan is an important step to ensure you have the coverage and support you need for the upcoming year. By visiting beneselect.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.

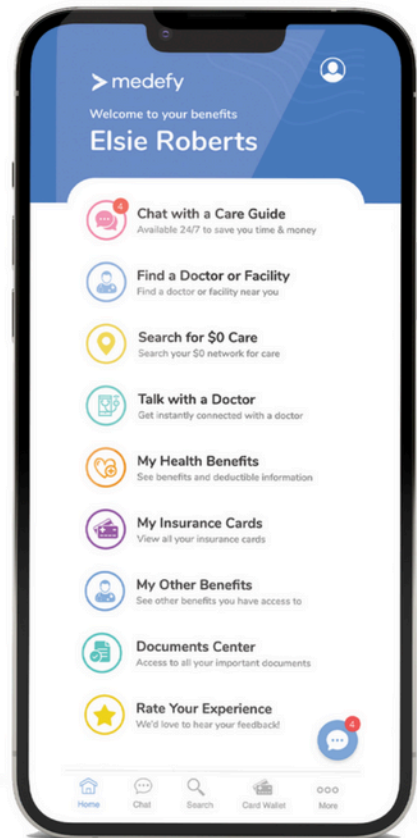


Enroll online and learn
more at:
www.beneselect.com

Save money with your

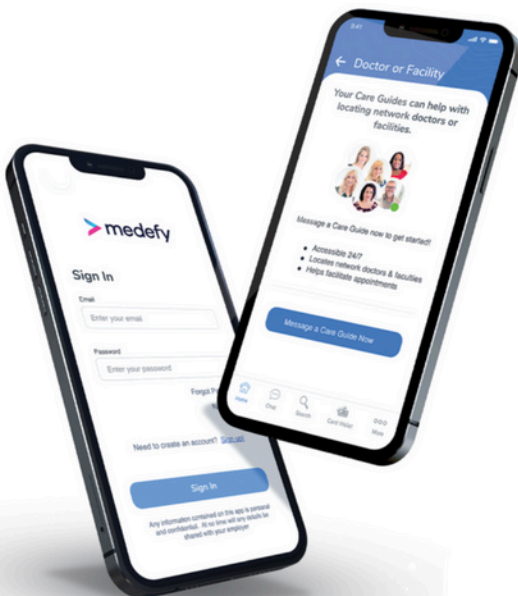
ORU Benefits App

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!

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. 10 - Nov. 21, 2025
- **Enrollment closes:** Nov. 21, 2025, at 11:59 PM. CST
- **New benefits effective:** Jan. 1, 2026



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.

.... Take Action

2026 Benefits Open Enrollment runs from **Monday, November 10** through **Friday, November 21, 2025**. ORU encourages you to participate in Open Enrollment to make sure you have the benefits that meet your needs during the 2026 calendar year. You can view your current benefit elections, dependents, and beneficiaries **beneselect.com**.

You must take action if you want to...

- 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).

If you take no enrollment action...

- Your current benefit plan elections will automatically continue for the 2026 calendar year.
- You will not be able to contribute to an FSA or HSA for 2026 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, 2026 and are binding through December 31, 2026 unless you experience a qualified life event.

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 **November 21, 2025 deadline**.

What's Changing?



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ATHLETIC CENTER

Quick Insights: What's Changing in 2026?

Stay updated on benefits changes for the 2026 plan year, including adjusted medical rates and a new plan from MetLife. There will also be a decrease in short-term disability rates while maintaining comprehensive options for employees.

Highlights:

- Change to medical rates premiums
- Reduction in short term disability cost
- Affirmed Rx no longer employer-sponsored
- New Legal Plan offering from MetLife



Slight Change in Medical Insurance Premiums for 2026

Starting January 1, 2026, 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.



Reduction in Short Term Disability (STD) Premiums

For the year 2026, the rates for short-term disability have decreased, resulting in lower costs for employees.

New Benefit Offering! MetLife Legal Plan

New offering: an employee-paid legal plan through MetLife. This plan provides access to a network of experienced attorneys who can assist with a variety of legal matters, from estate planning to family law. Participation in this plan is entirely optional and aims to offer you peace of mind and valuable resources when you need them.

Cost Plus Drugs Program by Mark Cuban

For 2026, Affirmed Rx will transition to a non-employer sponsored plan benefit. Despite this change, employees can still benefit from cost-saving opportunities through the CostPlus Drugs discount program by enrolling individually. This plan can empower employees with more control over their healthcare decisions and provide access to lower cost prescription drugs.



Annual Enrollment Page



918. 495.7163



HEALTH INSURANCE

Medical plan premiums, deductibles, and out-of-pocket maximums (OPMs) change with every passing year.

But, while costs may change, you continue to have the same access to a world-class benefits package with health and dental coverage, life insurance, flexible spending accounts (FSAs), and more.

2026 HEALTH PLAN RATE CHANGES

Medical Insurance Overview

Employees can choose between two BlueCross Blue Shield health plans: a High Deductible Health Plan (HDHP) with lower premiums but higher out-of-pocket costs, ideal for those who prefer lower upfront payments, and a Preferred Provider Organization (PPO) plan offering more provider flexibility and lower co-pays, suited for those wanting predictable expenses.

Increase in Medical Rates

It is important to note that for the year 2026, premium rates have experienced a slight increase. However, the university remains committed to supporting its employees by offsetting plan costs as much as possible.

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. Policyholders can also benefit from wellness programs and telehealth services, which have become increasingly valuable. This ensures that individuals and families remain well-protected against unexpected medical expenses, maintaining peace of mind.



Medical Plan(s) Rate Comparison: 2025 vs. 2026 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. Additionally, embracing telehealth options not only offers convenient access to healthcare but also helps minimize costs associated with in-person visits. By staying informed and utilizing these resources, we can collectively support each other in maintaining both our health and our budgets.

ORU MEDICAL (PPO)	2025 Monthly Premium (USD)	2025 Per Pay Period Cost (USD)	2026 Monthly Premium (USD)	2026 Per Pay Period Cost (USD)	% Change
Employee	\$346.08	\$173.04	\$356.46	\$178.24	3%
Employee + Children	\$852.22	\$351.48	\$877.79	\$362.04	3%
Employee + Spouse	\$702.98	\$426.12	\$724.07	\$438.90	3%
Family	\$1,196.14	\$598.07	\$1,232.02	\$616.02	3%

ORU MEDICAL (HDHP)	2025 Monthly Premium (USD)	2025 Per Pay Period Cost (USD)	2026 Monthly Premium (USD)	2026 Per Pay Period Cost (USD)	% Change
Employee	\$162.23	\$81.11	\$167.10	\$83.56	3%
Employee + Children	\$537.52	\$268.75	\$553.65	\$276.83	3%
Employee + Spouse	\$622.94	\$311.47	\$641.63	\$320.82	3%
Family	\$854.39	\$427.20	\$880.02	\$440.02	3%

Discount Drugs Program Changes



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



Affirmed Rx Update

Affirmed RX will no longer be offered as an employer-sponsored prescription drug program. However, 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.

New Benefit Offering: MetLife Legal Plan



Empowering employees through easy access to legal help

We are thrilled to announce a valuable addition to our employee benefits package: the MetLife Employee-Paid Legal Plan. This new offering provides you with the opportunity to access comprehensive legal assistance at your convenience.

Here's what the plan includes:

- **Digital Assistance:** You can access legal support through user-friendly digital platforms, making it easier to receive guidance and manage legal matters from anywhere.
- **Comprehensive Coverage:** The plan covers a wide range of legal issues, including estate planning, real estate matters, family law, and more, ensuring you have support for life's important moments.
- **Extensive List of Attorneys:** Gain access to an extensive network of experienced attorneys who are ready to provide expert advice and representation tailored to your needs.



Cost per employee per month (covers spouse and dependents):
Employee Paid: \$19.25 per month

Spending Accounts Contributions Increased

SPENDING & SAVINGS ACCOUNTS CHANGES

The contribution limits for Flexible Spending Accounts (FSA) and Health Savings Accounts (HSA) will rise in 2026, allowing employees to save more pre-tax income for eligible healthcare and dependent care expenses. This increase can lower taxable income and boost take-home pay. To benefit fully, employees should evaluate their expected healthcare and dependent care costs for the year.

Maximum Contribution Limit Updates

Account Type	2025 Limit	2026 Limit	Increase Amount
HSA (Individual)	\$3,850	\$4,100	\$250
HSA (Family)	\$7,750	\$8,200	\$450
FSA	\$3,050	\$3,250	\$200
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	• \$2,500 • \$1,750

Accessing the Online Enrollment Portal

How to Enroll

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

1	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
2	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.
3	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.
4	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.
5	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.
6	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.

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
<i>Pre-Tax Accounts (FSA/HSA)</i>	Benefit Resource Inc.	1.800. 473.9595 participantservices@benefitresource.com benefitresource.com
<i>Discount Prescription Program</i>	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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Fax: 918.495.7563

Office Hours:
Monday through Friday, 8:00 a.m. to 4:30 p.m.

