

## **EMPLOYEE BENEFIT PROGRAMS**

Langston University has established an employee benefits program designed to assist you and your eligible dependents in meeting the financial burdens that can result from illness, disability, and death, and to help you plan for retirement, deal with job-related or personal problems, and enhance your job-related skills.

This section of the Policy Manual is meant to highlight some features of our benefits program. Our group health and life insurance and retirement-related benefits are described more fully in summary plan description booklets (SPD's), with which you are provided once you are eligible to participate. Complete descriptions of our group health insurance programs are also contained in Langston University's master insurance contracts with insurance carriers. In the event of any contradiction between the information appearing in this Policy Manual and our SPD's and the information that appears in these master contracts or master plan documents, the master contracts/documents shall govern in all cases.

Langston University reserves the right to amend, terminate or increase employee premium contributions toward any benefits at its discretion. This reserved right may be exercised in the absence of financial necessity.

For more complete information regarding any of our benefits program, please contact our Benefits Manager in the Office of Human Resources.

### **GROUP HEALTH-Blue Cross Blue Shield**

**Benefits Starting Dates** –Benefits start the first day of the month following employment start-date. All benefit enrollment forms have to be returned to the Benefits Department by the fifth of the month following employment hire date. Failure to return all applications by the date previously stated will forfeit enrollment until the next scheduled option period.

**Option Period** – Option Period is usually in October of each year. This is the time when employees can make changes to their health benefits.

**Medical** – The University's medical insurance rates will be based on current premiums available in the Human Resources Benefits Office.

Employment under 75% is not eligible for Health and Life benefits.

**Dental** – Employee pays dental for themselves and their dependents. Employee must be enrolled in dental to be able to enroll their dependents.

Vision – Employee pays vision for themselves and their dependents. Employee must be enrolled in vision to be able to enroll their dependent

Dependent Coverage – Dependents can be enrolled in any health, dental or vision benefit that the employee is enrolled in. It must be the same plan as the employee. Eligibility – Employees should check with the Office of Human Resources for “Eligibility” requirements for dependents as they relate to medical, dental, and/or vision coverage.

Waivers – A waiver must be signed and on file, in the Benefits Office, if the employee declines any health coverage from the University.

Qualifying Events – Change in marital status due to divorce, legal separation, or death. Change in family status due to marriage, birth, adoption, or guardianship. Change in residence, termination of employment or loss of other group coverage.

HIPPA – The Privacy Rule took effect April 14, 2003, with a one-year extension for certain “small plans”. It establishes regulations for the use and disclosure of Protected Health Information (PHI). PHI is any information about health status, provision of health care, or payment for health care that can be linked to an individual. This is interpreted rather broadly and includes any part of a patient’s medical record or payment history.

#### LIFE INSURANCE

Amount of Coverage – The University pays annual salary x 2=Face Value. Face value gradually decreases at age 65.

#### SHORT-TERM DISABILITY INSURANCE

Employee-paid benefit, through American Fidelity. Additional information may be obtained in the Office of Human Resources.

#### LONG-TERM DISABILITY INSURANCE

American Fidelity Long-Term Disability forms must be completed when applying for Short-Term Disability. These forms must be returned to the Office of Human Resources for processing.

#### WORKERS COMPENSATION

All Langston University employees are covered by workers’ compensation insurance. This insurance covers employees who are injured in the course of the performance of compensated work for the University. This is a University-paid coverage. Workers Compensation packets can be obtain in the Office of Human Resources.

If an employee should happen to be injured on the job, the following steps should be followed immediately:

- Within 24 hours after the injury the employee should make contact with the Department Head/Immediate Supervisor contact the Safety Officer, Risk Management Officer and the Benefits Office.

Written documentation from the employee through his/her immediate supervisor should be sent within two (2) days of the injury with the proper signatures.

- Should the employee expect to be off the job for three (3) days or more, a FMLA request for Family Leave form, doctor's statement, and a Request for Leave form should be attached.
- The employee should choose which compensation method they want to use and report it in writing to the Office of Human Resources
- An employee cannot return to work until a release from the physician is in the Office of Human Resources.
- Failure to follow these established University procedures may impede the process of the claim and/or forfeit the claim.

#### REGISTRATION/RETIREMENT BENEFITS

Upon resigning or retiring from the University, employees should complete a clearance form and meet with the Benefits Manager, to obtain all documents for resignation/retirement benefits.

COBRA is an option that all employees have upon resigning or retiring from the University. Federal law requires that most group health plans give employees and their families the opportunity to continue their health care coverage when there is a "qualifying event" that would result in a loss of coverage under an employer's plan.

#### OKLAHOMA TEACHERS RETIREMENT (OTR)

If an employee works 75 percent FTE or greater, the University pays the member contribution or contributory salary (pay + benefits). Langston University also pays employer fee, which is not credited to the member's (employee's) account.