

# OSLA Employee Benefits--2021

OSLA offers a variety of benefit programs to our employees. Some of these benefits are paid by OSLA and other benefits are paid in part or fully by the employee. The following is an overview of the various benefit programs.

## Benefit Allowance

In 2021 every employee receives monthly \$775 to use for paying for their health plan, dental plan, vision plan, life plan and dependent life plan (the Benefit Allowance may not completely cover all options). If funds remain after those options are paid for, the employee may apply the remaining allowance to a TIAA-CREF 403(b) account or Section 125 options.

Exempt employees who opt out of health insurance coverage will receive \$150 per month. Proof of adequate coverage in a separate group health insurance plan is required. Non-exempt employees are required to enroll in a health plan.

## Medical, Dental, Vision and Life Insurance

Employees Group Insurance Division (EGID), State of Oklahoma  
[www.healthchoiceok.com](http://www.healthchoiceok.com)

### Health Insurance

EGID is the administrator for health, dental, vision and optional life insurance. Using the Benefit Allowance, the health insurance is provided at no cost to cover the employee. Choices of health insurance include:

- BlueLincs HMO
- HealthChoice High and High Alternative
- HealthChoice Basic and Basic Alternative
- HealthChoice High Deductible Health Plan
- GlobalHealth HMO

### Dental Insurance

Dental insurance is an optional choice for employees. EGID offers several choices of dental insurance:

- BlueCare Dental High Plan
- BlueCare Dental Low Plan
- Cigna Prepaid High Dental
- Cigna Prepaid Low Dental
- Delta Dental PPO
- Delta Dental PPO - Choice
- HealthChoice Dental
- MetLife High Classic MAC
- MetLife Low Classic MAC
- Sun Life Preferred Active PPO

## Vision Insurance

EGID offers several vision plans. Vision insurance is an optional choice for employees. Coverage varies from plan to plan.

- Primary Vision Care Services
- Superior Vision
- Vision Care Direct
- Vision Service Plan

## Life Insurance

EGID offers life insurance to employees and their dependents at a minimal cost. Employees can purchase basic life insurance beginning at \$20,000. Employees can enroll in supplemental life insurance in units of \$20,000 with a maximum amount of coverage available is \$500,000. Dependent life insurance covers all dependents and may be purchased at three options.

## Group Life Insurance

OSLA pays for group term life insurance for employees in an amount equal to their salary. Standard Insurance is the provider.

## Group Long Term Disability Insurance

OSLA pays for long-term disability insurance for employees. Should an employee become disabled and unable to work, there is a 90 calendar day waiting period before they would be eligible for benefits. Standard Insurance is the provider.

## Pension Plan

OSLA pays the pension contributions for the employees to the Oklahoma Teachers Retirement System. The vesting period is seven years for employees whose contributions began Nov. 1, 2017 or thereafter. This is a defined benefit plan in which retirement benefits are based on a formula indicating the exact benefit one can expect upon retiring. Additional information may be found at [www.ok.gov/TRS](http://www.ok.gov/TRS)

## 403(b) Retirement Plan

The TIAA Cref 403b individual participation program has two contribution options: Tax Deferred Annuity (TDA) or Roth. Contributions to the TDA plan are made before taxes and earnings are also tax deferred. The Roth contributions are after taxes have been taken out. Additional information on TIAA-CREF may be found at [www.tiaa-cref.org](http://www.tiaa-cref.org)

## Section 125 Plan

OSLA offers a Section 125 Plan administered by American Fidelity Assurance Company to help reduce the effect of eligible out-of-pocket expenses on employees' take home pay by paying expenses on a pre-tax basis. The Section 125 Plan provides employees an opportunity to pay dependent premiums for medical insurance and all premiums

for dental and vision insurance on a pre-tax basis. A Health Savings Account is available to use with the high deductible health plan option. Additionally, the Section 125 Plan allows a participant to have a designated amount deducted from his or her pay on a pre-tax basis and deposited into a Health Flexible Spending Account and/or a Dependent Day Care Account. Other coverage offered by American Fidelity under the Section 125 Plan includes cancer insurance, short-term disability income insurance, accident insurance, critical illness insurance and life insurance.

## **Paid Vacation Leave**

Employees earn paid vacation leave based upon length of employment. New employees are given 24 hours of Emergency Leave for use during their introductory 90-day period, then exempt employees are awarded the total equaling one day of vacation per month to finish the calendar year. Non-exempt employees begin accruing vacation at the rate of four hours each pay period. After the first anniversary year has passed, the exempt employee receives the annual vacation award of 15 days at the beginning of the calendar year. The non-exempt employee accrues at five hours per pay period when she reaches her first anniversary date. The increased levels continue to more than 20 years of employment, at which time the employee earns 27 vacation days.

## **Paid Sick Leave**

OSLA provides 12 days of paid sick leave each year. Sick leave is awarded on a calendar year basis for exempt employees. Non-exempt employees accrue four hours of sick leave every pay period.

## **Paid Bereavement Leave**

Employees who have completed three months of service are entitled to bereavement leave, which consists of three consecutive days of leave in the event of the death of a parent, sister, brother, spouse, domestic partner, child, mother/father/daughter/son in-law, grandchild or household member.

## **Donated or Shared Leave**

OSLA may allow employees to donate vacation or sick leave to another employee who has exhausted, or will exhaust, all types of paid leave as a result of a life-threatening condition.

## **Military Leave**

Employees who are also members of U.S. Armed Forces are entitled to 30 days of paid leave per federal fiscal year to fulfill their military commitments.

## **Paid Holidays**

OSLA pays employees for 11 holidays a year.

## YMCA Membership

OSLA will pay 75 percent of an individual membership in the YMCA of Greater Oklahoma City. The joining fee and any remaining costs are the responsibility of the employee. The 25 percent balance and the joining fees are withheld as a payroll deduction and paid to the YMCA.

Current as of Jan. 2021. OSLA benefits subject to change. Please confirm most current benefits with OSLA HR.