**Norman Overview of Plan Changes**

**New Tier Structure**
OU’s employee benefits for 2021 will have a change in salary band structure. The new tier structure will move from six-tiers to three-tiers. The new tier structure is outlined below:
- Tier 1: $41,999.99 and below
- Tier 2: $42,000 to $64,999.99
- Tier 3: $65,000 and above

**PPO Deductibles, Out-of-Pocket Maximums, Co-Pays, & Co-Insurance**
The deductibles, out-of-pocket maximums, co-pays, and co-insurance for the PPO plan is changing.
- In-Network deductibles are changing from $750 to $1,000 for Individual and from $1,500 to $2,000 for Family in the Preferred Network. The Choice in-network deductible is $2,000 for the individual and $4,000 for Family.
- In-Network out-of-pocket maximums will remain the same in the Preferred Network $5,000 for the Individual and $10,000 for Family. In-Netork out-of-pocket maximums in the Choice Network will be $6,000 for Individual and $12,000 for Family.
- In-Network co-pays for primary care/specialist will change from $25/$35 to $20/$30 in the Preferred Network. In-Network co-pays for primary care/specialist in the Choice Network will be $30/$40.
- In-Network co-insurance will change from 80/20 to 90/10 in the Preferred Network and 70/30 in the Choice Network.

**Vision Insurance**
MetLife will be the university’s vision insurance provider for 2021.
- Large vision network with the right mix of independent providers and retail locations.
- Convenient, online shopping for eyewear.

**High Deductible Health Plan with HSA**
The deductibles, out-of-pocket maximums, and limited generic maintenance drugs at no cost on the high deductible health plan are changing. In-Network deductibles are changing from $1,750 to $3,000 for Individual and from $3,500 to $6,000 for Family.
- In-Network Out-of-Pocket maximums are changing from $3,500 to $6,750 for Individual and from $7,000 to $13,500 for Family.
- In addition, there will no longer be a limited number of generic maintenance drugs at no cost on the high deductible health plan. Participants who enroll in this plan will still receive an annualized, pro-rated, per payroll employer contribution of $500 for the individual and $1,000 for dependent coverage.

**Life Insurance Plan Re-Design**
The university is re-structuring its Basic, Supplemental, and Dependent Life Insurance plans.
- Basic Employer Paid Life Insurance will still be 1.5 times basic salary.
- Flat $50,000 Basic Life Plan will be eliminated.
- Supplemental life insurance will be offered in $10,000 increments with a $300,000 guaranteed issued amount for new employees and a maximum of $500,000 (employee cannot exceed 5 times their annual salary).
- Spousal life insurance will be offered in $5,000 increments with $100,000 guaranteed issued amount for new employees and a maximum of $150,000 (cannot exceed 100% of the employee’s approved combined Basic and Optional life insurance benefit).

**Dental Insurance**
Blue Cross Blue Shield will serve as the dental insurance provider for the university for 2021.
- Large dental networks locally and nationally.
- Integrated Dental and Medical Model.

*Enrollment Action: If you do not make changes to your benefits, you will automatically be enrolled in the same plan as 2020, with the exception of supplemental life, spousal life and any Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) plan in which you are enrolled. HSA and FSA plans elections must be completed each year. In addition, you may review 2020 benefits by visiting hr.ou.edu/Self-Service.*