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It seems this question follows us throughout life and even throughout our career. As you contemplate the future, you may see retirement as a far-off destination reached after you’ve “grown up”. But retirement could be closer than you think and it can also be the continuation of discovering what you want to be, where you’d like to go, and what you’d like to experience after your career at the University of Oklahoma.

As you consider retirement from OU, there are many factors that you’ll weigh in your decision – most importantly your vision for the future, your retirement eligibility, retirement benefits, and financial planning. You may have questions about what retirement will look like, both in terms of activities and finances, as well as the process for formally retiring from the university.

To help you make an informed decision, this guide includes some basic financial guidelines to help you think about what it means to be ready to retire, the steps needed to prepare and begin the process, and the resources needed to ensure a smooth transition to retirement. These resources can also be found at hr.ou.edu/retiring-from-OU.

“For some, the word ‘retire’ is a misnomer. Retiring just means you can reorient your schedule and your time. The beauty of retiring at OU is that you don’t have to leave the community to continue to do the things you enjoy. You can have as much of all as you want. Now I get to do the things that I like most, most of the time. I’m a teacher. So retirement meant to me that I get to continue to do the thing I love – to teach. But I can also focus on research and writing. More time with family, more time to travel, and more time to decide what to be when I grow up. And that’s the joy of it all!”

— George Henderson
Founder and Professor Emeritus, Department of Human Relations, OU College of Arts & Sciences

Preparing for Retirement
As your retirement plans take shape, you don’t have to go it alone. Get expert, in-person help on your own schedule. Human Resources can help answer any questions regarding OU retirement benefits. Note: All correspondence and processing of paperwork are considered confidential information until you advise our office that you have notified your department of your retirement.

For specific questions regarding OTRS, Medicare, or Social Security, please contact them directly. OU Fidelity representatives are also available to answer any investment-related questions.

Oklahoma Teachers’ Retirement System requires the longest processing time of the Steps to Retirement — contact them today if you’re considering retirement and learn more about your planned benefits.

Phone: (405) 521-2387 or 1-877-738-6365

See other resource contact information on page 15
Did you know?

If you have accrued 960 hours (120 days) of extended sick leave by your last day at work, OTRS will give you one additional year of service toward your retirement. Or, if you have less than 960 hours, OTRS will use it to add to any partial year of OTRS service you may have to receive a year of service.

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<table>
<thead>
<tr>
<th>OU Retirement Eligibility</th>
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<tbody>
<tr>
<td>▶ Age 62 with at least 10 years of OU benefits eligible service.</td>
</tr>
<tr>
<td>▶ When age plus (at least 10) years of benefits eligible OU service equal 80 or more (Rule of 80);</td>
</tr>
<tr>
<td>▶ Any age with 25 years of benefits eligible OU service.</td>
</tr>
<tr>
<td>▶ An employee is eligible to apply for disability retirement with OU at any age with at least 10 years of benefits eligible OU service.</td>
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<tr>
<th>Oklahoma Teachers’ Retirement System (OTRS) Eligibility</th>
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<tr>
<td>OTRS members who joined prior to July 1, 1992, can retire with full benefits from Teachers’ Retirement System by reaching one of the following:</td>
</tr>
<tr>
<td>▶ Age 62 with at least 5 years of OTRS service credit</td>
</tr>
<tr>
<td>▶ When age plus years of OTRS service credit equal 80 or more (Rule of 80).</td>
</tr>
<tr>
<td>OTRS members who joined on or after July 1, 1992, can retire with full benefits from Teachers’ Retirement System by reaching one of the following:</td>
</tr>
<tr>
<td>▶ Age 62 with at least 5 years of OTRS service credit</td>
</tr>
<tr>
<td>▶ When age plus years of OTRS service credit equal 90 or more (Rule of 90).</td>
</tr>
<tr>
<td>OTRS members who joined on or after November 1, 2011, can retire with full benefits from Teachers’ Retirement System by reaching one of the following:</td>
</tr>
<tr>
<td>▶ Age 65 with at least 5 years of OTRS service credit</td>
</tr>
<tr>
<td>▶ When age plus years of OTRS service credit equal 90 or more (Rule of 90), with a minimum age of 60.</td>
</tr>
</tbody>
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See page 12 and visit www.ok.gov/trs for more details about OTRS retirement.
How to Retire from OU

6 Months Before Retiring

☐ Contact Human Resources (hr.ou.edu/contact-us) to confirm your retirement eligibility. Once HR has confirmed your eligibility date, you can follow these Steps to Retirement.

☐ If you’re eligible, decide on your OU retirement date and complete the following steps.

☐ Set up an appointment with Fidelity (www.netbenefits.com/sooners) to review your investment accounts and estimate your income benefits.

☐ If you’re retiring with benefits from the Oklahoma Teachers’ Retirement System (OTRS):
  o Review the required forms and deadlines for the OTRS retirement process at www.ok.gov/TRS. If you miss the deadlines, your OTRS retirement date will be delayed.
  o Download the Pre-Retirement Information Verification Form (PIV) from the OTRS website (www.ok.gov/TRS) and submit it no later than 3 months before your OTRS retirement date.
  o See page 12 for more details about OTRS

3 Months Before Retiring

☐ Notify your department of your plan to retire. An electronic Personnel Action Form (ePAF) will be prepared by your department indicating your retirement date.

☐ If you’re retiring with benefits from OTRS:
  o Submit your completed Pre-Retirement Information Verification Form (PIV) (found at www.ok.gov/TRS) no later than 90 days before your OTRS retirement date. When OTRS receives your PIV form, they will send you the Intent to Retire packet along with the Employer Retirement Verification (ERV).
  o Submit the ERV form to your campus HR office as soon as possible. The Intent to Retire packet must be returned to OTRS.

☐ Contact your local Social Security Administration office (www.ssa.gov) for an appointment to review your records and possibly register for your Social Security benefits.

☐ If you are or will be eligible for Medicare benefits when you retire, enroll in Medicare Part B with the Social Security or Medicare office (www.medicare.gov).
  o OU offers a Part D pharmacy benefit through a BlueCross BlueShield plan. If you choose to enroll in OU’s Part D pharmacy benefit, you do not need to enroll in Part D with the Medicare office.
  o See page 8 for more details about Medicare.
How to Retire from OU

2 Months Before Retiring

☐ If you’re retiring with benefits from OTRS, they should have sent you the Intent to Retire and Employer Retirement Verification (ERV) forms mentioned in the “3 Months” section on the previous page.
   o HR must now submit the Employer Retirement Verification (ERV) to OTRS.
   o The Intent to Retire form is due to OTRS. When OTRS receives your Intent to Retire, they will send you the Final Retirement Contract packet.

1 Month Before Retiring

☐ If you’re retiring with benefits from OTRS:
   o Submit the signed and notarized Final Retirement Contract to OTRS.
   o Submit the Insurance Coordinator Letter to your campus HR office.

☐ Confirm insurance decisions with Human Resources regarding medical, dental, vision, life, and Medicare if applicable.
   o See page 7 for more details about insurance coverage.

☐ Update your address and beneficiaries in Employee Self Service (hr.ou.edu/self-service).

☐ When you receive your retirement letter (mailed to your home address from HR), go to your campus ID Card Office for your Retiree ID Card and to the Parking Office for your faculty/staff retiree parking permit. We want to see you back on campus!

☐ Proof of Employment or Income - You may need proof of your OU employment or income in the future. Visit hr.ou.edu/Verify-OU-Employment-Income for instructions.

Did you know?

A 2015 Fidelity survey showed that 52% of couples have “no idea” how much they expect to receive in monthly retirement income and 60% either “don’t know” or “are unsure” of what their Social Security payments may be in retirement. Assessing your financial future is the most important component of considering retirement. Contact the necessary resources to make plans, starting with OTRS, Social Security, and Fidelity.
Insurance Premium Rates

Depending on your age, hire date, and retirement eligibility date, your premium rates cost will vary for your university medical, dental, vision, and life insurance. For detailed rates and information, visit hr.ou.edu/retirees.

Since payroll deduction will no longer be possible, you will be responsible for paying your premiums directly to Payflex (www.payflex.com), the university's administrator for retiree insurance plans.

If you are Medicare eligible, you will also be responsible for paying rates on Medicare Part B. See the Medicare section on page 8 for more details.

Medical Insurance

If you qualify for university retirement and have been enrolled in the university’s medical insurance for 5 years immediately prior to retirement, then you are eligible to participate in a group medical insurance plan as a retiree. You may continue to cover any eligible dependents you are covering at the time of your retirement at an additional cost.

If you choose to participate in OU’s retiree medical insurance coverage, your current employee coverage will end when you retire. You’ll then be enrolled in the retiree group plan. You will receive a Certificate of Credible Coverage from OU’s current medical insurance provider – keep this for your records. You will also receive new insurance ID cards.

If you are not yet eligible for Medicare, your retiree medical insurance coverage will remain the same as your active employee coverage with your current insurance provider.

If you will be Medicare eligible when you retire, you will be enrolled in OU's Traditional Indemnity Plan and are required to enroll in Medicare Part A and Part B with the Medicare office (www.medicare.gov). You’ll have the option to enroll in OU’s Part D pharmacy plan. See the next page for more information about Medicare.
Insurance After Retirement

**Medicare**

The Medicare program has two parts: Part A is the Hospital Insurance and Part B is the Supplementary Medical Insurance (which covers services like doctor visits and lab tests). When you're first eligible for Medicare, you'll need to sign up for Part A during a 7-month enrollment period that begins three months before the month you turn 65. The university requires you to begin enrollment in Medicare Part B three months prior to retiring to receive the maximum benefit offered through the university medical insurance plan. The effective date of your Medicare Part B should be the first day of the month after your active employment ends.

Medicare will serve as your primary coverage, while the university medical insurance will serve as a supplement, paying any eligible expenses not covered by Medicare.

The Part A and Part B programs are funded differently. Part A is paid by taxes, whereas Part B is funded partially by the federal government and partially by premiums that you will pay when you become eligible for those benefits. Contact the Medicare office (www.medicare.gov) about your monthly cost for Medicare Part B, which can vary depending on your income earnings.

**Pharmacy Benefit**

OU offers a Medicare Part D pharmacy benefit through a BlueCross BlueShield Medicare Rx plan. If you choose to enroll in OU's Part D pharmacy benefit, then you do not need to enroll in Part D with the Medicare office.

If you choose to enroll in OU's pharmacy plan, make sure you send HR your Medicare ID number and effective dates for Parts A and B.

**Dental Insurance**

If you qualify for university retirement and have been enrolled in the university’s dental insurance for 5 years immediately prior to retirement, then you are eligible to participate in a group dental plan for retirees.

You have the option to enroll in the Delta Dental Basic Plan or the Delta Dental Premium Plan. The Basic plan is 100% covered by the university for the retiree only. You can add dependents to either plan at your cost.

**Vision Insurance**

If you are currently enrolled in OU’s vision insurance, your coverage will terminate at the end of the month in which you retire. You have the option to continue this coverage at your own expense for up to 18 months through the COBRA continuation plan, and the rates are the same as for active employees. To continue vision insurance through COBRA, complete and return the form provided by HR within 31 days of your retirement.

After the 18 months, your COBRA coverage will end. If you need to continue your vision insurance, you may consider contacting an vision insurance provider to negotiate rates on a private plan for you and any dependents you may cover.

**Insurance When You Travel**

You might have big plans to travel the world or across the U.S. when you retire. It’s important to know how traveling impacts your insurance coverage. Visit hr.ou.edu/retirees for more information about insurance when you travel.
Life Insurance

If you qualify for university retirement and are currently enrolled in the university’s life insurance plan, you may continue a portion of your university life insurance coverage in an individual policy. Please complete the retiree life insurance form (available from HR) within 30 days of your retirement if you intend to retain life insurance.

You are responsible for paying the entire premium for your retiree life insurance. The amount of coverage will be determined by the amount of group life insurance coverage you have at the time of retirement. The guidelines are:

If you retire before age 62, the amount of insurance you had immediately before you retired will be reduced by 50% to a maximum coverage of $50,000 and a minimum coverage amount of $10,000. When you reach age 62, your coverage amount again will be reduced by another 50%.

If you retire at age 62 or over, the amount of insurance you had immediately before you retired will be reduced to 25% to a maximum coverage amount of $25,000 and a minimum coverage of $5,000.

To see if the amount of life insurance you carried as an active eligible employee can be converted to an individual permanent policy, please contact Lincoln Financial Group (www.LincolnFinancial.com), the university’s life insurance vendor.

When you reach age 70, the university’s life insurance coverage will end. Before your coverage expires, you may consider purchasing your own individual policy from a life insurance company.

Healthcare Flexible Spending Account

If you are currently participating in the Healthcare Flexible Spending Account (FSA), you may use funds for expenses incurred up to your retirement date. You have the option to extend this benefit for 18 months through COBRA. Ask your retirement coordinator for details.

Reminder:

In order to have continuous coverage in our plans, always notify Human Resources of a change of address. Please make a friend or relative aware of the fact we must be notified of any changes as we mail time-sensitive insurance materials to our retirees advising them of significant changes in coverage or a change of insurance companies. It is crucial we have current information to prevent a lapse in coverage.
Insurance After Retirement

Opting Out Of OU’s Insurance

If you gain other medical insurance coverage through a new employer or your spouse, you may consider a one-time opportunity to opt out of the OU retiree medical insurance coverage and preserve the option to opt back in at a future date.

If you do choose to opt out, you need to provide proof of other coverage to HR and sign the necessary form. The premium subsidy amount will be locked in at the time of opting out. Keep in mind that you and your dependents are considered a unit; opting out means that your dependents are opting out as well.

If you do opt out and then lose the other insurance coverage, you may return to the OU retiree medical insurance within 31 days of losing other coverage. You must provide proof of continuous coverage to PayFlex for the 24-month period preceding your return to OU insurance coverage.

You can take advantage of this opt out option at any point during your retirement, but it is only available once. After you have opted out and back in, this option is no longer available to you. For information about opting out of dental or vision insurance, contact Human Resources (hr.ou.edu/contact-us).

Save for Later:

How to Make Changes

After retirement, you may need to make adjustments to your insurance, accounts, mailing address, or beneficiaries. The following instructions can also be found at hr.ou.edu/retirees.

Changes to Your Insurance

You are allowed to make certain changes to your medical and dental coverage during the annual benefits enrollment period each fall. Details will be mailed to your home address during the enrollment period, so make sure you always notify HR (hr.ou.edu/contact-us) when you have a change in address.

Outside of the open enrollment period, you may make changes to your coverage only if a Qualifying Life Event such as marriage or the birth of a child has occurred. For questions, contact PayFlex, the university’s administrator for retiree insurance plans, at (800) 359-3921.

Changes to Your Personal Information, Investments, or Beneficiaries

After you retire, you may need to update your address, investment options, or beneficiary designations. Go to hr.ou.edu/retirees for more details.
**Retirement Income**

When you retire, you may receive income benefits from more than one source depending on choices you made throughout your career. From personal savings to OU’s retirement plans and Social Security, it’s important to plan your income and expenses as a retiree.

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**Investment Accounts**

You’ve been getting ready for retirement by saving and investing throughout your career in OU’s 401(a) Defined Contributions plan and the 403(b) 457(b) Voluntary Retirement Savings plans. Now it’s time to decide how you’ll use this savings to build the retirement you want. Human Resources and Fidelity are here to help.

Contact Fidelity to request an estimate of the retirement benefits you expect to receive as distributions from your invested savings. You can also request a retirement packet of the forms and information needed to begin retirement benefits. You can obtain an income estimate by logging on to Fidelity’s Net Benefits website (www.netbenefits.com/sooners). Create a user ID and password and locate the income estimating tools.

You may have an option to use only some or even none of your retirement savings, but keep in mind that federal tax regulations may subject you to tax penalties if you are age 70 ½ or approaching age 70 ½ and have not started receiving retirement income. For more information, call Fidelity at 1-800-343-0860.

You may also have older investment savings accounts with TIAA-CREF from before 2011. Contact TIAA-CREF directly at 1-800-842-2638 to review your balance and income options for these accounts.

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**Taxation of benefits** Federal and state taxes will be withheld from these retirement benefits. If you make a withdrawal before age 59½ from your retirement accounts you may be subject to a tax penalty, paying an additional 10%. Contact Fidelity for more information.

**Cash withdrawal policy** Cash withdrawal is available following termination or retirement. If you would like to receive a lump-sum payment from your retirement funds, you must request, complete and return the appropriate form to Fidelity. If you have funds in the TIAA Traditional fund, restrictions apply if the withdrawal request is received after 120 days from your last day at work. You should consult a Fidelity representative or personal financial planner before choosing a cash withdrawal.

**Transfer Policy** OU permits the transfer of account balances to other retirement investment accounts such as a private IRA or a Roth IRA.

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**Social Security Benefits**

At least 90 days before you retire, you should contact your local Social Security Administration Office (www.ssa.gov) for an appointment. If you decide to register for Social Security Benefits, an early appointment will allow for more processing time and help avoid delays in receiving benefits.

For a retirement benefits estimator and other things to consider such as Medicare, disability, and more, visit the Social Security Retirement Planner at www.ssa.gov/planners/retire.

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**Did you know?**

You should plan for about 45% of your retirement income to come from savings, the rest from Social Security. (Fidelity Investment tips)
Oklahoma Teachers’ Retirement System (OTRS)

If you're participating in the Oklahoma Teachers’ Retirement System (OTRS), check the eligibility requirements on page 4. If you're eligible, you should start the OTRS retirement process around 6 months before you plan to retire. Your OU retirement coordinator can guide you through this process, but you can also schedule an appointment directly with OTRS if you need help.

Effective OTRS Retirement Date and Disbursement

Your university retirement date may be different than your OTRS retirement date. Your OTRS retirement date is your last day of active work rounded to the nearest 1st day of the month. You should receive your first OTRS payment around the 1st of the month following your OTRS retirement. For example, if your last day of work is July 15, your effective OTRS retirement date should be August 1, and your first OTRS retirement check will be mailed or direct deposited around September 1.

Note: If you miss any of the deadlines in the OTRS retirement process, OTRS will delay your retirement date which will delay the receipt of your first payment. See the timeline on the OTRS website (www.ok.gov/trs) for more details.

OTRS Retirement Timeline

1. **Submit a Pre-Retirement Information Verification (PIV)**

   Find the form and necessary documentation on www.ok.gov/trs. This is due at least 90 days before your OTRS retirement date, but starting earlier is better. OTRS will send you several forms including the Intent to Retire (ITR) and Employer Verification Form (ERV).

2. **Submit the Employer Verification Form (ERV)**

   Give this form to your campus HR office as soon as possible. HR must submit the completed form to OTRS no later than 60 days prior to your OTRS retirement date.

3. **Submit the Intent to Retire (ITR)**

   OTRS must receive this at least 60 days prior to your OTRS retirement date.

4. **Receive the Final Retirement Contract packet**

   This includes several documents that must be returned to OTRS. The letter to the Insurance Coordinator must be submitted to your campus HR office.

5. **Return the notarized Final Retirement Contract**

   OTRS must receive your notarized Final Retirement Contract at least 30 days before your OTRS retirement date.

Did you know?

State and federal taxes will be withheld from your OTRS retirement check and you are allowed a state exemption each year. You will receive the proper form explaining your tax options when you receive your contract and other forms from OTRS.
Retiring doesn’t have to mean that you leave OU behind. We hope that you’ll still be involved with campus activities, enjoy fine arts performances, use the fitness facilities, and so much more. Here are some of the campus perks you can enjoy as an OU retiree.

**OU ID Card:** Get your official OU retiree ID card by presenting your retiree letter at your campus ID card office.
- **HSC Retirees:** Go to the OneCard office in the Service Center Building.
- **Norman Retirees:** Go to the Sooner Card office in the Union.
- **Tulsa Retirees:** Go to Enrollment and Financial Services, Room 1C110.

**Parking:** Get your free faculty/staff retiree permit by taking your retiree letter to the Parking Office. The permit allows you to use any faculty/staff lot on campus and does not need to be renewed.

**Athletics Tickets:** As long as you reside in the state of Oklahoma, you are entitled to purchase tickets to athletic events at a reduced rate.

**Library:** Use your OU retiree ID card for free use of all university libraries including Bizzell Memorial in Norman, Robert M. Bird Health Sciences Library at HSC, and the Schusterman Library in Tulsa.

**Course Enrollment:** Retirees who were benefits eligible at the time of retirement may use the Employee Tuition Waiver. For more information, contact your campus Bursar’s Office.

**University Club or Faculty House:** You will remain eligible for membership at these dining halls.

**Employee Seminars/Functions:** You may attend any university function open to employees such as development workshops on the Training Calendar (apps.hr.ou.edu/ClassCalendar).

**Recreational Facilities:** Contact your campus fitness center to find out what kind of discount you receive on membership. The university Golf Course in Norman gives retirees a discount off posted membership fees and posted green fees.

“Working with OU retirement benefits and assisting employees plan for retirement enabled me to plan well. I most enjoy having more time with family and friends, and having the freedom to choose what I do with my time. As the benefits representative for the OU Retiree Association, I am a member of the Employee Benefits Committee. I especially enjoy taking classes through the Osher Lifelong Learning Institute.”

— Renda Passek
*Staff Retiree*

**Did you know?**
You get a free faculty/staff retiree parking permit when you retire. We want to see you back on campus!
Returning to Work After Retirement

Retirees may return to work without affecting their university retirement status. If you’re retiring with benefits from the Oklahoma Teachers’ Retirement System (OTRS), please see the below limitations on when you can return and how your income would impact your OTRS benefits.

Retirees who gain employment outside of the University of Oklahoma and become eligible for other coverage will have the option to remain in the OU medical insurance plan or to opt out while preserving the option to return in the future. Please refer to page 10 of this guide for additional information on opting out.

If you return to work at OU, discuss your insurance options with your retirement coordinator.

Limitations

If you plan to return to work for any employer, make sure you consider the earnings limitations of both the Social Security Administration and the Oklahoma Teachers’ Retirement System (OTRS), which could adversely impact your monetary benefits payable from these authorities.

Social Security Limitations

If you’re working as a retiree, your salary should not exceed the Social Security earning limits which vary depending on your age. For information regarding your annual Social Security earnings limits please visit the Social Security Retirement Planner at www.ssa.gov/planners/retire.

OTRS Limitations

If you are receiving OTRS retirement benefits, you may not return to work in Oklahoma public education during the first 60 days after your retirement. For OTRS purposes, your effective date of retirement is your last day of active work rounded to the nearest 1st day of the month. See OTRS on page 12 for more information.

OTRS has earning limitations if you work in public education in Oklahoma. Please note that the OTRS earning limits do not apply if you return to work in a field other than Oklahoma public education; however, the Social Security limits apply if you are receiving Social Security benefits regardless of your field of employment.

If you have questions, call OTRS before returning back to work.
OU Human Resources

Human Resources – Health Sciences Center
hr.ou.edu
1100 Lindsay Ave
Service Center Building (SCB), Room 118
Phone: (405) 271-2190
ext. 44711
Fax: (405) 271-3551

Human Resources – Norman
hr.ou.edu
905 Asp Avenue
Nuclear Engineering Lab Building (NEL), Room 242
Phone: (405) 325-1826
Fax: (405) 325-3077

Human Resources – Tulsa
hr.ou.edu
4502 E 41st St
Suite 2C08
Phone: (918) 660-3192
Fax: (918) 660-3200

Insurance

Medical
(Age 65 and older)

BlueCross BlueShield
(Health Sciences Center)
www.bcbsok.com
Traditional Indemnity Plan:
(888) 881-4648
Pharmacy (Medicare Rx):
(800) 838-3833

Medicare
www.medicare.gov
(800) MEDICARE (633-4227)

Medical
(Under age 65)

Cigna
(Norman)
www.MyCigna.com
(800) 244-6224

BlueCross BlueShield
(Health Sciences Center)
www.members.hcsc.net/wps/portal/bam
(855) 649-9614

Delta Dental
www.deltadentalok.org/client/ou
(800) 522-0188

Lincoln Financial
www.LincolnFinancial.com
(800) 423-2765

PayFlex
Insurance administration and payments
www.payflex.com
(844) 729-3539

Retirement Income

Fidelity Investments
www.netbenefits.com/sooners
(800) 343-0860

Oklahoma Teachers’ Retirement System
www.ok.gov/trs
Physical: Oliver Hodge
Education Building
2500 North Lincoln Blvd., 5th floor
Oklahoma City, OK 73105
Mailing: P.O. Box 53524
Oklahoma City, OK 73152-3524
Hours: M-F, 8:00AM-5:00PM
(405) 521-2387
(877) 738-6365

Social Security Administration
www.ssa.gov
Moore Office: 200 NE 27
Moore, OK 73160
Hours: M-F, 9:00AM-4:00PM
(800) 772-1213
Tulsa Office: 4750 S Garnett Rd
Tulsa, OK 74146
Hours: M-F 9:00AM-4:00PM
(866) 931-7106

TIAA-CREF
www.tiaa-cref.org
(800) 842-2638