Insurance

♦ Three medical plans are offered through Blue Cross and Blue Shield (BCBS) of Oklahoma to fit you and your family’s individual needs. Your choices include (2) BlueChoice PPO and (1) BlueOptions PPO, which are Blue Cross and Blue Shield’s largest networks in the state. For each fulltime employee, the University contributes $530 to premiums for all three plans. Remaining contributions can be used for other premiums or taken as taxable income.
  o For more information or to find a physician, visit the BCBS portal
  o The Zero Card is a new benefit option for UCO employees and their families who carry the University’s medical insurance. The Zero Card offers hundreds of procedures, services, and prescriptions that cost you $0. For additional information, please visit UCO’s Zero Card.
♦ UCO offers three dental plans through Delta Dental of Oklahoma which cover a wide range of services including preventative and major care. You can also choose to have orthodontia coverage for your dependents under the age of 26.
♦ VSP is the University’s provider for vision insurance and coverage provides prescriptions lenses, frames or contact lenses with a complete annual eye exam.
♦ UCO provides 2x your annual salary in basic life and AD&D coverage for each employee through MetLife.
  o Additional voluntary life and dependent life insurance can be also purchased through MetLife
♦ UCO also offers long-term disability insurance to each full-time employee after six months of employment to provide protection in the event of sickness or disability.
♦ Allstate is the University’s provider for voluntary gap coverage including:
  o Accident coverage, which pays you cash benefits that correspond with hospital, ambulance, dislocation or fracture treatment and more
  o Critical Illness coverage, which pays you cash benefits if you or covered family members are diagnosed with covered illnesses or conditions. The benefit can be used to cover treatment, recovery, travel and other unexpected expenses
  o Hospital Indemnity coverage, which pays you cash benefits for initial hospital confinement and corresponding hospital stay
♦ Employees who decline University medical coverage will receive $150 per month to purchase other benefits or take as taxable income.

Flexible Spending Account

♦ Medical and Dependent Daycare Flexible Spending Accounts (FSAs) are reimbursement accounts that use pre-tax contributions to help pay for copays, deductibles, daycare and after-school programs, dental procedures, contacts, prescriptions and more.
♦ UCO uses Chard Snyder as our FSA vendor for both our Healthcare and Dependent Daycare FSA.

Retirement

♦ Oklahoma Teachers Retirement System (OTRS) participation is open to all employees who work at least 20 hours per week.
  o UCO contributes to OTRS for each employee with the employee concurrently contributing $700 per fiscal year
♦ UCO offers all employees the chance to participate in pre-tax or Roth 403(b) and 457 plans through Voya Financial.

For questions or more information about additional offerings visit the UCO Human Resources website or call 405-974-2366