Eligibility

Those hired as permanent members of our full-time Workforce before 7-1-09, who retire with at least 10 years of credible service at Northwestern immediately preceding date of retirement AND who contributed to Oklahoma Teachers’ Retirement (OTRS) during those years.
Purpose of the Program

To provide protection from the financial burden of catastrophic illness or injury

To provide assistance with the high cost of prescribed drugs, hospital stays, and outpatient medical service
Group Medical Coverage

NWOSU Active Employees now participate in a group insurance known as OKHEEI: Oklahoma Higher Education Employees Insurance group.

Qualifying retirees may continue with OKHEEI as long as proper application is made at least 60 days prior to the official Date of Retirement with OTRS.

Call the NWOSU Human Resources Director, or go to Room 101 in Herod Hall, Alva Campus.
Medical Continued

- Be careful during the fall Option Period preceding your retirement
- Any eligible dependents must be enrolled during Option Period preceding retirement date
- Dependents can be enrolled later—but only if they lose other credible group medical coverage
Medical Continued

- Employee Premium Paid by NWOSU for qualifying retirees until age 65
  - Dependent coverage available at employee expense
  - Monthly premium can be auto bank drafted from your personal account by a company called HealthSmart.
Medicare Supplement

- Retirees eligible for Medicare (age 65 or on Social Security disability) should consider keeping the OKHEEI Medical Supplement with UHC (United HealthCare)
- You must first enroll in both Parts A and B of the Medicare Program (Part B will cost around $110/month and will be withheld from Social Security check, but Part A is usually free)
- UHC will need a copy of your Medicare I.D. card when it comes
- OTRS may contribute around $100 each month toward your Supplement premium
Vision Insurance

Most NWOSU retirees can continue the VSP (Vision Service Plan) coverage they enjoyed as an Active Employee with an OKHEEI employer.

Premiums can be auto bank drafted each month by HealthSmart, the company contracted to coordinate payments for OKHEEI retiree insurance plans.
Vision Continued

• Basic Coverage with a VSP Signature CHOICE Network Provider
  – $10 exam copayment every 12 months
  – $25 materials copayment every 12 months,
    or

• Exam and $105 Contact Allowance in lieu of other benefits
Dental Insurance

Retirees should realize that they and any qualifying dependent must enroll in our dental insurance during Option Period before their retirement date, or they will never be able to participate in OKHEEI dental as a retiree.
Life Insurance

• Underwritten by Standard Life Insurance
• Retiree group term life premiums paid by NWOSU up to age 65 for eligible retirees (at 2X final annual salary)
• At age 65, can be converted to individual policy
• Ask Human Resources about keeping dependent life coverage as a retiree
NWOSU Human Resources

“Here for your benefits.”