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## BENEFIT PROGRAMS

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**Note:** This handbook is intended to provide employees with a brief summary of benefits that are available to qualifying employees. Employees requiring specific answers or who need to ensure that the material they are reviewing is current are directed to contact the Human Resources Office.

**Note:** SWOSU provides benefit insurance coverage for all regular-status employees who are assigned to routinely work 30 or more hours per week and, at the employee's option, eligible dependents. Employee coverage is provided at SWOSU's expense and eligible dependents, if covered, are at the insured employee's expense by payroll deduction of premiums. Dependent coverage is subject to timely enrollment, eligibility requirements and payment of premiums.

**Note:** The supervisor is responsible for notifying the Human Resources Office of any employee absence from work which would affect payroll status.

### INSURANCE

**Group Health Insurance Program:** SWOSU's health insurance provider is Blue Cross Blue Shield and the group name is The Oklahoma Higher Education Employee Insurance Group (OKHEEI). Any insurance question, contact the Benefits Specialist in the Human Resources Office.

SWOSU extends the option of continuing group health coverage to employees and/or eligible dependents at their own cost for a specified period of time after their date of termination in accordance with Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). (See also Retirement Insurance Program)

**Group Life Insurance Program:** SWOSU provides a life insurance policy that is approximately two times the employee's base salary rounded to the nearest dollar with a maximum benefit of \$250,000. Optional additional life for employee and dependant coverage for spouse and children can be purchased at initial enrollment without medical certification.

**Liability Insurance:** All employees of SWOSU are covered at state expense under the Comprehensive Professional Risk Management Program administered by the Department of Central Services.

If, while performing within the scope of his/her assigned job duties, an employee is notified of intent or actual litigation by a third person, that employee should notify the Director of Human Resources as soon as possible.

If an employee is involved in an accident or witnesses an incident in which a possible legal wrong may have been committed against a third party, the following steps should be taken:

- If possible, ensure the personal safety of individuals involved and take steps to prevent further damage to state property.
- Notify the Safety Specialist as soon as possible following the incident.
- If an accident occurs in a SWOSU vehicle refer to the reporting guide that is kept in each vehicle.
- If an accident occurs in a personal vehicle while on SWOSU business, keep the reporting guide in their vehicle and call SWOSU's Public Safety office (580-774-3103).

Employees desiring additional information concerning risk management should contact the Safety Specialist.

**Group Long-Term Disability Insurance Program:** Qualifying employees are covered under a group Long-Term Disability policy *after 6 full months of continuous employment*. This benefit provides a monthly benefit of up to 60% of the qualifying employee's base salary. This benefit is integrated with benefits from other sources, if any. Additionally, there is a "Buy-Down" option to a three-month elimination period available at the employee's expense.

**Unemployment Compensation:** SWOSU follows the Oklahoma Employment Security Commissions guidelines for unemployment compensation. In general, all employees are covered by unemployment compensation insurance at SWOSU's expense. **Note:** Student employees are not eligible for unemployment compensation.

**Workers' Compensation:** SWOSU provides a comprehensive Workers' Compensation Insurance program at no cost to the employee. This program covers injury or illness sustained in the course of employment.

Once appropriate first aid has been administered, an employee who sustains a work-related injury or illness should inform his or her supervisor immediately. Employees who are unable to locate their supervisor should notify the Department of Public Safety. Prior to scheduling nonemergency treatment employees are to contact the Safety Specialist. No matter how minor an on-the-job injury may appear it is important that it be reported. An injured employee may be required to be examined by a doctor appointed by SWOSU's Workers' Compensation Carrier.

Upon notification of a work-related injury or occupational illness by an employee, the supervisor is to notify the Safety Specialist as soon as is reasonably possible.

In case of absence from work due to a work-related injury or illness, SWOSU permits employees to utilize accrued leave for the first three working days.

Return to work will be considered on a case by case basis by the department head, the Safety Specialist and/or the Human Resources Director. Prior to reporting to work the employee must obtain a Return to Work Release Form from the Safety Specialist or the Human Resources representative.

**Group Vision Insurance:** SWOSU provides vision insurance to all regular-status employees who are assigned to routinely work 30 or more hours per week. Employee coverage is provided at SWOSU's expense and eligible dependents, if covered, are at the insured employee's expense or by payroll deduction of premiums.