

ODMHSAS – CREOKS Benefit Comparison

Both organizations offer comprehensive benefit packages that include medical, dental, and vision insurance; life insurance and AD&D coverage; disability insurance; flexible spending options; Employee Assistance Programs (EAP); and retirement programs. CREOKS additionally provides a broad selection of voluntary insurance products and wellness support programs.

Side-by-Side Benefit Comparison

Benefit Category	ODMHSAS	CREOKS
Medical Insurance	HealthChoice plans, HMO options, HDHP options	6 CommunityCare plans (3 MCO, 3 PPO)
Dental Insurance	Multiple dental carriers/plans	Mutual of Omaha Dental
Vision Insurance	Multiple vision plans	Mutual of Omaha Vision
Basic Life Insurance	\$20,000 employer-paid	2x annual salary (minimum \$10,000, maximum \$600,000) employer-paid
AD&D	Included with basic life (\$20k doubles to \$40k for accidental death)	Equal to life insurance amount
Disability	State disability plan at 60% salary after eligibility period	Employer-paid STD and LTD plus voluntary STD. 60% salary after eligibility period for STD.
Flexible Spending Account	Healthcare and dependent care	Healthcare FSA and Dependent Care FSA
HSA	Available with HDHP	Available with HDHP + \$300 employer match

Benefit Category	ODMHSAS	CREOKS
EAP	State EAP	CommunityCare EAP
Retirement	OPERS or Pathfinder	403(b) with employer match
Wellness Program	Thrive Program	First Stop Health, health coaching
Student Loan Benefits	Available	Available
Longevity Pay	Available	Available

Benefit Plan Comparison Detail

Medical Insurance — ODMHSAS

Offers: HealthChoice plans; multiple HMO options statewide; High Deductible Health Plan with HSA; Flexible Spending Accounts for non-HDHP plans.

Strengths: State-funded benefit allowance. Every county has at least one HMO option. Unused benefit allowance may be redirected to SoonerSave.

Medical Insurance — CREOKS

MCO Plans	
Plan Type	Deductible
MCO 5000	\$5,000
MCO 2500	\$2,500
HDHP	\$3,500
PPO Plans	
Plan Type	Deductible
PPO 5000	\$5,000
PPO 2500	\$2,500
PPO HDHP	\$3,500

Preventive care is covered at 100% across all plans.

First Stop Health (Included with Medical Enrollment)

A significant additional benefit for employees who enroll in a CREOKS-sponsored medical plan: \$0 copay urgent care visits, \$0 copay primary care visits, and \$0 copay mental health counseling visits, with virtual access via phone or mobile application. Available to covered employees and eligible family members.

Unique family advantage: eligible family members can utilize First Stop Health services even if they are not enrolled in the CREOKS medical plan, provided the employee enrolls in a CREOKS-sponsored medical plan. This significantly expands the value of the medical benefit beyond the employee's actual enrolled dependents.

Strengths: More detailed plan choices. PPO option available for out-of-state employees. No specialist referrals required. Includes prescription benefit structure. \$999 per month employer contribution towards premiums.

Health Savings Accounts (HSA)

ODMHSAS

HSA available under HDHP. Payroll deduction available. Managed through American Fidelity.

CREOKS

HSA available through Lively and under the HDHP. Employer contributes \$300 match when employee contributes at least \$300.

Dental Insurance

ODMHSAS

Multiple carriers. Multiple plan options. Specific coverage percentages not listed.

CREOKS — MUTUAL OF OMAHA

Preventive	100%
Basic	90%
Major	60%
Annual Max	\$1,500

Vision Insurance

ODMHSAS

Multiple plans. Exams, frames, contacts covered. Laser correction discounts available.

CREOKS — MUTUAL OF OMAHA VISION

Eye exam: \$10 copay. Frame allowance: \$130. Contacts: \$130 allowance. Family plan available.

Life Insurance & AD&D

ODMHSAS

Employer-paid: \$20,000 life insurance; accidental death doubles benefit to \$40,000. Optional supplemental life up to \$500,000.

CREOKS

Employer-paid basic life: 2× annual salary (minimum \$10,000, maximum \$600,000). AD&D equal to life amount. Voluntary life also available for employee, spouse, and children.

Disability Coverage

ODMHSAS

60% salary replacement. Starts after six months of service. State disability plan.

CREOKS

Employer-paid STD: 60% weekly earnings, up to 22 weeks, max \$1,000 weekly. **Employer-paid LTD:** 50% monthly earnings, max \$5,000/month, up to 5 years benefit period. Additional voluntary STD available.

Employee Assistance Program (EAP)

ODMHSAS

Includes assistance for mental health, substance abuse, family issues, financial counseling, and crisis intervention.

CREOKS — COMMUNITYCARE EAP

Employee and family coverage. Confidential counseling. 24/7 access. Crisis assistance.

Wellness Programs

ODMHSAS — THRIVE PROGRAM

Focuses on employee wellbeing, work-life balance, leadership development, and family wellness support.

CREOKS — FIRST STOP HEALTH

Provides free telehealth, mental health visits, health coaching, diabetes education, and dietitian support.

Retirement Comparison

ODMHSAS / OPERS

Employee contributes 3.5%; employer contributes 16.5%; total contribution 20% of salary. Vesting: 8 years. Lifetime pension benefit.

PATHFINDER

Employee: 4.5%. Employer: 6%. Additional 1% match available.

CREOKS — 403(B)

Employee Contribution	Employer Match
1%–3%	Dollar-for-dollar up to 3%
4%	3.5%
5%	4%

Must complete one year of full-time employment to receive match.

Additional Benefits

Benefit	ODMHSAS	CREOKS
Longevity Pay	Yes	Yes
Student Loan Repayment	Yes	Yes

Benefit	ODMHSAS	CREOKS
Legal Insurance	No mention	LegalShield
Identity Theft Protection	No mention	IDShield
Critical Illness	No mention	Available
Accident Insurance	No mention	Available
Hospital Indemnity	No mention	Available
Whole Life Insurance	No mention	Available
Long-Term Care Insurance	No mention	Available
Samaritan Fund	No	Yes
Benefit Advocacy Service	No	Yes