

Annual Report 2007

Summary



*Oklahoma, 1907- 2007
A Unique History. An Extraordinary Future.*

EMPLOYEES
Benefits Council



Our Mission

To provide state employees flexible benefits designed for choice and cost effectiveness, superior administration, and promotion of healthy lifestyles.

Our Vision

To be the foremost authority in flexible benefits with results of attaining the highest level of customer satisfaction.

This year's Annual Report Summary honors early workers who helped create Oklahoma's Unique History. A century of hard work and great accomplishments by state employees has given Oklahoma an Extraordinary Future. As the Benefits Office for state employees, the Employees Benefits Council is committed to offering a competitive and comprehensive benefits program today and in the future, because we understand the importance of your insurance coverage.

Photos courtesy of the Oklahoma Historical Society



Executive Director

The Employees Benefits Council is pleased to present its Annual Report Summary for 2007. The summary provides an opportunity to reflect on accomplishments during 2007, as we explore new ways to balance benefit levels, cost, and choice in future years for you and your family. As your benefits office, we understand how important employee benefits are to you and your family. Our goal is to provide a benefits program that meets your needs today, as we consider new ways to improve your benefits for tomorrow.



Philip K. Kraft
Executive Director

During 2007, the Council appointed a new executive director to lead the state's benefits office. On August 28, 2007, the Council announced the appointment of Mr. Philip Kraft as the new executive director. Mr. Kraft succeeds the agency's first executive director, Mr. Mitch Parsons, who retired in July, 2007, after serving as director for fifteen years.

Mr. Kraft's public service to the State of Oklahoma spans more than nineteen years, ten of which have been with the Employees Benefits Council. "It is truly an honor and privilege to serve state employees as director of the state's benefits office," said Kraft. The Employees Benefits Council is known for providing quality benefit services to employees statewide that include an online benefits enrollment system, a debit card payment system for medical and dependent care expenses, benefit communication materials, and a unique and effective wellness mentoring program adopted by Governor Brad Henry as part of his "Strong and Healthy Oklahoma" wellness initiative. Kraft went on to say, "The level of service this agency is known for is a direct result of the commitment to a job well done by each employee of the Employees Benefits Council. I look forward to leading the agency as we continue providing state employees with benefits designed for choice and cost effectiveness, superior administration, and the promotion of healthy lifestyles."

"Mr. Kraft's experience with the state, and particularly with the Employees Benefits Council makes him clearly the best candidate for the position. We appreciate Mr. Kraft's commitment to serving state employees in this capacity," said Chairman Bryce Fair.



EBC Council Members

Dear State Employee:

Looking back at 2007, we are pleased to note several positive developments related to the benefits offered to state employees. The difficult process of negotiating health insurance premiums with the Health Maintenance Organizations resulted in rate increases that were smaller than the previous year and less than initially expected. An increasing number of state employees, nearly two-thirds for the latest enrollment period, used the convenient online enrollment system to select their benefits. The OK Health wellness program continued to mature as more employees used the program to take better control of their own health. An increasing number of employees also took advantage of the free debit-card service provided with their health care reimbursement accounts. The Employees Benefits Council (EBC) is proud of these accomplishments.



Bryce Fair
*Council Chairman
Appointee of the President
Pro Tempore of the Senate
Served since 1993*

The agency also passed a significant milestone in 2007 with the retirement of Executive Director Mitch Parsons, who led the agency for nearly fifteen years since its creation in 1992. We are very grateful to Mr. Parsons for his many years of service. To fill the Executive Director position, the Council was pleased to select Mr. Philip Kraft, a ten-year employee of EBC whose experience will be invaluable in leading the agency.

Looking ahead, we will maintain the goals of further strengthening the online enrollment system and OK Health program. There will also continue to be difficult challenges and decisions in balancing benefit levels, cost and choice. Nevertheless, we remain dedicated to providing state employees with quality and affordable benefit choices.

I encourage you to keep up with EBC news and activities via our website at www.ebc.state.ok.us. If you have questions, concerns, or comments, please contact EBC by phone at (405) 232-1190 or toll free at (800) 219-8115; or e-mail us. Email addresses and staff phone numbers are available on the "Contact Us" page of our Web site.

Sincerely,

Bryce L. Fair
Chairman



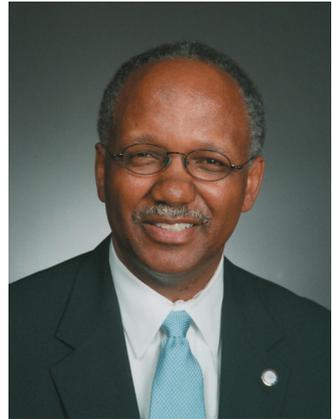
Weldon Davis
*Council Vice-Chair
Gubernatorial Appointee
Served since 2007*



Cliff Peden
*Council Secretary
Appointed by the Speaker of the
House of Representatives
Served since 2007*



Becky Payton
*Gubernatorial Appointee
Served since 2006*



Oscar B. Jackson, Jr.
*Administrator and Cabinet
Secretary for Human
Resources and Administration,
Office of Personnel Management.
Served since 1992*



Who We Are



EMPLOYEES Benefits Council

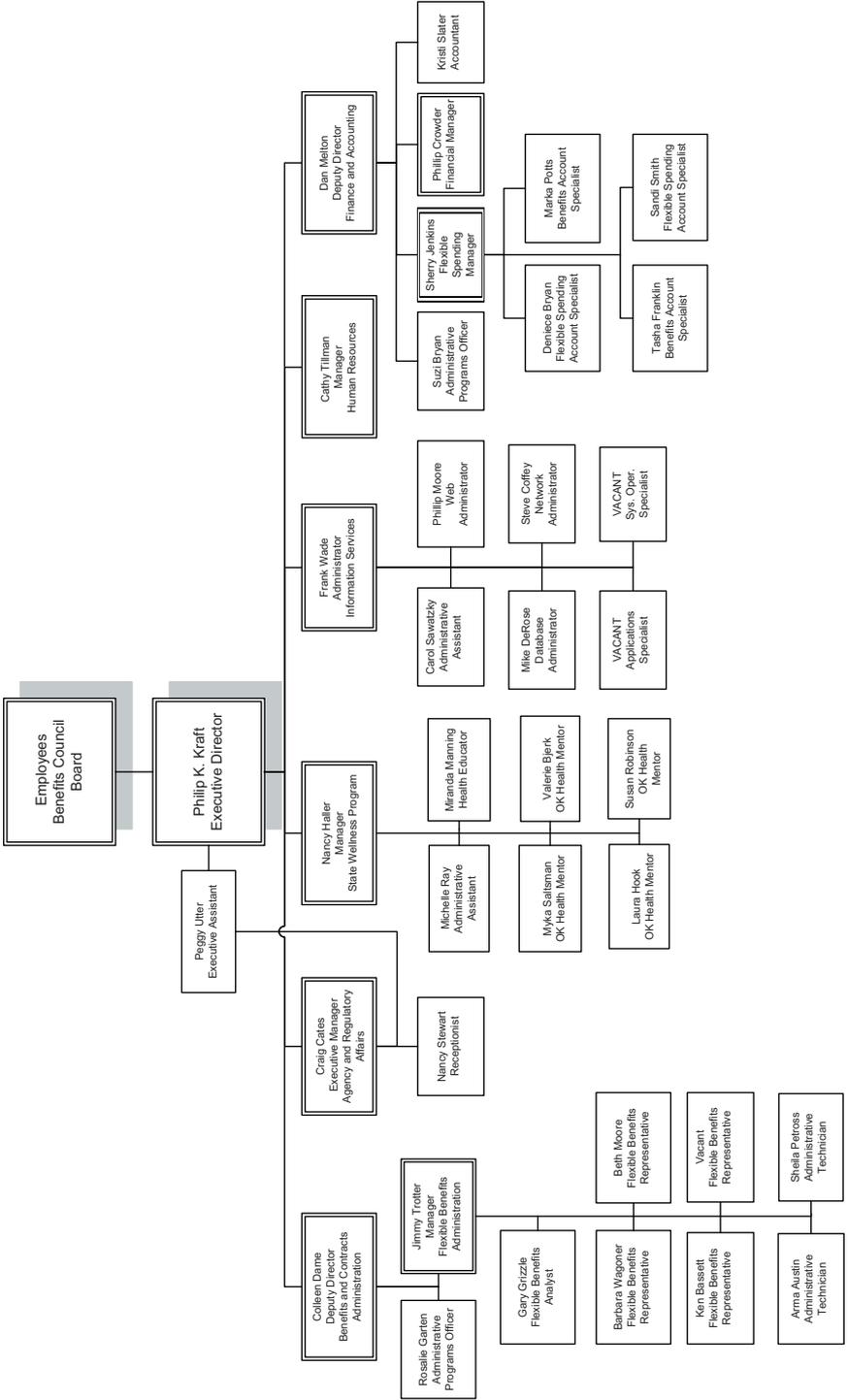
The Employees Benefits Council (EBC) is your employee benefits office. We design, select, and administer benefits for you and your family. Our mission is to provide expert benefits management that includes designing for choice and cost effectiveness, superior administration, and promoting healthy lifestyles. You know us for our commitment to service, choice, and innovation. The State of Oklahoma realizes that employee benefits attract and help retain qualified employees. That is why the state is committed to providing benefits tailored to fit the needs of you and your family.

EBC is a non-appropriated state agency created in 1992. Currently, EBC provides services to nearly 37,000 active state employees with only 38 employees and a budget of approximately \$5.6 million annually. EBC is governed by a five-member Council of professionals. The five-member Council consists of the following: Chairman Bryce Fair, appointed by the President ProTempore of the Senate; Vice Chairman Weldon Davis, a gubernatorial appointee; Secretary Cliff Peden, appointed by the Speaker of the House of Representatives; Oscar B. Jackson, Jr., Administrator and Cabinet Secretary for Human Resources and Administration, Office of Personnel Management; and Becky Payton, a gubernatorial appointee.

EBC operates under the leadership of Philip K. Kraft and is organized into six divisions: Agency & Regulatory Affairs, Fiscal & Support Services, Contracts and Benefits Administration, Information Services, Human Resources, and Wellness. The Agency & Regulatory Affairs division is responsible for legislative matters; interagency relations; affirmative action, open records and open meetings compliance; administrative rules; strategic planning; and special projects. Fiscal & Support Services manages areas of accounting, payroll, and flexible spending accounts. The Contracts and Benefits Administration division handles plan eligibility, contracting, enrollment, communications such as the annual option period guide and video, and media relations. Information Services is responsible for network and applications architecture, information infrastructure, email systems, the online Benefits Administration and flexible spending account systems. The Human Resources division is responsible for developing and implementing agency policies, providing recruitment and selection services, and administering staff training and development programs. The Wellness division coordinates and develops wellness activities in state government through the State Wellness Program to encourage participation by employees in health promotion programs. The centerpiece of these efforts is the OK Health Mentoring Program, a scientifically proven, web-based, one-on-one health mentoring program.

Individual agency benefits representatives, known as Benefits Coordinators, are also a very important part of who we are. Benefits Coordinators are a vital link to the Council because they provide administrative support at the agency level.

Employees Benefits Council





Choices We Provide

As a state employee you have choices. Each year, you select among plans that fit your insurance needs. EBC provides you these required “core” benefits plan choices (health, dental, disability, and basic life insurance coverage) within the guidelines set by law. Optional benefits choices including vision, supplemental life insurance, flexible spending account participation* and coverage for eligible dependents are also available. The state provides you with a benefit allowance to purchase these benefits. In addition, personal health mentors are available to all active state employees at no cost through the OK Health Mentoring program. We continually evaluate the marketplace, identifying additional benefit choices. For Plan Year 2007, EBC provided coverage through the following carriers:

Health Plans:

- Aetna (HMO)
- CommunityCare Managed Care Plans of Oklahoma (HMO)
- GlobalHealth Incorporated (HMO)
- PacifiCare (HMO)
- HealthChoice (High and Basic)

Dental Plans:

- Assurant Benefits Corporation
- CIGNA Dental
- Delta Dental of Oklahoma
- HealthChoice

Vision Plans:

- CompBenefits
- Primary Vision Care Services (PVCS)
- Spectera
- Superior Vision Plan Services
- Vision Service Plan (VSP)

Disability and Life Insurance:

- HealthChoice

OK Health Mentoring Program:

- The State Wellness Program

*EBC offers flexible spending health and dependent care accounts. Qualified under provisions of the Internal Revenue Code, these accounts allow you to allocate a portion of pretax compensation to an account to be used during the calendar year to pay for eligible medical or dependent care expenses.



We Are Progressive

EBC is progressive. We continually improve the quality and cost-effectiveness of the services and the products we offer.

The State Wellness Program

EBC works hard to balance benefit levels, cost, and choice. However, successfully managing health benefits today involves more than plan design and cost management. It involves building a “culture of health” by providing a resource for state employees to better manage their health, in turn lowering health care utilization and reducing health insurance premiums. In January 2006, EBC implemented the OK Health Mentoring program as a benefit for employees to address unhealthy behaviors and learn to live healthier lifestyles. Now in its second year, the OK Health Mentoring program continues to promote healthy lifestyle choices and encourage healthy behaviors and attitudes. The OK Health program has helped over 3,000 employees lower their risks for cardiovascular disease and/or diabetes. EBC’s wellness program is an award winning, nationally recognized, program that received the “Best in Class” award in May, 2007, from the SouthWest Benefits Association.

The OK Health program offers employees a unique and effective solution for better health by incorporating wellness, disease management, and health mentoring into a single, comprehensive wellness-mentoring program. Employees are required to complete a detailed health risk assessment, which stratifies participants into one of five risk tiers, based on potential health problems. Each risk tier determines the frequency of mentoring as well as goals and action plans for the employee. In 2006, more than 6,400 employees expressed an interest in the program with 70 percent of those employees completing the health risk assessment. With direction from a dedicated staff of eight professional health mentors, employees participating in the program at twelve months have already been successful in lowering elevated systolic and diastolic blood pressure, LDL cholesterol, triglycerides, weight, blood glucose, and quitting cigarette smoking.

To encourage participation in the program, employees are eligible to receive two wellness incentives. The first incentive includes an initial visit to a primary care physician and lab work at no out-of-pocket cost to the participants. The second wellness incentive is a discount at a participating fitness center. A third possible incentive offered by some agencies is the OK Health pay incentive. More than 55 state agencies have elected to offer pay incentives and are authorized to pay participants \$100 (Bronze), \$300 (Silver), or \$500 (Gold) for successfully completing the program. The incentives consist of three separate payments payable to a participant upon completion of the (1) initial enrollment, (2) twelve-week follow up, and (3) achieving goals at the twelve-month follow up. There are many other ancillary benefits from having healthy employees such as less absenteeism and increased productivity.

Benefits Administration System (BAS)

EBC is very proud of its Benefits Administration System (BAS). This unique, customized system is unlike any other in the country and has received numerous awards. The previous benefits system had limitations inherent with a mainframe environment. For

example, the old system had in excess of 100 screens making it cumbersome for all who used it, particularly, the 200-plus statewide Benefit Coordinators. This system was replaced by BAS in 2002. EBC now houses and maintains the Internet-based benefits system. The system uses state of the art technology to provide a user-friendly environment, a convenient method to access benefits-related information, faster online data entry, more effective interface with other agencies and carriers, and far superior accounting and reporting capabilities. BAS interfaces with the state's PeopleSoft computer network known as CORE.

All state agency Benefits Coordinators have been trained on the new system and currently use it to process new employee benefit enrollment and mid-year change information for existing employees. In addition, all employees can use the online enrollment each year to enter their benefit elections, verify their flexible spending accounts and peruse the state's online benefits enrollment system. This is the fifth year EBC has made the online system available to 37,000 active state employees. As the benefits office for state employees, EBC completed the 2008 option period with a record-setting 65 percent (24,368) of statewide employees choosing their benefits online. In surveys, of which 10 percent of employees participated, the online enrollment was given high marks with 99 percent of employees recommending online enrollment to other employees.

Pretax Benefit Purchases

EBC provides state employees a valuable benefit through taking advantage of a federal law that permits employers to make benefits choices available to employees without subjecting those employees to taxation on the amount contributed toward the purchase of benefits. For Plan Year 2007, state employees used this tax strategy to purchase more than \$350 million in benefits.

Federal Insurance Contributions Act (FICA) Savings

The State of Oklahoma and its employees have saved an average of \$4.41 million per year in Social Security and Medicare FICA taxes through the benefit plans offered by EBC. Employees participate in their benefit plans on a pretax basis thereby reducing FICA taxes. This method of offering benefits will continue to be a tax savings measure (See Table 5, page 17).

Flexible Spending Accounts

You can also take advantage of additional tax savings through participation in EBC's flexible spending health and dependent care accounts. The amount placed in these accounts lowers your income subject to taxation. These accounts allow you to contribute to an account before taxes to fund certain qualifying medical and dependent care expenses. For Plan Year 2007, combined contributions to these accounts were approximately \$13.9 million. Participation in these accounts amounts to significant tax savings for state employees. These funds can be distributed automatically through our direct deposit services. Over 10,475 employees utilized a flexible spending health care account during Plan Year 2007 for health-related expenses and over 714 state employees utilized a dependent care account (See Tables 6 & 7, pages 18 & 19). EBC offers a Web site, which allows state employees to review their flexible spending account activity via the Internet. 2007 marked the second year that EBC has offered a flexible spending account debit card that makes participation in these tax saving accounts easier. Enrollment in the debit card program increased 117 percent during 2007.



Consultant Report



Gallagher Benefit Services, Inc.

2007 was the fourth consecutive year of national decreases in health insurance premium increases. However, even with this continuing moderation, healthcare costs continued to increase significantly more than most consumer prices and employees' wages.

The underlying reasons for medical costs increasing faster than most other consumer products and services remain generally unchanged from recent years. Increased utilization of expensive (but often effective) technology, the aging of the workforce, costly new drugs, declining health of the general population and relative reductions in provider reimbursement by other governmental programs all continue to contribute to rapidly rising healthcare costs. Employee benefit plans continue to remain susceptible to the financial pressures from these external forces.

Although 2007 overall health insurance increases were lower than the previous three years, prescription drug costs continue to increase faster than most other medical expenses. Employers continue to introduce and expand programs that encourage the use of generic drugs. Many employers are moving away from fixed drug copays to coinsurance to create more "consumerism" and awareness of drug costs. A growing number of plan sponsors are introducing a fourth drug tier to address very expensive "specialty drugs" that now average over \$1500/month. Clinical programs such as step therapy, drug quantity management and preauthorization of certain drugs are being used to better manage drug utilization while not restricting access to needed medications. Some employers are even making mail order mandatory for maintenance medications.

In order to keep their health plans affordable, many employers continue to modify benefits. Copays, deductibles and coinsurance levels continue to rise. In some cases, medical networks are being reduced to increase provider discounts. Coinsurance is replacing copays. These trends are likely to continue for the foreseeable future as employers attempt to balance affordability, provider choice and adequate levels of insurance protection.

In 2007 public health plan sponsors became subject to a significant new change in governmental accounting rules that will affect their plans beginning this year. GASB (Governmental Accounting Standards Board) Statements 43 and 45 will require public employers to calculate and include in their financial statements the actuarial costs of providing future retiree healthcare benefits. This accounting change, which became effective for the State this fiscal year, will put added financial pressure on public employers that provide retiree healthcare benefits by requiring them to estimate and disclose (but not necessarily fund) the future costs of these benefits.

GASB 45 will accelerate the trend among public sector plan sponsors of adding disease management and wellness/prevention programs. These proactive measures, such as

the state's OK Health Program, can help lower GASB liabilities by reducing the long term health plan trend increases. As medical cost increases are reduced, GASB actuarial liabilities will also decline.

Serving more than 37,000 active state employees, EBC continues to develop innovative and creative approaches to assist the employees of the State of Oklahoma with their healthcare needs. Some of the most significant new developments in 2007 were as follows:

OK Health Program Award

EBC's innovative OK Health wellness mentoring program was awarded "Best in Class in Benefits Solutions" by the SouthWest Benefits Association in May, 2007. OK Health was designed to reduce the risk of cardiovascular disease and diabetes among state employees by giving them the tools to improve their health. OK Health is a comprehensive program that includes exercise training, nutritional counseling, weight and stress management and smoking cessation. Participation in the Program continued to grow in 2007.

Maintained the Number of Medical HMO Carriers

For 2007, the number of HMO carriers available to state employees remained at four. All four HMOs offer a Standard as well as an Alternative Plan. Through aggressive renewal negotiations, EBC was able to minimize increases in the state's Benefit Allowance and help maintain the affordability of the medical plans for employees and their dependents. In total, state employees had the choice of ten health plans for 2007 (eight HMO plans and two HealthChoice plans). Further, four dental and five vision providers returned for 2007.

New BAS System Features

To improve security and protect against identify theft, in 2007, the EBC Benefits Administration System (BAS) began using employee identification numbers rather than Social Security numbers. EBC continues to make enhancements to BAS to improve its functionality for employees.

Online Enrollment News

During the open enrollment option period held in October and November, 2007, for the 2008 plan year, 24,368 employees (66 percent of total) enrolled using EBC's online enrollment feature. This set a new record for online enrollment utilization. Further, 35 percent of enrollees also enrolled in EBC's flexible spending accounts (FSAs), saving themselves and the state benefit taxes.

In conclusion, Gallagher Benefit Services, Inc., the Employees Benefit Council's benefit consultant and actuary, is proud to be associated with an organization the caliber of the EBC. Based on our experience of working with many governmental plans, we found that in 2007 the EBC continued to be among the most innovative, progressive and responsive state health plan organizations. We continue to support EBC's mission of providing state employees with "flexible benefits designed for choice and cost effectiveness, superior administration and promotion of healthy lifestyles."

Gallagher Benefit Services
Greenwood Village, Colorado



Challenges and Opportunities

Our challenge in today's marketplace is to select and offer quality plan choices at competitive premiums to employees in metropolitan and rural Oklahoma.

In 2007, state employees had the opportunity to choose between four dental plan carriers, five vision plan carriers, and five health plan carriers offering ten plan designs. However, we continue to face challenges in offering HMO choice to rural communities. HMO coverage is limited in these areas due to the current business models of the HMOs and contracting difficulties experienced by HMOs when approaching coverage in areas outside the larger metropolitan regions.

A second important challenge facing EBC is the rising cost of healthcare. We are not immune to the nationwide trends of rising healthcare costs, exacerbated by an aging state workforce (see page 14) and higher-than-average medical plan utilization by employees and their dependents. All of these factors contribute to higher premium costs and point to a continued need for cost containment and wellness efforts.

EBC is positioned to turn these challenges into opportunities. We continue to explore new health insurance concepts and products that emphasize the sharing of costs and provide incentives for employees to be cost conscious when utilizing healthcare. Through these new types of products, we can all become more efficient purchasers and users of healthcare thereby lowering our costs.



Selected Data



Beginning in 1871, the first survey crews worked across the Oklahoma Territory through forests, mountains, swamps, and every other terrain. Their surveys would eventually determine boundaries, roads, and settlement locations for early Oklahoma, mapping what would become the 46th state.

The following pages illustrate selected statistics relating to the benefits offered by EBC. A full report of statistical data can be obtained by calling our offices at (405) 609-3410 or (800) 219-8115, ext. 110.



Benefit Enrollment Totals

Enrollment for active state employees for Plan Year 2007 is shown in Table 1. Total active member health plan enrollment for Plan Year 2007 was 36,936. The total number of individuals covered by a health benefit plan (employee and eligible dependents) was over 63,000.

Table 1

Health Plans	Employee only Enrollment
HealthChoice High	21,331
HealthChoice Basic	2,713
CommunityCare Standard	770
CommunityCare Alternative	6,207
GlobalHealth Standard	1,574
GlobalHealth Alternative	1,173
Aetna Standard	417
Aetna Alternative	1,122
PacifiCare Standard	251
PacifiCare Alternative	1,340
TRICARE	38

Dental Plans	Employee Only Enrollment
HealthChoice Dental	28,116
Assurant Dental	2,210
CIGNA Dental	989
Delta Dental	5,620

Vision Plans	Employee Only Enrollment
Vision Service Plan	13,785
Superior Vision Services	1,709
Primary Vision Care Services	1,367
Spectera	1,735
CompBenefits	2,070



Age & Gender Information

The average age of active state employees enrolled for Plan Year 2007 increased slightly from Plan Year 2006. For Plan Year 2007, the average age of active state employees was 46.31 years compared to 46.10 years during Plan Year 2006.

Table 2

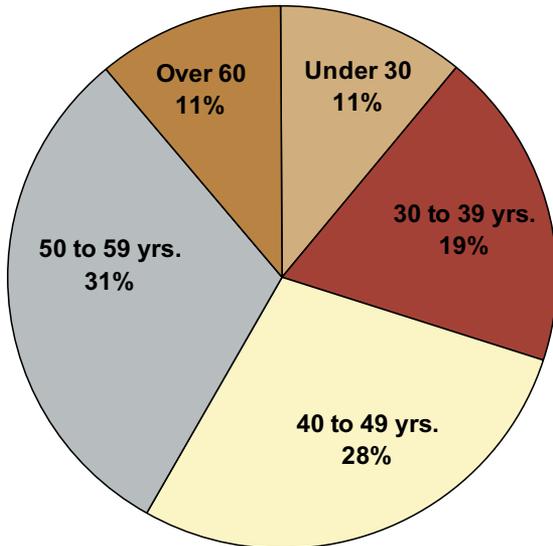
Average Age of Active State Employees: 46.31 yrs.

Age Category	% of Population
Under 30 yrs.	11%
30 to 39 yrs.	19%
40 to 49 yrs.	28%
50 to 59 yrs.	31%
Over 60	11%

Gender Distribution

Male:	43%
Female:	57%

% of Population



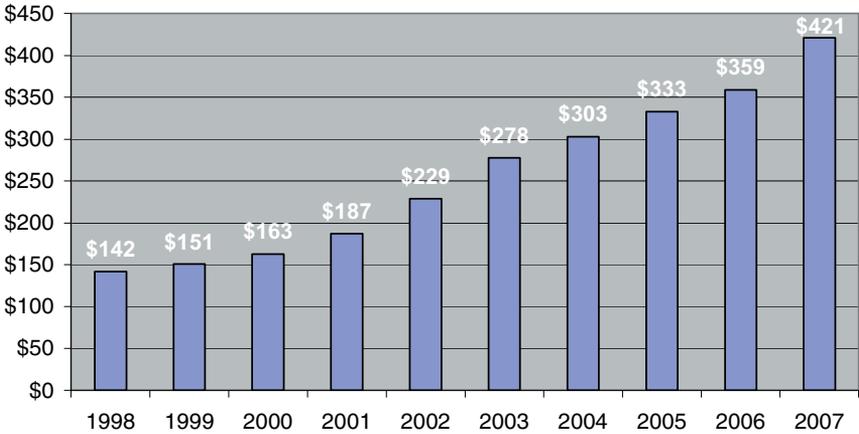


Health Premium Comparison

Health insurance premiums have sustained a continuing increase since the late 1990's. Table 3 illustrates the trend for the average of state employee health benefit plan premiums during a 10-year period ending December 31, 2007. Table 3 shows employee-only health insurance premium costs for all carriers (HMO and HealthChoice's Medical).

Table 3

Health Insurance Premium Comparison



(All Carriers/Employee Only - Rounded Monthly Premium)

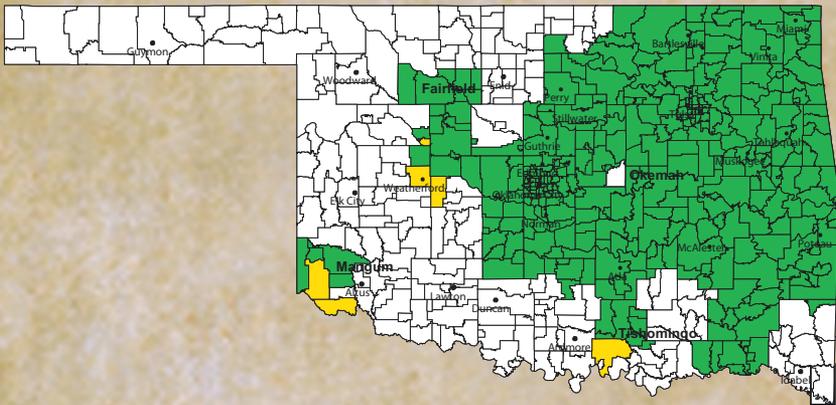


Coverage Areas for Health Plans

For Plan Year 2007, HMO coverage was offered in the Oklahoma City and Tulsa metropolitan areas as well as the Eastern part of the state. Coverage was expanded into 39 additional zip codes. More than 79.5 percent of active state employees had a choice of at least one HMO. Of these, 44 percent enrolled in an HMO for Plan Year 2007. Table 4 reflects the HMO service areas available for Plan Year 2007 and areas expanded in Plan Year 2008. The state's self-insured medical plan, known as HealthChoice, was available statewide.

Table 4

Coverage through HealthChoice, AETNA, CommunityCare, GlobalHealth, and PacifiCare



Green indicates HMO service areas available in 2007.

Yellow indicates expanded HMO service areas available in 2008.

HealthChoice is available throughout the state.

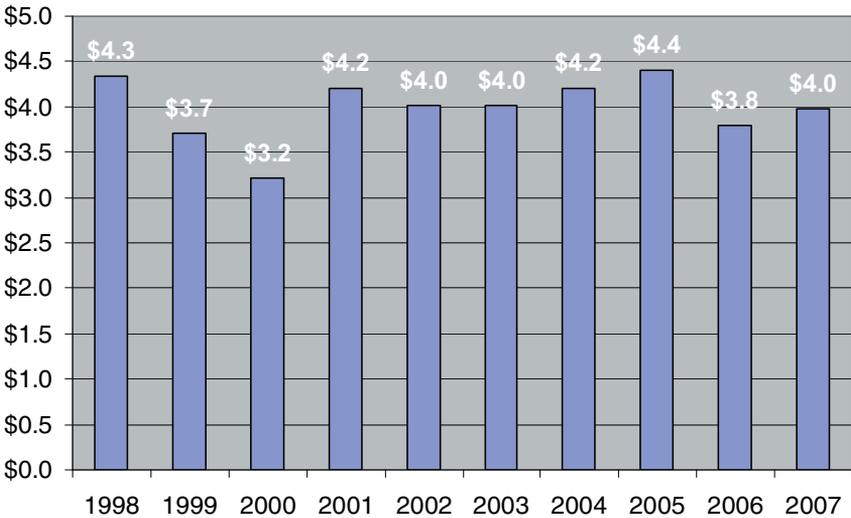


FICA Savings by the State and the Employees

The flexible benefits plan administered by EBC allows the state and its employees to experience FICA tax savings. Table 5 illustrates the total savings by the state and its employees during a 10-year period ending December 31, 2007.

Table 5

FICA Savings



(State & Employee - In Millions)

Under the Federal Insurance Contributions Act (FICA), 12.4 percent of an employee's earned income, up to an annual limit, must be paid into Social Security, and an additional 2.9 percent must be paid into Medicare. For 2007, that limit was \$97,500. State employees pay only half the FICA bill (6.2 percent for Social Security + 1.45 percent for Medicare). The state contributes the other half. So, that means 7.65 percent of an employee's paycheck is withheld and the state pays another 7.65 percent on the employee's behalf. If an employee chooses to pay for out of pocket premiums on a pre-tax basis through premium conversion, the state's FICA obligation decreases.

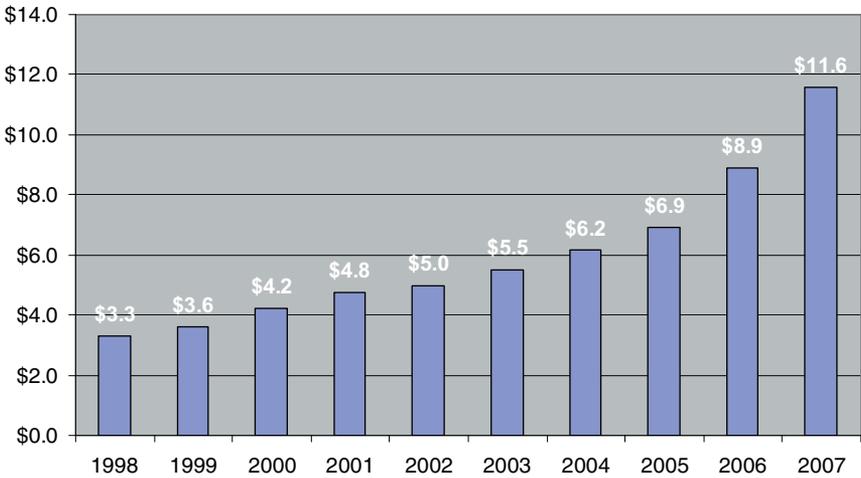


Fund Utilization for Plan Year 2007

For Plan Year 2007, 10,374 active state employees utilized a flexible spending health care account for health-related expenses. Participation increased 25 percent from Plan Year 2006. The average contribution was \$1,107 per year, a 3 percent increase from the previous year. Table 6, below, outlines the total contributions made to flexible spending health care accounts by active state employees for the past ten years, in millions.

Table 6

Flexible Spending Health Care Account Funds



(In Millions)

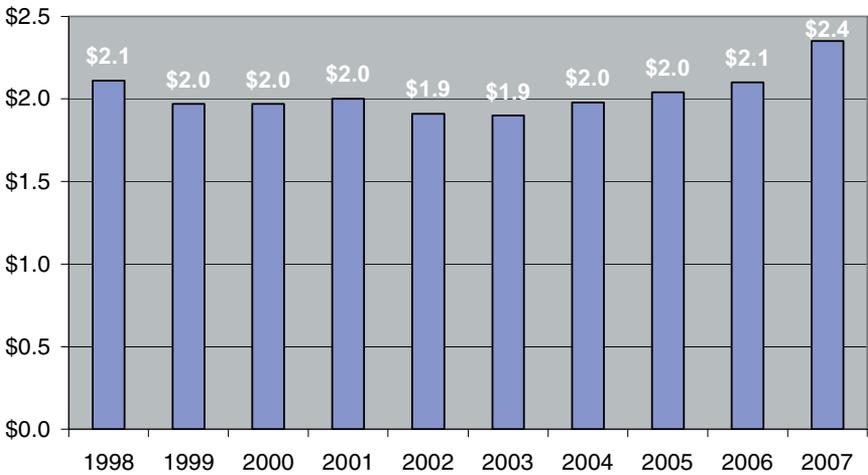


Fund Utilization for Plan Year 2007

For Plan Year 2007, 714 active state employees utilized a flexible spending dependent care account for dependent care expenses. The average contribution was \$3,295 per year. Table 7, below, outlines the total contributions made to flexible spending dependent care accounts by active state employees for the past ten years, in millions.

Table 7

Flexible Spending Dependent Care Account Funds



(In Millions)



Celebrating the History of Oklahoma



Solomon Layton

Solomon Layton

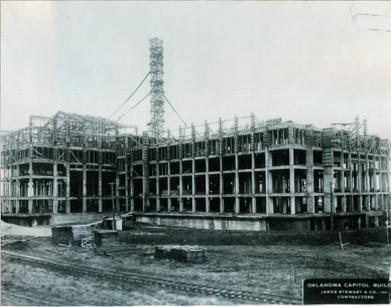
Solomon Layton has been called the most important and influential architect in Oklahoma history. His works can be seen across the state and include the Marland Mansion in Ponca City, the Skirvin Hotel in Oklahoma City, and the University of Oklahoma original stadium and library in Norman. Perhaps his most famous design is that of the Oklahoma State Capitol Building. Layton even traveled to Paris to meet with an architect who specialized in dome construction. But a dwindling budget and the outbreak of World War I meant plans for the dome would have to be set aside. Solomon Layton went on to design scores of buildings across the state, including courthouses, schools, and office buildings, many of which still stand today.

Kate Barnard

Kate Barnard, “Miss Kate,” was the first woman elected to a public office in the history of the United States, even though she could not legally vote for herself at the time. As Commissioner of Charities and Corrections, she worked against poverty and injustice in early Oklahoma. The impact she had on women’s role in government set the course for generations to follow.



Kate Barnard



Oklahoma Capitol, 1914



Oklahoma Capitol, 1915



Oklahoma Capitol, 1917

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EMPLOYEES
Benefits Council



(405) 232-1190
1 (800) 219-8115

Employees Benefits Council
First National Center
120 North Robinson Avenue, Suite 1100
Oklahoma City, OK 73102
www.ebc.state.ok.us