

Flexible Benefit Allowance (FBA) Commonly asked Questions

What are the FBA amounts?

FY2026	July 2025 through June 2026	July-December	January-June
Certified:	FBA (Taking Health Insurance)	\$ 707.00	\$ 707.00
	In Lieu of FBA (Taxable Compensation)	\$69.71	\$69.71
Support:	FBA (Taking Health Insurance)	\$ 707.00	\$ 707.00
	In Lieu of FBA (Taxable Compensation)	\$189.69	\$189.69

Do the amounts change or are they constant?

The FBA for personnel who take health insurance changes when the insurance premium changes at the start of a new plan year. The HealthChoice high option will continue to be \$707.00 through the remaining 2026 plan year. The In Lieu of FBA is constant until the Legislature changes what is in law.

How many hours are required to be eligible for FBA/In Lieu of FBA?

Certified* : A head count is taken of all certified personnel as identified on the "Oklahoma Annual Certified Personnel Report" (excluding Superintendents)."

* Employees Group Insurance Division (EGID), a Division of the Office of Management and Enterprise Services (OMES) for the State of Oklahoma rules and regulations require four (4) hours a day or 20 hours a week to be eligible to participate in a district's group health insurance plan. If **certified** staff member **does not work a 20-hour week or chooses to not participate** in the insurance benefit plan, they will receive the "In Lieu of FBA" (Taxable Compensation) benefit amount of \$69.71 monthly. If an employee works for more than one district, only one district shall pay the benefit.



Support: Only support personnel employed a minimum of six (6) or more hours per day who hold a "position" that is defined as a minimum of 172 days or a minimum of six (6) or more hours per day for a minimum of one thousand thirty-two (1,032) hours per year are eligible.

How many times a year do we report the FBA count to the State Department of Education (SDE)?

The district will report an October 1 count and a January 1 count. The Regional Accreditation Officers (RAO) will then audit each district's personnel/payroll information twice a year and forward the audited counts to the SDE.

If current year data is not collected until October of each year, how do you figure our initial allocation?

Your initial allocation is calculated using the audited January 1 count from the previous fiscal year. In November, we will adjust the allocation to current year data with the second part of the allocation calculated at the "new" HealthChoice premium. After we receive the January count, we adjust your allocation again to show the October personnel that have made a change: taxable compensation or health insurance.

How do we count/report and provide FBA benefits to eligible employees (certified and support) working for several districts?

Employees working in more than one district shall only be counted and provided the state FBA benefit (insurance or taxable compensation) under one district identified as their Legal Education Agency (LEA).

Do we still have to pay 100% of a teacher's insurance premium if the district is not receiving FBA from the state?

Yes, according to Title 74, Section 1310.1, a district shall pay 100% of the cost of HealthChoice (HI) option for certified staff. This is an obligation of the district and is not dependent upon funding from the SDE (AG Op. No. 03-15).



Will the district have to pay for insurance on support personnel who do not work six (6) hours a day?

Employees Group Insurance Division (EGID) requires four (4) hours a day or 20 hours a week to be eligible for a district's group insurance plan. If a support employee meets those required hours yet does not meet the required hours for the FBA, a district is still obligated to cover 50% of the health insurance premium. (Title 74, Section 1310.2)

Are retired employees still eligible for the FBA benefit?

Yes, they are eligible for the benefit. If they meet EGID's required hours, * they are eligible to take insurance through the district's group insurance plan and receive the larger FBA for health insurance benefit. If they continue to pay for their insurance through Teacher Retirement, they are still eligible for the *In Lieu of FBA* benefit of \$69.71 or \$189.69 if the employee is employed in a full-time support position.

