



Human Resources Benefits and You

IMPORTANT BENEFITS NOTICE FOR NEW HIRES

Employees with a continuous, regular appointment of at least six months who work at least 30 hours per week (.75 FTE) are eligible for insurance benefits and must enroll within 30 days of hire. In addition, employees with a continuous, regular appointment of at least six months who work at least 20 hours or more per week (.50 FTE to 1.00 FTE) must make an irrevocable decision about retirement within the first 90 days of hire. All employees, including student and temporary employees, are eligible to participate in the voluntary retirement programs. You can learn more about participation in the 457(b) Deferred Compensation Plan, 403(b) Supplemental Tax-Deferred Annuity, and the ROTH IRA program, by contacting your Human Resources office.

What should I do to enroll? Your hiring official should schedule a benefits enrollment session with OSU Human Resources, (405) 744-5449, on the Stillwater campus, within the first week of hire. *You will want to verify the time and location of your enrollment meeting with your supervisor.* The enrollment session lasts approximately three hours. During this session, Employee Services staff presents highlights of the benefit programs and assists employees with completion of enrollment forms. Retirement information is covered first so that the .50 to .74 FTE employees may attend only that portion of the presentation. You are encouraged to view your benefit options at <http://hr.okstate.edu/benefits/newemp.php> prior to the enrollment session so that you will be better prepared to make informed choices. Insurance plan decisions are made and forms are usually turned in during the enrollment session.

May my spouse attend the enrollment session? Spouses are welcome. However, space is limited, so a reservation for the spouse should be made when the appointment is scheduled. Your spouse can also view benefit information online at <http://hr.okstate.edu/benefits/newemp.php>.

What happens if I fail to enroll in the insurance plans within the first 30 days of hire? You lose the opportunity to enroll in the health care plan of your choice until the next Annual Benefits Enrollment Period. You also lose the opportunity to participate in the optional dental and vision plans until the next Annual Benefits Enrollment Period. In addition, you will not be able to cover family members in the health care plan until the next Annual Benefits Enrollment Period. Late enrollment in other benefit programs can also have serious consequences, such as coverage limitations (dental) or proof of insurability requirements (life, long-term disability, long-term care).

What happens if I fail to make my retirement election within the first 90 days of hire? State law requires OSU enroll employees working .50 FTE or greater into the Oklahoma Teachers' Retirement System if an election is not made within 90 days of the benefits eligibility date. Employees working .50 to .74 FTE are required to pay the contribution. OSU pays the contribution on employees working .75 FTE or greater. You will never be allowed to participate in the Alternate Retirement Plan (TIAA-CREF) if you fail to make a timely election.

When will my coverage become effective? All insurance benefits become effective the first of the month following your hire date. *Remember, you must enroll within 30 days of hire.* You have 90 days from your date of hire to enroll in the Flexible Benefits plan and flexible benefits become effective the first of the month following completion of your enrollment forms.

What do I need to bring to the enrollment session? Names, dates of birth, and social security numbers of family members to be insured and persons to be named as beneficiaries.

How do I find out about withholdings from my pay and other personal information? You may view any of your personal information, benefit enrollments, and payroll information on *Web for Employees*, <http://webemp.okstate.edu> As soon as you are given access to OSU systems, you can access *Web for Employees*. In order to protect your privacy, OSU assigns all new employees a campus-wide identification number (CWID) that will be used in place of your social security number in all university systems. You can access your CWID in your personal information on *Web for Employees*.

How do I obtain an OSU Employee Identification Card? Within 24 hours after Payroll Services receives an *Employment Action* form (from your department), your information will be input into the Human Resources System. After your information is in the system, ID Card Services, 113 Math Science, can produce your OSU ID.

How can I learn more about OSU? A New Employee Orientation session is available to employees each month. The orientation session provides information about OSU's history, mission, and structure. In addition, employees learn about pay, safety, parking, policies, and the importance of employees to the mission of the University. You may refer to <http://hr.okstate.edu/hr/training/training.php> or call (405) 744-5374 for session dates and times or to reserve your place in the orientation session.

How can I save for retirement? OSU offers three voluntary retirement programs that give all employees, including student and temporary employees, the opportunity to set aside money toward retirement. You decide how much money to contribute within the guidelines for each program. These contributions will be deducted from your paycheck and remitted to eligible investment sponsors of your choice. Information about the 457(b) Deferred Compensation Plan, 403(b) Supplemental Tax-Deferred Annuity, and the ROTH IRA, can be found at <http://hr.okstate.edu/benefits/vrp.htm>.

Reminder of Deadlines

You have 30 days from date of hire to enroll in the insurance programs, and 90 days from date of hire to make an irrevocable election for your retirement plan choice and to enroll in the Flexible Benefits plan.

OSU Human Resources developed this information for the convenience of OSU employees. It is a brief interpretation of more detailed and complex materials. If further clarification is needed, the actual law, policy and contract should be consulted as the authoritative source. OSU continually monitors benefits, policy and procedures and reserves the right to change, modify, amend, or terminate benefit programs at any time.