

What it Means to “Care For” a Family Member Under the FMLA

The *Family and Medical Leave Act* of 1993 (FMLA) gives certain job protections to employees when balancing work responsibilities with the demands of personal illness or injury or in caring for family members.

The Department of Labor interprets “care” to include not only assisting the ill family member with basic medical, hygiene, or nutritional needs and safety, but also providing psychological comfort and reassurance to an ill person receiving inpatient or home care. The term also encompasses situations where the employee needs to transport the ill family member to medical appointments or to fill in for other caretakers or to make plans for nursing home, hospice, or in-home care. Documentation of the need for care may be required.

For more information go to www.okstate.edu/osu_per/policy_proced.htm.

Training Opportunities

June 15	Effective Listening Skills
June 21	Sexual Harassment
June 23	Crucial Conversations
June 29	Telephone Etiquette
June 30	Purchasing Card Training
July 7	The Indispensable Employee
July 12	When Generations Collide

For more information, or to register, refer to your 2005 *Faculty and Staff Development Opportunities* brochure, or go to www.okstate.edu/osu_per/hr/staff_dvpt05.htm, or call Training Services, (405) 744-5374.

Are You Moving this Summer?

If your home address is incorrect, then you may miss important mail.

You can verify your home address and update it through *Web for Employees* at <http://prodhosu.okstate.edu>.



News You Can Use!

Important Information for Employees of
Oklahoma State University

June 2005

OSEEGIB Changes in Pharmacy Benefits

The Spring 2005 issue of *HealthVoice* from the State Insurance Board has several articles related to changes in your prescription coverage. There is a list of medications that are now available in generic form and another list of medicines moving from preferred to non-preferred status. Prilosec and Pepcid 20 mg are now available over-the-counter. There are also new quantity limits on migraine, sedative and hypnotic medications.

We hope you will take time to read these articles since the medications mentioned cover a broad range of treatment plans. You may wish to discuss these changes with your physician prior to filling an existing prescription or prescribing a change in your medication.

If you do not have a copy of the Spring 2005 issue, you may read it on the OSEEGIB website, www.healthchoice.com. Click on *HealthVoice* on the sidebar and *Pharmacy Benefit Information*. If you have questions regarding these medication changes, call Medco at (800) 417-1764.

Are Your Dependents Still Dependents?

School is out. Now is a good time to review your dependent coverage. If any child has reached age 19 and has lost student status, or if one has graduated, or reached age 25 or married, that child is no longer eligible for the State Plan.

Also remember if you divorce, your former spouse is no longer eligible for coverage. Claims will not be paid, even if you failed to cancel coverage. If mistakenly paid, the State Plan has the right to request re-payment by the employee. Be sure to drop coverage on an ineligible child or former spouse within 30 days of ineligibility.

Please remember to notify Employee Services within 30 days of a change in eligibility to prevent additional premiums from being deducted from your paycheck.

New, Updated Information on the Web

Benefits and You Information Handouts:

- *International Travel and OSU Benefits for Civilian Employees*

Benefits Forms

- *403(b) Supplemental Tax Deferred Annuity Program 403(b) Salary Reduction Agreement*
- *457(b) Deferred Compensation Plan 457(b) Voluntary Salary Reduction Agreement*

www.okstate.edu/osu_per/benefits/infosheets.html

Policy and Procedure Letter

- *Gender Discrimination/Sexual Harassment Policy and Title IV Grievance Procedure 1-0702*

www.okstate.edu/osu_per/policy_proced.htm

or call (405) 744-5373 to request copies be sent to you in campus mail

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.

Out-of-State HealthChoice Coverage

If you are traveling on vacation out of state, or have a child in college out of state and need medical services, chances are that the health care providers would be out of network. You will want to know how to maximize your benefits, which you can do by working closely with your insurance provider.

HealthChoice provides an Emergency Care Benefit, which can reduce your out-of-pocket expenses. You must contact HealthChoice to receive this benefit. The Emergency Care Benefit is described in the Handbook, which is mailed to covered employees, or can be found on HealthChoice's website at www.healthchoiceok.com/handbooks.htm.

Your medical ID card has a telephone number on the back for precertification of medical procedures (1-800-848-8121). In the case of an accident, precertification must take place within one day of hospital admission. Normally, hospital or medical staff will place this call. You or a family member will want to confirm with your medical providers or HealthChoice, that the care has been precertified.

In addition to the precertification process, when emergency care out of state is needed, you or a family member should call HealthChoice's Health Care Management Division, 1-800-543-6044, ext. 8879. The call is referred to the appropriate case manager for handling. You will be advised on the process to obtain the Emergency Care Benefit, including information about the medical records needed. You are responsible for obtaining the necessary medical records and faxing or mailing them to HealthChoice for review. If appropriate, the

Administrative Approval is signed by all appropriate parties and you are notified the process is completed. If approved, the care for emergency treatment would be paid as if a network provider had been used.

If a family member residing out of state (such as a student away at college) needs non-emergency medical care, the medical services are paid as non-network unless the provider is in the network. While most in network providers are in Oklahoma, you may want to check HealthChoice's website, www.healthchoiceok.com. The Emergency Care Benefit would not apply for non-emergency situations.

To reduce your out-of-pocket cost for non-emergency medical care, you may want to consider returning to Oklahoma. As a reminder, when a non-network provider is used, you have higher coinsurance to pay, plus you are required to pay the difference in the fee charged by the health care provider and the amount allowed by the insurance. For example, if a network provider in Oklahoma receives \$1,000 for a particular procedure, that amount is all that would be allowed in another state. If the out-of-state provider charged \$1,500, then you would pay the extra \$500 plus your share of the deductible (if any) and coinsurance on the \$1,000 allowable amount. Using network providers saves you money.

If you participate in an HMO, you will want to contact your HMO provider concerning emergency care benefits. Normally, there is no coverage through an HMO for out-of-network non-emergency care.

ING Supplemental Insurance for Spouse and/or Children

OSU provides basic life and accidental death and dismemberment coverage to all full-time employees. ING Employee Benefits provides the life insurance coverage, underwritten by ReliaStar Life Insurance.

As an employee, you may purchase additional coverage up to pre-set limits on yourself and your spouse in \$5,000 increments if you provide evidence of good health to the underwriters. Employee Services will be glad to assist you if you are interested in enrolling in higher amounts.

If you are eligible for insurance as an employee, you are not eligible for dependent coverage. If you and your spouse work for OSU, you may not cover your spouse on supplemental life insurance and only one parent may enroll the children. If, during the initial enrollment period, you enrolled each other or double covered your children, please contact Employee Services to cancel one policy.

Should a death occur where double coverage was in effect, ING would provide a benefit only on the appropriate coverage even if you and your spouse had been paying premiums. ING will refund through OSU any premium paid for ineligible coverage. If you think you and your spouse may be paying for double coverage, please e-mail Employee Services, osu-es@okstate.edu, come by 106 Whitehurst, or call (405) 744-5449.

For more information, go to
www.okstate.edu/osu_per

Morgan Stanley Added to OSU's 403(b) TDA Vendor Line-Up

Effective June 1, 2005, OSU's Voluntary Tax-Deferred Annuity Retirement plan now has eleven retirement vendors. Morgan Stanley is joining AIG-VALIC, American Century, Ameritas, AXA Equitable, Capital Guardian, Chase Ins. (Zurich/Kemper), Fidelity Group, Merrill Lynch, New York Life & Annuity, and TIAA-CREF as an available TDA vendor.

All OSU employees, including temporary and student employees, are eligible to participate in the 403(b) Tax-Deferred Annuity plan. Your contributions are pre-tax (federal and state). You can change your monthly contributions amounts or stop contributions effective the first of the following month in which you submit your OSU Salary Reduction Agreement form to Employee Services.

Questions? Call Employee Services, (405) 744-5449, or stop by 106 Whitehurst. The 403(b) Tax-Deferred Annuities employee information sheet may be accessed at www.okstate.edu/osu_per/benefits/infosheets.html.

Correction

An article in last month's *News You Can Use* stated that if you are interested in making an in-service withdrawal or transferring retirement funds from your pre-1989 403(b) account with TIAA-CREF, you will need to talk with a Telephone Counselor. The correct number is 1-800-842-2776.

You may need to remind the counselor that you have several accounts, but the only account that may be accessed is the OSU retirement plan 403(b) account with contributions prior to 1989. TIAA-CREF's terminology for this account is "Retirement Annuities".