



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

October 2014

2015 Annual Benefits Enrollment
October 1 - October 31, 2014
Online Enrollment: Web for Employees
<http://webemp.okstate.edu>

2015 Annual Benefits Information
<http://hr.okstate.edu>

2015 Annual Benefits Enrollment

Online Annual Benefits Enrollment is from October 1 through October 31, 2014, 6pm. During this time, you can use *Web for Employees*, <http://webemp.okstate.edu>, to review your benefits, including dependent coverage, if applicable, and make desired changes. Changes will be effective January 1, 2015.

All employees should log in to Web for Employees during Annual Benefits Enrollment and review 2015 benefits carefully due to system and regulatory changes.

Employees Currently Enrolled in an FSA or HSA must Re-Enroll for 2015

If you are currently enrolled in a health care Flexible Spending Account (FSA) or Dependent Care Account (DCA) or a Health Savings Account (HSA) and wish to participate in any of these plans in 2015, you will need to re-enroll as your current election(s) will be reset to zero. Health care FSAs are limited to \$2,500 employee contributions. If you and your spouse are both employed, both of you may participate and contribute up to \$2,500 each in a health care FSA.

Dependent Care Account contributions are limited by the Internal Revenue Service to \$5,000 annually.

Got 2015 Annual Benefits Questions?

- **Attend an Information Session**
No reservation necessary
Thursday, October 23, 2014
 1:30pm - 2:30pm, 416 Student Union
- **Watch/listen to a recorded video online**
<http://hr.okstate.edu/benefits/Annual-Benefits-Enrollment>
- **Read detailed information online**
<http://hr.okstate.edu/2015-annual-benefits-information>
- **Stop by Employee Services, 106 Whitehurst**
- **Call Employee Services, (405) 744-5449**

New Staff Recognition Program

To reflect the high value OSU places on employee dedication, OSU is partnering with MTM Recognition for a new service recognition program to celebrate major career milestones. When your milestone is reached, you will receive a packet containing a brochure and ordering instructions. You will be eligible to select your own award from a wide range of unique and custom awards.

Explore the new program options at awards.mtm-recognition.com/osuservice.

2015 Annual Benefits Enrollment Highlights

For more detailed information, go to <http://hr.okstate.edu/2015-annual-benefits-information>

Tobacco-Free Premium Reduction – employees enrolled in BlueOptions or BlueEdge will receive a \$20 monthly tobacco premium reduction when they re-certify tobacco use/non-use.

Health Insurance

- BlueOptions PPO Plan
- BlueEdge High Deductible Plan
- Waived/None (see additional check boxes below)

Adding or Dropping Dependent Coverage

- Provide supporting documentation to Human Resources, 106 Whitehurst: marriage license (for spouse coverage), birth certificates or legal documents (adoption, custody, legal guardianship), or tax documents.

Waiving Health Insurance

- Complete and submit a *Waive OSU Employee Health Insurance 2015* form
- Submit a copy of your health insurance card.

Vision Insurance – VSP is the only available plan in 2015. If you were enrolled in another vision plan in 2014, and wish to continue vision insurance in 2015, you must log in to Web for Employees and elect to participate in VSP.

- VSP
- No Coverage

Dental Insurance – CIGNA and Assurant dental plans are being eliminated in 2015. If you are currently participating in a CIGNA or Assurant plan, and wish to continue dental insurance in 2015, you must elect to participate in one of the following plans

- HealthChoice
- Delta PPO-Choice
- Delta Premier
- Delta PPO
- No Coverage

Supplemental Life Insurance – you can increase by \$5,000 on yourself or your spouse (if you are not already at the maximum amount of coverage). If you do not currently have supplemental life insurance you must complete and submit an Evidence of Insurability form.

Long-Term Disability – you can choose to decrease your current coverage. If you do not currently have Long-Term Disability you must complete and submit an Evidence of Insurability form.

Flexible Spending Accounts (FSAs) – elections entered and submitted online will come out of your paycheck before taxes

- Healthcare FSA -- \$2,500 annual plan maximum per employee
- Dependent Care Account (DCA) -- \$5,000 annual plan maximum per household.

Health Savings Accounts (HSAs) - must be enrolled in the BlueEdge High Deductible health plan. HSA annual maximums for 2015 are \$3,350 for individual or \$6,650 for family. \$1,000 catch up allowed for those age 55 and over. You are not eligible if you are eligible for Medicare or claimed as a dependent on a tax return. Employees cannot have both an FSA and an HSA in the same calendar year.

Submit – click the Submit button once all elected changes have been made.

Ebola Fact Sheet Available Online

The 2014 Ebola outbreak has affected multiple countries, including the United States. While the risk of Ebola spreading throughout the United States is low, it is important to educate yourself to help avoid the spread of disease.

ComPsych, OSU's Employee Assistance Program provider, has prepared a *What You Need to Know about Ebola* fact sheet, available on the Human Resources website at <http://hr.okstate.edu/benefits/hrEAP>.

The fact sheet includes information on prevention, signs, symptoms, diagnosis and treatment of Ebola.

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a benefit program that allows employees to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars.

You may elect reimbursement from:

- **Health Care Account:** qualified medical expenses that you incur for treatment of yourself, your spouse, and your eligible dependents up to \$2,500 for a plan year.
- **Dependent Care Account:** dependent care expenses for children under the age of 13 with an annual household contribution maximum of \$5,000.

As you consider your 2015 enrollment, remember you can carryover up to \$500 of the remaining balance from your 2015 health care FSA to the 2016 plan year. For the 2015 plan year, you can submit claims with dates of services incurred from January 1, 2015, to December 31, 2015.

This rule does not apply to the Dependent Care Account for childcare.

Health Savings Accounts

Employees who wish to participate in a Health Savings Account (HSA) must be enrolled in the BlueEdge High Deductible Plan, cannot be Medicare-eligible, cannot be claimed as a dependent on another person's tax return, and cannot be enrolled in any other non-qualified medical plan.

The HSA has annual contribution limits of \$3,350 individual and \$6,650 family. These maximums include employer contributions.

Contributions made to an HSA rollover year to year and are yours to take with you if you leave the University. The HSA is not pre-funded. You use what is available in the account after it has been deposited. HSA participants can use the funds beyond medical expenses for such items as COBRA premiums, health insurance premiums, while employed, long-term care insurance and Medicare insurance premiums including A, B, C and D products.

For more information, go to <http://hr.okstate.edu/benefits/HSAInfo2013>.

Cancer Insurance

Even with good medical insurance, if you were to be diagnosed with cancer, your out-of-pocket medical costs could be considerable. The good news is American Fidelity Assurance Company's Limited Benefit Cancer Insurance may help you with your out-of-pocket costs.

American Fidelity's Limited Benefit Cancer Insurance Policy may help with some of the indirect costs of cancer. The policy provides wellness benefits to help with the costs of screening for the early detection of some cancers as well as the financial aid you may need if diagnosed with cancer. Plus, the plan is available to you through convenient payroll deduction.

To enroll in the plan, visit www.americanfidelity.com/osu. Premiums are tax-sheltered when you enroll during the 2015 Annual Benefits Enrollment Period.

Training Opportunities

October

21	At Your Service
21	Title VII & Title IX Training
21	Information Security Awareness
22	Dealing with Difficult People
22	Purchasing Card Training
22	CEAT Building Leaders Initiative Series
22	OSU Recycles!

For a description of classes or to register, go to <http://hr.okstate.edu>, or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter and LinkedIn.

Special Beginnings

Maternity Program Deductible Credit

Employees enrolled in the BlueOptions or BlueEdge plan in 2015 who enroll in the BlueCross BlueShield Special Beginnings Maternity Program will receive a \$250 deductible credit. Employees must enroll in the program to receive the incentive.

Special Beginnings can help you understand and manage your pregnancy. Available at no extra cost, this maternity program supports you from early pregnancy until six weeks after delivery.

To enroll in the program, call BlueCross BlueShield, 1-888-421-7781, between 8:00 a.m. and 6:30 p.m.

New! Talent Management System

Human Resources is excited to announce a new *Talent Management System* software by Cornerstone on Demand. This new cloud-based system is comprised of three modules: Learning Management System (LMS), Applicant Tracking System (ATS), and Performance Management (PM). These applications are designed to recruit, train, manage and connect OSU employees.

The LMS will deliver optional and required training and professional development programs to employees at all levels on campus. Setup of the LMS is almost complete and will be available this fall.

The ATS module will replace the current PeopleAdmin employment and applicant tracking system.

It is anticipated that the ATS module will be available in November 2014 and the PM module will be available in March 2015.

OSU/A&M Retirement Plan Changes

TIAA-CREF representatives will be on all campuses to meet with employees one-on-one and in group seminars regarding OSU/A&M Retirement Plan changes:

- November 5th - December 5th

Appointments fill up fast! To make an appointment, schedule online at www.tiaa-cref.org/schedulenow or call TIAA-CREF at 1-800-732-8353. A schedule of seminars and one-on-one consultations can be found online at <http://hr.okstate.edu/osuam-retirement-program-enhancements>.