

## Retirement Information Meetings

Throughout the year, OSU Human Resources works with TIAA-CREF to present information opportunities for you to learn more about OSU's Retirement Plan. The next meeting is as follows:

**April 18, 2006 Getting Started with TIAA-CREF  
2:00-3:00pm, 106B Whitehurst**

*Emphasizes the importance of maximizing retirement plan contributions. Explores how a sound understanding of asset allocation principles can play a significant role in the success of individual financial objectives. (For new employees).*

In addition, James Baird, TIAA-CREF Representative, is available on the Stillwater campus for one-on-one counseling each Tuesday. Sessions are held in 106M Whitehurst. To check James' schedule and make an appointment for an individual meeting, schedule online at [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc) or call TIAA-CREF at 1-800-842-2006.

You can review your TIAA-CREF account selections and make changes by contacting TIAA-CREF at [www.tiaa-cref.org/okstate](http://www.tiaa-cref.org/okstate) or by calling 1-800-842-2776. The website allows you full access to your account.

Questions? Call Employee Services at (405) 744-5449.

## Training Opportunities

April 11	Purchasing Card Training
April 11	Sexual Harassment/Gender Discrimination Policy Training
April 13	The University Culture
April 14	Gung Ho! (Part II)
April 21	Gung Ho! (Part III)
April 21	HRS, Time Input, and Confirmation
April 25	Promoting a Positive Workplace
April 26	Snipers, Steamrollers, and Chronic Complainers (Evening Special only)
April 27	Sexual Harassment/Gender Discrimination Policy Training (Full)
April 28	EA Forms and Payroll Sign-Up
May 2	Purchasing Card Training
May 3	How to Handle Difficult People
May 4	New Employee Orientation
May 4	OSU Staff Pay Plan
May 5	Payroll Processing
May 10	Enhancing Motivation Through Coaching
May 12	EA Forms and Payroll Sign-Up
May 12	Payroll Accounting
May 16	Sexual Harassment/Gender Discrimination Policy Training

For more information, or to register, refer to your 2006 *Faculty and Staff Development Opportunities* brochure, or go to [www.okstate.edu/osu\\_per/hr/staff\\_dvpt06.htm](http://www.okstate.edu/osu_per/hr/staff_dvpt06.htm), or call Training Services, (405) 744-5374.



# News You Can Use!

**Important Information for Employees of  
Oklahoma State University**

*April 2006*

## Use of Tobacco in University Buildings

The *Oklahoma Smoking in Public Places and Indoor Workplaces Act* requires companies to adopt policies regulating smoking in facilities owned, leased, or under the control of the University. The Act prohibits the possession of lighted tobacco or smokeless tobacco in any indoor place used by or open to the public, public transportation, or any indoor workplace, except where specifically allowed by law and allows educational facilities to adopt more restrictive policies regarding smoking and the use of other tobacco products in the buildings or on the ground of the facilities.

OSU Policy and Procedures 1-0530, *Smoking and Use of Tobacco in University Buildings*, prohibits smoking and use of smokeless tobacco in buildings owned or

leased by OSU on the Stillwater campus, with the exception of any housing or residence facility owned or operated by OSU. No smoking shall be allowed within twenty-five (25) feet of the entrance or exit of any building. Smoking is also prohibited in all vehicles owned, leased, or under the control of OSU.

Smoking includes a lighted cigar, cigarette, pipe, or other lighted smoking device. Smokeless tobacco includes snuff, chewing tobacco, smokeless pouches, or other forms of loose-leaf, smokeless tobacco.

This policy applies to employees, students, and visitors to the campus. The policy can be found at <http://home.okstate.edu/policy.nsf>.

### New, Updated Information on the Web

#### **Benefits and You**

- **Important Benefits Notice for New Hires**

[www.okstate.edu/osu\\_per/benefits/infosheets.html](http://www.okstate.edu/osu_per/benefits/infosheets.html)

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.

## Flexible Benefits MBI Debit Cards

If you elected to participate in the unreimbursed medical plan in 2006, you are enjoying the convenience of using the MBI debit card. The debit card covers most expenses currently allowed under the medical reimbursement account. The debit card works at any medical, dental and vision provider that accepts MasterCard.

You may use your MBI debit card to purchase prescriptions and over-the-counter products. You may be asked to provide PBS with a detailed receipt for card transactions that do not meet an exact co-pay amount so they can verify the eligibility of the items purchased. Receipts are required when PBS receives a limited amount of information regarding card purchases - such as where you used your card and the dollar amount of the transaction.

Some pharmacies, including Walgreen's, have the capability to send more detailed information to MBI. Items are coded so MBI knows whether or not eligible items were purchased. If everything purchased is eligible, those transactions are automatically approved in the system and you will not receive a request for a detailed receipt. You will also get the same benefit by shopping at this retailer online. Drugstore.com is another online retailer that will let you purchase eligible over-the-counter items with your MBI debit card (no prescriptions).

Remember: you will want to keep a detailed receipt for every transaction in case *Planned Benefit Systems* (PBS) needs to confirm the eligibility of some debit card purchases or if verification is requested by the Internal Revenue Service during an individual income tax audit.

## OTRS Retirement Estimate and Estimator

Both OSU and OTRS thought it beneficial to develop a calculator (OTRS Retirement Estimator) and prepare a personalized paper estimate (OTRS Retirement Estimate). However, the information provided is only a non-audited estimate. OTRS alone is responsible for a final calculation at the time of retirement. You will want to carefully review your total years of service if you have ever bought back service time from OTRS.

The OTRS Retirement Estimator is an Excel spreadsheet, available for download from the Human Resources website, [www.okstate.edu/osu\\_per/](http://www.okstate.edu/osu_per/). This interactive calculator is in addition to the paper retirement estimate that was sent through campus mail to OSU employees with an OTRS member date earlier than July 1, 2005. (Your paper Retirement Estimate estimated retirement income at normal OTRS retirement age [age 62 with 5 years of service] or Rule of 80/90, whichever occurs first.)

The OTRS Retirement Estimator was developed in anticipation of a ruling from the Internal Revenue Service that hopefully will permit OSU employees enrolled in retirement prior to July 1, 2004, to make a one-time irrevocable election not to participate in Oklahoma Teachers' Retirement System (OTRS) or to remain in OTRS. If such an election is approved, employees would have a full year in which to make the election. The ruling from the IRS is not expected until at least April of this year.

**OTRS Retirement Estimator**  
[www.okstate.edu/osu\\_per/](http://www.okstate.edu/osu_per/)

## OTRS Retirement Estimate Q&A

### Is the paper OTRS Retirement Estimate I received in the mail from OSU "official"?

No. It provides no guarantee of the benefit amount listed. OSU used non-audited member data provided by OTRS. OSU generated unofficial, non-audited results which were mailed to OSU OTRS members. The interactive Excel spreadsheet (OTRS Retirement Estimator) used for the calculation is now on the Web.

To receive official retirement income statements, you must request an official audited Retirement Estimate from OTRS.

### Why does my first fiscal year with OTRS not show any total compensation on my paper OTRS Estimate? Why do I have a fiscal year (not my first year) showing no compensation?

If your compensation for any fiscal year was less than half the amount of the following fiscal year compensation, it will not be displayed on the paper Estimate. The computation assumes you did not work at least six months and are therefore not eligible for a year of service credit.

### I did an OTR buyback of service. Should my years of buy-back service be reflected on my paper OTRS Estimate?

Because the data has not been audited, your buy-back year(s) may or may not be correct. If you think your buy-back years are incorrect, contact OTRS and request an official audited Retirement Estimate. You can then review the results. It is usually best to deal with any discrepancy prior to your year of retirement.

### My date of birth is incorrect on my paper OTRS Estimate. Should I do something?

You will need to complete an *OTRS Personal Data* form with your correct birth date and a copy of your birth certificate. You may print a copy of the form from our website, [www.okstate.edu/osu\\_per/](http://www.okstate.edu/osu_per/)

## Administrative Professionals Day - Wednesday, April 26, 2006

*Snipers, Steamrollers, and Chronic Complainers* will be presented by Pamela Jett-Aal, Wednesday, April 26, 2006.

The noon to 4pm session is full, but please join us for hors d'oeuvres at the evening session from 5pm to 7pm at a cost of \$39.

Enroll today as seating will be limited,

[benefits/benforms.html](http://benefits/benforms.html). Mail the form directly to the OTRS address listed.

### I think I am eligible for the Rule of 80, but my paper OTRS Estimate shows me as Rule of 90. What should I do?

The Rule of 90 is in effect for people with OTRS contributions beginning on or after July 1, 1992. If you feel you are incorrectly in Rule of 90 because OTRS contributions on your behalf began prior to July 1, 1992, you should ask OTRS for an audited Retirement Estimate. OTRS may agree with your thinking when fully auditing your file. When you request your Retirement Estimate from OTRS, inform the representative of your concern so that OTRS is aware of your concern.

### I think the "Member Joined OTRS" date on my paper OTRS Retirement Estimate is incorrect. What should I do?

OTRS generally lists the date OTRS first received contributions on your behalf as the "Member Joined OTRS" date. For example, OSU may have first sent contributions on your behalf during your first month of enrollment in OTRS, but OTRS may have received the funds the following month. This may cause a one month discrepancy. Another possibility is that you may have become eligible, or mandated into OTRS at some point after you actually started working at OSU. You may contact Employee Services at (405) 744-5449 to discuss your situation. If no reasonable explanation is discovered, Employee Services will suggest that you request an official audited Retirement Estimate from OTRS. It is possible that upon auditing your file, OTRS will change the Member Joined OTRS" start date. If not, OSU and OTRS can work further investigation to finalize and explain your exact circumstances.

[http://fp.okstate.edu/hrosu/training\\_enroll.htm](http://fp.okstate.edu/hrosu/training_enroll.htm), or send an e-mail to [osu-trng@okstate.edu](mailto:osu-trng@okstate.edu) or call (405) 744-5374. This class counts as electives for the *Ambassador Program*, the *Leadership Development Program*, or the *Advanced Leadership Program*.