

## Replacement OSU ID Cards

Information Technology is replacing ID cards that begin with the numbers "003170" or have social security numbers on them. Cards must be replaced at ID Services in 432 Student Union by November 12, 2007, at 5:00 p.m.

Because the unique identifier at the time previous IDs were made was usually the employee's or student's social security number, most of these cards display the individual's social security number. To protect you as a cardholder from identity theft, these cards need to be replaced. Any cards that have not been replaced by November 12, 2007, at 5:00 p.m. will be placed on HOLD in CSGold. That means the card cannot be used for any food purchases or door access.

Questions? Contact the Helpdesk at (405) 744-HELP (4357) or [helpdesk@okstate.edu](mailto:helpdesk@okstate.edu).

Stop by 432 Student Union before November 12 to get a new ID card. There will be no charge for the new ID card.

## Would You Like More Information About BlueEdge and Health Savings Accounts?

Employee Services will set up meetings with representatives from BlueCross BlueShield of Oklahoma so that you can learn more about BlueEdge - the high deductible health plan with a Health Savings Account.

Call Employee Services, (405) 744-5449, to enroll in an information session to be scheduled later this fall.

*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.*

## Training Opportunities

### Seminars

September 4	Sexual Harassment/Gender Discrimination Policy Training
September 4	Emotional Intelligence
September 5	Airfare and Lodging Training
September 5	SIS Training Part II
September 6	OSU Research Enterprise and Grant Basics
September 6	New Employee Orientation
September 11	FRS and Purchasing
September 12	The University Culture (Full)
September 13	Monthly Accounting Reports - FBM
September 13	FISH! Philosophy: How to Catch a World Famous Attitude
September 14	Payroll Processing
September 17	Endnote Training - Beginners
September 18	HR and the Law: Federal Laws and Supervisory Responsibilities
September 18	HR and the Law: The Employment Relationship

**For a description of the classes, go to [www.okstate.edu/osu\\_per/hr/training.html](http://www.okstate.edu/osu_per/hr/training.html) Training Services, (405) 744-5374**

## Keep O-Key Directory Current

The online OSU/A&M Directory helps you find contact information for OSU departments, faculty, staff and students on all campuses.

It is important that this information is up-to-date. Please remember to periodically check your contact information. Updates to your campus address, telephone number and e-mail address can be made through the O-Key System, [www.it.okstate.edu/](http://www.it.okstate.edu/).

The directory can be found at <http://directory.okstate.edu>.

Questions? Send an e-mail to [telecom@okstate.edu](mailto:telecom@okstate.edu), or call (405) 744-7174.



## Human Resources

## News You Can Use! Important Information for Employees of Oklahoma State University

September 2007

### BlueEdge PPO High Deductible with Health Savings Account

A high deductible health plan with a Health Savings Account (HSA), like BlueEdge HSA, provides traditional medical coverage and a tax-free way to help you build savings for future medical expenses. OSU employees will be able to enroll in BlueEdge HSA, BlueChoice PPO, or BlueLincs HMO effective January 1, 2008.

BlueEdge features higher annual deductibles (\$1,500 for individual and \$3,000 family coverage) than traditional health plans. The maximum amount out-of-pocket limits are also higher (\$4,000 for individual and \$8,000 for family). With the exception of preventive care, you must meet the annual deductible before the plan pays benefits. Like the BlueChoice PPO, you have the choice of using in-network and out-of-network providers. Using in-network providers will save you money.

When you enroll in BlueEdge, you will also establish a Health Savings Account (HSA). An HSA is a savings account approved by the Internal Revenue Service in which you are able to deposit pre-tax funds. These funds can be used to cover medical costs, rolling over any unused funds to the following year. Funds earn tax-free interest and are yours for medical expenses (tax-free) even when you retire or

separate from OSU.

The employee premium is \$62.62 less than BlueChoice PPO, and savings not used for other OSU health care coverage will be contributed to an HSA each month to help offset the deductible. You can use pre-tax dollars to make additional contributions to your HSA, up to an annual maximum contribution amount (employer plus employee) of \$2,900 for employee coverage or \$5,800 for family coverage.

If you elect to participate in BlueEdge, you will receive a debit card and/or checkbook to purchase medical products and services that are not paid under the health plan. You will also receive monthly account statements. After the end of each calendar year, you will receive IRS form 1099, reflecting withdrawals from your account and IRS form 5498, reflecting account deposits/contributions. Some banking fees do apply.

If you are enrolled in Medicare, you are not eligible for BlueEdge HSA.

## 2008 Benefit Plan Comparison - January 1 - December 31, 2008

Benefits	BlueChoice PPO Coverage represents In Network coverage only. Out of Network is subject to the deductible then covered at 50% of allowable charge	BlueEdge High Deductible with HSA Coverage represents In Network coverage only. Out of Network is subject to the deductible then covered at 50% of allowable charge	BlueLincs HMO All services require PCP (Primary Care Physician) referral for coverage
Premiums	Employee - \$329.80 Employee & Spouse - \$825.88 Employee & Children - \$597.82 Family - \$1086.24	Employee - \$267.18 Employee & Spouse - \$669.04 Employee & Children - \$484.30 Family - \$879.98	Employee - \$356.70 Employee & Spouse - \$869.40 Employee & Children - \$651.90 Family - \$1164.60
Office Visit Copay	\$25	Services are subject to the calendar year deductible. No office visit copay	\$20 for office visits to a Primary Care Physician and Specialist Care
Calendar Year Deductible	Individual \$500 Family \$1,500	Individual \$1,500 Family \$3,000	\$0
Inpatient Hospitalization	80% of allowed charges after the calendar year deductible	80% of the allowed charges after the calendar year deductible	\$100 per day for the first five days then no charge
Per Occurrence Deductible	\$100 Emergency Room per occurrence Waived if admitted  \$250 per occurrence for Out of Network Inpatient hospitalization  <i>The Per Occurrence Deductible is in addition to the Calendar Year Deductible</i>	\$0	\$100 Emergency Room per occurrence Waived if admitted  \$50 per occurrence Minor Emergency Centers  \$100 per day for first five days for Network Inpatient Hospitalization
Coinsurance	80% In Network 50% Out of Network	80% In Network 50% Out of Network	No coinsurance  <i>20% or 50% copayment for some services</i>
Out Of Pocket	Deductibles not included Individual \$2,800 Family \$3,300	Deductibles included Individual \$4,000 Family \$8,000	Individual \$2,000 Family \$6,000
Lifetime Maximum	Unlimited	Unlimited	Unlimited
Preventive Care Office Visits	Covered at 100% after the \$25 copay <b>Exam Guidelines</b> Routine exams for men ages 19-35 one exam every two calendar years; 36 and older one every calendar year; Routine exams for women ages 19 and older, one exam every calendar year; Well child through the age of 18.	Covered at 100% of allowable charge <b>Exam Guidelines</b> Routine exams for men ages 19-35 one exam every two calendar years; 36 and older one every calendar year; Routine exams for women ages 19 and older, one exam every calendar year; Well child through the age of 18.	No Copay Covered at 100%

## Wal-Mart Identifies Flexible Spending Account Merchandise

Effective January 1, 2008, retailers who accept Flexible Spending Account (FSA) debit cards must code items which are FSA eligible.

Wal-Mart has announced completion of FSA merchandise coding. When you use your MBI debit card for payment, Planned Benefit Systems (PBS), vendor for the OSU Flexible Spending Account, will NOT request receipts for these purchases.

Use of the MBI debit card as payment for non-FSA eligible items will be denied and the clerk will ask you for another form of payment.

Be sure to separate your FSA eligible items from ineligible items prior to checkout and then be prepared to pay for any ineligible items with a different form of payment.

Currently, Walgreens, Long's Drug, Drugstore.com and 39dollarglasses.com also offer this convenient service.

## 2008 Dental and Vision Coverage

Employees who currently have dental and/or vision insurance will receive a *Confirmation Statement* in the mail from the State Insurance Board, indicating the continuation of current dental and vision coverage. Employees will have the opportunity to enroll in the new 2008 health plans, as well as add or change dental and/or vision plans, during Annual Benefits Enrollment later this year. This notification is automatically generated to ensure you may continue dental and vision coverage next year.

Information regarding the annual benefits enrollment will be available later this year.

Employees who currently only have health insurance will not receive anything right now.

## Online Flexible Spending Account Reimbursements

Filing flexible spending account claims by using the online claim submission process is now quicker and easier.

Entering a claim online is EASY!

- Go to [www.cci-pbs.com](http://www.cci-pbs.com).** Click on the Planned Benefit Systems (PBS) name, then "Filing Claims" under the Participants heading.
- Log In:** Click on Online Claim Submission - remember to disable your pop-up blocker by holding down the Control key. Next, enter your PBS Employer code - PBSOSU - Employee ID, your name, and e-mail address. Agree to the e-mail disclaimer by entering your initials, then select type of claim you wish to submit. This page verifies you as an FSA participant and brings you to the claims entry page.
- Enter Your Claim:** Tab through the form and type in your claim information. The sum total is automatically calculated. Initial and save.
- Print and Fax:** Print the *Confirmation Summary* for your files. Then, for Health-care claims only: print the *Substantiation Cover Sheet*, attach your receipts, and fax to Planned Benefit Systems (one claim at a time). *Note: Dependent Care claims do NOT require any faxed receipts.*

## 2008 Health Care on the Web

**BlueChoice PPO**

**BlueEdge HSA**

**BlueLincs HMO**

**[www.okstate.edu/osu\\_per/](http://www.okstate.edu/osu_per/benefits/bcbs/bcbs-info.htm)**

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