

BlueCross BlueShield BlueEdge Enhanced Prescription Benefit

Effective April 1, 2008, if you are enrolled in the BlueCross BlueShield BlueEdge Plan and have met your deductible, your co-pay when you fill a prescription will be 20% of the total cost of the prescription. You will no longer have to pay 100% of the cost and wait for reimbursement from BlueCross BlueShield.

This change is a result of the drug plan being administered by Prime Therapeutics and is effective April 1, 2008.

Administrative Professional's Day Wednesday, April 23, 2008

The Administrative Advantage will be presented by Pamela Jett Aal, Professional Consultant, Training Evolution Inc., Wednesday, April 23, 8:30am to 3:30pm, in room 412 Student Union, for only \$99. Lunch is included!

- Discover powerful stress busters to stay focused and effective;
- Enhance the communication skills essential for every team player;
- Develop powerful ways to take initiative and solve problems;
- Learn proven time management tips;
- Master the "Swiss Miss" factor - a powerful (and simple) way to stretch resources and budgets;
- Discover how to manage conflict and difficult people while still being a team player.

Enroll today: <http://hr.okstate.edu> - click on *Training Opportunities*; or e-mail osutrng@okstate.edu; or call (405) 744-5374. This class counts towards electives for the *Ambassador Program*.

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

If you plan to attend training seminars, please pre-register to ensure we have adequate space and materials.

April Seminars

1&2	Word Level 2 (Day 1&2)
2	Safety is Everybody's Business
3	New Employee Orientation
3	Publisher Training
4	Introduction to Computing at OSU
7&8	Access Level 1 (Day 1&2)
8	ADA-Civil Rights vs. Legal Headache
8	Records Retention
9	Avoiding Payroll Overpayments
9	Sexual Harassment/Gender Discrimination Policy Training
9&10	FOCUS (Day 1&2)
9&10	PowerPoint Level 3 (Day 1&2)
14&15	Excel Level 1 (Day 1&2)
15	Supervisory Sexual Harassment Awareness
15	How to Budget-General Information
15	OMB Circulars (A-21, A-110, A-133)
15	Dreamweaver
16	Transition to Supervisor
16	Taxable Benefits
16	Average Fringe Benefit Calculation
16	Outlook
17	Grant Budgeting Basics
17	Publisher
17&18	Word Level 3 (Day 1&2)
18	HRS, Time Input and Confirmation
22	Purchasing Card Training
22	Airfare and Lodging Training
22	How to Handle Difficult People
22	Introduction to Computing at OSU
22&23	PowerPoint Level 1 (Day 1&2)
23	The Administrative Assistant Advantage
24	Grant Management Policies
24	Basics of Discussing Performance
24	Basic Personal Compute Introduction
25	EA Forms and Payroll Sign-Up
29	Information Security Awareness
29&30	Access Level 2 (Day 1&2)
30	FISH! Philosophy

For a description of the classes, go to <http://hr.okstate.edu> or call Training Services, (405) 744-5374.



Human Resources

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

April 2008

50% Long-Term Disability Special Enrollment Opportunity April 1 - April 30, 2008

Long-term disability (LTD) insurance helps provide an income when a covered accident or illness keeps you away from work for a period of six months or longer.

You may enroll in group long-term disability coverage even if you previously declined coverage. As with any new enrollment, pre-existing condition exclusions may limit or delay the use of coverage.

Highlights of the 50% LTD plan include:

- 50% of your base pay up to \$6,000 per month at time of disability;
- Coverage cost is only \$.20 per \$100 of covered salary; example \$2,000/mo salary = \$4.00/mo
- Bonus! \$50,000 accidental death and dismemberment insurance (not available with 60% or 70% coverage);
- OSU continues to pay employee health insurance if enrolled at time payments begin;
- American Fidelity Assurance Co. pays 11% of base salary into a TIAA-CREF retirement account;
- If disabled before age 60, you can apply to continue basic and supplemental life insurance coverage without paying a premium.

Watch your campus mail for detailed long-term disability information.

If you already have 50% coverage, you do not need to do anything.

If you are enrolled in the long-term disability plan and elected 60% or 70% coverage, you may be paying for more coverage than you need. Other sources of income, such as Social Security, Oklahoma Teachers' Retirement, and/or Workers' Compensation, may apply as offsets to your monthly benefit.

See the next page for the *Long-Term Disability Coverage Comparison Chart*.

Use *Web for Employees*, <http://webemp.okstate.edu>, to verify, enroll or change coverage to 50% of pay. Online enrollment is available from Tuesday, April 1, to Wednesday, April 30, 2008. Coverage will be effective May 1, 2008.

Questions? Contact Human Resources/Employee Services, 106 Whitehurst, (405) 744-5449.

Long-Term Disability Coverage Comparison Chart

Example: \$2,500/Month Pay or \$30,000 Annual Pay

Coverage Election	50%	60%	70%
Cost	\$5.00 per month (\$0.20 per \$100)	\$13.00 per month (\$0.52 per \$100)	\$45.25 per month \$1.81 per \$100)
Monthly Maximum Benefit	\$1,250	\$1,500	\$1,750
Income Offsets (ie. SS, OTRS, WC)	-1,755	-1,755	-1,755
Offset greater than benefit	-505	-255	- 5
Monthly minimum benefit	\$100	\$100	\$100
Accidental Death and Dismemberment Insurance	\$50,000	None	None
Retirement monthly benefit 11% of salary	\$275	\$275	\$275
Continued Health Insurance	Yes	Yes	Yes
Life Insurance	Yes, if approved	Yes, if approved	Yes, if approved

You May Think it Won't Happen to You

- Disability income insurance helps provide an income for you when a covered accident or illness keeps you away from work for a period of six months or longer
- A disabling injury occurs every 1.3 seconds¹
- Disability causes nearly 50% of all mortgage foreclosures, compared to a 2% caused by death²
- Medical expenses average \$4,929 per disabling injury in 2005³

¹ National Safety Council, Injury Facts, 2007 Edition

² Health Affairs, The Policy Journal of the Health Sphere, 2 February, 2005

³ National Safety Council, Injury Facts, 2007 Edition

Need Help?

If you need help with the online long-term disability enrollment, Human Resources/ Employee Services staff will be happy to assist you! Visit 106 Whitehurst or call (405) 744-5449.

BlueCross BlueShield Drug Plan

Effective April 1, 2008, Prime Therapeutics will administer the BlueCross BlueShield of Oklahoma drug plan. All preauthorized prescriptions, including the number of remaining refills and other information have been transferred to the new system.

The system has been tested but if you encounter problems filling your prescription, please notify BlueCross BlueShield immediately at 1-877-BLU-OSU1 (1-877-258-6781).

BlueCross BlueShield BlueLincs HMO Providers in the Stillwater Area

April 2008

Anesthesia

Stillwater Anesthesia Associates

Cardiology

Kumar, Guarav, MD
Lim, Melchor NG, MD

Chiropractic

Campbell, Monte T., DC
Echalk, Edward E., DC
Field, Kenney L., DC
Meyer, Gary, DC
Meyer, Jennifer, DC
Reece, J Weston, DC
Toews, Mark A., DC
Wren, Jonathan, DC

Dermatology

Breedlove, Robert, MD
Hall, Thomas Carl, MD

Ear, Nose, Throat

Crawley, Donald Eugene, MD

Emergency Medicine

Wilsey, Douglas Neal, MD

Gastroenterology

Swafford, Thomas, MD

General Surgery

Baker, Randall Scott
Prewitt, Thomas Wendall JR, MD
Willis, Victoria R.B., MD

Hospital

Stillwater Medical Center

Internal Medicine – PCP

Emde, Gilbert, MD
Harder, Kathleen., MD
Johnson, Jon M, MD
Nieman, Cathy, MD
Williams, John, MD
Williams Jr, Sydney, MD

Neurology

Rathbun, Timothy, DO

Occupational Therapy

Ray, Julie

Oncology

Pucket, Christopher ALL, MD

Ophthalmology

Drummond, Jonathan Edward MD
Martin, Stephen, MD

Optometrist

Cockrell, Cherry, B, OD
Cockrell, David A, OD
Miller, Jeffery D. OD
Millirons, John Mark OD
Padgham, Brian Alan, OD
Reeves, Henry, OD
Smith, Eddie, OD
Snowden, Monte La Rue

Podiatry

Smith, Malcolm Derek, DPM

Physical Therapy

Ray, Julia Ann, PT

Psychiatry

Corkran, Susan Moore, MD

Radiology

Stillwater Radiology

Radiation Oncology

Madbery III, Clinton Amos, MD
Morrison, Astrid, MD
Richards, Troy Albert, MD
Young, Marianne M., MD

Radiation Therapy

Nguyen, Mykhahn Connie MD

Radiology

Open Sided MRI of Stillwater
Stillwater Radiology

Speech Pathologist

Payne, Nancy

Urology

Lauvetz, Robert William
Willis, Randall, MD

BlueCross BlueShield of Oklahoma Toll-Free Helpline

1-877-BLU-OSU1 (1-877-258-6781)