

Keep Your MBI Debit Card!

If you plan to enroll in the Flexible Spending Account in 2009, don't throw away your MBI debit card! Effective January 1, 2009, your card may be reloaded with your new 2009 goal amount. If your card is due to expire at the end of the year, you will receive a new card in the mail. Remember that a debit card transaction cannot exceed the balance available. If you try to use your card for an amount that exceeds the balance, the entire transaction will be denied. If this happens, you can reduce the amount of the charge to be equal to or less than the balance of your account and pay for the remainder of the expense by other means, such as cash, check or another credit card. Or you can pay for the entire transaction using another form of payment, and then submit a paper claim for reimbursement.

Plan Ahead for Mandatory Leave Day

Please remember to plan ahead for two mandatory leave days: Wednesday, December 31, 2008, and Friday, January 2, 2009. Employees who have insufficient annual leave to cover these absences will incur leave without pay for the mandatory leave days only. An employee in his/her 90-day orientation period may use accrued annual leave to cover the two days.

OSU Policy and Procedure Letter 3-0709, University Holidays, can be found on the Human Resources website, <http://hr.okstate.edu> - click on *Policies and Procedures*.

Staff Leave Survey Results

The Staff Leave Subcommittee would like to thank all who participated in the Leave Survey. Of the 4,469 staff members invited to participate in the survey, 1,573 chose to do so (35.2% response rate). The purpose of the survey was to determine campus opinions towards leave options found within the Big 12 and other Oklahoma organizations.

Survey Results

- 70% of participants were in favor of a shared leave program to provide leave to staff members who exhausted accrued leave.
- 54% would be willing to donate annual leave to fund a shared leave program.
- 35% supported criteria for a leave sharing program for personal/dependent illness/injury.
- 51% supported at least 3 years of service to determine eligibility.
- 51% favored four weeks or less of paid leave.
- 58% were interested in the purchase of short-term disability insurance.
- 54% were against combining sick and annual leave into one paid time off program.
- 48% indicated that accessibility of time off was the most important consideration within a leave program.
- 67% were against less leave and higher pay.
- 81% were satisfied with the current staff leave structure (separate annual and sick leave accruals).

All information collected was reviewed and shared with the Staff Advisory Council.



Human Resources

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

November 2008

2009 Annual Benefits Enrollment

Annual Benefits Enrollment will be from Monday, November 3, to Wednesday, December 3, 2008. During this time employees will be able to make changes to their health care, supplemental life, long-term disability, and flexible benefit plans.

Enrollment will be online using *Web for Employees*, <http://webemp.okstate.edu>. Changes will become effective January 1, 2009.

Watch your campus mail for a *2009 BlueCross BlueShield Comparison Chart* for BlueChoice, BlueEdge and BlueLincs. All employees who cover dependents will notice a savings in health care premiums of anywhere from \$11 to over \$300 as OSU will pay employee with dependent premiums at 65%. The savings take into consideration a 5% increase in 2009 premiums.

Online video presentations of benefits are available for view on the Human Resources website, <http://hr.okstate.edu>. You can watch

a brief overview of the health care, life insurance, long-term disability, and flexible benefit plans, or you can view a more detailed explanation of each individual plan.

Some important points to consider:

- If you wish to waive health insurance in 2009, you must complete a new *Waive OSU Paid Employee Health Insurance* for 2009 form.
- If you were hired during 2008, make sure your flexible spending account monthly contribution and goal amount are correct for the next year. When your goal amount is reached, monthly contributions stop.
- If part of your OSU health care allotment rolled into your flexible spending account during 2008, you may want to begin or increase personal contributions in 2009.
- Questions? E-mail Employee Services, osu-es@okstate.edu, stop by 106 Whitehurst, or call (405) 744-5449.

**Annual Benefits Enrollment
November 3 - December 3, 2008
Web for Employees
<http://webemp.okstate.edu>**

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.

Use Web for Employees for Annual Benefits Enrollment Changes

Web for Employees will be available through Wednesday, December 3, 2008, to make annual enrollment changes. Go to <http://hr.okstate.edu>, then click on *Web for Employees*.

You may use *Web for Employees* to make the following changes:

- Add or cancel employee and/or dependent health coverage;
- Add, increase, reduce, or cancel personal contributions to a flexible benefits spending account;

- Reduce or cancel your long-term disability coverage;
- Reduce, cancel or increase current supplemental life coverage for yourself and/or your spouse, and reduce coverage for your children.
- Waive health care for 2009.

You may also use *Web for Employees* to check current benefit enrollments.

Contact Employee Services, (405) 744-5449.

Access to Web for Employees

All employees are given a default PIN equal to their birth dates (mmddyy). When you log in to *Web for Employees* for the first time, you will be required to change your default PIN to a new PIN.

To access *Web for Employees*, go to the Human Resources web page, <http://hr.okstate.edu>, and select *Web for Employees*. Enter your Employee ID and your PIN, when prompted.

If you need assistance with access or if you are able to access the system but need help with the enrollment process, call Employee Services, (405) 744-5449.

Cancer Coverage

If you apply for cancer coverage during the Annual Benefits Enrollment period, premiums are tax-sheltered.

To apply for cancer coverage for 2009, use the link within the *Web for Employees* Annual Enrollment page.

Long-Term Disability Rates

An added bonus to employees who participate in the 50% income replacement option is a \$50,000 accidental death and dismemberment insurance policy. The maximum covered salary is \$12,000 a month for the 50% option only.

2009 long-term disability rates are the same as the 2008 rates.

Income Replacement Option % of Salary	Premium Per \$100 Pay
50%	\$.20
60%	\$.52
70%	\$1.81

Financial Education Seminar Staying on Track in a Volatile Market

Presented by James Baird, TIAA-CREF

Tuesday, November 18, 2008
10:30am; and 1:30pm
416 Student Union

No reservation required.

2009 Health Care Premium Rates

	Employee Only		Employee/Spouse		Employee/Child(ren)		Family	
	OSU Cost	Employee Cost	OSU Cost	Employee Cost	OSU Cost	Employee Cost	OSU Cost	Employee Cost
BlueChoice PPO	\$346.30	\$0.00	\$563.66	\$303.50	\$408.02	\$219.68	\$741.36	\$399.18
BlueEdge HSA	\$346.30	-\$65.76	\$563.66	\$138.82	\$408.02	\$100.50	\$741.36	\$182.62
BlueLincs HMO	\$346.30	\$28.24	\$563.66	\$349.20	\$408.02	\$276.48	\$741.36	\$481.46

Employees with employee-only coverage with a pay rate of \$30,000 or less will receive a pay increase of \$.20 per hour or \$34.44 per month effective January 1, 2009. The increase can be tax sheltered by participation in the Flexible Benefits Plan. Employees who have continuous single child coverage since 1-1-08 will continue to receive the \$44.54 as a single child additive in 2009. Note: An OSU employee cannot be insured as a dependent of another OSU employee.

Online Form W-2

OSU is offering an online version of the W-2 Form for 2008. It is a delivery option that employees must elect. For more information about the online Form W-2, go to <http://vpaf.okstate.edu/PayrollServices/index.htm> and click on the Online W-2 Notification with the flashing “New”.

Questions? Call Payroll Services at (405) 744-6372. If you would like to see your 2007 online W-2 or elect the online delivery for your 2008 Form W-2, login in to *Web for Employees*, <http://webemp.okstate.edu/>, and click on the *Payroll Services* tab.

What is a Flexible Spending Account?

A Flexible Spending Account (FSA) allows you to pay for certain health care expenses that you incur for treatment of yourself, your spouse, and your eligible dependents with pre-tax income. You may elect to tax-shelter:

- qualified unreimbursed medical expenses for expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$5,000 for a plan year. Many over-the-counter medications are eligible expenses;
- dependent care expenses for up to \$5,000 if you are married or head of household or \$2,500 if you are married and filing separately.

As you consider your enrollment amount for medical reimbursement, remember the claims period allows participants to incur out-of-pocket expenses during 2009 and the first two and one-half months of 2010. In other words, you can incur expenses from January 1, 2009, to March 15, 2010, and apply them to your 2009 plan year balance rather than “lose it”. You will still have a deadline of March 31, 2010, to submit paper claims for reimbursement if you did not use your MBI debit card.

All eligible expenses can reduce taxes and increase take-home pay. Questions? Call Employee Services, (405) 744-5449.