



News You Can Use!

Important Information for Employees of
Oklahoma State University

Human Resources

September 2010

2011 Annual Benefits Enrollment During October

Online Annual Benefits Enrollment is from Friday, October 1, through Sunday, October 31, 2010, at 6:00 p.m. During this time, you can use *Web for Employees*, <http://webemp.okstate.edu/>, to review your benefits, including dependents if applicable, and make desired changes. Changes will be effective January 1, 2011.

2011 Annual Benefits Enrollment Key Points Health Care Insurance

Three health care plans will be offered:

- **BlueOptions** (BluePreferred and BlueChoice Networks)
- **BlueChoice** (BlueChoice Network)
- **BlueEdge** with a Health Savings Account (BlueChoice Network)

If you are currently enrolled in the BlueLincs HMO or BlueChoice PPO, you will be moved into the BlueOptions Plan. You must change your enrollment during October if you want to elect BlueChoice or BlueEdge.

If you currently waive health care insurance, you will be default enrolled into the BlueOptions Plan. You must change your enrollment AND complete a *Waive Employee Health Insurance Form 2011* online using *Web for Employees*, <http://webemp.okstate.edu/>, if you wish to waive for 2011. You must have other group coverage to waive.

You may add eligible adult children up to age 26.

Dental and Vision

There are minimal changes in dental and vision premiums. You will have one additional dental plan to choose from.

Flexible Benefits

If you were hired during 2010, make sure your flexible spending account monthly contributions and goal amount are correct for the next year. When your goal amount is reached, monthly contributions stop.

Over-the-counter drugs (ingestibles) do not qualify for reimbursement unless you have a doctor's prescription.

You can claim eligible out-of-pocket medical expenses for eligible adult children up to age 27.

Life Insurance

Same great coverage, no increase in cost. You can increase supplemental life coverage by no more than \$5,000 on yourself or your spouse (if you are not already at your maximum amount of coverage).

Long-Term Disability

No rate increase, see article for changes in benefits.

More detailed 2011 Annual Benefits Enrollment information can be found on the Human Resources website at <http://hr.okstate.edu>. Questions? E-mail Human Resources/Employee Services, osu-es@okstate.edu.

Waiving Health Insurance

Employees who have other group coverage may waive OSU coverage. Employees who waived health insurance in 2010 and wish to waive health insurance for 2011, will need to select "waived" as a change during the 2011 Annual Benefits Enrollment period and complete a *Waive Health Insurance Form 2011* online using *Web for Employees*, <http://webemp.okstate.edu>.

Employees who waive employee-only health insurance in 2011 will receive \$200 per month toward their flexible spending account. In addition, they will be enrolled in *BlueAccess for Members* and the *Personal Health Manager*, the same interactive personal wellness and information system for employees who are enrolled in OSU health insurance.

2011 Annual Benefit Enrollment Presentations

Presentations will be held in room 102 Advanced Research Technology Center. Benefit vendors have also been invited. Reservations are not required.

Wednesday, September 29

1:00-2:30 p.m.; 3:00-4:30 p.m.

Thursday, September 30

8:30-10:00 a.m.; 10:30-12:00 noon

2011 Long-Term Disability Plan

Several changes have been made to the Long-Term Disability Program to avoid a premium increase and better administer benefits. The changes will not affect any employee who has currently filed for LTD. Changes are effective January 1, 2011, and will include claims filed after January 1, 2011.

LTD recipients will receive a monthly benefit of 7% of pay contributed to a TIAA-CREF retirement fund, with no payment made during the first year of disability. LTD recipients with a mental or nervous diagnosis will be limited to two years of benefit payments unless otherwise qualified through physical disabilities.

New employees will be offered the 50% and 60% coverage options. The 70% option will not be offered to employees in 2011. Employees who are currently enrolled in the 70% option may continue that coverage.

During the six-month elimination period, employees will continue to use accrued sick, compensatory time and annual leave and then, if leave accumulation expires, receive pay at the same level as their LTD insurance election, 50%, 60%, or 70%. The OSU job guarantee will be limited to the elimination period.

Generic Prescription List Expands to Top 50

Beginning January 1, 2011, BlueChoice and BlueOptions will expand the list of most popular generic drugs to include the top 50 used by OSU/A&M members. This is double the number on the current list. There is a \$4 copay for 34-day supply or a \$10 copay for 100-day supply.

You can review the list online at http://hr.okstate.edu/benefits/Top_50_Drugs.pdf.

Flexible Spending Account Plan Changes

Effective January 1, 2011, you can claim eligible out-of-pocket medical expenses for eligible adult children through the plan year in which they turn age 27 in the Flexible Spending Account Plan.

After December 31, 2010, over-the-counter drugs ("ingestibles") will no longer be eligible unless you have a doctor's prescription.

If you have a doctor's prescription for over-the-counter drugs, you will need to submit a paper claim for reimbursement. You will not be able to use your flexible spending account debit card.

Other items including, but not limited to, contact lens solution, bandaids, sunscreen/sunburn relief, etc., will continue to be eligible expenses.

**TIAA-CREF RAISE THE RATE CONTEST
WIN \$50,000! HELP OSU WIN \$25,000!
RaisetheRateContest.org
Deadline September 20, 2010**

Flexible Benefits Forfeited Funds

Funds forfeited by employees who fail to file claims for the full amount contributed to their Flexible Spending Accounts, are used to cover the cost of administration of the plan with the remainder distributed to participants.

Again this year, a distribution of funds will be contributed to employees flex accounts at the end of October. To be eligible, you need to have participated in the Flexible Spending Account in 2009 and again this year. Forfeited funds will be reimbursed on an equal basis in late October. Additional details will be provided in the October 2010 issue of *News You Can Use*.

Seretean Wellness Center Offerings

- September 15 - *Fall and Winter Gardening*, noon - 12:45pm, SWC Lecture Hall. *Register by September 10.*
- September 23 - *Tips and Strategies for Reaching Your Exercise Goals*, 5:15 p.m., 106B Whitehurst. *No registration required.*
- September 29 - *Metabolism After Menopause: The Real Story*, noon, SWC Lecture Hall. *No registration required*
- *Wellness Wednesdays*: Meet at the Library Fountain at 12:10 p.m. each Wednesday beginning September 8 and every Wednesday in September and October. A member of the Seretean Wellness Center staff will lead you on a one mile fun walk through campus. Rain cancels.

All sessions are free. For more information, go to <http://wellness.okstate.edu/> or call (405) 744-WELL (9355).

Four Winners from Recent Health Risk Assessment Campaign!

Congratulations to employees who won in the recent Health Risk Assessment (HRA) campaign. Mino Flip Video Cameras went to Tina Rex, OSU-Oklahoma City; Rebecca Reynolds, Connors State College; and Sampurna Sattar, Biochemistry and Molecular Biology. Joan Sanmann, Spears School of Business, won a Digital Photo Keychain!

Cowboys on the Move Competition

OSU faculty, staff and students are invited to join the *Cowboys on the Move* competition this fall! Which group can record the most minutes of physical activity? Will it be faculty and staff, or students?

To participate, sign up today at <http://cowboysonthemove.okstate.edu>. Already have an account? Simply log in and say "YES" I want to participate!

Sign up, record your minutes, and get a FREE set of KICKER ear buds! Download the FREE iPhone application from iTunes. Competition begins October 1 and is limited to the Stillwater campus. Winner will be announced during BEDLAM.

Sponsored by the Merrick Foundation, the OSU Seretean Wellness Center, and Fitterlife.com. OSU....striving to be America's HEALTHIEST Campus!

Training Opportunities

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

September

13	Outlook 2007 New Features
14	Online Travel Vouchers
14	Socially Orange: An Introduction into the World of Social Media
14	PowerPoint 2007 New Features
14	Word 2007 New Features
15	HR and the Law: Federal Laws and Supervisory Responsibilities
15	HR and the Law: The Employment Relationship
15	Excel 2007 Level 3
16	Sponsored Research Contracting Basics
16	Purchasing Policies and Procedures
16	Access 2007 Level 3
17	Excel 2007 New Features
20	Access 2007 New Features
21	Fixed Assets
21	FRS and Purchasing
21	Word 2007 Formatting
21	Word 2007 Mail Merge
22	Information Security Awareness
22	Basic PC Introduction
22	Bridging from Office 2003 to 2007
23	Tour: OSU Fire Service Training Grounds <i>(Exclusive to Advanced Leadership Program)</i>
23	Outlook 2007 Level 1
24	Word 2007 Level 1
27	PowerPoint 2007 Level 1
28	Your Influence-Ability <i>National Seminar</i>
28	Career Moves <i>National Seminar</i>
28	Access 2007 Level 1
28	Creating a Positive Environment <i>National Seminar</i>
29	Excel 2007 Level 1
30	Word 2007 Level 2

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

Cover Eligible Adult Children to Age 26 in Health, Dental and Vision Plans

Under health care reform, all group health plans and health insurance companies (including OSU and BCBS) must now offer group insurance to "adult" children to remain covered under our health plan until the end of the month that your child turns 26 years old.

According to the reform, this health benefit is not considered taxable income. To be eligible, your adult child:

- a) may be married or unmarried;
- b) does not need to be enrolled as a student; and/or
- c) may have a separate residence from you.

The State Insurance Board is also applying the guidelines to dental and vision coverage. During Annual Enrollment, if you have an adult child(ren) under 26 who is not on your coverage due to earlier restrictions, you have the opportunity to add that child(ren) with an effective date of January 1, 2011.

If the adult child has access to coverage through his/her employer, s/he is not eligible for OSU health/dental/vision insurance.

**www.bcbsook.com/osu
BlueCross BlueShield of Oklahoma
Website for OSU Employees**