



News You Can Use!

Important Information for Employees of
Oklahoma State University

Human Resources

October 2010

2011 Annual Benefits Enrollment October 1 - October 31, 2010

**Online Enrollment
Web for Employees
<http://webemp.okstate.edu/>**

2011 Annual Benefits Information <http://hr.okstate.edu>

- 2011 Health Insurance Presentation
- 2011 Benefit Plan Comparison Chart
- **NEW!** 2011 BCBS Employee Benefits Booklet
- 2011 Dental and Vision Plan Booklet
- 2011 List of Top 50 OSU Generic Drugs
- 2011 Dependent Eligibility Criteria
- Premium Charts
- 2011 IRS Rule Changes for Over-the-Counter Drugs
- *News You Can Use:* June, July, August, September

New!!! Addition to BlueOptions Plan \$250 Annual Deductible Credit

To increase OSU's goal of becoming the healthiest campus, employees and spouses enrolled in BlueOptions who complete the BCBS Health Risk Assessment (HRA) will receive an annual deductible credit of \$250. The \$250 credit towards your \$750 calendar year deductible will reduce your annual deductible to \$500.

You can access the HRA by using the OSU Blue-Cross BlueShield website, www.bcbsok.com/osu, to log in to *BlueAccess for Members*. The *Quick Links* on the right hand side has access directly to the HRA.

If you are not already acquainted with the HRA, this will be an excellent opportunity to get your 100%-paid routine physical with fasting lab work. You will then have your actual numbers to use when you submit your HRA. You will immediately receive a detailed report of your health status, risks and recommendations for improving your health. You can discuss your results with your doctor to set goals for improving your health. Plus, you will earn BluePoints for completing an online Health Risk Assessment every six months.

Delta Dental PPO-POS Plan Not Offered in 2011

Reminder! The Delta Dental PPO POS plan will not be offered in 2011. If you and your dependent(s) are currently enrolled in the Delta Dental PPO POS plan, the State Insurance Board will automatically enroll you in the HealthChoice Dental Plan in 2011 unless you make another election on *Web for Employees* during the 2011 Annual Benefits Enrollment period.

Use Web for Employees for 2011 Annual Benefits Enrollment Changes

Web for Employees will be available through Sunday, October 31, at 6:00 p.m., to make annual enrollment changes. Go to <http://hr.okstate.edu>, then click on *Web for Employees*.

You will want to pay special attention to annual enrollment this year if you want to:

- change your default enrollment from BlueOptions (currently enrolled in BlueChoice or BlueLincs);
- waive health insurance because you have other group coverage;
- change your default from HealthChoice dental (currently enrolled in Delta Dental PPO-POS);
- add a child now eligible with new age 26 rules;
- enroll in Flexible Benefits (unreimbursed medical or dependent care).

You may also use *Web for Employees* to check current benefit enrollments and check your elections once they are made.

To access *Web for Employees*, go to the Human Resources web page, <http://hr.okstate.edu>, and select *Web for Employees*. Sign in using your O-Key e-mail address or username and password.

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

TIAA-CREF Retirement Seminars

Wednesday, October 20, 2010

102 Advanced Research Technology Center

No reservation necessary

9:00 a.m. - 10:00 a.m. - "How Am I Doing?"

Sources of other retirement income; Will you have enough?; How to bridge the savings gap?; What is the right allocation for you?; and Showing how you can obtain a personalized, actionable plan.

10:30 a.m. - 11:30 a.m. - "Your Retirement Income Options" (*Designed especially for employees within five years of retirement*)

When can I retire?; Am I saving enough for retirement or do I need to save more?; Where will it come from? How will I pay myself in retirement to help meet my needs?; What income options best fit my situation?

1:00 p.m. - 2:00 p.m. - Repeat of "How Am I Doing?"

University Health Services is BluePreferred Provider

University Health Services (UHS), on the Stillwater campus, is a member of the BluePreferred provider network. For a complete listing of BluePreferred providers, go to www.bcbsok.com/osu.

2011 Health Care Premium Rates

	Employee Only		Employee and Spouse		Employee and Children		Family	
	OSU Cost	Employee Cost	OSU Cost	Employee Cost	OSU Cost	Employee Cost	OSU Cost	Employee Cost
Blue Options	\$416.68	\$20.00	\$754.80	\$338.68	\$540.86	\$250.66	\$999.46	\$439.14
Blue Choice	\$416.68	\$58.96	\$754.80	\$436.24	\$540.86	\$321.28	\$999.46	\$567.48
Blue Edge	\$416.68	-\$63.74*	\$754.80	\$129.00	\$540.86	\$98.94	\$999.46	\$163.02
Waive Insurance	\$200.00							

*OSU contributes to your Health Savings Account (or Flexible Spending Account if you made written election)

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.

If you currently have a health care reimbursement account and had a health care reimbursement account last year, \$40.92 will be added to your current account as an OSU-paid benefit contribution. If you currently have a dependent care reimbursement account and also had a dependent care reimbursement account last year, \$27.93 will be added to your current account as an OSU-paid benefit contribution.

You will have this additional amount available for 2010 claims. You will be able to see the additional amount in the Benefit section of your October payroll advice for the paycheck you receive October 30, 2010. If you have had both the Flexible Spending Account and Dependent Care Account in 2009 and 2010, you will get the extra amounts to both of your accounts.

If your 2010 goal amount is the \$5,000 maximum, or within \$40.92 or \$27.93 of \$5,000, your regular contribution from October pay will be reduced to prevent you from going over the \$5,000 maximum.

Waiving Employee Health Insurance

- Must have other group coverage.
- Need to select "waived" as a change during the 2011 Annual Benefits Enrollment period and complete a *Waive Health Insurance Form 2011*.
- \$200 per month credit to flexible spending account. *However, will not receive \$200 if Human Resources does not receive the Waive OSU Employee Health Insurance Form 2011 by October 31, and you will not be enrolled in any 2011 health insurance plans.*
- Employees who waive will be enrolled in *BlueAccess for Members* and the *Personal Health Manager*.

REMINDER – Litter Free

Several neighbors have expressed concern that employees are frequenting areas off-campus and leaving trash and cigarette butts that contribute to an untidy environment for others.

Please remember that as representatives of OSU, we need to be good neighbors. We need to be considerate of others, avoid littering and other actions that may inconvenience businesses and their customers.

Retirees Over 65 With Plan65 and Medicare Rx Coverage

Retirees and spouses over age 65 who are enrolled in BlueCross Plan65 and Medicare BlueRx coverage will receive information regarding next year's coverage late in November directly from BlueCross. The month of December is typically the annual enrollment period for those individuals on Medicare, including OSU retirees.

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 contributions through a payroll tax-sheltered deduction. You may elect reimbursement from:

- *Health Care Reimbursement Account:* qualified unreimbursed medical expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$5,000 for a plan year.
- *Dependent Care Account:* 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 2011 and the first two and one-half months of 2012. In other words, you can incur expenses from January 1, 2011, to March 15, 2012, and apply them to your 2011 plan year balance rather than "lose it." You will still have a deadline of March 31, 2012, to submit paper claims for reimbursement if you did not use your MBI debit card.

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

2011 Long-Term Disability Plan Changes For Claims Filed as of January 1, 2011

- 7% of pay will be contributed to a TIAA-CREF retirement fund, with no payment made during the first year of disability.
- 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.
- During the six-month elimination period, employees will continue to use accrued sick, compensatory time and annual leave and then, if leave accumulation is exhausted, 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 of six months.

Retirement Planning Seminar
Sponsored by the
Oklahoma Teachers' Retirement System
Saturday, October 23, 2010
8:00 a.m. to 12:00 p.m.
Metro Technology Center Auditorium
1900 Spring Lake Drive, Oklahoma City
Register online at www.ok.gov/trs