



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

August 2011

Are You Saving Enough for Retirement?

Retirement isn't always top of mind but OSU has several options available to help you be prepared for retirement when it comes. Here are a few quick facts you should be aware of:

- Experts say you need at least 70% of preretirement income to retire.
- Social Security only provides about a third of what the average retiree needs.

OSU's retirement plan provides significant income at retirement. You can save more by participating in supplemental retirement plans that will increase your retirement income and help you maintain the lifestyle you want in retirement.

This year, you can contribute up to \$16,500. If you are 50 or older, you can add up to \$5,500 more. So it is never too late or too early to start saving. Some of the advantages include:

- You will be contributing pretax dollars through convenient payroll deductions, so you will pay, and owe, less federal and state tax on your current income.
- Your earnings are tax deferred, so they can potentially accumulate more quickly.

OSU offers three voluntary retirement plans to any individual paid on the OSU payroll. You may begin elective deferrals to the plan of your choice the first of the following month upon completing a *Salary Reduction Agreement* form allowing you to elect a contribution amount comfortable to you. You can increase, decrease, or stop contributions at any time. Contributions to the traditional 403(b) and 457(b) plans are deducted from your paycheck on a pre-tax basis (federal and state but not FICA). Contributions to the 403(b) Roth are deducted from your paycheck on an after-tax basis.

Detailed information is available on the Human Resources website, <http://hr.okstate.edu/benefits/vrp.php>.

Find OSU Human Resources on Facebook!

OSU Human Resources now has a Facebook page and you can access it as follows:

1. Go to the Human Resources website, <http://hr.okstate.edu> and click on the Facebook icon in the top right corner.
2. If you are logged in to Facebook, search for Oklahoma State University Human Resources – and “Like” us!
3. Use URL www.facebook.com/pages/Oklahoma-State-University-Human-Resources/143045905718646.

We are very proud of the first official Facebook posting which announces receipt of the Wellness Shark Award. We anticipate using Facebook to communicate important and general information, including 2012 Annual Benefits Enrollment, training opportunities/seminars, iBracelet, PBS/Wage Works, when the TIAA-CREF representative is on campus, etc.

Planned Benefit Systems Improves Services and Benefits

Planned Benefit Systems (PBS), the current administrator of the OSU Flexible Savings Account (FSA) and Dependent Care Account (DCA), is merging with WageWorks, the Nation's largest independent provider of consumer-directed benefit solutions, to provide enhanced services and benefits for OSU employees. Changes become effective early October and include the following:

- **Mobile Phone Application:** Use your iPhone/Android to download the WageWorks application to submit health care card receipts, submit health care and/or dependent care claims, view current enrollment and account balances, and more!
- **Pay Your Provider Online:** Pay many of your eligible health/dependent care expenses directly from your FSA account with no need to fill out paper claim forms.
- **New Debit Card:** The WageWorks Health Care Debit Card provides you with convenient access to your 2011 Health Care benefits and is valid for up to three years if you continue to enroll each year in the health care FSA. WageWorks does not offer a debit card for Dependent Care FSA.
- **New Claim Process:** Obtain reimbursement from your new WageWorks health care and/or dependent care account using the WageWorks online or paper Pay Me Back process. You will still have the option to submit a paper claim by downloading and printing a claim form from the WageWorks website. Note that there are separate claim forms for the health care and dependent care FSAs.
- **New Website:**
 - Access up-to-date account information and activity.
 - Take action on any requests to verify card transactions.
 - Provide your banking information to receive reimbursements via direct deposit.
 - Provide your e-mail to receive up-to-date account and claims status information.
 - Access on-demand account activity statements.

In October, any remaining balance in your 2011 account will be transferred to WageWorks to allow you to continue to access these funds.

Watch for the September issue of *News You Can Use* for more detailed information about the transition from PBS to WageWorks.

Planned Benefit Systems “Blackout” Period

During the transition from PBS to WageWorks, there will be a “blackout period” where your debit card will not work and claims will not be processed. The blackout period is expected to be early in October 2011.

You will want to plan ahead and make sure any pending paper claims you have are received by PBS and processed prior to the blackout period. Expenses incurred during the blackout period can be filed by paper, but will not be paid until the transition is complete.

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus on the following dates to meet one-on-one with employees:

- August 9, 10, 11; and
- September 13; 14; 15.

To make an appointment, call TIAA-CREF at 1-800-732-8353.

Shingles Immunizations Extended to Age 50+

The Food and Drug Administration (FDA) has lowered the approved age to 50+ for Zostavax® for the prevention of shingles. Since the FDA has NOT approved Zostavax for patients less than 50 years of age, administration of this vaccine is considered experimental, investigational and unproven for those patients less than 50 years of age.

There's an App for That!

OSU employees enrolled in BlueCross BlueShield health insurance can now locate a Blue doctor, hospital or urgent care center with the new Blue National Doctor & Hospital Finders app for iPhone®, iPad® and iPod touch® devices.

The free app allows users to locate services in their Blue network or other Blue contracted providers if they are traveling. The app provides mobile access to numerous features included through the Blue National Doctor and Hospital Finder available online at www.bcbs.com. Features in the app include the Urgent Care Finder, which helps members locate urgent care centers as an affordable and convenient alternative to emergency rooms. The Blue National Doctor and Hospital Finder allows individuals to search by provider name or type of care they need.

In addition, the app has search utilities that are customizable to an individual's needs. GPS navigation, an interactive map and driving directions make locating doctors and hospitals simple. Text and e-mail options allow information collected during a search to be shared and saved. The "click-to call" feature dials a phone number with one tap on the phone's screen, eliminating the need to memorize a new, unfamiliar phone number.

A version of the Blue National Doctor and Hospital Finder app for Android™ smartphones will be available later this year.

For more information about the Blue National Doctor and Hospital Finder app, visit www.bcbs.com/mobile. While the app is free, rates from your wireless provider may apply.

BlueCross BlueShield Condition Management Program

Living every day with a chronic health condition can be difficult. BlueCross BlueShield of Oklahoma can help you manage your medical condition, change unhealthy behaviors and stay as healthy as possible with their comprehensive Condition Management program.

This program is designed for people diagnosed with chronic conditions, such as asthma, diabetes, heart problems and others. The program provides you with access to the best knowledge, tools and self-care techniques to help you make a difference in your health.

Blue Care Advisors, registered nurses or other health care professionals, may contact you either by telephone or by mail if you have certain health challenges or chronic conditions. Through regularly scheduled health counseling and coaching telephone calls, the advisor can help you identify unhealthy behaviors, set wellness goals, adopt healthier habits and learn to manage medical conditions more effectively.

For more information or to self-apply, call BlueCross BlueShield at 1-877-258-6781.

Training Opportunities

Please pre-register for training opportunities.

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4	FERPA Training
9	Fraud and Internal Control Issues
10	Making Emotional Intelligence Work for You
10	High Performance Training
11	Respect for Diversity
11	Creating an Injury Free Environment
17	Sexual Harassment Policy Training
18	Maximizing Performance Reviews
24	The Indispensable Employee
25	Purchasing Card Training
25	Information Security Awareness
30	Sexual Harassment Policy Training
31	Storytelling to Enhance Organizational Performance

For a description of the classes or to register, go to <http://hr.okstate.edu>, or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter, and LinkedIn.

Wellness Shark Award

At the recent BlueCross BlueShield of Oklahoma Business Leader Forum on June 30, 2011, Oklahoma State University Human Resources was recognized with the Wellness Shark Award for outstanding achievement in the area of health and wellness for employees year-after-year.

Special attention was focused on employee participation in two on-line challenge campaigns (Nutrition and Stress FUNdamentals) offered by BCBSOK, annual Health Risk Assessment campaigns with over 1,047 participants in 2010, and health fairs and health education events at all campuses. In 2011, OSU had the greatest participation in the National Walk at Lunch Day. OSU is also sponsoring a Metabolic Syndrome Program to improve health of individuals with high risk for coronary artery disease, stroke, and type 2 diabetes. OSU was also honored for serving as a role model for a tobacco-free environment and participating as a panelist at the 2010 Tobacco Symposium.

The awards were presented by Gabrielle Harmening, BCBSOK wellness consultant. In presenting the award, Ms. Harmening commented that OSU is an example to everyone. Several other individuals at the Forum inquired about OSU plans for the Metabolic Syndrome Program and the on-line campaigns.

August is Immunization Awareness Month

If you are an adult, you are not immune to getting vaccinations. Immunizations are now a part of your OSU BlueCross BlueShield preventative care and are covered at 100%. The following vaccines are readily available for a number of common adult illnesses, including:

- Hepatitis A and B
- Herpes Zoster (Shingles)
- Human Papilloma Virus (HPV)
- Measles, Mumps, Rubella
- Meningococcal
- Pneumococcal (pneumonia)
- Tetanus, Diphtheria, Pertussis
- Varicella (chickenpox)

Immunizations are available at University Health Services. Please call (405) 744-7665 to schedule an appointment. Don't hesitate! Call today!

Seasonal flu vaccine will be available in the fall. There will be opportunities for employees to obtain a seasonal flu shot on campus when the vaccine is delivered.