



News You Can Use!

Important Information for Employees of
Oklahoma State University

Human Resources

May 2012

Tax-Strategies: Preparing for and Thriving in Retirement

Representatives from TIAA-CREF will be on the Stillwater campus to present seminars on the following date. Registration is not required.

Thursday, May 10, 2012

**9:00 a.m. - 10:30 a.m., 108 Noble Research Center; or
2:30 p.m. - 4:00 p.m., 108 Noble Research Center
(repeat of morning seminar)**

Today, retirement is a journey - a time to explore new possibilities, and a time that could last for 30 years, or more. Most people tend to work to the very end - paying little attention to their retirement income readiness. Then, they attempt to make a host of decisions under a tight time constraint. Planning for and thriving in retirement takes time, some research and many well thought-out decisions. This seminar will help you to reach your long-term objective of a financially secure retirement.

Topics will include:

- Working through your retirement needs analysis
- New and expiring income tax provisions, e.g. planning for changing rates, deductions and credits
- Revisiting Roth conversions: A smart move, unwise, or much ado about nothing
- An overview of estate planning considerations

Presenter John O'Shea, Director, Wealth Planning Strategies, TIAA-CREF, is an estate and tax attorney by trade, but as an employee of TIAA-CREF, he takes more of a consultative approach – providing clients that have complex issues (and their outside advisors) with retirement planning, estate and tax information and objective suggestions.

Benefits During the Summer

Employee benefits may continue during the summer, even if you are without a paycheck. Premiums normally deducted from your paycheck will be billed to your Bursar account. Employees enrolled in any health plan except BlueEdge employee-only coverage, have a deduction, so be sure to review premiums ahead of time.

Full payment is due for all insurance premiums by the end of the month as billed by the Bursar. If premiums are not paid by the 15th of the month, finance charges may be added to your Bursar account. If premiums are not paid by the end of the month, all insurance coverage will be cancelled.

You will continue to receive Bursar statements at the beginning of each month via email. Log in to check your account and/or pay your bill online at <https://bursar.okstate.edu/Login.aspx>. Please review your bill carefully. OSU Human Resources will also send you a reminder letter if you still have insurance premiums due on your Bursar account after the 15th of each month.

Please verify with your department to be sure you have a continuous assignment for the fall semester to ensure proper insurance coverage and billing through the summer months.

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

10-Week Metabolic Syndrome Program Online Registration is Open!

Oklahoma State University and BlueCross BlueShield are teaming up once again to offer up to 50 selected benefits-eligible employees enrolled in the OSU health insurance plan the opportunity to participate in a 10-week Metabolic Syndrome (MetS) program by Naturally Slim®. To register for the program online, go to <http://hr.okstate.edu/benefits/metasyndrome.php>.

Metabolic Syndrome is the name for a group of risk factors linked to being overweight and obese that increases one's chance for heart disease and other health conditions, such as diabetes and stroke. The term "metabolic" refers to the biochemical processes involved in the body's normal functioning. There are five (5) main risk factors related to MetS:

1. Waist circumference, 40 inches or more for men and 35 inches or more for women.
2. High triglycerides, 150 mg/dL or more (or taking medication).
3. High glucose, 100 mg/dL or more (or taking medication).
4. High blood pressure, 130/85 or above (or taking medication).
5. Reduced HDL or "good cholesterol, less than 40 mg/dL in men and less than 50 mg/dL in women (or taking medication).

To qualify for the Metabolic Syndrome program, you must have at least *three or more* of the above conditions and indicate a readiness to improve your health. This program has a value exceeding \$500 per person. Costs will be paid by BlueCross BlueShield as a good health incentive. There is no cost to the individuals selected to participate if they fulfill completion requirements of the program. However, employees who do not fulfill completion requirements will be billed \$200 to their OSU Bursar account.

Participants who have completed this program on average reported a 10 pound weight loss, and a reduction in their medication usage.

If you suffer from three or more of the five symptoms of metabolic syndrome and are interested in better health and lower medical costs, this may be the program for you.

Long-Term Care Plan Rate Increase

John Hancock, OSU's long-term care provider, has informed OSU/Human Resources of a 35% premium rate increase effective November 1, 2012. The increase is supported by claims experience and is necessary to ensure John Hancock's ability to meet future claims obligations.

If you are enrolled in the long-term care plan, John Hancock will mail a notification package to your home address in mid-August, at which time you will have a 30-day decision period to elect your personalized option, that will in most cases allow you to keep your premiums as close to current levels as possible, while retaining your long-term care insurance coverage.

If you have questions or wish to change or cancel your coverage, call John Hancock, 1-800-842-0022, www.jhancock.com/gltc.

Newest eCards for Health

What medicine is good for your health, has no negative side effects, is free and doesn't require a prescription? Believe it or not, the answer is laughter! A good laugh is no joke when it comes to stress and your health. In fact, you can reap many health benefits if you laugh more and stress less. Check out the new Laughter eCard and get your laugh on!

The *Laughter eCard* is just the newest available on the *eCards for Health* website. The site is designed to encourage people to commit to small, healthy behavior changes and share their commitments with those they care about. Visit ecardsforhealth.com to view the free, animated eCards about a variety of healthy behavior changes such as getting a checkup, healthy eating and trimming diet soda consumption.

TIAA-CREF Has an App for That!

With TIAA-CREF's free Savings Simplifier iPhone App, you can increase your financial savvy, track your investments, and get tips on ways to save for your retirement--whenever you need it, wherever you are.

- **Accounts** - Stay connected to your financial goals whenever you are logging into your account.
- **Financial IQ** - Use these tools to increase your financial savvy, determine how much you need for retirement, and find ways to save.
- **Tracker** - Instantly track how TIAA-CREF investments are performing in the market.
- **Insights** - Get the latest news and market insights from TIAA-CREF advisors no matter where you are.
- **Contact** - Use any of iPhone's features to talk to a non-commissioned TIAA-CREF consultant and get honest, objective advice.

Just click on the App Store on your iPhone and search for the "*TIAA-CREF Savings Simplifier*."

The TIAA-CREF College Savings Planner, available for both iPhone and Android, help you keep track of your college savings goals wherever you are. Use the College Savings Planner to model your college funding goals and how you plan to help meet them. You can explore:

- Where you are now with college savings.
- Your projected college savings.
- How much college could cost in your timeframe.
- What you will probably need to invest to meet college costs.
- Setting a realistic, achievable action plan.

For use on an iPhone, click on the App Store on your iPhone and search for "*iCSP-TIAA*." For use on an Android, go to <https://play.google.com/store/apps/details?id=com.archimedes.Save4College>.

Alternative Work Schedules for Summer

A flexible time schedule is an alternative to a standard 8:00 a.m. to 5:00 p.m., Monday through Friday, 40 hour work week. Flexibility around these hours assists employees in accommodating their own needs and outside responsibilities, especially during the summer. For example, with prior approval from a unit administrator, an employee may work from 7:00 a.m. to 3:30 p.m. with 30 minutes for lunch.

An *Alternative Work Schedules* information sheet is available on the Human Resources website, <http://hr.okstate.edu/hr/supertools.php>. Also included is an *Alternative Scheduling Request* form, to be completed by the employee and then approved by the unit administrator.

Questions? Call Human Resources/Partner Services, (405) 744-7401.

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

May

- 10 Safety is Everybody's Business
- 11 Payroll Accounting
- 15 OSU Policies: Attendance and Leave
- 16 Creating an Injury Free Environment
- 16 Grant Management Policies
- 17 Conducting an Effective Performance Review
- 17 Entrepreneurship and Emerging Enterprises Highlights (Exclusive to ALP)
- 22 Avoiding Payroll Overpayments
- 22 AIRS Overview
- 22 Sexual Harassment Policy Training
- 22 Managing the Millennial Momentum
- 23 Gender Discrimination Policy Training
- 23 Purchasing Card Training
- 24 Keeping your Time Management Machine Well-Oiled
- 24 Building Interpersonal Skills
- 30 Information Security Awareness
- 30 Workers' Compensation Administration Training
- 31 Socially Orange: An Introduction into the World of Social Media
- 31 Sustainable Leadership

June

- 5 Becoming Socially Orange: Taking the Plunge
- 6 Supervisory Sexual Harassment Awareness
- 7 New Employee Orientation
- 13 e-Commerce
- 13 Payment Card Industry 101

For a description of 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.

Training Services Survey

Training Services is conducting a brief survey regarding training and development opportunities available to OSU staff and employees.

If you would like to provide feedback but did not receive a survey via e-mail, please contact Lorinda Schrammel, lorinda.schrammel@okstate.edu, (405) 744-2908.

Staff Appreciation Picnic May 17

The annual Staff Appreciation Day Picnic is scheduled for Thursday, May 17, 2012, from 11:30 a.m. - 1:30 p.m., Boone Pickens Stadium - West End. All staff members will receive an admission ticket for the lunch. Service award pins will be presented to staff.

Staff Advisory Council looks forward to seeing you there!

Special Student/Faculty/Staff Discount from Dell!

Starting May 9, Dell has a limited time offer for students, faculty and staff of OSU! Buy a select Dell PC over \$699 and get a \$200 Promo eGift Card to use towards an Xbox, a monitor, a camera, or a printer and more!

The offer can be found at www.Dell.com/OKState or by calling in to 1-800-695-8133 and using your member ID US24185382.

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus for financial planning and retirement advice to meet one-on-one with employees:

- May 8, 9, 10.
- June 5, 6, 7
- July 10, 11, 12
- August 21, 22, 23

To make an appointment, schedule online at www.tiaa-cref.org/schedulenow or call TIAA-CREF at 1-800-732-8353.