



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

June 2012

Health Savings Accounts and High Deductible Health Care Plans

Questions have come up recently about Health Savings Accounts (HSAs) and high deductible health care plans.

In order to participate in an HSA, you must meet the following criteria:

- have coverage with OSU's qualified high deductible health care plan (BlueEdge);
- not be covered by another health care plan which is not a high deductible plan, such as a health plan sponsored by your spouse's employer, Medicare or TriCare;
- cannot be claimed as a dependent on another individual's tax return;
- are not covered by a spouse's Flexible Spending Account (FSA);
- are not over age 64;
- if you are currently enrolled in an FSA, you cannot enroll in an HSA effective January 1, 2013, unless all FSA funds are used by December 31, 2012;
- cannot have an FSA account in the same calendar year that you have an HSA account.

If you are currently enrolled in the BlueCross BlueShield BlueEdge high deductible plan with an HSA, and do not meet the above criteria, please contact Employee Services, 106 Whitehurst, (405) 744-5449.

OSU Voluntary Retirement Plans

OSU offers three voluntary retirement plans. Any individual paid on the OSU payroll is eligible to participate and set aside additional retirement savings.

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.

If you would like more information or are interested in opening an account, provider contact information is available on the Human Resources website, <http://hr.okstate.edu/benefits/vrp.php>.

Are Your Dependents Still Dependents?

School is out. Now is a good time to review your dependent health, dental and vision coverage.

Dependent children are eligible until the end of the month in which they turn 26 years of age regardless of their student status or marital status. If you divorce, your former spouse is no longer eligible for coverage. Claims will not be paid, even if you failed to cancel coverage. If mistakenly paid, BlueCross BlueShield/the State Plan has the right to request repayment by the employee.

Please remember to notify Employee Services within 30 days of a change in eligibility to prevent additional premiums from being deducted from your paycheck.

Life Insurance Reminder

OSU provides basic life and accidental death and dismemberment coverage to continuous, regular employees who work at least 30 hours a week (.75 FTE). Plus, OSU offers the opportunity to purchase additional insurance for yourself and your family.

If your child is covered under the OSU life insurance program, s/he is covered until age 21, regardless of school enrollment. Children can be covered beyond age 21 if they are full time students and otherwise meet eligibility criteria.

If you are covering a child who is no longer eligible for life insurance, please visit Human Resources/Employee Services, 106 Whitehurst, and complete an *OSU Life and Long-Term Disability Enrollment/Change Form*.

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

Has OSU Changed Your Life?!

Has OSU changed your life in a positive way? Has your participation in one of the OSU wellness programs had a dramatic effect in your general health and well-being? Did you receive exemplary customer service from a particular person or department?

Submit your story in no more than 750 words, by Monday, July 2, to Amy Hoy, OSU Human Resources, osu-es@okstate.edu, 106 Whitehurst. The two best stories will win a \$50 Mastercard gift card each!

Plavix Available as \$4 Generic Prescription

The Food and Drug Administration has approved seven generic manufacturers' versions of Plavix in the 75mg dose and four manufacturers' generic versions of the 300mg dose. Plavix is used to prevent blood clots after a recent heart attack or stroke, and in people with certain disorders of the heart or blood vessels.

Generic prescriptions have a \$4 copayment for each 34-day supply for members enrolled in BlueOptions or BlueChoice. If you receive a 90-day supply from an extended day supplier or mail order, the copayment is \$10.00 (2.5 times the one month supply).

Members with prescriptions for Plavix will not need to return to their doctor for the generic clopidogrel prescription. Pharmacists will be able to automatically substitute the generic medication, if asked.

Prescription drugs on the BlueEdge plan are subject to the calendar year deductible, coinsurance, and out of pocket maximum. The participating pharmacy will submit the claim electronically and the member pays the discounted amount at the time of purchase. Once the deductible has been met, the member will pay 20% of the discount amount at the time of purchase.

Work-Related Injuries

Safety in the workplace is everyone's responsibility. If an employee experiences a work-related injury or illness, s/he should notify his/her supervisor immediately. The employee and supervisor must complete their portions of the Employee Injury Report (EIR) regardless of whether medical attention is required. If the employee does not seek medical attention at the time, this should be noted on the form.

When medical attention is required, employees must follow published guidelines which can be found on the Human Resources website, <http://hr.okstate.edu/benefits/EmployeeInjuryReportInstructions.pdf>. Employees working in Stillwater should go to University Health Services (UHS) for non-emergency care during regular office hours. If UHS is closed, Stillwater employees should go to AMC Urgent Care located at 1909 W. 6th, with office hours of Monday through Saturday 9:00 a.m. to 8:30 p.m., and Sunday from 10:00 a.m. to 5:30 p.m.

If treatment is needed after these hours or in emergency situations, Stillwater employees are to seek treatment at Stillwater Medical Center Emergency Room. Branch campuses may alert employees of similar processes on their campuses.

Unless the incident is a medical emergency, seeking medical attention prior to reporting the injury may delay the workers' compensation process including payments. It is the employee's responsibility to keep his/her supervisor informed of ongoing doctor visits and other medical treatments and to provide his/her supervisor with medical documentation. Entitlement to benefits may be terminated by OSU if, without a valid excuse, an employee does not comply with his/her medical treatment, miss medical appointments, or abandon care.

Questions? Contact OSU Human Resources at (405) 744-5373.



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**Keep Your
Bikes, Riders
and Grounds
Safe**

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from Everyone at
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Parking
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www.parking.okstate.edu

Training Opportunities

June

- 7 New Employee Orientation
- 13 e-Commerce
- 13 Payment Card Industry 101
- 18 Beginners JOOMLA Computer Training
- 19 Making it Right - Reconciling and Restoring Trust in Relationships
- 19 Emotional Intelligence - the Learned Behavior of Success
- 20 Sexual Harassment Policy Training
- 21 Purchasing Card Training
- 21 Information Security Awareness
- 21 Physical Plant Services Virtual Tour (Exclusive to ALP)
- 22 Hello, Drupal Event for Faculty and Staff
- 27 Communication Fundamentals

July

- 9 Intermediate JOOMLA Computer Training
- 10 Discover Your Strengths
- 11 Records Retention
- 12 New Employee Orientation

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.

Saver's Credit Provides Tax Relief for Low and Middle-Income Workers

An individual may be able to take a tax credit of up to \$1,000 (\$2,000 if filing jointly) on his/her 2012 Federal tax return for making eligible contributions to an Individual Retirement Account (IRA) or employer-sponsored retirement plan.

The individual claiming the credit must be:

1. Age 18 or older;
2. Not a full-time student;
3. Not claimed as a dependent on another person's return; and
4. With an adjusted gross income not more than:
 - \$56,500 if your filing status is married filing jointly (for 2011; \$57,500 for 2012),
 - \$42,375 if your filing status is head of household (for 2011; \$43,125 for 2012), or
 - \$28,250 if your filing status is single, married filing separately, or qualifying widow(er) (for 2011; \$28,750 for 2011).

Saver's Credit information is available on the Internal Revenue Service website, www.irs.gov. Search for publication 590, *Individual Retirement Arrangements (IRAs)*, or the instructions for Form 8880, *Credit for Qualified Retirement Savings Contributions*.

Information about OSU's voluntary retirement plans can be found online at <http://hr.okstate.edu/docfiles/by403bsupTDA.pdf> or at <http://hr.okstate.edu/docfiles/by457bDefComp.pdf>. Consult pertinent IRS publications and/or your tax advisor for any tax-related questions.

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:

- 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.