Questions About Your Health Insurance?  
Dial 1-877-BLU-OSU1  
(1-877-258-6781)  
www.bcbsok.com/OSU/  
If you have questions about BlueCross BlueShield (BCBS), you can call toll-free, 1-877-BLU-OSU1 (1-877-258-6781) and speak to a BCBS representative. The BCBS representatives are familiar with the OSU health care plans and can answer your questions. You may want to note to whom you spoke, and the date, for future reference.

Immunization Awareness Tips from GuidanceResources Online  
August is National Immunization Awareness Month. The GuidanceResources online website provides information on and the benefits of immunizations for your children and your children’s children. You will also find a list of recommended childhood immunizations. Well child and adult immunizations are covered at 100% of allowed charge in and out of network on both of the BlueCross BlueShield health care plans.  
Go to www.guidanceresources.com and log in using your User Name and password. If you haven’t used the site before, click the link for “I am a first time user”. Enter OKSTATEEAP as your Web ID, you will then be able to create a userID and password.  
GuidanceResources benefits include assistance with locating child care, elder care, education, family law, budgeting, tax issues, travel and more. GuidanceResources services are available 24 hours a day, seven days a week. You can call GuidanceResources at 1-855-850-2397. You will speak to a counseling professional who will listen to your concerns and can guide you to the appropriate services you require. GuidanceResources services are provided at no cost to you.

Mobile Breast Cancer Screening Unit on Stillwater Campus September 16  
The mobile breast cancer screening unit will be on the Stillwater campus, Tuesday, September 16, and will be parked in the north parking lot of the Seretean Wellness Center. Preventive services are covered at 100% of allowed charge for one baseline screening between ages 35-39 or one annual screening age 40 and over.  
To make an appointment for a screening, call Oklahoma Breast Care Center, 1-800-422-4626, x106. Please bring your BlueCross BlueShield Identification Card with you to your appointment. Spouses and employees who waive OSU’s health insurance and who have other insurance can also participate in this screening.  
Employees enrolled in OSU’s Cancer Care Plan receive a check from American Fidelity when they participate in one general medically recognized internal cancer screening test per calendar year, including mammogram, breast ultrasound, breast thermography, breast cancer blood test (CA 15-3), and more. For information on OSU’s Cancer Policy, go to http://hr.okstate.edu/benefits/cancer.

Watch Your Mail for Retirement Program Updates  
In November, OSU will provide updates of enhancements to the OSU/A&M Retirement Program to make it easier for you to reach your retirement goals. Watch for an announcement letter that will be mailed to your home in September. The updates will include more opportunities for you to learn about saving for retirement and additional one-on-one consultations available on all campuses.  
We also have great news to share (beyond the share class reductions implemented in June) and how we are streamlining the program to simplify access and communications. Several informational seminars and drop-in information desk opportunities will be scheduled to answer questions you may have about the upcoming changes. Schedules will also be posted in early September on www.tiaa-cref.org/okstate.
Get to Know Staff in Human Resources!

Name: Rindy Cook.
Title: Benefits Specialist.
Length of Service: Two years.
Responsibilities: Benefits and retirement administration. Provides support to Director of Benefits in analysis of internal and external reports and projects involving application of business statistics related to benefit plans. Coordinates and promotes wellness programs for the OSU campus.

Previous Experience:
Stillwater National Bank—Financial Service Advisor. Assisted new and existing customers in opening deposit accounts. Worked to meet sales goals and deliver satisfactory customer service.

Education: Bachelor in Education from Oklahoma State University in 2007.

Other Interesting Facts: Rindy enjoys cooking, tailgating/watching OSU sports, and any activity outdoors! She would love to own her own bakery one day! Stop by 106 Whitehurst and say hello to Rindy!

Free Relaxation and Sleep Workshops for OSU Employees!
This fall, University Counseling Services will be offering two workshops that can be helpful to your health and well-being. The workshops will be held in 320 Student Union and last 50-60 minutes. The workshops are open to the entire OSU community.

Getting the Most Out of Your Sleep
Learn the basics of how sleep works and ways to improve the rest you get for the time you have to sleep as well as strategies for dealing with common sleep problems.

Thursday 8/14/14 at 11:45 am
Tuesday 8/26/14 at 4:00 pm
Monday 9/8/14 at 11:45 am
Tuesday 9/23/14 at 11:45 am

A Practical Introduction to Relaxation
Learn about ways to moderate the impact stress has on you and strategies for intentionally reducing your stress as well as experience a short relaxation exercise.

Monday 8/18/14 at 11:45 am
Thursday 9/4/14 at 4:00 pm
Tuesday 9/16/14 at 11:45 am
Monday 9/29 at 11:45 am

Dates and times for later in the semester will be announced and listed on the University Counseling Services web page under Workshops, http://ucs.okstate.edu/workshops.

Need Help Planning Your Retirement? 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:
- September 9th, 10th, 11th, 30th
- October 1st

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

Training Opportunities

| August | 13 | Discover Your Strengths (Class full) |
| 20 | The University Culture |
| 21 | New Employee Orientation |
| 21 | Purchasing Card Training |
| 26 | Communication Fundamentals |
| 27 | RELAX |
| 27 | Leveraging Personal Technology to Streamline Your Days |
| 28 | Title VII and Title IX Training |
| 28 | Information Security Awareness |

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.

EthicsPoint, OSU’s Confidential Reporting System
OSU is dedicated to providing a safe, secure and ethical place to be. Every person at OSU shares in the responsibility for promoting a positive environment.

EthicsPoint, OSU’s Confidential Reporting System, provides easy way to discreetly and confidentially report activities that may involve criminal, unethical or otherwise inappropriate behavior in violation of OSU policies and/or state laws.

The system, built to protect the identity of the reporter, provides a formal mechanism for investigation, follow-up and response.

A link to OSU’s Confidential Reporting System is on the Human Resources website at http://hr.okstate.edu, or go to www.ethicspoint.com, or telephone toll-free, 1-866-294-8692.

Health Care Lingo 101!
Do you find health care terms confusing?! Here’s a list of some of the more commonly used terms, with an easy-to-understand description of each.

Allowable Amount: The maximum amount a health care benefits plan will reimburse a doctor or hospital for a covered service.

Annual Deductible: The amount you are required to pay annually before reimbursement by your health care benefits plan begins.

Annual Out-of-Pocket Maximum: The maximum amount, per year, you are required to pay out of your own pocket for covered health care services.

Coinsurance: A percentage of a covered service that you are responsible for paying or the percentage paid by your plan.

Copayment: A fixed dollar amount you are required to pay for covered services at the time you receive care.

Generic Drug: A prescription drug that is the generic equivalent of a brand name drug listed on your health plan’s formulary and costs less than the brand name drug.

In-Network: Services provided or coordinated by your primary care physician (PCP) and paid at a higher benefit level.

Network: The group of doctors, hospitals, and other medical care professionals that a managed care plan has contracted with to deliver medical services to its members.

UCR (Usual, Customary and Reasonable): The amount paid for a medical service in a geographic area based on what providers in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the allowed amount.

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.