



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

January 2014

2013 Flexible Benefits Reimbursement Reminder

Employees enrolled in the 2013 Flexible Spending Account can incur expenses through March 15, 2014, and apply them to their 2013 plan year balance. Employees have until March 31, 2014, to submit paper claims for reimbursement if they did not use their WageWorks debit card.

Remember that a debit card transaction cannot exceed the balance available. If you try to use your card for an amount that exceeds the balance, the entire transaction will be denied. You can reduce the amount of the charge to be equal to or less than the balance of your account and pay for the remainder of the expense by other means, such as cash, check or another credit card. Or you can pay for the entire transaction using another form of payment, and then submit a paper claim for reimbursement.

You can check the status of your account online at www.wageworks.com or on the EZ Receipt App. Receipts may be submitted to WageWorks for reimbursement up to your goal amount.

Any unreimbursed 2013 money remaining in your account on April 1, 2014, will be forfeited.

Flexible Benefits WageWorks Debit Cards

If you participated in the unreimbursed medical plan in 2013, you need to keep your WageWorks debit card(s) to use in 2014. If you elected to participate in the unreimbursed medical plan in 2014 but did not participate in 2013, you should have received a WageWorks debit card in the mail.

The WageWorks debit card allows you to pay for some eligible health care products and services at the point of sale without submitting claim forms and waiting for reimbursement. The debit card will cover most expenses currently allowed under the medical reimbursement account. The debit card should work at any medical, dental and vision provider that accepts Visa.

It is important to ask for a receipt, just as you would if you were submitting a paper claim form. Additional documentation will be requested in most cases by WageWorks in order to confirm the eligibility of your debit card purchases. Documentation may also be required by the Internal Revenue Service during an individual audit.

To request an additional card or a card for a spouse or dependent, go to www.wageworks.com. In the meantime, you can submit a paper claim form.

Best Bites Second Edition

Was healthy eating one of your new year's resolutions? Are you looking for some new recipes? Find *Best Bites Second Edition* on sale for \$12 at the Colvin Recreation Center, Seretean Wellness Center and the Student Union Bookstore. Healthy and delicious recipes the whole family will enjoy!

Understanding Your BlueCross BlueShield Explanation of Benefits (EOB)

When you visit a doctor or other health care provider, a claim is most often submitted to BlueCross BlueShield (BCBS) by the doctor or other health care provider's office. You will have to submit the claim yourself if the doctor or other health care provider's office does not do it for you. In most cases, an EOB will be mailed to you after a claim has been finalized. If you signed up for paperless statements, you will get an email notice when your EOB is ready for viewing through your *Blue Access for Members* account.

What is an EOB? - It is a document sent to members when a medical benefits claim is processed. In simple terms, the EOB gives you valuable information to help you understand the:

- Fees billed by your doctor or other health care provider
- Medical benefits that were approved
- Amount that you may still owe to your doctor or other health care provider

Your EOB Details - The EOB is divided into four major sections to make it comprehensive, yet still easy to follow:

- Claim information includes the member and patient name(s), group and ID numbers and the specific claim number.
- Summary highlights the major financial information - the amount billed, total benefits approved and the amount you may owe to the health care provider.
- Service information lists the doctor or other health care provider and dates of service.
- Coverage information shows what was paid to whom, what discounts and deductions apply and what part of the total cost was not covered.

What You Should Do With Your EOB - The EOB statement is an important record of claims for medical services and benefit coverage. The first thing you should do is carefully check your EOB. It's also a good idea to keep your EOBs for future reference, in case questions come up later about your claim or your bill. Think about keeping your EOBs in a safe place with your other important personal documents, such as your medical records.

Finally, if you haven't yet signed up for paperless EOBs, you can switch to paperless at any time by going to your user profile in *BlueAccess for Members*, selecting Preferences in the top navigation, and choosing "Turn off paper statements" under Go Paperless! When you choose to stop receiving EOBs by mail, you are helping save the environment. Plus your EOBs can be securely viewed online for up to 18 months.

Outstanding Wages Beneficiary Designation

OSU employees have the option of designating a beneficiary to receive their final paycheck in the event of the employee's death while an employee with OSU.

If you wish to name a beneficiary, you must complete an Outstanding Wages Beneficiary Designation Form, and submit to Human Resources, 106 Whitehurst. The form is part of the New Employee Payroll Sign-Up Packet, <http://hr.okstate.edu/hr/new-hire-info>.

If you choose not to name a beneficiary, the OSU Payroll Office will issue the final paycheck, including any pay for unused annual leave, in accordance with Title 40, O.S., Section 165.3a, Payment of Wages to Surviving Spouse and Children. If your final check is processed without the naming of a beneficiary, your surviving spouse, or if there is no surviving spouse, your dependent children, or their guardians or the conservators of their estates, will receive in equal shares a total up to the maximum \$3,000 allowed by law. Any remaining payment would go into the estate and go through probate. Access to the funds processed to an estate may be delayed due to the probate process.

Should you desire to change your beneficiary at some point in the future, it will be your responsibility to complete and submit another Outstanding Wages Beneficiary Designation Form to Human Resources.

B.A.L.A.N.C.E. Program

The B.A.L.A.N.C.E. (Building A Lifestyle on Activity, Nutrition, Confidence, and Energy) Program is designed for persons with measurable risk factors for Metabolic Syndrome. The goal is to help participants achieve their optimal level of health and fitness. Components of the program include: pre- and post-program assessments, physical activity, nutrition counseling, goal setting, and lifestyle modification sessions.

Risk factors for Metabolic Syndrome include:

1. Elevated Waist circumference: men >40" and women >35"
2. Elevated Triglycerides: >150mg/dL or currently taking medication
3. Elevated Fasting Glucose: >100mg/dL or currently taking medication
4. Elevated Blood Pressure: >130/85 or currently taking medication
5. Reduced HDL or "good cholesterol: men <40 mg/dL and women <50 MG/DL or currently taking medication

The application deadline is Friday, January 10 at 5 p.m. For more information and to apply online visit <http://wellness.okstate.edu/services/balance>.

Questions? Contact Mary Talley at (405) 744-6907 or mary.talley@okstate.edu.

Follow OSU Human Resources on Facebook and Twitter!

OSU Human Resources has a Facebook page and a Twitter account. Important and general information is communicated, including what's going on in Human Resources, benefits information, training opportunities, what's going on around campus, and more!

- Follow OSU Human Resources on Facebook: Go to the Human Resources website, <http://hr.okstate.edu> and click on the Facebook icon. If you are logged in to Facebook, search for *Oklahoma State University Human Resources* - and "Like" us!
- Follow OSU Human Resources on Twitter: *ok-stateHR*.

Training Opportunities

January

9	New Employee Orientation
10	Introduction to Drupal
13	OK Corral Training (New User)
14&15	Word 2010 Level I (Day 1&2)
14	The University Culture
14	Supervisor Academy Information Session
15	Dealing with Difficult People
17	Being More Productive in Outlook 2010
21&22	Excel 2010 Level I (Day 1&2)
21	Purchasing Card Training
21	Supervisor Academy Session I
23	New Employee Orientation
24	Functions and Formulas in Excel 2010
28&29	Access 2010 Level I (Day 1&2)
28	Communication Fundamentals
29	Access 2010 Level I (Day 1&2)
29	HR Boot Camp
30	New Employee Orientation

February

4&5	Word 2010 Level II (Day 1&2)
5	The Student Perspective
7	Introduction to Drupal
11&12	Excel 2010 Level II (Day 1&2)

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.

\$250 Deductible Credit Reminder

Employees and spouses can use *BlueAccess for Members* (BAM), www.bcbsok.com/osu, to verify the 2014 \$250 deductible credit has been applied to their BlueCross BlueShield (BCBS) account.

After logging in to BAM, go to *My Coverage, Incentives*, then *To view incentives, visit site*. A new web page will open and you can view your activities and rewards there. The 2014 credit will likely not show until late January, as BCBS has to manually process these credits.

Employees and spouses who are enrolled in an OSU health plan for 2014 and who complete a Health Assessment receive a \$250 credit to their individual deductible.

Plan Early for OSU Holidays

OSU Policy and Procedures Letter 3-0709, University Holidays, requires a committee of faculty and staff to meet with the Vice President for Administration and Finance to verify the holiday schedule for the next fiscal year and make recommendations for the following two years.

The committee recommended that Wednesday, December 31, 2014, be declared a day of mandatory leave. The University Holidays Policy and Procedure Letter, 3-0709, can be found at http://hr.okstate.edu/policy_proced.

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:

- February 4th, 5th, 6th
- March 11th, 12th, 13th
- April 1st, 2nd, 3rd
- May 6th, 7th, 8th

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.