



# News You Can Use!

## Important Information for Employees of Oklahoma State University

### Human Resources

November 2014

#### Go Mobile with the New BCBSOK App!

Stay connected with BlueCross and BlueShield of Oklahoma (BCBSOK) and access important health benefit information wherever you are.

- Find a doctor, hospital or urgent care facility or search for Spanish-speaking providers
- Register or log in to the secure member website, Blue Access for Members
  - Get coverage and claims information
  - View or order a new ID card

Text BCBSOKAPP to 33633 to get the BCBSOK app.

#### Winter Break

OSU will be closed from Wednesday, December 24, through Friday, January 2, 2015. Wednesday, December 31, and Friday, January 2, 2015, are mandatory leave days. Employees who have insufficient leave to cover this absence will incur leave without pay for the mandatory leave days only. An employee in his/her 90-day orientation period may use any accrued annual leave to cover these mandatory leave days.

OSU employees receive 12 paid holidays per year. OSU Policy and Procedure Letter 3-0709, University Holidays, is on the Human Resources website, <http://hr.okstate.edu> - click on Policies and Procedures.

#### Call Spoofing

Several international students (both undergraduate and graduate) have recently been victimized by a scam called "Caller ID Spoofing." Callers using a caller ID spoofing service or software appear to be representing an agency such as Immigration and Naturalization and demand money to avoid deportation. The true identity of the caller is blocked and the recipient of the call may believe the call is real as indicated by caller ID. This practice is illegal under the US Truth in Caller ID Act and should be reported to the Federal Communication Commission (1-888-225-5322).

- Victims of the scam should never give the caller credit card numbers over the phone or send cash/checks. This is not a legitimate business practice.
- Look up numbers for federal agencies on the internet and call that agency to verify the information
- DO NOT be intimidated.
- Seek help from International Students and Scholars office, (405) 744-5459, or the Office of the Vice President for Student Affairs (405) 744-5328.

#### TIAA-CREF on Campus

TIAA-CREF representatives are on the Stillwater campus every day through Friday, December 5, to meet with employees one-on-one regarding OSU/A&M Retirement Plan changes.

If you are having trouble finding a convenient appointment, more sessions will be added. Please call TIAA-CREF at 1-800-732-8353 to make an appointment or schedule online at [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow).

#### Keep Your WageWorks Debit Card!

If you re-enrolled in the Flexible Spending Account in 2015, keep your WageWorks debit card! Effective January 1, 2015, your card will be reloaded with your new 2015 goal amount. 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. If this happens, 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 to WageWorks for reimbursement.

#### Health Savings Account 2015 Enrollment

If you enrolled in a Health Savings Account (HSA) in 2015 and are enrolled in an Flexible Spending Account (FSA) in 2014, your WageWorks debit card will be deactivated as of December 31, 2014. You will not have access to your FSA balance, nor will the grace period for reimbursement apply per IRS requirements. If you need to file for reimbursement for any 2014 FSA claims, you must have the request and transaction completed by December 31, 2014.

HSA participants will receive a packet from BenefitWallet at your home address. Please complete the enrollment to open your HSA account to avoid any penalties or delays in reimbursement or account usage.

Questions? Contact BenefitWallet at 877-635-5472 or visit their website at [www.mybenefitwallet.com](http://www.mybenefitwallet.com).

#### Verify Benefits and Demographic Information

Employees can use *Web for Employees*, <http://webemp.okstate.edu>, to verify 2015 benefits coverage and update ethnicity/race, disability and military information at your convenience.

After you log in to *Web for Employees*, click on the *Confirmation of Benefits* tab then select *Confirmation of Benefits Report*. Follow the instructions to get your Report of Annual Election Benefits Active as of January 1, 2015. If you find an error, contact Employee Services immediately, (405) 744-5449, 106 Whitehurst, [osu-es@okstate.edu](mailto:osu-es@okstate.edu).

Click on *Personal Info* then *Update Personal Data* to view/update ethnicity/race, disability and military status.

## Saver's Credit for Retirement Savings

The Internal Revenue Service (IRS) has issued a reminder that employees can plan now to get the benefit of the saver's credit for retirement savings.

The saver's credit helps offset part of the first \$2,000 employees voluntarily contribute to individual retirement accounts (IRAs) or similar workplace retirement savings programs. Also known as the retirement savings contributions credit, the saver's credit is available in addition to any other tax savings that apply.

Eligible employees still have time to make qualifying retirement contributions and get the saver's credit on their 2014 tax return, the IRS said. Employees have until April 15, 2015, to set up a new individual retirement arrangement or add money to an existing IRA for 2014. However, elective deferrals (contributions) must be made by the end of the year to a 403(b) plan for employees of public schools and certain tax-exempt organizations, or a governmental 457 plan for state or local government employees. Eligible OSU/A&M plans include the voluntary 403(b) and 457(b) Plans. Employees who are unable to set aside money for this year may want to schedule their 2015 contributions soon so their employer can begin withholding them in January.

The saver's credit can be claimed by:

- Married couples filing jointly with incomes up to \$60,000 in 2014 or \$61,000 in 2015;
- Heads of Household with incomes up to \$45,000 in 2014 or \$45,750 in 2015; and
- Married individuals filing separately and singles with incomes up to \$30,000 in 2014 or \$30,500 in 2015.

A taxpayer's credit amount is based on his or her filing status, adjusted gross income, tax liability and amount contributed to qualifying retirement programs. Form 8880 is used to claim the saver's credit, and its instructions have details about calculating the credit correctly.

In tax year 2012, the most recent year for which complete figures are available, saver's credits totaling \$1.2 billion were claimed on more than 6.9 million individual income tax returns, the IRS reported. Saver's credits claimed on these returns averaged \$215 for joint filers, \$165 for heads of household and \$127 for single filers.

Other special rules that apply to the saver's credit include:

- Eligible taxpayers must be at least 18 years of age.
- Anyone claimed as a dependent on someone else's return cannot take the credit.
- A student cannot take the credit. A person enrolled as a full-time student during any part of five calendar months during the year is considered a student.

Certain retirement plan distributions reduce the contribution amount used to figure the credit. For 2014, this rule applies to distributions received after 2011 and before the due date, including extensions, of the 2014 return.

You may wish to consult with your tax accountant or financial planner to advise you concerning these decisions.

## Training Opportunities

### November

- 20 New Employee Orientation
- 20 Title VII & Title IX Training
- 20 Purchasing Card Training

### December

- 2&3 Outlook 2010 (Day 1&2)
- 5 Access 2010 Queries and Reports
- 9 Authenticity Rules
- 10 Pivot Tables and Charts in Excel 2010
- 10 Google Everything
- 10 Discover Your Strengths
- 12 Introduction to Drupal
- 16 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.

## Fall 2014 Human Resources Customer Service Survey Results

The recent Human Resources Customer Service Survey, designed to determine how we can better serve you, our customers, resulted in good participation and scoring revealing positive outcomes. Human Resources is reviewing feedback and comments from participants.

Questions/responses included the following:

**It is easy to reach staff in Human Resources** - 74% responded Strongly Agree or Agree.

**Human Resources staff are courteous and friendly with a positive attitude** - 80% responded Strongly Agree or Agree.

**Human Resources staff are knowledgeable and professional and maintain confidentiality** - 77% responded Strongly Agree or Agree.

**Human Resources staff provide accurate information in a clear, understandable and timely manner** - 75% responded Strongly Agree or Agree.

**Human Resources written materials are easy to understand** - 70% responded Strongly Agree or Agree.

**Human Resources website is easy to navigate and understand** - 60% responded Strongly Agree or Agree.

**How do you prefer to receive communications from OSU Human Resources** - 90% responded e-mail.

We have already made some improvements based on your feedback, including an "About Us" link from the front page of our website, <http://hr.okstate.edu>, and other website layout changes.

Thank you for your feedback!

**DON'T MISS A THING!**

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and

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