What is a Flexible Spending Account?

A Flexible Spending Account (FSA) is a benefit program that allows employees to pay for eligible out-of-pocket health care and dependent care expenses with pre-tax dollars.

You may elect reimbursement from:

- **Health Care Account**: qualified medical expenses that you incur for treatment of yourself, your spouse, and your eligible dependents up to $2,500 for a plan year.
- **Dependent Care Account**: dependent care expenses for children under the age of 13 with an annual household contribution maximum of $5,000.

As you consider your 2015 enrollment, remember you can carryover up to $500 of the remaining balance from your 2015 health care FSA to the 2016 plan year. For the 2015 plan year, you can submit claims with dates of services incurred from January 1, 2015, to December 31, 2015.

This rule does not apply to the Dependent Care Account for childcare.

Health Savings Accounts

Employees who wish to participate in a Health Savings Account (HSA) must be enrolled in the BlueEdge High Deductible Plan, cannot be Medicare-eligible, cannot be claimed as a dependent on another person’s tax return, and cannot be enrolled in any other non-qualified medical plan.

The HSA has annual contribution limits of $3,350 individual and $6,650 family. These maximums include employer contributions.

Contributions made to an HSA rollover year to year and are yours to take with you if you leave the University. The HSA is not pre-funded. You use what is available in the account after it has been deposited. HSA participants can use the funds beyond medical expenses for such items as COBRA premiums, health insurance premiums, while employed, long-term care insurance and Medicare insurance premiums including A, B, C and D products.

For more information, go to [http://hr.okstate.edu/benefits/HSAINfo2013](http://hr.okstate.edu/benefits/HSAINfo2013).

Cancer Insurance

Even with good medical insurance, if you were to be diagnosed with cancer, your out-of-pocket medical costs could be considerable. The good news is American Fidelity Assurance Company’s Limited Benefit Cancer Insurance may help you with your out-of-pocket costs.

American Fidelity’s Limited Benefit Cancer Insurance Policy may help with some of the indirect costs of cancer. The policy provides wellness benefits to help with the costs of screening for the early detection of some cancers as well as the financial aid you may need if diagnosed with cancer. Plus, the plan is available to you through convenient payroll deduction.

To enroll in the plan, visit [www.americanfidelity.com/osu](http://www.americanfidelity.com/osu). Premiums are tax-sheltered when you enroll during the 2015 Annual Benefits Enrollment Period.

Training Opportunities

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For a description of classes or to register, go to [http://hr.okstate.edu](http://hr.okstate.edu), or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter and LinkedIn.

Special Beginnings Maternity Program Deductible Credit

Employees enrolled in the BlueOptions or BlueEdge plan in 2015 who enroll in the BlueCross BlueShield Special Beginnings Maternity Program will receive a $250 deductible credit. Employees must enroll in the program to receive the incentive.

Special Beginnings can help you understand and manage your pregnancy. Available at no extra cost, this maternity program supports you from early pregnancy until six weeks after delivery.

To enroll in the program, call BlueCross BlueShield, 1-888-421-7781, between 8:00 a.m. and 6:30 p.m.

New! Talent Management System

Human Resources is excited to announce a new Talent Management System software by Cornerstone on Demand. This new cloud-based system is comprised of three modules: Learning Management System (LMS), Applicant Tracking System (ATS), and Performance Management (PM). These applications are designed to recruit, train, manage and connect OSU employees.

The LMS will deliver optional and required training and professional development programs to employees at all levels on campus. Setup of the LMS is almost complete and will be available this fall.

The ATS module will replace the current PeopleAdmin employment and applicant tracking system. It is anticipated that the ATS module will be available in November 2014 and the PM module will be available in March 2015.

OSU/A&M Retirement Plan Changes

TIAA-CREF representatives will be on all campus-courses to meet with employees one-on-one and in group seminars regarding OSU/A&M Retirement Plan changes:

- **November 5th - December 5th**
  - Appointments fill up fast! To make an appointment, schedule online at [www.tiaa-cref.org/schedulenow](http://www.tiaa-cref.org/schedulenow) or call TIAA-CREF at 1-800-732-8353.
  - A schedule of seminars and one-on-one consultations can be found online at [http://hr.okstate.edu/osuam-retirement-program-enhancements](http://hr.okstate.edu/osuam-retirement-program-enhancements).

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.