



# News You Can Use!

## Important Information for Employees of Oklahoma State University

### Human Resources

October 2015

#### 2016 Annual Benefits Enrollment Deadline is October 16, 2015, 6pm

Online Enrollment: *Web for Employees*  
<http://webemp.okstate.edu>

#### 2016 Annual Benefits Information

<http://hr.okstate.edu/2016-annual-benefits>

#### 2016 Annual Benefits Enrollment Deadline October 16, 2015

*2016 Annual Benefits Enrollment ends October 16, 2015, 6pm.* You can use *Web for Employees*, <http://webemp.okstate.edu>, to review your benefits and make changes for calendar year 2016, including dependent coverage, if applicable. Changes will be effective January 1, 2016.

Employees can only make changes to benefits during Annual Enrollment or when they have a *qualifying event*, as defined by the Internal Revenue Service.

All employees should log in to *Web for Employees* during Annual Benefits Enrollment and review your scheduled 2016 benefits carefully to ensure you will have the benefits you wish to elect.

#### Evergreening of Benefits

During annual enrollment, some benefits evergreen and some do not.

Benefits that do not evergreen require employees to renew online through *Web for Employees* every year are:

- Tobacco-Free Incentive
- Waiving OSU Health Insurance
- Health Savings Account (employee-paid)
- Flexible Spending Account
- Dependent Care Account

If you make no changes to your current enrollment for 2015, the following benefits will continue for 2016:

- Health (BlueOptions or BlueEdge)
- Dental
- Vision
- Long-Term Disability
- Life Insurance

#### Got 2016 Annual Benefits Questions?

- Attend an Information Session. No reservation necessary: **Monday, October 12, 10 – 11 am, 408 Student Union**
- Watch/listen to a recorded video online, <http://hr.okstate.edu/2016-annual-benefits>.
- Read detailed information online, <http://hr.okstate.edu/2016-annual-benefits>.
- Stop by OSU Benefits, 106J Whitehurst.
- Call OSU Benefits, (405) 744-5449.

#### 2016 Annual Benefits Enrollment Key Points

*For more detailed explanation, please refer to related articles*

##### HEALTHCARE

- **OSU will continue to offer two health care plans:**
  - BlueOptions PPO (base plan); and
  - BlueEdge HDHP (high deductible health plan).
    - OSU will contribute \$1,000 to a Health Savings Account (HSA) for employee-only coverage.
    - **NEW!** OSU will contribute \$1,500 to an HSA for any category of employee plus dependent coverage.
- **Two Employee Incentives are Possible:**
  - The \$20/month / \$240/year tobacco-free premium reduction will continue to be available when employees certify they are tobacco-free. E-Cigarettes and vapors are included on the Affidavit.
  - **NEW!** Employees who participate in biometric screenings will receive a \$20/month / \$240/year premium credit.
- **Employees who waive OSU health insurance** will receive \$500 per year in a health care Flexible Spending Account (FSA).
- **NEW!** Bariatric Services using BlueCross BlueShield Blue Distinction Centers will be covered.

##### DENTAL AND VISION

- Employees can choose from two dental providers:
  - Delta Dental; or
  - HealthChoice Dental.
- Vision Service Plan (VSP) continues as the vision provider.

##### FLEXIBLE SPENDING ACCOUNTS

- Employees can carry up to \$500 of health care FSA balances remaining at the end of plan year 2015.

##### LIFE INSURANCE

- During Annual Enrollment, you may increase existing supplemental life coverage by up to \$5,000 on yourself or your spouse (maximums apply) without evidence of insurability.

##### LONG-TERM DISABILITY

- There will be no increase in premiums or changes in coverage.

#### Mark Your Calendar!

#### *Paying Yourself First*

#### Free Financial Seminar

#### presented by TIAA-CREF

**Wednesday, November 11, 1:30-2:20pm**

408 Student Union Case Study I

**Thursday, November 12, 9:30-10:30am**

408 Student Union Case Study I

More information coming soon!

#### Learn, Earn, Win! Take the Square Up Your Savings Challenge! You Could Win an iPad Mini!

Register online at [suys.org/osu/1](http://suys.org/osu/1). *Square Up Your Savings* will challenge you to complete 10 savings missions. Along the way you will build financial savings know-how and discover strategies to help get or keep your savings on track. Every time you complete a mission, you will earn a square to place on the map where you think the virtual hidden savings might be. The more squares you earn, the more chances you will have to lay claim to the hidden savings and possibly win! At the end of the challenge, TIAA-CREF will reveal the locations of the virtual hidden savings and the corresponding winning squares! If you are the lucky owner of the winning square, you will get a prize to help build your savings.

## 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 2016 enrollment, remember you can carryover up to \$500 of the remaining FSA balance from your 2016 plan year to the 2017 plan year. For the 2016 plan year, you can submit claims with dates of services incurred from January 1, 2016, to December 31, 2016.

## Employees Currently Enrolled in a FSA or HSA must Re-Enroll for 2016

If you are currently enrolled in a health care Flexible Spending Account (FSA) or Dependent Care Account (DCA) or a Health Savings Account (HSA) and wish to participate in any of these plans in 2016, you will need to re-enroll as your current election(s) will be reset to zero.

Health care FSAs are limited to \$2,550 employee contributions. If you and your spouse are both employed, both of you may participate and contribute up to \$2,550 each in a health care FSA. Dependent Care Account contributions are limited by the Internal Revenue Service to \$5,000 annually.

## 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 and acts more like a checking account. 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>.

## October is Energy Awareness Month!

When we save energy, we save money! Thanks to your wise decisions every day, OSU has saved more than \$35,000,000 energy dollars since July 2007! You can continue this trend in energy savings by using TLC in your area to control Thermostats, Lights and Computers. For more information visit: [energy.okstate.edu](http://energy.okstate.edu).

## Stillwater Training Opportunities

### October

|       |  |
|-------|--|
| 12    | 360 Degree Leader                          |
| 14    | Exploring OSU-IT (Exclusive to ALP)        |
| 15    | Sustainability in the Workplace            |
| 15    | Supervisor Academy                         |
| 16    | Self-Service Banner (SSB) Finance Training |
| 19    | 360 Degree Leader                          |
| 19    | OK Corral Training                         |
| 20    | Information Security Awareness             |
| 20    | Introduction to Emotional Intelligence     |
| 20    | Using Video for Social Media               |
| 20    | Social Media Basics                        |
| 21&22 | Excel 2010 Level II                        |
| 21    | Title VII & Title IX Training              |
| 22    | Supervisor Academy                         |
| 23    | Self-Service Banner (SSB) Finance Training |
| 26    | 360 Degree Leader                          |
| 27    | Access 2010 Level II                       |
| 27    | Written Communication                      |
| 28    | Access 2010 Level II                       |
| 28    | CEAT Building Leaders Initiative Series    |
| 30    | Self-Service Banner (SSB) Finance Training |

Staff and faculty Title IX Training is now available online at <http://hr.okstate.edu/TitleVIIITitleIXTraining>. For a description of classes or to register, go to <http://talent.okstate.edu>, or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter and LinkedIn.

## Special Beginnings

### Maternity Program Deductible Credit

Special Beginnings is a prenatal program available to OSU employees and their dependents who have elected OSU Health coverage. This program is designed to provide expectant mothers with education and support during their pregnancy and postpartum care.

Employees enrolled in the BlueOptions PPO plan in 2016 who enroll in the Special Beginnings Maternity Program will receive a \$250 deductible credit. Employees enrolled in the BlueEdge High Deductible Health Plan (HDHP) who enroll in the Special Beginnings program receive all the benefits of the program but are not eligible for the \$250 deductible credit.

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

## 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. http://americanfidelity.com/for-individuals/afes-landing-pages/Oklahoma-state-university](http://americanfidelity.com/for-individuals/afes-landing-pages/Oklahoma-state-university).

## Need Financial Planning and Retirement Advice?

TIAA-CREF representatives will be on the Stillwater campus for financial planning and retirement advice to meet one-on-one with employees:

- November 19.
- December 1, 2, 3, & 10

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.

## **New Flexible Spending Vendor in 2016**

OSU is excited to announce a change in the Flexible Spending Account (FSA) administrator beginning January 1, 2016. This will impact employees enrolled in health FSA and dependent care FSA plans. The new vendor is Chard Snyder, a company based in Ohio. Chard Snyder will continue to provide such conveniences as access to a mobile app where you can manage your account or simply check your balance or upload a receipt.

You will receive a new FSA card towards the end of December to begin using January 1st. The elections you choose during annual enrollment will be sent to Chard Snyder. After January 1st, you will no longer need to use your WageWorks card. As more specific information comes available, we will communicate with you. If you have any questions, please contact OSU Benefits at (405) 744-5449.