



Human Resources Benefits and You

PREGNANCY, NEWBORN AND ADOPTION COVERAGE

Prospective parents experience many joys and concerns regarding the birth or adoption of their child. Healthcare coverage is an important concern to most parents. The following information will guide you through the process to ensure your child's healthcare needs are met.

BlueCross BlueShield Healthcare Coverage: If you are enrolled in BlueOptions PPO, BlueChoice PPO, or BlueEdge HDHP, maternity benefits include prenatal, hospitalization, delivery and postnatal care. If the delivery is at home or in a birthing center, there are separate benefits; however, prior authorization through BlueCross BlueShield is required.

BCBS Special Beginnings: The "Special Beginnings" program with BlueCross BlueShield is a resource to help guide you through your pregnancy up to six weeks after birth. The program offers a healthy pregnancy calendar, videos on topics such as eating habits, exercise, and stress, physical/emotional changes in you and the baby, a list of screenings/vaccines to prepare for checkups, and ongoing program communication support.. You can access the Special Beginnings website by logging into your *BlueAccess for Members* website at www.bcbsok.com/osu/ or call 1-888-421-7781. A \$250 deductible credit is available for Blue Options members actively engaged and participating in the Special Beginnings program with BCBS. You also need to complete the regular BCBS Health Assessment to receive the \$250 deductible credit for it.

Leave: Prior to taking leave, you will want to determine if you are eligible for Family Medical Leave (FMLA). The OSU policy and the appropriate form for your physician to complete are found on the Human Resources website, <http://hr.okstate.edu/hr/supertools#FMLA>. We also recommend reviewing the Sick Leave for Staff policy, http://hr.okstate.edu/policy_procedm, to determine your eligibility for the use of sick leave.

In most cases, your OSU health insurance coverage will continue under the same conditions that existed prior to family medical leave. OSU will continue to pay a portion of your employee and/or dependent health insurance premiums if you were enrolled in health insurance coverage at the time the leave was requested and if you remain in paid status

Your basic and supplemental life insurance premiums and all optional benefits regularly paid by you will be your responsibility either by payroll deduction while in pay status or billing through the Bursar's office if your paid leave is exhausted and you are in non-pay status.

If you do not return to work from unpaid leave, except where health conditions will not permit or death, you may be required to reimburse Oklahoma State University for premiums paid on your behalf during the family medical leave.

Enroll the Baby: OSU Benefits must be notified in order for your baby or adopted child to be added to your policy even if your premiums do not change. You need to complete an *IRS Section 125 Qualifying Event Checklist form* and an *Insurance Enrollment/Change Form* within 30 days of the child's arrival with her/his name and actual birth date. You should submit the form to your Human Resources office on your campus. Failure to enroll the baby within 30 days prevents enrollment until the next annual enrollment period with coverage effective January 1 of the following year. There is no preexisting exclusion applied to children under the age of 18.

Dental and Vision Care Coverage: A child must be enrolled in the dental and/or vision care plan within 30 days after birth or adoption if you are currently covering other dependents under one or both plans. A newborn may not need dental and/or vision care at birth; however State Plan guidelines for dental and vision require if one eligible dependent is covered, all eligible dependents must be covered.

Preventive Health Care: BlueOptions PPO, BlueChoice PPO, and BlueEdge HDHP, cover routine immunizations for healthy infants and children for preventive purposes. All charges are covered at 100% and have no co-pay.

Questions: For more detailed BlueCross BlueShield benefit information, please call 1-877-258-6781. OSU Benefits will be glad to visit with you if you have other questions. You can reach OSU Benefits at (405) 744-5449 or visit the Human Resources office on your campus.

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.