



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

September 2013

2014 Annual Benefits Enrollment During October

Online Annual Benefits Enrollment is from Tuesday, October 1, through Thursday, October 31, 2013, at 6:00 p.m. During this time you can use *Web for Employees*, <http://webemp.okstate.edu>, to review your benefits, including dependents, if applicable, and make desired changes. Changes will be effective January 1, 2014.

Waiving Health Insurance is a Two-Part Process

Employees who have other group coverage may waive OSU coverage. Employees who waived health insurance in 2013 and wish to waive health insurance for 2014, will need to select "waived/none" as a change during the 2014 Annual Benefits Enrollment period and also complete a *Waive Health Insurance Form 2014* online using *Web for Employees*, <http://webemp.okstate.edu>.

Employees who waive employee health insurance in 2014 will receive \$200 per month (OSU paid) toward a flexible spending account and/or dependent care account. In addition, they will be enrolled in the BlueCross BlueShield *Well onTarget* program.

Please remember you must complete this two-part process or coverage will default to BlueOptions for 2014.

New in 2014 - \$20 Tobacco-Free Credit

As part of OSU's tobacco-free workplace initiative and to support OSU's mission to become America's Healthiest Campus, OSU is applying a \$20 tobacco-free incentive program. Employees will receive a \$20 tobacco incentive when they affirm a) they are not tobacco users; b) they have not used tobacco products within 90 days; or c) they have completed a tobacco-cessation program. This incentive will be shown as a \$20 monthly credit toward employee-paid monthly premiums.

Employees will be asked to certify tobacco use/non-use in *Web for Employees* during the online *2014 Annual Benefits Enrollment* period, October 1 - October 31, 2013.

Flu Shot Clinic Scheduled for Late October

University Health Services (UHS) is sponsoring a Flu Shot Clinic for faculty/staff in mid to late October.

Prior to the clinic date, you will receive an e-mail sent to your OSU O-key account which contains an *Influenza Vaccine Information Sheet (VIS)* and an *Influenza Vaccine Consent Form*. Review the information sheet, then print and complete the consent form. Please bring the consent form along with a copy of both sides of your health insurance card to the flu clinic.

UHS is waiting for confirmation of delivery of the flu vaccine to campus so watch this space for more information!

Questions? Contact University Health Services at (405) 744-7665.

2014 Annual Benefits Enrollment Key Points

HEALTHCARE

- Annual Benefits Enrollment for 2014 is coming October 1 and OSU has streamlined the health plan options to offer employees two great plans:
 - BlueOptions PPO (base plan); and
 - BlueEdge (high deductible plan).
- Employees currently enrolled in BlueChoice will be default enrolled into BlueOptions in 2014 unless they elect other coverage on *Web for Employees*.
- To address the university's rising medical costs, employees will experience a 4% premium increase for the BlueOptions base plan. OSU lowered premium costs on most plans last year. Nationally, organizations are experiencing an average increase of greater than 10%. Premium rates for all plans will be announced online in late September and through this publication in October.
 - Out-of-Pocket Maximums for the BlueOptions plan are enhanced to include co-pays and deductibles and a family out-of-pocket maximum has been added to the plan.
 - To help offset this year's premium increases and to support the effort to become America's Healthiest Campus, OSU has added wellness benefits to the plan, including a tobacco-free incentive of \$20/month in premium credit.

- Another added wellness benefit includes an annual \$250 deductible credit for employees and spouses in the BlueEdge High Deductible plan who complete the online Health Assessment (HA). Now both health plans are eligible for this benefit.

DENTAL and VISION

- There are eight dental and five vision plans from which to choose.

- There are minimal changes in premiums.

FLEXIBLE SPENDING ACCOUNTS

- Anyone wishing to contribute to a Flexible Spending Account (medical reimbursement account or dependent care account) for 2014 must make an election on *Web for Employees*. Current elections for 2013 are not rolled over automatically.

- Medical reimbursement accounts are limited to \$2,500 employee-contributions. Please note that if you and your spouse are both employed, both of you may participate and contribute up to \$2,500 each in a medical reimbursement account.

- Dependent care account contributions are limited to \$5,000 per household.

LIFE INSURANCE

- There are no premium or plan changes.
- You may increase supplemental life coverage by up to \$5,000 on yourself or your spouse (maximums apply) without evidence of insurability.

LONG TERM DISABILITY

- There are no premium or plan changes.

Watch for more detailed *2014 Annual Benefits Enrollment* information in the next issue of *News You Can Use*.

Reminder!

Mobile Breast Cancer Screening Unit Wednesday, September 25, 2013 North Parking Lot Seretean Wellness Center

Appointments are necessary. Call Oklahoma Breast Care Center, 1-800-422-4626, x106. Please bring your BlueCross BlueShield Identification Card to your appointment. Spouses and employees who waive OSU's health insurance and who have other insurance can also participate in this screening.

Preventive services are covered at 100% of allowed charge for one baseline screening between ages 35-39 or one annual screening age 40 and over.

Employees enrolled in OSU's Cancer Care Plan receive a check from American Fidelity when they participate in one general medically recognized internal cancer screening test per calendar year, including mammogram; breast ultrasound; breast thermography; breast cancer blood test (CA 15-3); and more. For information on OSU's Cancer Policy, go to <http://hr.okstate.edu/benefits/cancer>.

Reminder! Litter Free

Several neighbors (businesses/churches) have expressed concern that OSU employees are frequenting areas off-campus and leaving trash and cigarette butts that contribute to an untidy environment for others.

Stillwater Code Enforcement and possibly the Stillwater Police Department will be monitoring the areas and may start issuing littering citations at a cost of \$249.

Please remember that as representatives of Oklahoma State University, we need to be good neighbors. We need to be considerate of others, avoid littering and other actions that may inconvenience businesses and their customers.

Training Opportunities

September

17	Information Security Awareness
17	Financial Wellness, Session 2*
18	Purchasing Card Training
18	Working in the 17% Zone
18	The Impact Rules
24	The Student Perspective
24	Financial Wellness, Session 3*
24	Supervisor Academy Mandatory Information Session
26	Get to Know OStateTV
27	Introduction to Prezi

October

1	Financial Wellness, Session 4*
1	Supervisor Academy Session 1
2&3	Word 2010 Level II (Day 1&2)
2	Non-Verbal Communication
2	E-Commerce
2	Payment Card Industry 101
4	Getting Started with Windows 8
8&9	Excel 2010 Level 2 (Day 1&2)
8	Financial Wellness, Session 5
9	Discover Your Strengths
10	Building Interpersonal Skills
10	Surviving Change

*\$50 per participant/family.

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.

Seretean Memorial Wellness Walk for United Way

Library Fountain, Friday, Oct 4 at noon

Join OSU Head Baseball Coach Josh Holliday along with President Hargis, First Cowgirl Ann Hargis and Pistol Pete for the 1 mile Wellness Walk for United Way. 100% of your donation goes to Stillwater United Way and you will receive a commemorative t-shirt.

Register online by September 27 at <https://wellness.okstate.edu/healthiest-campus/wellness-walk>.

Positive Energy: Ten Prescriptions for Empowerment October 3, 2013 Noon - 12:50pm

Alumni Center Click Hall

by Judith Orloff, M.D., Assistant Clinical Professor of Psychiatry at UCLA, and best-selling author

Free luncheon* for benefits-eligible faculty/staff

Register: (405) 744-9355 or at wellness.okstate.edu

Registration deadline September 25

*No shows will be billed \$10.

Live streaming is available at wellness.okstate.edu - click on the link to live streaming for Judith Orloff, M.D.

What is the Affordable Care Act?

Do you have questions regarding the Affordable Care Act (ACA)? Human Resources has compiled a series of ACA communications to inform you of the potential impact of ACA on your healthcare benefits.

- Understanding the Affordable Care Act
- What Changes will the ACA Bring in 2014?
- What Potential Changes will ACA Bring to OSU Health Plans in 2014?

These information sheets can be found on the Human Resources website at hr.okstate.edu/affordable-care-act-aca.

Questions? Call Human Resources/Employee Services, (405) 744-5449.

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:

- October 29th, 30th, 31st
- November 12th, 13th, 14th

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.

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