



# News You Can Use!

## Important Information for Employees of Oklahoma State University

### Human Resources

September 2014

#### OSU Moves to Self-Insured Health Plan

OSU is taking proactive measures to control health-care costs by transitioning to a self-insured plan beginning January 1, 2015. While national healthcare costs continue to rise, OSU has experienced steady claims experience over the last three years. We attribute much of this success to the wellness offerings from America's Healthiest Campus and measures taken by OSU staff and faculty to improve their health. BlueCross BlueShield (BCBS) will remain the insurance carrier as the third party administrator. The benefit coverage and employee premiums will also remain the same in 2015. The group number with BCBS will change; therefore, new insurance ID cards will be issued in December.

#### Waiving Health is a Two-Part Process

Employees who have other group coverage, or are a member of a recognized religious sect that has religious objections to health insurance, may waive OSU employee health coverage. Employees who waived health insurance in 2014 and wish to waive health insurance for 2015, will need to select "waived/none" as a change during the 2015 Annual Benefits Enrollment period and also complete a Waive Health Insurance Form 2015 online using *Web for Employees*, <http://webemp.okstate.edu>. Employees will need to provide a copy of insurance verification.

Under the Affordable Care Act, the Internal Revenue Service has set a \$500 limit on the maximum amount an employer can contribute to a FSA in 2015. Employees who waive employee health insurance in 2015 will receive \$500 per year (\$41.67/month) (OSU paid) toward a health flexible spending account. Please remember you must complete this two-part process or coverage will default to BlueOptions for 2015.

Employees eligible for Medicare or Medicaid cannot waive OSU health insurance.

#### Flexible Spending Account 2014-2015

If you are currently enrolled in a health care flexible spending account (FSA), the claims period allows participants to incur out-of-pocket expenses during 2014 and the first two and one half months of 2015. In other words, you can incur expenses from January 1, 2014, to March 15, 2015, and apply them to your 2014 plan year balance rather than "lose it." You will still have a deadline of March 31, 2015, to submit paper claims for reimbursement if you did not use your WageWorks debit card. Based on survey feedback, the "grace period" will change to a "carryover" in the 2015 healthcare FSA plan year. See article, *2015 Flexible Spending Account to Offer \$500 Carryover*.

If you wish to remain enrolled in a health or dependent care FSA in 2015, you must re-enroll during Annual Benefits Enrollment period, October 1 to October 31, 2014.

#### 2015 Annual Benefits Enrollment Key Points

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

##### HEALTHCARE

- **Great news! OSU health care premiums will remain the same in 2015.** Nationally, health care premiums will increase 7.5% in 2015. *Source: Health Research Institute.*
- OSU will continue to offer two health care plans:
  - BlueOptions PPO (base plan); and
  - BlueEdge (high deductible plan).
- The \$20/month / \$240/year tobacco-free premium reduction will continue to be available. E-Cigarettes and vapors are included on the Affidavit.
- **New!** Employees who participate in Catapult screenings will receive a one-time \$50 cash incentive (grossed up). One per year per employee.
- **New!** Employees who waive OSU health insurance will receive \$500 per year in a health care Flexible Spending Account (FSA). Employees enrolled in Medicare or Medicaid cannot waive OSU health insurance. Under the Affordable Care Act, the Internal Revenue Service has set a \$500 limit on the maximum amount an employer can contribute to a health care FSA in 2015.

##### DENTAL AND VISION

- **New!** Employees can choose from two dental providers:
  - Delta Dental; or
  - HealthChoice Dental.
- **New!** Vision Service Plan (VSP) will be the vision provider.

##### FLEXIBLE SPENDING ACCOUNTS

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

##### LIFE INSURANCE

- There will be no increase in premiums.
- During Annual Benefits Enrollment, 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 will be no increase in premiums or changes in coverage.

#### 2015 Annual Benefits Enrollment

Online Annual Benefits Enrollment is from October 1 through October 31, 2014, 6pm. During this time, you can use *Web for Employees*, <http://webemp.okstate.edu>, to review your benefits, including dependent coverage, if applicable, and make desired changes. Changes will be effective January 1, 2015.

#### **New! 2015 Health Care Flexible Spending Account to Offer \$500 Carryover**

The U.S. Department of The Treasury has modified the "Use It or Lose It" Rule. A survey earlier this year indicated OSU employees preferred the carryover option over the current grace period of up to two and a half months. This means that 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. You can still choose to contribute as much as \$2,500, even if you carry over \$500 from the previous plan year.

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

## **\$20 Tobacco-Free Premium Reduction Continues in 2015**

Employees will receive a \$20/month tobacco premium reduction when they affirm a) they are not tobacco/vapor users; b) they have not used tobacco/vapor products within the last 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.

Electronic cigarettes and vapor devices were added to the *Tobacco Use and Smoking Preparation Use in or on University Property Policy and Procedure Letter*, 1-0530, December 2013. Employees will be asked to re-certify tobacco, vapors and e-cigarettes use/non-use in *Web for Employees* during the online 2015 Annual Benefits Enrollment period, October 1 - October 31, 2014.

### **New! Two Dental Providers in 2015**

Employees can choose from two dental providers in 2015: Delta Dental and HealthChoice Dental. If you are currently enrolled in Assurant or Cigna, and wish to continue dental insurance in 2015, you will need to select one of these two providers during Annual Benefits Enrollment period, October 1 through October 31, 2014, using *Web for Employees*.

If you do not choose Delta Dental or HealthChoice Dental during Annual Benefits Enrollment, you will not have dental coverage in 2015.

In 2014, only five percent of employees were enrolled in Assurant or Cigna dental.

### **New! One Vision Provider in 2015**

Vision Service Plan (VSP) will provide vision insurance for employees and their dependents in 2015. If you are currently in a plan other than VSP, and wish to continue vision insurance in 2015, you will need to select VSP during Annual Benefits Enrollment period, October 1, through October 31, 2014, using *Web for Employees*.

If you do not choose VSP during Annual Benefits Enrollment, you will not have vision insurance in 2015.

### **New! Dependent Eligibility Verification**

During Annual Benefits Enrollment, employees can add eligible dependents to insurance. Documentation must be provided if you wish to add a dependent (spouse, child). Documentation provided can include birth certificates, tax returns, custody/adoption papers, marriage license.

Employees can cover eligible adult children to age 26 in health, dental and vision plans.

**Benefits Fair**  
**Tuesday, October 7, 2014**  
**9am - 3:30pm**  
**Engineering South Lawn**

**Visit with benefits vendors!**

**Ask questions about health and other benefit plans!**



## **Training Opportunities**

### **September**

- 15 OK Corral (New User Training)
- 16 Information Security Awareness
- 16&17 Excel 2010 Level I (Day 1&2)
- 16 Purchasing Card Training
- 17 New Employee Orientation
- 18 OSU-OKC & KOSU Tour (Special Opportunity for ALP)
- 19 Introduction to Prezi

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.

### **Got Questions?**

#### **Attend an Annual Benefits Enrollment Information Session**

*Reservations are not required*

#### **Wednesday, October 1, 2014**

10am - 11am, 413 Student Union

#### **Thursday, October 9, 2014**

10am - 11am, 416 Student Union

#### **Wednesday, October 15, 2014**

1:30pm - 2:30pm, 416 Student Union

#### **Thursday, October 23, 2014**

1:30pm - 2:30pm, 416 Student Union

### **New! Catapult Health Screenings One-Time \$50 Cash Incentive More Employees will Benefit!**

Catapult will be conducting free confidential health screenings on the Stillwater campus. The screening will consist of a diagnostic blood test, measured biometrics, a printed personal health report, flu shot (if requested), and a consultation with a Nurse Practitioner. Health Screenings are for benefits-eligible employees and their covered spouses that are enrolled in one of the OSU health plans. (For best results, it is recommended you fast prior to your appointment). To schedule an appointment, go to [www.timeconfirm.com/okstate](http://www.timeconfirm.com/okstate) or call 877-803-2447.

A year-end analysis indicated a surprisingly low number of employees benefited from the deductible credit last year (25 employees). Changes this year to the incentive will benefit more employees. Employees who complete the health screening will receive a one-time \$50 cash incentive in their paycheck following completion of their health screening (spouses are not eligible for the cash incentive).

Branch campuses will send out information about Catapult screenings dates and locations on each of the branch campuses.

### **Need Help Planning Your Retirement? 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:

- September 30th
- October 1st
- November 5th - December 5th, 106J Whitehurst and 206 Whitehurst

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.