OSU Voluntary Retirement Plans
OSU offers three voluntary retirement plans. Any individual paid on the OSU payroll is eligible to participate and set aside additional retirement savings.

Contributions to the traditional 403(b) and 457(b) plans are deducted from your paycheck on a pre-tax basis (federal and state but not FICA). Contributions to the 403(b) Roth are deducted from your paycheck on an after-tax basis.

If you would like more information or are interested in opening an account, provider contact information is available on the Human Resources website, http://hr.okstate.edu/benefits/vrp.php.

Are Your Dependents Still Dependents?
School is out. Now is a good time to review your dependent health, dental and vision coverage.

Dependent children are eligible until the end of the month in which they turn 26 years of age regardless of their student status or marital status.

If you divorce, your former spouse is no longer eligible for coverage. Claims will not be paid, even if you failed to cancel coverage.

If mistakenly paid, BlueCross BlueShield/the State Plan has the right to request repayment by the employee.

Please remember to notify Employee Services within 30 days of a change in eligibility to prevent additional premiums from being deducted from your paycheck.

Life Insurance Reminder
OSU provides basic life and accidental death and dismemberment coverage of up to two times annualized salary to continuous, regular employees who work at least 30 hours a week (.75 FTE). Plus, OSU offers the opportunity to purchase additional insurance for yourself and your family.

If your child is covered under the OSU life insurance program, s/he is covered until age 21, regardless of school enrollment. Children can be covered beyond age 21 if they are full time students and otherwise meet eligibility criteria.

If you are covering a child who is no longer eligible for life insurance, please visit Human Resources/Employee Services, 106 Whitehurst, and complete an OSU Life and Long-Term Disability Enrollment/Change Form.

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

Sun Safety and Healthy Eating on Campus
Sign up for the next “Wellness Wednesday” - Sun Safety and Healthy Eating on Campus, Wednesday, June 19, from Noon to 12:50pm, at the Seretean Wellness Center Lecture Hall.

Cass Ring, nutritionist, will present Healthy Eating on Campus and Sun Safety will be presented by Dr. Sara Metcalf, M.D. A heart healthy lunch of strawberry feta salad with whole fruit and bottled water will be provided.

Registration and cancelation deadline is noon, Wednesday, June 12. To register or for more information, call (405) 744-WELL (9355) or e-mail wellness@okstate.edu.

Free for OSU employees, however no-shows will be billed $6 to their Bursar account.

Three OSU/A&M Employees Win iPads!
Three lucky employees were winners of Apple iPads in the recent TIAA-CREF Financial IQ Quiz and Sweepstakes!

The three winners were John Damicone, Entomology and Plant Pathology, OSU Stillwater; Lou Her, Family Medicine, OSU Center for Health Sciences; and Carrie McDowell, Library Services, OSU Center for Health Sciences.

John Damicone sent us this nice note: “I am competitive by nature, enjoy trivia challenges, and always need to improve financial planning skills. That’s why I took the Financial IQ challenge quizzes offered by TIAA-CREF. I did not get them all right (those darn tax questions!), but I learned something new, and won an iPad- How cool is that? My wife loves it.”

Approximately 11% of OSU/A&M employees participated in the challenge as they tested their financial know-how and discovered how much they knew about important topics in financial planning.

Some interesting statistics:
• Loans and everyday financial matters each received the highest average score of 79, with retirement questions receiving the lowest average score of 55.
• OSU men outscored the OSU women, with average scores of 79 and 68, respectively.
• Employees 65+ had the highest average score (73), followed closely by employees ages 55-64 (72.5).
• Third highest average score … ages 18-24 (70).

Kudos to the OSU Division of Agriculture with the highest average score, 72.6, out of all locations. Coming in 2nd was Oklahoma Panhandle State University with an average score of 71.4. And a close 3rd place goes to OSU Veterinary Health Sciences with an average score of 71.1.

The sweepstakes were sponsored by TIAA-CREF and OSU Human Resources.

OSU Human Resources
- 106 Whitehurst, Stillwater, Oklahoma 74078 - (405) 744-5449
Health Care Coverage When You Are Away from Home

Do you have a child attending school in another state? Does your job require you to travel? Do you and your family go away for vacations? As a Blue Cross and Blue Shield of Oklahoma (BCBSOK) PPO member, your health care benefit coverage goes with you wherever you live, work or travel.

Through the BlueCard® PPO program, there are PPO network hospitals and doctors in all 50 states. More than 85 percent of all doctors and hospitals in the United States contract a Blue Cross and Blue Shield plan. When you use a BlueCard PPO network doctor or hospital, you receive the highest level of benefits and, in most cases, the doctor or hospital will file the claim for you.

To find a contracting doctor or hospital anywhere in the country, search online for Doctors and Hospitals, www.providerfinderonline.com, or call the toll-free customer service number on the back of your ID card.

International travelers will appreciate the BlueCard Worldwide® program, which contracts with doctors and hospitals in more than 200 countries.

If you are outside the U.S. and need urgent or immediate care, call 800-810-BLUE (2583) or call collect to 804-673-1177. A medical assistance coordinator can schedule a doctor’s appointment for you or arrange for hospitalization. Most contracting hospitals that participate in the BlueCard Worldwide® program will submit a claim, but if you need a claim form contact customer service at the number on your ID card. Or you can download a worldwide claim form.

Remember to carry your Blue Cross ID card with you wherever you go, and always present it to the doctor when you receive care.

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:

- June 25, 26, 27

To make an appointment, schedule online at www.tiaa-cref.org/schedulenow or call TIAA-CREF at 1-800-732-8353.

The WageWorks Health Care Card

You can use your WageWorks Health Care Card in several ways:

1. For eligible goods and services at health care providers and select pharmacies.
2. For eligible over-the-counter non-drug items at general merchandise stores (including most drugstores) that have an industry standard (IIAS) inventory and checkout system.
3. For prescribed OTC drugs at the pharmacy counter, as long as the drug is dispensed as a valid prescription.

In most instances, your card transaction will be verified at checkout, which means you will not have to submit a receipt to WageWorks after the transaction. You are, however, required to keep each receipt for tax purposes and in the event it is needed for verification.

If you use the card at a health care provider or at a non-IIAS pharmacy that does not have an IIAS system, WageWorks will likely require that you submit a receipt or your health insurance explanation of benefits (EOB) to verify that the transaction was for an eligible health care good or service.

If WageWorks is unable to determine that your card was used to pay for eligible health care products and services, you will need to take the following action to verify the transaction:

- Log into your account at www.wageworks.com
- Click on “Submit Receipt or Claim”
- Select the unverified transaction
- Scan and upload the corresponding receipt and/or documentation

If you have lost or misplaced the receipt, you can submit a substitute receipt of equivalent value or repay your account.

WageWorks will notify you of any card transactions that require attention by e-mail and when you log into your account.

For tips and more information about how to use your card, go to www.wageworks.com/card.