

**TUESDAY, OCTOBER 31, 2006, BY 5:00PM**  
**Make sure your completed**  
**Option Enrollment Form**  
**is in Human Resources, 106 Whitehurst**  
**if you want to make changes**  
**to your health, dental**  
**and/or vision coverage in 2007**

### Staff Awards Day November 2

The 2006 Annual Awards and Recognition Program will be held Thursday, November 2, 2006, in the Student Union Little Theatre, at 10:00am. Distinguished Service Award nominees, finalists and recipients, Staff Scholarship recipients and staff completing the HRStar Performer, Ambassador, Leadership Development Program, and Advanced Leadership programs, are recognized. Also, staff members completing a five (5) year increment in years of service will receive a Service Pin. Refreshments will follow the program.

Check the SAC website, <http://fp.okstate.edu/sac/awards.htm>, for the Years of Service pin recipient names. Please make a special effort to join in this awards ceremony and honor those receiving a pin or a Distinguished Service Award.

### Health Insurance Terminology: HIPAA

The *Health Insurance Portability and Accountability Act* (HIPAA) allows you to inform your new insurance carrier if you had group coverage elsewhere before becoming employed. By providing a "Certificate of Credible Coverage", the pre-existing condition exclusion can be waived or reduced. It is to your advantage to provide evidence of prior coverage to your new employer.

## Training Opportunities

### Seminars

- Oct 4 Business Grammar and Proofreading
- Oct 5 New Employee Orientation
- Oct 5 At Your Service
- Oct 6 EA Forms and Payroll Sign-Up
- Oct 10 Sexual Harassment/Gender Discrimination Policy Training
- Oct 10 Purchasing Card Training
- Oct 12 Purchasing Policies and Procedures
- Oct 13 EA Forms and Payroll Sign-Up
- Oct 17 Making Sense of Leave Part I
- Oct 20 HRS, Time Input and Confirmation
- Oct 24 Making Sense of Leave Part II
- Oct 24 Sexual Harassment/Gender Discrimination Policy Training
- Oct 26 Human Resources and the Law
- Oct 27 Payroll Processing
- Nov 1 The University Culture
- Nov 2 New Employee Orientation
- Nov 2 Your Orange Connection (Visit Alumni Center/*Exclusive to ALP*)
- Nov 2 Payroll Processing

### Computer Training

- Oct 4 Desire 2 Learn (DSL)
- Oct 5 Flash Level 1
- Oct 10 Basic Personal Computer Intro
- Oct 11&12 FOCUS
- Oct 16 FrontPage (*Full*)
- Oct 18&19 Access Level 1
- Oct 19 HTML Introduction
- Oct 23&24 Excel Level 2 (*Full*)
- Oct 25 Dreamweaver
- Oct 26 Word Mail Merge
- Oct 30&31 Word Level 1

**For a description of the classes, go to**  
**[www.okstate.edu/osu\\_per/hr/training.html](http://www.okstate.edu/osu_per/hr/training.html)**  
**Training Services, (405) 744-5374**



# News You Can Use!

## Important Information for Employees of Oklahoma State University

October 2006

### End-of-Year Flexible Spending Account Debit Card Transactions

Just a reminder that you have until December 31, 2006, to incur expenses that may be claimed under the unreimbursed medical portion of the Flexible Benefits Plan. While you have until the end of March 2007 to file a claim, you may want to watch the balance available and use your flex debit card to reduce your balance to \$0 as you pay for allowable out-of-pocket expenses. You can check the balance available on line at [www.mbicard.com](http://www.mbicard.com). Your MBI Benefits Card and your social security number are all that is necessary to establish access. If your card is not available, you can use PBSOSU instead of your card number.

A debit card transaction cannot exceed the balance available. If you try and use your card for an amount that exceeds the balance, the entire transaction will be rejected.

For example, if you swipe your debit card for \$75 but your debit card balance is only \$50, the entire transaction is rejected.

If this happens, you can reduce the amount of the charge to be equal to or less than the balance of your account and pay for the remainder of the expense by another means, such as cash, check or another credit card. Or you can pay for the entire transaction using another form of payment, and then submit a paper claim for reimbursement.

Claim forms can be downloaded from the web at [www.cci-pbs.com](http://www.cci-pbs.com). Please note that Planned Benefit Systems has a new mail address as shown below.

Any time you use your debit card, remember to keep the receipt with your tax papers. Although only 15.2% of claims require verification, the Internal Revenue Service regulations are very specific in requiring documentation in certain cases. If verification is needed, you will be notified by Planned Benefit Systems within approximately four weeks of the purchase.

**Send Paper Flexible Benefits  
Claim Forms to New Address**  
**PLANNED BENEFIT SYSTEMS, INC.**  
**PO Box 4594**  
**Greenwood Village, CO 80155-4594**

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.

## Health/Dental/Vision Option Enrollment Forms Due October 31, 2006

Enrollment forms for health, dental and vision coverage are due in Human Resources, 106 Whitehurst, no later than 5pm, Tuesday, October 31, 2006. Forms received after 5:00pm cannot be accepted. Changes will become effective January 1, 2007.

If you plan to mail your forms, you need to allow plenty of time for either campus mail or US Postal Service mail to arrive at 106 Whitehurst before the deadline. The fax machine may also be busy as the deadline approaches, so you will want to fax early, (405) 744-8345, and mail the original form as follow-up if you are relying on a fax to meet the deadline. Branch campus locations may have established earlier deadlines to ensure timely arrival in Stillwater.

For more information, go to [www.okstate.edu/osu\\_per/](http://www.okstate.edu/osu_per/).

## Update on 403(b) Supplemental Tax-Deferred Annuity Plan

OSU has a new vendor available for the 403(b) Supplemental Tax-Deferred Annuity (TDA) plan. *Trust Company of America (DFA Funds)* has been added to the *TDA Benefits and You* list of available vendors. The calendar year 2007 maximum contribution limits for the supplemental TDA plan and the supplemental 457(b) plan are \$15,500 and for those age 50 or older, \$21,000.

For more information, including a current listing of available vendors for each plan, go to [www.okstate.edu/osu\\_per/benefits/benforms.html](http://www.okstate.edu/osu_per/benefits/benforms.html).

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

## Mark Your Calendar! Health/Dental/Vision Option Enrollment Information/Assistance Sessions

### Employee Information Sessions

Benefits vendors, including the State Insurance Board and Community Care, will be on campus to present 2007 benefit information to employees on the following dates:

#### Tuesday, October 10, 415 Student Union

9:00am-10:00am      1:00pm to 2:00pm  
10:30am to 11:30am    2:30pm to 3:30pm

#### Wednesday, October 11, 106B Whitehurst

9:00am to 10:00am    1:00pm to 2:00pm  
10:30am to 11:30am    2:30pm to 3:30pm

#### Thursday, October 12, 415 Student Union

9:00am to 10:00am    1:00pm to 2:00pm  
10:30am to 11:30am    2:00pm to 3:00pm

### Enrollment Assistance Sessions

#### 106B Whitehurst

A representative from the State Insurance Board will be available to provide last minute assistance to employees with completing 2007 Option Enrollment Forms on the following dates:

**Monday, October 23,** 9:00am to 4:00pm

**Tuesday, October 24,** 1:00pm to 4:00pm

**Wednesday, October 25,** 9:00am to 4:00pm

## Retirement Information Meetings

A TIAA-CREF representative is available on the Stillwater campus for one-on-one counseling each Tuesday. Sessions are held in 106M Whitehurst. To check the schedule and make an appointment, schedule online at [www.tiaa-cref.org/moc](http://www.tiaa-cref.org/moc) or call TIAA-CREF at 1-800-842-2006. A link to the schedule is also available from the Human Resources website, [www.okstate.edu/osu\\_per/retirement.html](http://www.okstate.edu/osu_per/retirement.html).

You can review your TIAA-CREF account selections and make changes by contacting TIAA-CREF at [www.tiaa-cref.org/okstate](http://www.tiaa-cref.org/okstate) or by calling 1-800-842-2776. The website allows you full access to your account.

Questions? Call Employee Services at (405) 744-5449.

## Premium Conversion for Employees With Other Employer Group Health Coverage

With the increases in insurance premiums, employees are encouraged to consider all possible health insurance options. If you have the ability to be covered under another employer's group plan, OSU offers a premium conversion benefit equal to one-half of the HealthChoice High premium paid by OSU.

The premium conversion benefit can also apply if your insurance qualifies according to the State Insurance Board guidelines (ie. former employer, spouse's employer, Military coverage, Indian Health, Medicare, Medicaid, Social Security Assistance, Veteran's Administration, or Wheat Farmers Association).

When seeking alternative coverage for your dependents, you may want to keep OSU-paid insurance for yourself, but review options for suitable coverage with an independent insurance agent for your family.

If you drop OSU health insurance you should seriously consider the following ramifications:

- If you voluntarily drop health care coverage, you must wait 12 months before you can re-enroll. The only exception to the 12-

month wait is if you have a Section 125 qualifying event that would allow you to re-enroll. Employee Services must be notified within 30 days of the qualifying event.

- If you fail to maintain other group coverage, you are subject to the pre-existing condition limitation upon re-enrollment which could greatly limit benefits.
- The cost of the OSU paid health care premium is a tax-free benefit to you. If you choose other group coverage that qualifies, the premium conversion benefit amount is added to your pay and is taxable income.
- If you decline employee health coverage, your dependents will be ineligible for health insurance through the State Insurance Board.

If you decline health care coverage and qualify for a premium conversion during 2007, you may complete a *Request for Premium Conversion* form during the 2007 Option Period. The premium conversion for this situation is not automatic; this form is required to document your qualification for the premium conversion. The form is at [www.okstate.edu/osu\\_per/benefits/benforms.html](http://www.okstate.edu/osu_per/benefits/benforms.html).

## Employees May Take Time Off to Vote

Polls in Payne County will be open for General/Special Elections from 7:00am to 7:00pm on Tuesday, November 7, 2006. Under Oklahoma Statutes, an employee may have time off to vote, two hours or more if distance to polls requires it.

A request for such time off must be made in writing by the employee the day prior to the election. The unit administrator will decide what time in the work schedule to give for voting. Employees will not lose any compen-

sation or incur penalty for the absence if they provide proof of voting.

Time off for voting is not required if the employee has three hours after the opening of polls before the work day begins or three hours after close of the work day before close of polls. In other words, time off would not be necessary if an employee begins work at 10:00am or later or ends work by 4:00pm. A unit administrator may change work hours to provide for such a three-hour period.