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- qualified unreimbursed medical expenses for expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$5,000 for a plan year. Many over-the-counter medications are eligible expenses;
- dependent care expenses for up to \$5,000 if you are married or head of household or \$2,500 if you are married and filing separately.
All eligible expenses can reduce taxes and increase take-home pay. Questions? Attend an information session or call Employee Services, (405) 744-5449.

Sandy Barth Announces Retirement

After over 27 years of service, Sandy Barth, Manager, Training Services, has announced her plan to retire January 3, 2007.

At her retirement reception on January 5, 2007, Human Resources would like to present her with a Memory Book. If you would like to submit letters, notes, cards or other wishes for Sandy, please send them to Coral White, Human Resources, 106 Whitehurst, coral.white@okstate.edu.

Insurance Terminology:

Basic Annual Earnings (BAE)

Basic Annual Earnings are the monthly salary for monthly paid employees times 12, or the hourly pay rate times 2,080 for hourly paid employees. Basic Annual Earnings excludes overtime pay, commissions, bonuses and other types of extra compensation. Faculty monthly earnings are calculated by appointment length.

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.

Training Opportunities

Seminars

Nov 1	The University Culture
Nov 2	New Employee Orientation
Nov 2	Your Orange Connection (Visit Alumni Center/ <i>Exclusive to ALP</i>)
Nov 3	Payroll Processing
Nov 7	The Student Perspective... Why We Are Here
Nov 8	Sexual Harassment/Gender Discrimination Policy Training
Nov 10	Payroll Accounting
Nov 14	OSU Staff Pay Plan
Nov 16	OSU Policies: Managing for Success
Nov 17	HRS, Time Input, and Confirmation
Nov 17	Payroll Accounting
Nov 30	Purchasing Card Training
Nov 30	Sexual Harassment/Gender Discrimination Policy Training
Dec 1	EA Forms and Payroll Sign-Up
Dec 5	Sexual Harassment/Gender Discrimination Policy Training
Dec 5	Purchasing Card Training

Computer Training

Nov 1	Desire 2 Learn (<i>Full</i>)
Nov 1&2	Excel Level 1 (<i>Canceled</i>)
Nov 6&7	PowerPoint Level 1
Nov 8	HTML Introduction
Nov 8&9	Access Level 2
Nov 14	Dreamweaver
Nov 14&15	FOCUS
Nov 16	Word Mail Merge
Nov 20	FrontPage
Nov 20&21	Excel Level 2
Nov 21	Outlook
Nov 22	Flash Level 1

For a description of the classes, go to 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

November 2006

Annual Enrollment Opportunities

Wednesday, November 1, marks the beginning of the Annual Enrollment period to change your flexible benefits, long-term disability, and life insurance. In addition, this is an appropriate time to consider applying for long-term care, cancer, and/or supplemental life coverage if you did not take advantage of the opportunity when you were first eligible. No action is needed on your part unless you desire changes to your existing coverage.

A personalized enrollment form will be mailed through campus mail again this year. All paper enrollment forms must be received in Employee Services, 106 Whitehurst, by 5pm, Tuesday, December 12, 2006, on the Stillwater campus, or your branch campus human resources office.

Web for Employees on-line enrollment will be also be available from Wednesday, November 1, through Tuesday, December 12, 2006.

LOOK INSIDE!
Annual Enrollment Information
Flexible Benefits, Life Insurance,
Long-Term Disability

Supplemental Life Insurance Special Opportunity

ING Employee Benefits, a division of ReliaStar Life Insurance Company, is providing OSU/A&M employees with a special enrollment opportunity to enroll yourself, your spouse and/or your children in supplemental life insurance without providing proof of good health. This opportunity is only available through December 12, 2006. If elected, the insurance will be effective January 1, 2007. Employees who already have supplemental coverage may wish to increase employee and/or spouse coverage. With this special opportunity, total coverage cannot exceed one times base annual earnings for employee or spouse to a maximum of \$100,000. Children coverage cannot exceed \$10,000.

Watch for a packet from ING in campus mail for additional information and an enrollment form for this special opportunity. If you currently have employee and/or spouse supplemental, you may also increase up to the limit on *Web for Employees*. If you have questions, call Employee Services, (405) 744-5449.

Use Web for Employees for Annual Enrollment Changes

Web for Employees will be available through Tuesday, December 12, 2006, to make annual enrollment changes.

Many improvements have been made in Web for Employees for this enrollment period with three different screens.

Annual Enrollment Cost Detail is a “before and after” screen to compare 2006 benefits with newly elected 2007 choices. The Annual Enrollment Coverage Options screen lists the options available for change for 2007 and has a link to learn more about all benefit programs. Process Annual Enrollment is the screen where you can make the changes that are available on the web. There are other changes that will require a paper form which are also available on the web. After changes have been submitted, you can go to the Cost Detail screen to verify that you are satisfied with your choices and print that screen for your records. If you are not satisfied, and the web enrollment will not allow your change, you may call Employee Services for assistance, (405) 744-5449.

Access to Web for Employees

All employees are given a default PIN equal to their birth dates (mmddyy). When you log into Web for Employees for the first time, you will be required to change your default PIN to a new PIN.

To access Web for Employees, go to the Human Resources home web page, www.okstate.edu/osu_per, and select Web for Employees. Enter your Employee ID and your PIN, when prompted.

If you need assistance with access or if you are able to access the system but need help with the enrollment process, call Employee Services, (405) 744-5449.

You may use Web for Employees to make the following changes:

- Increase, reduce or cancel your flexible benefits spending accounts;
- Reduce or cancel your long-term disability (LTD) coverage;
- Reduce, cancel or increase supplemental life coverage for yourself and/or your spouse, and begin or reduce coverage for your children.

You may also use Web for Employees to check current benefit enrollments.

Enrollment for the first time in the long-term disability plan, long-term care, or cancer care, and increases in life coverage greater than the limit will require proof of good health and cannot be made using Web for Employees. You will need to complete a paper enrollment form.

Call your branch campus human resources office, or Employee Services, (405) 744-5449, if you have questions or need the appropriate form.

If you complete both paper and web enrollment, the paper form will be disregarded.

2007 Flexible Spending Account Extended from 12 to 14 1/2 Months

As you consider your enrollment amount for medical reimbursement, remember there is a NEW extended claims period for 2007 which allows participants to incur out-of-pocket expenses during 2007 and the first two and one-half months of 2008. In other words, you can incur expenses from January 1, 2007, to March 15, 2008, and apply them to your 2007 plan year balance rather than “lose it”. You will still have a deadline of March 31, 2008, to submit paper claims for reimbursement if you did not use your MBI debit card.

2007 Long-Term Disability Rates

Income Replacement Option	% of Salary	Current Premium Per \$100 Pay Up to \$10,000/month	Rate 1/1/07
50%		\$.20	\$.20
60%		\$.42	\$.52
70%		\$.74	\$1.81

Long-term disability claims experience has been very poor at the 70% rate. Instead of dropping the 70% rate, the Flexible Compensation Benefits Committee recommended allowing employees to make a choice based on the actuarially-based premiums.

If you are currently enrolled at the 70% rate, you may wish to consider changing to the 60% rate. The 60% rate is still lower than it was five years ago!

Effective January 1, 2007, the new contract has two other changes. A pre-existing condition will now eliminate payment for a disability which begins less than 12 months from the effective date of the coverage. The pre-existing condition applies only to claims incurred in the first year of coverage. The plan also reduced the maximum benefit period if disability begins after age 60.

Maximum Benefit Period			
Less than 60	To age 65 but not less than 5 years		
Age 60	60 months	Age 65	24 months
Age 61	48 months	Age 66	21 months
Age 62	42 months	Age 67	18 months
Age 63	36 months	Age 68	15 months
Age 64	30 months	Age 69 and older	12 months

Web for Employees
<http://webemp.okstate.edu/>

Flex FSA/Supplemental Life/Cancer Care/Long-Term Care/Long-Term Disability Information Sessions
Wednesday, November 8, 2006, and
Thursday, November 9, 2006, 106B Whitehurst
 9:00am to 10:00am; 10:30am to 11:30am
 1:00pm to 2:00pm; 2:30pm to 3:30pm

Do Not Throw Away Your Flexible Benefits MBI Debit Cards!

If you participated in the Flexible Spending Account (FSA) in 2006, do not throw away your MBI debit cards! Effective January 1, 2007, the cards will be reloaded with your new flexible benefits account balance for 2007.

The MBI debit card allows you to pay for some eligible health care products and services at the point of sale without waiting for reimbursement. The debit card covers most expenses currently allowed under the medical reimbursement account.

This play year, you have until December 31, 2006, to incur expenses that may be claimed under the unreimbursed medical portion of the Flexible Benefits Plan. Remember that 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.

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 other 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.

What is a Flexible Spending Account?

Watch your home mail for information from Planned Benefit Systems (PBS) about the Flexible Spending Account (FSA) and your MBI debit card.

A FSA allows you to pay for certain health care expenses that you incur for treatment of yourself, your spouse, and your eligible dependents with pre-tax income. You may elect to tax-shelter:

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