

What is a Flexible Spending Account?

A Flexible Spending Account (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:

- qualified unreimbursed medical expenses for expenses you incur for treatment;
- 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.

Use Web for Employees for Annual Benefits Enrollment Form

All employees are given a default Personalized Identification Number (PIN) equal to their birth date (mmddyy). When you log in to *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, <http://hr.okstate.edu>, and select *Web for Employees*. Enter your OKey email address and password or your 8-digit CWID, 9-digit SSN or 16-digit ID Card number and Web for Employee PIN, when prompted.

Complete the election form, print and send to Human Resources, 106 Whitehurst, by 5pm, November 15, 2007.

If you need assistance, call Employee Services, (405) 744-5449.

Keep Your MBI Debit Card!

If you plan to enroll in the Flexible Spending Account in 2008, don't throw away your MBI debit card! Effective January 1, 2008, your card will be reloaded with your new 2008 goal amount.

Remember that a debit card transaction cannot exceed the balance available. If you try to use your card for an amount that exceeds the balance, the entire transaction will be denied.

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.

Employees currently enrolled in the Flexible Spending Account can incur expenses through March 15, 2008, and apply them to their 2007 plan year balance. Employees have until the deadline of March 31, 2008, to submit paper claims for reimbursement if they did not use their MBI debit card.

Are You Planning to Retire This Year?

If you retire before January 1, 2008, you will want to continue your insurance with HealthChoice, and also elect coverage with BCBS to begin January 1, 2008. This will ensure continuous medical coverage.

Cancer Coverage

To apply for cancer coverage, click on the link from the OSU Human Resources website, <http://hr.okstate.edu>.



Human Resources

News You Can Use! Important Information for Employees of Oklahoma State University

October 2007

2008 Annual Benefits Enrollment Deadline November 15

During the Annual Benefits Enrollment period, which starts in mid-October, employees can enroll in or make changes to health care, dental, vision, and flexible benefits.

In addition, employees can consider applying for long-term care, cancer, supplemental life coverage, and/or long-term disability if they did not take advantage of the opportunity when they were first eligible. Proof of good health may be required.

A benefits information packet will be mailed through campus mail. Employees should seriously consider BlueCross coverage for themselves and their eligible dependents as there is no pre-existing condition clause during this special enrollment period, regardless of coverage or lack of coverage in 2007.

Each continuous, regular employee working at least .75 FTE will receive a health care allotment of \$364.24. Amounts not used for medical coverage can be used for vision and/or dental insurance for yourself and/or your dependents. Any amount left over will be contributed to a flexible benefits account or a Health Savings Account (if you select BlueEdge PPO High Deductible).

Employees will also receive in a separate campus mailing a personalized, bar-coded

benefits enrollment form with instructions. The form will detail current benefit elections. Health care insurance will be defaulted to BlueChoice PPO. If the information is correct, or you make changes, please sign and return to OSU Human Resources, 106 Whitehurst, Stillwater, by 5pm, Thursday, November 15, 2007.

Employees who wish to make changes will find it easier to use an interactive enrollment form on *Web for Employees*. As they select coverage (health, vision, dental, flexible spending, etc), the form will use the \$364.24 health care allotment to calculate OSU-paid vs. employee-paid premiums. Employees can select different options to help decide which coverage is right for them and their dependents. ***Election forms must be printed and must arrive in Employee Services, 106 Whitehurst, by 5pm, Thursday, November 15, 2007.***

A schedule of Employee Information Sessions to assist employees with enrollment is on page 3.

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.

2008 Prescription Benefits - January 1 - December 31, 2008

Benefits	BlueChoice PPO Coverage represents In Network coverage only. Out of Network is subject to the deductible and then covered at 50% of allowable charge.	BlueEdge (HSA) Coverage represents In Network coverage only. Out of Network is subject to the deductible and then covered at 50% of allowable charge.	BlueLincs HMO All services require PCP (Primary Care Physician) referral for coverage.
Prescription Drugs	<p>In Network generic and preferred products: Copay is the greater of \$25 or 25% of allowable charges, up to a maximum of \$50. If allowable charges are less than \$25, member pays 100% of allowable charges.</p> <p>In Network, non-preferred products: Copay is the greater of \$50 or 50% of allowable charges, up to a maximum of \$100. If allowable charges are less than \$50, member pays 100% of allowable charges.</p>	<p>Subject to the Calendar Year Deductible, Coinsurance and Out of Pocket Maximum</p> <p>The member pays the allowable charge at the time of purchase. The participating pharmacy will submit the claim electronically and BCBS will process the claim according to the deductible and out of pocket maximum. Once the deductible has been satisfied, payments will be sent to the member.</p>	<p>Generic Drugs – \$10 Copayment</p> <p>Preferred Name Brand - \$25 Copayment</p> <p>Non-Preferred Drugs \$50 Copayment</p>

Up-to-Date Enrollment Information on the Web

<http://hr.okstate.edu>

2008 Dental/Vision Insurance

Dental and vision insurance will remain with the State Insurance Board in 2008.

The calendar year maximum benefit will increase to \$2,000 for several of the dental plans. Also, an additional dental plan will be made available - *Assurant Heritage Secure*.

No changes have been made to the 2008 vision insurance plans.

Dental and vision insurance information will be included in your 2008 Annual Benefits Enrollment Packet which you will receive in campus mail.

2008 Long-Term Disability Rates

An added bonus to employees who participate in the 50% income replacement option is a \$50,000 accidental death and dismemberment insurance policy. PLUS, the maximum covered salary has increased from \$10,000 to \$12,000 a month for the 50% option only.

2008 long-term disability rates are the same as the 2007 rates.

Income Replacement Option % of Salary	Premium Per \$100 Pay
50%	\$.20
60%	\$.52
70%	\$1.81

Mark Your Calendar!
Employee Information Sessions
Health Care Plans / Dental and Vision / Flexible Spending Accounts / Supplemental Life Long-Term Disability and Cancer Plans

OSU Stillwater

Wednesday, October 24 - 415 Student Union
Thursday, October 25 - 413 Student Union
Thursday, November 1 - 412 Student Union
*Friday, November 2 - 412 Student Union
Sessions will be repeated at 9:00am; 10:30am; 12:30pm; 2:00pm; and 3:30pm
* 3:30pm session will not be held

OSU-Oklahoma City

Monday, October 15 - Student Center 3rd Floor Conf South
Friday, October 26 - Student Center 3rd Floor Conf North
Sessions will be repeated at 9:30am and 1:00pm

OSU-Tulsa / CHS

Wednesday, October 24 - 2:00pm - CHS, Rm D-007 CAME Bldg
Thursday, October 25 - 9:00am - Tulsa, 150 N Hall
Tuesday, October 30 - 2:00pm - Tulsa, 150 N Hall
Thursday, November 1 - 2:00pm - CHS, C-193 Dunlap Auditorium
Wednesday, November 7 - 9:00am - Tulsa, 250 N Hall

OSU-Okmulgee

Monday, October 22 - 9:00am and 1:00pm
Tuesday, October 23 - 9:00am and 1:00pm
Grady Clack Conference Room, Administration Building

No reservations are necessary

Stillwater Medical Center in HMO

Great news! Stillwater Medical Center is joining the BlueLincs HMO network effective January 1, 2008.

As Stillwater physicians join the BlueLincs HMO, we will post a listing of them on the Human Resources website, <http://hr.okstate.edu>.

Do You Work a Later Shift?
Employee Information Session
Wednesday, October 24 at 5pm
Room 106B Whitehurst
No reservation necessary

Annual Benefit Enrollment Forms Due November 15, 2007

Annual benefit enrollment forms are due in Human Resources, 106 Whitehurst, no later than 5pm, Thursday, November 15, 2007. Forms received after 5:00pm cannot be accepted. Changes will become effective January 1, 2008.

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.

Branch campus locations may have established earlier deadlines to ensure timely arrival in Stillwater.

Learn About Health Savings Accounts (HSAs)

One of the three BlueCross BlueShield of Oklahoma health care plans for 2008 is a high deductible PPO plan with a Health Savings Account (HSA).

Learn more about HSAs by watching an on-line presentation. Go to <http://hr.okstate.edu> effective Monday, October 8.

Dial 1-877-BLU-OSU1 or 1-877-258-6781

If you still have questions about BlueCross BlueShield (BCBS) after you have attended an Employee Information session, you can call toll-free, 1-877-BLU-OSU1 (1-877-258-6781) and speak to a BCBS representative. The BCBS representative will be familiar with the OSU health care plans and can answer your questions.