



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

August 2010

October is Annual Benefits Enrollment Month

During October, you will have the opportunity to elect, change or cancel many of your employee benefits through *Web for Employees*. In September, you will receive more specific information regarding changes to these programs and notice of meetings to explain options and answer questions you may have.

While there will be changes to many of the benefit programs, you will want to pay close attention to the health care insurance offerings.

With BlueCross BlueShield of Oklahoma, we have participated in a program of insurance coverage plus a suite of health and wellness resources and tools. The initial three-year contract that resulted in lower premiums than we would have had with HealthChoice is currently under renegotiation. While increases are inevitable, it is important to remember that the lower costs benefited all of us and allowed OSU to reduce premiums for dependent coverage.

The Health Care and Wellness Task Force has spent months considering options that would maximize benefits for most employees while minimizing premium increases. Unfortunately, there is no easy answer and these changes will likely affect everyone in some way.

For 2011, you will be able to select among three different health care insurance plans: Blue Options, Blue Choice, and BlueEdge. All three plans utilize preferred provider networks (PPOs) and enable us to take advantage of discounts negotiated by BlueCross with

medical providers. The discount is applied before there is any payment for services from you or from BlueCross. You may also choose an “out-of-network” provider, although your out-of-pocket costs will be higher.

BlueOptions is new and will be the default plan for OSU. BlueLincs, the HMO currently offered, will no longer be available due to limited enrollment in the past.

BlueChoice and BlueOptions differ in the medical provider networks. BlueChoice PPO Plan uses the BlueChoice network. BlueOptions utilizes two networks: BlueChoice and BluePreferred. The BluePreferred network offers deeper discounts but has fewer providers than the BlueChoice network. BlueEdge pairs a high deductible and the BlueChoice network with the possibility of a health savings account.

You will want to consider the plan best suited for you and your family. There are important differences between the plans that should be considered. Major details of the benefits of the plans are listed below.

Differences between the plans impact coverage and out-of-pocket costs. All three plans promote wellness, offer preventative care, and have unlimited lifetime maximums. With the exception of pharmacy benefits, the BlueChoice Plan has not changed although the premiums have increased the most. The benefits under the BlueEdge Plan with its high deductible and health savings account has not changed.

Benefits	BlueOptions	BlueChoice	BlueEdge (HSA)
Office Visit Co-pay	Primary Care Physician \$30 Specialist \$50 BluePreferred/BlueChoice Network	Primary Care Specialist \$25	Subject to calendar year deductible No office visit co-pay
Calendar Year Deductible	Individual Coverage - \$750 Family Coverage - \$2,250 BluePreferred/BlueChoice Network	Individual - \$500 Family - \$1,500	Individual Coverage - \$1,500 Family Coverage - \$3,000
Coinsurance After Deductible	80% BluePreferred 70% BlueChoice 50% Out-of-Network	80% In-Network 50% Out-of-network	80% In-Network 50% Out-of-network
Out Of Pocket	Deductibles & co-pays not included BluePreferred/BlueChoice Network Individual Maximum - \$3,000 Out-of-Network Individual Maximum - \$3,500 No family maximum	Deductibles & co-pays not included In-network - \$2,800 Out-of-Network - \$3,300 No family maximum	Deductibles are included (There are no co-pays) Individual Maximum - \$4,000 Family Maximum - \$8,000
Prescription Drugs	Top 25 Generics: Selected Generics: \$4/34-day supply; \$10/90 days Tier 1 - Other Generics: All other generics: \$25.00 co-pay Tier 2 - Preferred Drugs: \$50.00 Tier 3 - Non-Preferred Drugs: \$100.00 Specialty Drugs: Triessant Specialty \$150.00 Non-Triessant Specialty \$200.00 If cost of the prescription is less than the maximum copayment, then the copayment will be the cost of the prescription. Based on a 34 day supply or 100 dose units, whichever is less		Subject to the Calendar Year Deductible, Coinsurance and Out-of-Pocket Maximum Participating pharmacy will submit the claim electronically and the member pays the discounted amount at the time of purchase. Once the deductible has been met, the member will pay 20% of the BCBSOK allowable amount at the time of purchase.
Preventative Care	Preventative Services are covered at 100% of allowable charges in- and out-of-network. In the event a follow-up exam or test is required due to a medical condition, services would apply to regular medical benefits.		

Negotiations are not yet finalized for the premiums. The recommendation has been made that for the base plan, BlueOptions, each employee would have an increased or added deduction of \$20 a month regardless of the number of covered dependents or no dependents. While this is a change from past practices, it brings OSU more in line with similar universities, an initiative begun when OSU began making contributions for dependents. Election of the BlueEdge option would not require an

employee-only coverage contribution.

OSU offers the same benefits to all continuous, regular employees. Employees who select other group coverage may still waive the OSU coverage. For 2011 they will receive \$200 toward their flexible spending account. In addition, they will be enrolled in BlueAccess and the Personal Health Manager, the same interactive personal wellness and information system available to employees who are enrolled in OSU health insurance.

Understanding Health Care Cost Drivers

BlueCross BlueShield of Oklahoma has released the second of a three-part series entitled *Economics of Health Care*. Part two explains how to understand health care cost drivers.

While 83 percent of American adults utilize health insurance, few stop to consider that prescription drug costs or copayments for office visits are only a small fraction of the total charges. Many people assume, with misguided certainty, “it’s covered.” But that’s not the whole story. Even if a person’s copayments remain the same, the cost of health care services continue to rise at a rapid rate. In fact, growth in medical care costs is projected to outpace inflation and increases in employee earnings. As health care costs continue to rise, Oklahomans are faced with increased health care premiums and out-of-pocket expenses. Consequently, there will be fewer Oklahoma jobs with health care benefits and more expensive individual coverage.

What are some of the biggest cost drivers?

- Prescription drugs
- Overuse and misuse
- Defensive medicine
- Medical advances
- Personal behavior
- Chronic conditions
- Preventable injuries
- Health care fraud
- Cost-shifting
- Uninsured individuals
- Inflation

More detailed information is explained in the *Economics of Health Care* brochures, available online at <http://hr.okstate.edu/benefits/health.php> or for pick up from Human Resources/Employee Services, 106 Whitehurst.

New Online Resource Available for Maternity Program

BCBSOK is pleased to announce an additional resource, now available for the Special Beginnings® program. Located in Blue Access® for Members, the online resource offers expectant members:

- Pregnancy calendar to help keep track of the pregnancy and what to expect in each trimester;
- A pregnancy due date calculator;
- Videos about pregnancy and childbirth with professionals such as clinical psychologists and registered nurses;
- Educational articles.

Participants will also be able to see the level of support they can anticipate receiving during their Special Beginnings® program participation. In addition, they can change the website background to match the baby’s gender – or keep it green if waiting to be surprised!

The Special Beginnings® maternity program can help guide expectant members through their pregnancy and postpartum care. This confidential program provides support and education, pregnancy risk factor identification and ongoing communication/monitoring from early pregnancy until six weeks after delivery.

Additional features will be added later this year.

To enroll in the maternity program, call 1-888-421-7781, 8 a.m. – 6:30 p.m. It is best to enroll in the program before 12 weeks of gestation but enrollees are accepted until week 34 of their pregnancy.

Training Opportunities

If you plan to attend training seminars, please pre-register to ensure we have adequate space and materials.

August

4	FERPA Training
4	Travel Policies and Procedures
5	New Employee Orientation
5	Monthly Accounting Reports - FBM
5	What’s Your Destination? (<i>Exclusive to ALP</i>)
6	HRS, Time Input and Confirmation
11	Hiring Without a Hitch
11	Online EA Training
11	Maximizing Performance Reviews
12	Workplace Ethics
17	Transition to Supervisor
19	Storytelling to Enhance Organizational Performance
24	Information Security Awareness
24	Purchasing Card Training
24	Airfare and Lodging Training
25	Creating an Injury Free Environment
26	Respect for Diversity
26	Fraud and Internal Controls
31	Socially Orange: An Introduction into the World of Social Media

For a description of the classes, go to <http://hr.okstate.edu> or call Training Services, (405) 744-5374.

Online Training Available

OSU Human Resources is very pleased to offer on-demand training programs that provide the convenience of online training while working at your own pace. A SharePoint site was created at hr.okstate.edu where all you need to do is click on *Training Online* to utilize the online training programs.

Past Executive Briefings, information on E-Verify and all HRStar Program courses are available at the following link: <https://stillwater.sharepoint.okstate.edu/Training/default.aspx>.

For more information, please contact Training Services at osu-trng@okstate.edu or call (405) 744-5374.

OSU Athletics Once Again Offering Discounts to OSU Faculty and Staff

OSU Athletics is once again offering significant discounts to OSU faculty and staff and their families and friends for a pair of home games this season. Two games are available for the discount: the home opener vs Washington State on September 4 and the Big 12 opener against Texas A&M on September 30. The discounted ticket price for Washington State is \$35 per ticket (regular price \$70) and the discounted price for Texas A&M is \$50 per ticket. (regular price \$90).

To take advantage of these great discounts, please visit www.ticketmaster.com/osuemployee.

TIAA-CREF Assistance

TIAA-CREF representatives are available to assist you by telephone. Call 1-800-842-2776, Monday to Friday, 7:00 a.m. to 9:00 p.m., Saturday, 8:00 a.m. to 5:00 p.m.

Review your TIAA-CREF account selections and make changes by contacting TIAA-CREF at www.tiaa-cref.org/okstate.

To make an appointment for a one-on-one retirement counseling session, call 1-800-732-8353 for a reservation.