



# News You Can Use!

## Important Information for Employees of Oklahoma State University

### Human Resources

November 2010

#### RISING COST OF BENEFITS

##### Where does all the money go?

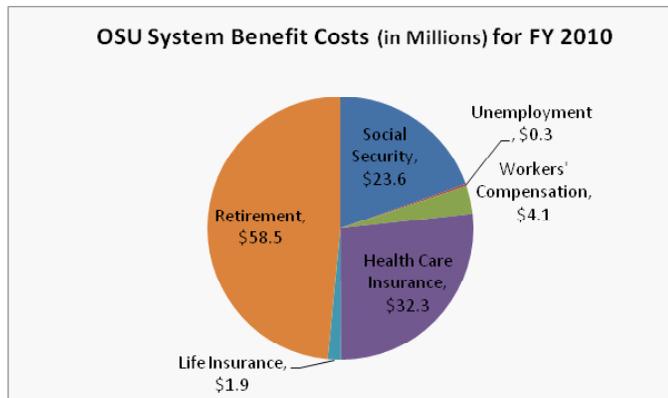
Costs keep going up. Total benefit costs (social security, unemployment, workers' compensation, health care insurance, life insurance, and retirement) have more than doubled in the past ten years. In 2000, the University spent \$55 million; by the end of 2010, the cost had risen to \$121 million. In fiscal year 2000, OSU's costs were 23% of total payroll; by fiscal year 2010, OSU spent 32% of payroll.

The benefit programs comprising the greatest cost are: retirement at \$59 million; social security at \$32 million; and healthcare insurance at \$24 million.

Healthcare insurance has increased from \$16 million to \$38 million over the past ten years. Most of this cost has been assumed by the University. Employees paid approximately \$4 million in FY 2000 and \$5.7 million in FY 2010. In comparison, employee share of health care insurance cost decreased from 27% in FY 2000 to 15% in FY 2010.

Retirement, excluding social security, increased 129% over the past ten years. Most OSU employees are enrolled in Oklahoma Teachers Retirement System, which continued to have contribution rate increases. The member cost, paid by OSU for the employee, has risen to 7% of compensation (pay plus benefits). In addition, OSU pays an additional 8.55% as an administrative fee. The administrative fee is not credited to the member's account.

OSU continues to have a rich benefit program in comparison with our peers and in comparison to private industry. As a mandatory cost increase, benefit increases can consume additional revenues when they occur, leaving little or nothing for pay increases. However, OSU's objective is to be competitive in both benefits and pay.



#### Workers' Compensation Questions?

Employees who have workers' compensation questions or inquiries should send them to the newly created workers' compensation e-mail account, [workerscomp@okstate.edu](mailto:workerscomp@okstate.edu), (405) 744-7420.

#### Stress FUNDamentals - Coming Soon!

Coming soon! Stress FUNDamentals, offered by BlueCross BlueShield of Oklahoma. Registration will be from Monday, November 8, through Thursday, November 18. After you enroll, you will receive six, weekly e-mails from BlueCross BlueShield, providing informative handouts that also include links to tools and resources from BlueAccess for Members at [www.bcbsok.com/osu](http://www.bcbsok.com/osu).

This six-week, no cost program will introduce you to healthy stress reduction and behavior modification strategies one week at a time. The program provides information, tools, and resources to help you make life-changing habits to manage stress more effectively. Over the course of the program, you will learn how to:

- **Week 1 - Address the stress**  
Identify personal stressors and develop healthy stress management strategies.
- **Week 2 - Ease distress with rest**  
Understand how sleep arms the body to battle stress, and learn tips to assess and improve your sleeping habits.
- **Week 3 - Laugh the stress away**  
Learn the benefits of laughter and how it aids the body to reduce stress.
- **Week 4 - Stress less about money matters**  
Receive budgeting information and helpful tips to combat stress caused by financial issues.
- **Week 5 - Managing the work-life mix**  
Discover ways to harmonize job responsibilities and your personal time away from work.
- **Week 6 - Take a holiday from stress**  
Face the holidays with less stress once you equip yourself with holiday survival skills.

Watch for an e-mail from BlueCross BlueShield announcing Stress FUNDamentals, how to register in the program, and more! Enroll online during this time at [www.bcbsok.com/osu](http://www.bcbsok.com/osu).

#### Certificate of Medical Necessity Form

In 2011, some over-the-counter drugs, "ingestibles," will no longer be eligible for reimbursement from the Flexible Spending Account unless you have a doctor's prescription or *Certificate of Medical Necessity* form.

If you have a prescription or *Certificate of Medical Necessity* form for over-the-counter drugs, you will need to submit a paper claim for reimbursement. You will not be able to use your flexible spending account debit card.

The *Certificate of Medical Necessity* form is completed by both the employee and the licensed physician and is available on the Planned Benefit Systems website, [www.pbs.us.com](http://www.pbs.us.com).

#### BlueEdge High Deductible Plan with Health Savings Account Informational Meeting

Employees, who elected the BlueEdge High Deductible Health Insurance Plan with a Health Savings Account in 2011, may wish to attend an information meeting to ask questions and learn more information.

Meetings will be held on the Stillwater campus, Wednesday, November 10, starting at 9:00 a.m. Call (405) 744-5449, to make a reservation.

## Paying Oklahoma Income Taxes

Each year, the Oklahoma Tax Commission sends state agencies a list of employees who are not in compliance with the Oklahoma income tax laws. This notification is a result of 2003 legislation that requires corrective action, including termination, for any state employee who is in default for three years. OSU recently received a list of employees who are not in compliance as of September 2010. Although we have only a few in this category, it is necessary for us to intervene as a state agency employer.

Letters have been sent to all employees in default with information regarding notices sent in the past and a copy of Title 68, Section 238.2. If the employee fails to resolve a tax issue with the Oklahoma Tax Commission, the employee will be terminated.

Employees are advised to contact the Taxpayer Assistance Division, Income Tax Compliance Unit, to resolve income tax issues. Employees who are in default for the third year will have until January 31, to present information that they are in compliance. A copy of a third year notice was sent to the dean/vice president.

## Keep Your MBI Debit Card!

Do not throw away your MBI debit card if you elected to enroll in the Flexible Spending Account in 2011! Effective January 1, 2011, your card may be reloaded with your new 2011 goal amount. If your card is due to expire at the end of the year, you will receive a new card in the mail.

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.

## Hazardous Trash

All employees have the expectation to do our jobs without the fear of serious injury or illness--especially through no fault of our own.

Custodians and housekeepers gather trash bags from offices, restrooms, classrooms, labs, workshops, foodservice, and residential areas every day. They typically handle over 10,000 large bags of trash every week! It is dangerous work because sometimes a bag will contain broken glass or other sharp objects. Even worse, they are frequently injured by syringes that have been placed in trash containers.

Please be aware that disposal of syringes in the trash not only endangers the health and well being of others, it is also a violation of OSHA regulations. Recently, several custodians were injured when they tried to lift bags of trash into dumpsters. They were cut or punctured by broken glass and needles that were thrown in with the regular trash. Worse than the injury itself is the uncertainty of contamination.

If you need to throw away any amount of broken glass, put it in a cardboard box, tape it shut, and leave it with the other trash to be picked up. If you need to use a syringe for self-injection or lab work, put the used needle in a specially designed sharps container. Contact the Environmental Health and Safety Department, (405) 744-7241, for guidance on how to obtain and use one of these containers.

## Training Opportunities

Please pre-register for training opportunities.

### November

2	OSU Staff Pay Plan
2	Maximizing Performance: Corrective Action
3	Take a Deep Breath
3	Purchasing Policies and Procedures
3	Purchasing Card Training
4	New Employee Orientation
4	Life Happens at the Union (Exclusive to ALP)
5	Purchasing Card Training
8	Purchasing Card Training
9	The Role of the OSU Foundation and CIED
9	Purchasing Card Training
10	Safety is Everybody's Business
10	Building Interpersonal Skills
11	FERPA Training
16	The Power of Diffusing Resistance
16	Purchasing Card Training
17	EA Forms (Online Process)
17	Sexual Harassment Policy Training
17	Information Security Awareness
18	Living with a Disability

For a description of the classes or to register, go to <http://hr.okstate.edu>, or call Training Services, (405) 744-5374. Also, find us on Facebook, Twitter, and LinkedIn.

## "Making Work Pay" Tax Credit

In February 2009, the Making Work Pay Credit was enacted by President Obama as part of the American Recovery and Reinvestment Act. This legislation provided for a maximum credit of \$800 for a married couple filing a joint federal return and \$400 for other taxpayers. At the end of 2009, the credit was extended to December 2010.

At this time, we are not aware of any plans to extend the Making Work Pay Credit into 2011. Therefore, if the credit is eliminated from the federal income tax withholding tables in 2011, employees will see a corresponding increase in the federal income tax withheld from their monthly and biweekly paychecks beginning in January 2011. If the credit is extended at a later date, we will keep you advised and, as always, employees may adjust their federal and state tax withholdings by completing a new W-4 form at any time during the tax year.

Questions? Call Payroll Services, (405) 744-6372.

## OSU Voluntary Retirement Plans

OSU offers three voluntary retirement plans. All OSU employees are 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.

Human Resources has developed a chart to help explain the differences between 403(b) and 457(b) tax-deferred annuities. The chart is available on the Human Resources website at <http://hr.okstate.edu>. Select *Benefits* then select *Voluntary Retirement*, then *403(b) and 457(b) Comparison Chart*.

More information is available on the Human Resources website, <http://hr.okstate.edu/benefits/vrp.php>.

## TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus on the following dates to meet one-on-one with employees: November 4, 16 and 17; December 1.

To make an appointment, call TIAA-CREF at 1-800-732-8353.