



News You Can Use!

Important Information for Employees of
Oklahoma State University

Human Resources

September 2011

2012 Annual Benefits Enrollment During October

Online Annual Benefits Enrollment is from Saturday, October 1, through Monday, October 31, 2011. During this time, you can use *Web for Employees*, <http://webemp.okstate.edu/>, to review your benefits, including dependents if applicable, and make desired changes. Changes will be effective January 1, 2012.

2012 Annual Benefits Employee Meetings

Presentations will be held in room 106B Whitehurst. Reservations are not required.
Tuesday, October 4, 1:30 p.m. - 2:30 p.m.
Wednesday, October 12, 8:30 a.m. - 9:30 a.m.
Thursday, October 20, 4:00 p.m. - 5:00 p.m.

Planned Benefit Systems Debit Cards “Blackout Period”

Effective September 30, 2011, WageWorks will become the new administrator of OSU’s Flexible Savings Account (FSA) and Dependent Care Account (DCA) as it merges with Planned Benefit Systems (PBS).

During the transition period, from September 23 through September 29, employees will not be able to use their current PBS debit cards and claims will not be processed. Employees should plan ahead and make sure they have refilled necessary prescriptions prior to this “blackout period”. Also, any pending paper claims need to be received by PBS and processed prior to the blackout period. Expenses incurred during the blackout period can be filed by paper, but will not be paid by WageWorks until the transition is complete.

Employees who currently have FSA debit cards with PBS should watch their home mail for a white envelope from WageWorks the week of September 26, 2011. Included are instructions on how to activate the cards. Cards for dependents will be mailed in a separate envelope. All PBS debit cards will be deactivated as of September 23 and should be destroyed after that date.

Activated cards from WageWorks are available for use from September 30. Any balance in your 2011 account after the migration is complete will be transferred to WageWorks and applied to your 2011 FSA account.

Employees enrolled in the DCA with PBS will not receive a new WageWorks debit card. After the “blackout period” employees can access DCA funds by submitting paper/online/fax or mobile upload claims, or you can use the new Pay my Provider feature.

Any FSA or DCA claims which are in process will be placed on hold beginning September 23 until after the “blackout period”, after which employees can access account funds by submitting claims by paper, fax, online or mobile upload (iPhone, Android and Blackberry apps). WageWorks also offers a “Pay my Provider” feature that allows for direct payment from your account to providers.

The PBS and WageWorks merger will provide enhanced services and benefits to OSU employees.

2012 Annual Benefits Enrollment Key Points

Health Care Insurance

The same three health care plans will be offered:

- **BlueOptions** (BluePreferred and BlueChoice Networks)
- **BlueChoice** (BlueChoice Network)
- **BlueEdge** with a Health Savings Account (BlueChoice Network)

Employees and spouses enrolled in BlueOptions who complete the BlueCross BlueShield Health Risk Assessment (HRA) will receive an annual deductible credit of \$250. The HRA may be completed any time after October 1, 2011, for 2012 credit.

You may add eligible adult children up to age 26.

If you currently waive health care insurance, you will be default enrolled into the BlueOptions Plan. If you have other group coverage and wish to waive for 2012, you must change your enrollment AND complete a *Waive Employee Health Insurance Form 2012* online using *Web for Employees*, <http://webemp.okstate.edu>.

Pharmacy Benefits

BlueOptions/BlueChoice prescription refills 34-day supply or 200 dose units, whichever is less. Exception: 300 dose units of diabetic test strips. Top 75 prescription generics for \$4/month or \$10/three months.

Dental and Vision

There are minimal increases in dental and vision premiums. You still have eight dental plans and five vision plans to choose from.

Flexible Benefits

If you were hired during 2011, make sure your flexible spending account monthly contributions and goal amount are correct for the next year. When your goal amount is reached, monthly contributions stop. You will likely need to change your goal amount and perhaps your monthly contributions for 2012.

Life Insurance

Same great coverage, no rate increase. During annual enrollment you can increase supplemental life coverage by \$5,000 on yourself and/or your spouse (if you have not already reached your maximum amount of coverage).

Long-Term Disability

No rate increases. New employees/new enrollees are offered the 50% and 60% coverage options. There are some contract improvements (see related article).

WageWorks - New FSA/DCA Administrator

Effective September 30, 2011, please forward paper claims for Flexible Savings Account/Dependent Care Account expenses to WageWorks at the following address:

Claims Administrator
P.O. Box 14053
Lexington, KY 40512
1-877-353-9236

2012 Long-Term Disability Plan Changes

Long-term disability premiums will remain the same in 2012. However, there are some improvements in the contract:

- Conversion option available if an employee leaves OSU. The Insured may be eligible to purchase continued coverage as a separate policy.
- *Disabled but Working* - ability to work a certain number of hours after the elimination period and not have AFA benefits reduced.
- *Family Care Benefit* - If disabled but working, may have additional benefit from AFA to care for eligible dependents.
- Worksite accommodation expenses charged to AFA greater than \$1,000 were previously denied for returning disabled employees. The limitation has been removed to help OSU assist the employee return to work as soon as feasible.

The look of the policy certificate of coverage has changed, and you may want a copy for your personal records. The policy is posted on the Human Resources website, <http://hr.okstate.edu>, if you would like to review or print for your files.

All new employees will have only 30 days to enroll in LTD from their date of hire. Any claims filed on or after January 2012, will have a two-year limit on the length of time OSU will pay the health insurance premium at the same rate as for an active employee-only.

2012 Prescription Benefits Changes

BlueOptions/BlueChoice

- Top 50 Generic Drugs list will expand to the Top 75. \$4 copay for a one-month supply or \$10 for a three-month supply.
- Prescriptions may be filled for a 34-day supply or 200 dose units, whichever is less. An exception to this is for diabetic test strips, 300 dose units are allowed.

Waiving Health Insurance is a Two-Part Process

Employees who have other group coverage may waive OSU coverage. Employees who waived health insurance in 2011 and wish to waive health insurance for 2012, will need to select "waived" as a change during the 2012 Annual Benefits Enrollment period and complete a *Waive Health Insurance Form 2012* online using *Web for Employees*, <http://webemp.okstate.edu>.

Employees who waive employee health insurance in 2012 will receive \$200 per month toward their flexible spending account. In addition, they will be enrolled in *BlueAccess for Members* and the *Personal Health Manager*, the same interactive personal wellness and information system for employees who are enrolled in OSU health insurance.

Please remember you must complete this two-part process or coverage will remain defaulted into Blue Options for 2012.

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus on the following dates to meet one-on-one with employees:

- September 14; 15.
- October 18, 19, 20.
- November 15, 16, 17.
- December 13, 14, 15.

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

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

Please pre-register for training opportunities.

September

- 14 Supervisory Sexual Harassment Awareness
- 14 The Shared Vision: Teamwork
- 15 Sexual Harassment Policy Training
- 15 Hiring Without a Hitch
- 20 Beyond Service Excellence: Connecting with the People we Serve
- 20 The Power of Trust: How to Engage Employees and Keep Customers
- 21 Information Security Awareness
- 21 Purchasing Card Training
- 22 Faculty Focus: OSU Research Enterprise
- 22 Veterinary Teaching Hospital Showcase (Exclusive to Advanced Leadership Program)
- 28 Sexual Harassment Policy Training
- 29 Financial Reporting System (FRS) Training
- 29 HR and the Law: The Employment Relationship
- 30 HR and the Law: Federal Laws and Supervisory Responsibilities

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.

NEW! Free Travel Assistance Program for Leisure and Business Trips

ING, OSU's life insurance provider, offers continuous, regular employees working 0.75 fte or more a travel assistance program when you are traveling more than 100 miles from home. You and your dependents have toll-free or collect-call access to the ING Travel Assistance customer service center or access to services provided on the website 24 hours a day, 365 days a year, from anywhere in the world.

ING Travel Assistance offers you and your dependents four types of services: Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services. At any time before or during a trip, you may contact ING Travel Assistance. 1-800-859-2821, for assistance services. Services include:

Pre-Trip Information: immunization requirements, visa and passport requirements, foreign exchange rates, travel/tourist advisories; cultural information, and more.

Emergency Personal Services: emergency travel arrangements, urgent message relay, interpretation/translation services, recovery of lost/stolen luggage or personal possessions, and more.

Medical Assistance Services: medical referrals for local physicians and dentists, medical case monitoring, prescription assistance and eyeglass replacement, and more.

Emergency Transportation Services: return of traveling companion, return of dependent children, return of vehicle, return of mortal remains, and more.

Some exclusions and limitations apply. For more detailed information, go to <http://hr.okstate.edu/benefits/life.php> - click on *Travel Assistance*, or go to www.europassistance-usa.com.

www.bcbsok.com/osu
BlueCross BlueShield of Oklahoma
Website for OSU Employees