



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

October 2011

2012 Annual Benefits Enrollment October 1 - October 31, 2011

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

2012 Annual Benefits Information
<http://hr.okstate.edu/AnnualEnrollment2012>

New for 2012!

BlueOptions Value-Based Benefits

Employees enrolled in the BlueOptions plan in 2012 who have been diagnosed with diabetes or congestive heart failure can benefit from enrollment in one of two BlueCross BlueShield Condition Management Programs:

- **Diabetic Condition Management Program:** enrolled members will receive a reduction in cost for insulin, test strips, lancets, and oral medication.
- **Congestive Heart Failure Condition Management Program:** enrolled members will receive a copayment reduction of 50% on generic and name-brand hypertensive drugs.

Detailed information is available on the Human Resources website, <http://hr.okstate.edu/AnnualEnrollment2012>, or you can call BlueCross BlueShield, 1-888-421-7781, between 8 a.m. and 6:00 p.m.

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.

Use Web for Employees for 2012 Annual Benefits Enrollment Changes

Web for Employees will be available through Monday, October 31, at 6:00 p.m., to make annual enrollment changes. Go to <http://hr.okstate.edu>, click on *Web for Employees*. Changes will be effective January 1, 2012.

You will want to pay special attention to annual enrollment this year if you:

- want to waive health insurance because you have other group coverage. *Remember! It is a two-part process.*
- want to add eligible children up to age 26.
- want to enroll in Flexible Benefits (flexible spending account or dependent care account).
- are diabetic and want to receive a reduction in cost for insulin, test strips, lancets and oral medication by enrolling in BlueOptions.
- have congestive heart failure and want to receive co-payment reductions of 50% on generic and name-brand hypertensive drugs by enrolling in BlueOptions.

You may also use *Web for Employees* to check current benefit enrollments and check your elections.

To access *Web for Employees*, go to the Human Resources web page, <http://hr.okstate.edu>, and select *Web for Employees*. Sign in using your O-Key e-mail address or username and password.

Questions? Call Employee Services, (405) 744-5449.

2012 BlueCross BlueShield Premium Rates

	OSU Paid	Employee Paid
BlueOptions		
Employee	\$466.90	\$20.00
EE/Spouse	\$853.46	\$365.78
EE/Child(ren)	\$617.78	\$264.76
Family	\$1122.82	\$481.22
BlueChoice		
Employee	\$466.90	\$63.44
EE/Spouse	\$853.46	\$474.54
EE/Child(ren)	\$617.78	\$343.50
Family	\$1122.82	\$624.32
BlueEdge		
Employee	\$466.90	-\$79.54*
EE/Spouse	\$853.46	\$116.52
EE/Child(ren)	\$617.78	\$84.40
Family	\$1122.82	\$153.00

* Contributed to a Health Savings Account

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.

New! Special Beginnings

Maternity Program Deductible Credit

Employees enrolled in the BlueOptions plan in 2012 who enroll in the BlueCross BlueShield *Special Beginnings* Maternity Program during the first trimester of pregnancy will receive a \$250 deductible credit. This is in addition to the \$250 deductible credit for completing the Health Risk Assessment. You may enroll any time after October 1, 2011, for 2012 credit.

Special Beginnings can help you understand and manage your pregnancy. Available at no additional cost, this maternity program supports you from early pregnancy until six weeks after delivery.

Detailed information is available on the Human Resources website, <http://hr.okstate.edu/AnnualEnrollment2012>, or you can call BlueCross BlueShield, 1-888-421-7781, between 8 a.m. and 6:00 p.m.

BlueOptions \$250 Annual Deductible Credit

To increase OSU's goal of becoming the healthiest campus, employees and spouses enrolled in BlueOptions who complete the BCBS Health Risk Assessment (HRA) will receive an annual deductible credit of \$250. The \$250 credit applied against your \$750 calendar year deductible will reduce your annual deductible to \$500. The HRA may be completed any time after October 1, 2011, for 2012 credit.

You can access the HRA by using the OSU BlueCross BlueShield website, www.bcbsok.com/osu, to log in to BlueAccess for Members. The Quick Links on the right hand side has access directly to the HRA.

If you are not already acquainted with the HRA, this will be an excellent opportunity to get your 100%-paid routine physical with fasting lab work. You will then have your actual numbers to use when you submit your HRA. You will immediately receive a detailed report of your health status, risks and recommendations for improving your health. You can discuss your results with your doctor to set goals for improving your health.

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 contributions through a payroll tax-sheltered deduction. You may elect reimbursement from:

- **Health Care Reimbursement Account:** qualified unreimbursed medical expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$5,000 for a plan year.
- **Dependent Care Account:** dependent care expenses for children under the age of 13 with an annual maximum of \$5000, or \$2500 per parent if both parents are contributing.

As you consider your enrollment amount for medical reimbursement, remember the claims period allows participants to incur out-of-pocket expenses during 2012 and the first two and one-half months of 2013. In other words, you can incur expenses from January 1, 2012, to March 15, 2013, and apply them to your 2012 plan year balance rather than "lose it." You will still have a deadline of March 31, 2013, to submit paper claims for reimbursement if you did not use your WageWorks debit card.

Questions? Call Employee Services, (405) 744-5449.

New! Healthy Interactions

Participate for the Opportunity to Win an iTunes Gift Card, a Kindle or an iPod Nano!

This year Oklahoma State University/A&M has introduced NEW FEATURES to your health plan. To help you understand them and how they help you with your general health and wellness, we have arranged to have on-site group conversation sessions. These sessions are actually fun! You will learn more about your plan and more about your health.

Every session has an iTunes gift card winner and all participants are entered for the grand prize of a Kindle or iPod Nano!

Go here www.knowmyhealth.com/osuam or call 1-855-225-2838 and register now!

TIAA-CREF Retirement Seminars on the Stillwater Campus

TIAA-CREF representatives will be on the Stillwater campus to present retirement seminars for OSU employees enrolled in TIAA-CREF. Reservations are not required.

Staying on Track in a Volatile Market
Monday, October 17, 1:30 p.m. - 2:30 p.m.
207 Noble Research Center

or

Tuesday, October 18, 9:00 a.m. - 10:00 a.m.
102 Advanced Technology Research Center

Knowing that volatility in the stock markets is inevitable, we will discuss market volatility in general, examples of notable market downturns in the past, and then identify some options for managing your account in the midst of changes in market conditions. Topics will include:

- Understanding stock market volatility
- Identifying potentially positive opportunities when markets do move downward
- Balancing potential risk through diversification
- When to consider rebalancing or reallocating your portfolio
- What about trying to completely avoid loss?

Retirement by the Numbers
Monday, October 17, 3:30 p.m. - 4:30 p.m.
207 Noble Research Center

or

Tuesday, October 18, 11:00 a.m. - Noon
102 Advanced Technology Research Center

Oklahoma State University employees have many options when it comes to saving for retirement. But what are all of these numbers and what should you do. This seminar will help you understand your options and what is right for you. Topics include:

- What is my 401a plan?
- What is a 403b plan?
- What is a Roth 403b plan?
- Can I have a 457b plan?
- How do IRAs fit into this mix?
- Features and benefits of each of these plans
- Which is the right plan(s) for me?

TIAA-CREF Visits

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

October 18, 19, 20.

November 15, 16, 17.

December 13, 14, 15.

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

Training Opportunities

For a description of 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.