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 co-payment reduction of 50% on generic and name-brand hypertensive drugs.

Detailed information is available on the Human Resources website, [http://hr.okstate.edu/AnnualEnrollment2012](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](http://hr.okstate.edu) or [http://webemp.okstate.edu](http://webemp.okstate.edu) 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](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

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</table>

* 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.

2012 Annual Enrollment Changes

- Premium Rates
- Use Web for Employees
- Waiving Health Insurance is a Two-Part Process
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/AnnualEnroll-ment2012, 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 $500, 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.