



News You Can Use!

Important Information for Employees of Oklahoma State University

Human Resources

September 2012

2013 Annual Benefits Enrollment During October

Online Annual Benefits enrollment is from Monday, October 1, through Wednesday, October 31, 2012, at 6:00 p.m. 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, 2013.

Employee meetings will be held October 2 in the afternoon and October 11 in the morning, in 106B Whitehurst. Discussion will include a general overview of 2013 benefits, premium costs, changes to the long-term disability plan, and an overview of *Well onTarget*, a new program from BlueCross BlueShield of Oklahoma. More information about the meetings will be in the October issue of *News You Can Use*.

Waiving Health Insurance is a Two-Part Process

Employees who have other group coverage may waive OSU coverage. Employees who waived health insurance in 2012 and wish to waive health insurance for 2013, will need to select "waived" as a change during the 2013 Annual Benefits Enrollment period and also complete a *Waive Health Insurance Form 2013* online using *Web for Employees*, <http://webemp.okstate.edu>.

Employees who waive employee health insurance in 2013 should elect will receive \$200 per month (OSU paid) toward a flexible spending account and/or dependent care account. In addition, they will be enrolled in the new BlueCross BlueShield *Well onTarget* program.

Please remember you must complete this two-part process or coverage will default to BlueOptions for 2013.

Money Doesn't Grow on Trees but its roots are in good decisions

TIAA-CREF presents

She's Got It: A Woman's Guide to Saving and Investing

Know-How: A Woman-to-Woman Financial Empowerment Workshop

Join us for a revealing trip through successful investing and saving strategies developed especially for you. Your money shouldn't be sitting around doing nothing – and at this workshop, you won't be either.

TIAA-CREF's workshop leaders will show you the simple secrets to saving more:

- Learn the core concepts that guide all investing, get motivated, build a plan and take action
- Find ways to take on life challenges without damaging future financial well-being
- Discover more about yourself with the Financial Personality Type Quiz
- Break down what your real goals are and learn how to reach them via group activities

Wednesday, September 19, 2012

10 a.m. – 11:30 a.m.

280 Student Union, Sequoyah Room

Save your spot today!

RSVP by calling 1-800-732-8353

Monday through Friday, 7 a.m. - 7 p.m.

2013 Annual Benefits Enrollment Key Points Health Care Insurance

Great news! BlueCross BlueShield health care premiums are being reduced by 3% primarily due to OSU employees improving in 12 out of 13 identifiable health factors. The employee-only paid portion of BlueOptions will remain at \$20.

The same three health care plans will be offered:

- **BlueOptions** (BluePreferred and BlueChoice Networks);
- **BlueChoice** (BlueChoice Network);
- **BlueEdge** high deductible plan with a Health Savings Account (BlueChoice Network).

Employees and spouses who enroll in the BlueOptions who complete the BlueCross BlueShield Health Assessment (HA) will receive an annual deductible credit of \$250. The HA may be completed any time after October 1, 2012, for credit towards the 2013 deductible.

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 2013, you must change your enrollment AND complete a *Waive Employee Health Insurance Form 2013* online using *Web for Employees*, <http://webemp.okstate.edu>.

Dental and Vision

There are eight dental and five vision plans and a slight increase in premiums. The HealthChoice Dental plan year maximum is being increased to \$2,500.

There is a \$25 co-pay for standard progressive lenses in-Network and the Plan will pay up to \$49 out-of-Network. There is a 5% to 50% discount off surgical fees for laser vision correction.

Important Change - Flexible Benefits

Employees currently enrolled in a Flexible Spending Account (FSA) who wish to participate in an FSA in 2013 must reenroll as all 2012 elections will be reset to zero. The Affordable Care Act has reduced FSA plan limits to \$2,500 in 2013. Dependent Care Accounts remain at \$5,000 maximum.

Life Insurance

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

Long-Term Disability

Premiums will increase based on increased claims experience for 2012. Employees with valid workers' compensation claims will not be eligible to file for long-term disability due to claims arising from their work-related injury/illness. A two year maximum benefit will apply to self-reported symptoms (symptoms that are not verifiable using tests, procedures, or clinical examinations.)

BlueCross BlueShield BlueCare Programs

Hyperlipidemic (cholesterol) lowering drugs will be included for employees enrolled in the BCBS Coronary Artery Disease Condition Management Program. Hypertensive drugs will be included in the discount program for employees enrolled in the BCBS Diabetes Management Program. Additional programs include Care Coordination and Early, Cardiovascular Condition Clusters and Musculoskeletal Leading Indicators.

DTaP/Whooping Cough Vaccine Update

The Pertussis (DTaP/whooping cough) vaccine is covered under Preventive Care Coverage at 100%. However, you may wish to contact your doctor's office or pharmacy prior to scheduling a vaccination to confirm they will process the immunization as Preventive Care.

The vaccine is also offered at the Health Department at no cost.

Singulair Available as a \$4 Generic Prescription

The Food and Drug Administration has approved multiple generic manufacturers' versions of Singulair. Singulair is used for the prophylaxis and chronic treatment of asthma, acute prevention of exercise-induced bronchoconstriction and for the relief of symptoms of allergic rhinitis.

Generic prescriptions have a \$4 copayment for each 34-day supply for members enrolled in BlueOptions or BlueChoice. If you receive a 90-day supply from an extended day supplier or mail order, the copayment is \$10.00.

Members with prescriptions for Singulair will not need to return to their doctor for the generic montelukast prescription. Pharmacists will be able to automatically substitute the generic medication, if asked.

Prescription drugs on the BlueEdge plan are subject to the calendar year deductible, coinsurance, and out of pocket maximum. The 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 discount amount at the time of purchase.

Eat What You Love Author to Visit Stillwater Campus

Dr. Michelle May, author of *Eat What You Love*, will visit the Stillwater campus this fall! Dr. May, a mindful eating expert and author who writes, speaks and teaches about ending senseless yo-yo dieting and resolving mindless and emotional eating, will show you how to make healthy lifestyle changes that nourish your body and fuel the fulfilling life you deserve.

Dr. May's presentation will be held on Thursday, September 13, from noon to 1pm, in Click Hall in the OSU Conoco Phillips Alumni Center. A heart-healthy lunch will be provided. There is no cost but "no-shows" will be billed \$6 to their OSU Bursar account.

Reservations are required. Contact the OSU Wellness Center, (405) 744-9355, wellness@okstate.edu.

Reminder!

Mobile Breast Cancer Screening Unit Tuesday, September 25, 2012 North Parking Lot Seretean Wellness Center

Appointments are necessary. Call Oklahoma Breast Care Center, 1-800-422-4626, x106. Please bring your BlueCross BlueShield Identification Card with you to your appointment.

Preventive services are covered at 100% of allowed charge for one baseline screening between ages 35-39 or one annual screening age 40 and over. Spouses and employees who waive OSU's health insurance who have other provider insurance can also participate.

Training Opportunities

September

- 12 Discover Your Strengths
- 12 Stress Less: Tools for Managing Anxiety in the Workplace and Beyond
- 13 Hiring Without a Hitch
- 13 Our Beginning (*Exclusive to Advanced Leadership Program*)
- 14 Intermediate JOOMLA Computer Training
- 18 The Student Perspective... Why We Are Here
- 19&20 PowerPoint 2010 Level 1
- 19 Information Security Awareness
- 19 Difficult Conversations

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.

Financial Peace in the Workplace Seminar

Start your journey to FINANCIAL FREEDOM with Dave Ramsey's "Financial Peace in the Workplace" beginning September 17. This is an 8-week course, pre-registration is required and fees to be applied.

To register, contact Cindy at the Seretean Wellness Center, (405) 744-WELL (9355).

Know Your Cancer Risk

Are you at an increased risk for cancer? by Melissa Hall, Licensed and Board Certified Genetic Counselor, Breast Imaging of OK, Edmond Wednesday, September 26, Noon to 1pm Seretean Wellness Center

A heart-healthy lunch will be provided. There is no cost but "no-shows" will be billed \$6 to their OSU Bursar account. To register, contact the Seretean Wellness Center, (405) 744-9355, wellness@okstate.edu

Call for Nominations - Staff Advisory Council Distinguished Service Award

Annually, the OSU Staff Advisory Council (SAC) recognizes outstanding contributions of OSU staff members by a *Distinguished Service Award* selection process. Any employee may nominate a staff member from any department/unit. Each recipient will receive a cash award of \$750 and a plaque commemorating the award during the University Awards Convocation on Tuesday, November 27, 2012.

Nomination forms are available online at <http://sac.okstate.edu/> and will be accepted through September 28, 2012. Nominations shall be submitted to the Vice Chair of the Staff Advisory Council, 201L Business Building. Nomination submissions must include one nomination letter and may include up to three letters of support from other individuals. Qualified nominees will be contacted for an informal meeting with the selection committee.

TIAA-CREF Visits

TIAA-CREF representatives will be on the Stillwater campus for financial planning and retirement advice to meet one-on-one with employees:

- September 18, 19, 20
- October 13, 14, 15
- November 4, 5, 6

To make an appointment, schedule online at www.tiaa-cref.org/schedulenow or call TIAA-CREF at 1-800-732-8353.



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