



# News You Can Use!

## Important Information for Employees of Oklahoma State University

### Human Resources

October 2012

**It's Time to Elect Your 2013 Benefits!**  
**2013 Annual Benefits Enrollment**  
**October 1 - October 31, 2012**

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

**2013 Annual Benefits Information**  
**<http://hr.okstate.edu/AnnualEnrollment2013>**

### 2013 BlueCross BlueShield Premium Rates

|                                      | OSU Paid  | Employee Paid |
|--------------------------------------|-----------|---------------|
| <b>BlueOptions</b>                   |           |               |
| Employee                             | \$452.30  | \$20.00       |
| EE/Spouse                            | \$827.84  | \$354.80      |
| EE/Child(ren)                        | \$599.24  | \$256.82      |
| Family                               | \$1089.14 | \$466.78      |
| <b>BlueChoice</b>                    |           |               |
| Employee                             | \$452.30  | \$62.14       |
| EE/Spouse                            | \$827.84  | \$460.32      |
| EE/Child(ren)                        | \$599.24  | \$333.20      |
| Family                               | \$1089.14 | \$605.60      |
| <b>BlueEdge High Deductible Plan</b> |           |               |
| Employee                             | \$452.30  | -\$ (76.56)*  |
| EE/Spouse                            | \$827.84  | \$113.04      |
| EE/Child(ren)                        | \$599.24  | \$81.86       |
| Family                               | \$1089.14 | \$148.40      |

*\*Money may be deposited into a Health Savings Account or a Flexible Spending Account*

### BlueOptions Value-Based Benefits

Employees enrolled in the BlueOptions plan in 2013 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. New in 2013! Hypertensive drugs will be included in the 2013 program.
- **Congestive Heart Failure Condition Management Program:** enrolled members will receive a copayment reduction on name-brand hypertensive drugs.
- **New in 2013!** Enhanced BlueCare programs will focus on early identification of health risks and outreach before hospital visits are necessary.

Detailed information is available on the Human Resources website, <http://hr.okstate.edu/AnnualEnrollment2013>, or you can call BlueCross BlueShield, 1-888-421-7781, between 8 a.m. and 6:00 p.m.

### Use Web for Employees for 2013 Annual Benefits Enrollment Changes

*Web for Employees* will be available through Wednesday, October 31, at 6:00 p.m., to make annual enrollment changes to 2013 benefits. Go to <http://hr.okstate.edu>, click on *Web for Employees*. Changes will be effective January 1, 2013.

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

- want to waive health insurance because you have other major medical group coverage. Remember! It is a two-part process.
- want to add eligible children up to age 26.
- want to enroll in or continue a Flexible Spending 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 on name-brand hypertensive drugs by enrolling in BlueOptions.

You may also use *Web for Employees* to check current benefit enrollments and check your elections, and also verify your education, disability and veteran status.

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.

### Waiving Health Insurance is a Two-Part Process

Employees who have other major medical 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 will receive \$200 per month (OSU paid) toward a flexible spending 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.

### Employees Currently in an FSA or HSA Must Re-Enroll for 2013

If you are currently enrolled in a Flexible Spending Account (FSA), or are making voluntary contributions to a Health Savings Account (HSA), in 2012, and wish to participate in any of these plans in 2013, you will need to reenroll as your current election(s) will be reset to zero. Per new regulations, there is a \$2,500 plan limit for health care Flexible Spending Accounts (FSAs) in 2013.

## BlueOptions \$250 Annual Deductible Credit

Employees and spouses enrolled in BlueOptions who complete the online Health Assessment (HA) 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 HA may be completed any time after October 1, 2012, for 2013 credit. However, your HA credit will not apply if you have already started accruing deductible amounts as of January 1.

You can access the new HA by using the OSU BlueCross BlueShield website, [www.bcbsok.com/osu](http://www.bcbsok.com/osu), to log in to BlueAccess for Members. The Quick Links on the right hand side has access directly to the HA.

If you are not already acquainted with the HA, 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 HA. 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.

## Special Beginnings

### Maternity Program Deductible Credit

Employees enrolled in the BlueOptions plan in 2013 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 Assessment. You may enroll any time after October 1, 2012, for 2013 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/AnnualEnrollment2013>, or you can call BlueCross BlueShield, 1-888-421-7781, between 8 a.m. and 6:00 p.m.

## Cancer Insurance

Even with good medical insurance, if you were to be diagnosed with cancer, your out-of-pocket medical costs could be considerable. The good news is American Fidelity Assurance Company's Limited Benefit Cancer Insurance may help with your out-of-pocket costs.

Consider the facts:

- The 5-year relative survival rate for all cancers is 66%.
- 41% of all costs for cancer are direct medical costs, while the remaining 59% of costs are indirect.
- In the U.S., men have slightly less than a 1 in 2 lifetime risk of developing cancer; for women, the risk is a little more than 1 in 3.

American Fidelity's Limited Benefit Cancer Insurance Policy may help with some of the indirect costs of cancer. The policy provides wellness benefits to help with the costs of screening for the early detection of some cancers as well as the financial aid you may need if diagnosed with cancer. Plus, the plan is available to you through convenient payroll deduction.

To enroll in the plan, visit [www.americanfidelity.com/osu](http://www.americanfidelity.com/osu). Premiums are tax-sheltered when you enroll during the 2013 Annual Benefits Enrollment period.

Questions? Contact Jeannie Strickland, OSU's American Fidelity Account Representative, at [Jeannie.Strickland@af-group.com](mailto:Jeannie.Strickland@af-group.com) or call 1-800-933-1853.

## 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 \$2,500 for a plan year.
- **Dependent Care Account:** dependent care expenses for children under the age of 13 with an annual household contribution maximum of \$5000.

As you consider your enrollment amount for medical reimbursement, remember the claims period allows participants to incur out-of-pocket expenses during 2013 and the first two and one-half months of 2014. In other words, you can incur expenses from January 1, 2013, to March 15, 2014, and apply them to your 2013 plan year balance rather than "lose it." You will still have a deadline of March 31, 2014, to submit paper claims for reimbursement if you did not use your WageWorks debit card.

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

## New! BlueCross BlueShield Well onTarget Program!

On January 1, 2013, *Well onTarget* will replace the current Personal Health Manager with additional resources including personalized wellness communications, online coaching, self-directed courses on various topics with milestones, and individual and online workplace competitions. Your current BluePoints will migrate to Life Points and workplace swipe boxes to track activity may be available.

Additional wellness coaches will be available to address health topics such as nutrition, physical activity and stress management.

Watch for more information about *Well onTarget*.

## 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:

- October 13, 14, 15
- November 4, 5, 6

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

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