

Annual Enrollment Check List

Do nothing, if you do not wish to change your current coverage.

Use *Web for Employees* (through December 9) or the personalized Annual Enrollment Form (due November 30) to:

- √ Enroll in or change your Flexible Benefits;
- √ Reduce or cancel your long-term disability coverage;
- √ Reduce or cancel supplemental life on yourself, your spouse, or your children; or
- √ Increase supplemental life coverage by no more than \$5,000 on yourself or your spouse (if you are not already at your maximum amount of coverage).

Contact Employee Services, 106 Whitehurst, Stillwater, or your branch campus Human Resources office to:

- √ Enroll in or increase long-term disability coverage;
- √ Enroll in or increase supplemental life coverage on yourself or your spouse by more than \$5,000 or add or increase your children's coverage.

Meet with an American Fidelity Account Representative to:

- √ Enroll in or cancel cancer coverage;
- √ Ask questions about long-term disability.

Meet with an ING Representative to:

- √ Ask questions about basic or supplemental life insurance coverage.

Contact John Hancock, 1-800-482-0022, www.jhancock.com/gltc, to:

- √ Enroll in or cancel the long-term care coverage.

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

November 9	The Student Perspective
November 9	OSU Staff Pay Plan
November 10	KOSU Public Radio Station Showcase
November 11	Payroll Accounting
November 15	Respect for Diversity
November 16	Putting First Things First
November 17	OSU Policies: Managing for Success
November 18	HRS, Time Input and Confirmation
November 18	Payroll Accounting
November 30	Purchasing Card Training
December 1	New Employee Orientation
December 7	Purchasing Card Training

For more information, or to register, refer to your *2005 Faculty and Staff Development Opportunities* brochure, or go to www.okstate.edu/osu_per/hr/staff_dvpt05.htm, or call Training Services, (405) 744-5374.

**Paper Enrollment Forms
Due Wednesday, November 30, 2005
by 5pm, 106 Whitehurst**

**Web for Employees Available
Until Friday, December 9, 2005**

TIAA-CREF Information

To make an appointment for an individual meeting in 106M Whitehurst, call TIAA-CREF at 1-800-842-2006 or schedule online at www.tiaa-cref.org/moc.



News You Can Use!

Important Information for Employees of
Oklahoma State University

November 2005

Debit Card Added to Flexible Benefits Plan for CY2006

Planned Benefit Systems (PBS) has been selected as the vendor for the Flexible Benefits Plan for calendar year 2006. A flexible spending account allows you to pay for certain out-of-pocket expenses with pre-tax income.

A new feature of the Flexible Benefits Plan is a debit card, also known as the MBI Benefits Card. The debit card allows you to pay for some eligible health care products and services at the point of sale without submitting claim forms and waiting for reimbursement. The debit card will cover most expenses currently allowed under the medical reimbursement account. Examples include deductibles, co-payments, prescriptions, eyeglasses, corrective eye surgery, orthodontia expenses and dental expenses. A comprehensive list can be found at www.cci-pbs.com. The debit card cannot be used for dependent care expenses.

The card is a signature based debit card and should be swiped as a credit card. There is no PIN number associated with the card. You can use the card at any provider or pharmacy that accepts MasterCard. This may include hospitals, doctor's offices, pharmacies, dental offices and vision centers, etc.

The card will be denied if it is being used for more than your current balance. You can

check your account activity and balances on the internet.

If you receive a bill from a provider, you can write your card number in the space provided on the bill and send it back to the provider or give the number to the provider over the telephone.

It is important to ask for a receipt, just as you would if you were submitting a paper claim form. Additional documentation will be requested in some cases by PBS in order to confirm the eligibility of some debit card purchases. Just as with the current plan, you will want to keep documentation in case verification is requested by the Internal Revenue Service during an individual audit.

If you choose not to use the debit card, or if a provider does not accept MasterCard, you can submit a paper claim form for reimbursement.

Watch for more information and attend an information session (see related article).

Annual Enrollment Opportunities

Tuesday, November 1, 2005, marks the beginning of the Annual Enrollment period to change your flexible benefits, long-term disability, and life insurance. In addition, this is an appropriate time to consider applying for long-term care, cancer, and/or supplemental life coverage if you did not take advantage of the opportunity when you were first eligible. No action is needed on your part unless you desire changes to current coverages.

A personalized enrollment form will be mailed through campus mail again this year. All paper enrollment forms must be received in Employee Services, 106 Whitehurst, by Wednesday, November 30, 2005. Paper forms may be turned in to Employee Services, 106 Whitehurst, Stillwater campus, or your branch ~~campus human resources office~~ *Web for Employees* enrollment will be open through Friday, December 9, 2005.

Use Web for Employees for Annual Enrollment Changes

Web for Employees will be available through Friday, December 9, 2005, to make annual enrollment changes.

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

Enrollment for the first time in the long-term disability plan, long-term care, or cancer care, and increases in life coverage greater than \$5,000 will require proof of good health. Call your branch campus human resources office or Employee Services, (405) 744-5449, on the Stillwater campus, if you have questions or need the appropriate form.

If you complete both paper and web enrollment, the paper form will be disregarded.

What is the Flexible Benefits Plan?

A Flexible Benefits Plan 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 income. You may elect to tax shelter:

- employee-paid health care, dental, and vision insurance premiums;
- qualified unreimbursed medical expenses for expenses you incur for treatment for yourself, your spouse, and your eligible dependents up to \$5,000 for a plan year;
- dependent care expenses up to \$5,000 if you are married or head of household or \$2,500 if you are married and filing separately.

All eligible expenses can reduce taxes and increase take-home pay.

Questions? Attend an information session or call Employee Services, (405) 744-5449.

Supplemental Life Insurance

If you are currently enrolled in supplemental life insurance, you may be able to purchase an additional \$5,000 of coverage if your total coverage does not exceed two times annualized salary to a maximum of \$250,000. Your employer-paid coverage is in addition to this amount.

You may increase existing coverage on a spouse by \$5,000 as long as total spouse coverage does not exceed one-half of your combined basic and supplemental coverage up to a maximum of \$125,000.

Increases greater than \$5,000 or exceeding the maximums will require proof of good health.

If you are 65 or older, the elections are subject to the scheduled age reductions.

Long-Term Disability 70% Coverage Rate Increases

OSU's long-term disability plan continues to benefit employees who find themselves unable to work due to a debilitating accident or illness. While it is comforting to know that employees can protect their financial security through the long-term disability benefit insurance, it is a natural consequence to expect that as claims increase premiums may increase.

The cost for 50% level of coverage will remain at \$0.20 and the cost for 60% level of coverage will remain at \$0.42. Effective January 1, 2006, the 70% coverage will cost \$0.74 instead of \$0.66 per \$100 of pay.

During annual enrollment, employees may choose a lower level of coverage. However, if you wish to enroll for the first time or increase your level of coverage, evidence of insurability is required. Contact your branch campus Human Resources office or Employee Services, (405) 744-5449, for assistance to add or increase coverage.

Access to Web for Employees?

To access *Web for Employees* go to the OSU Home Page, select *Web for Employees*. Log in using either your employee ID and PIN or your OKey e-mail address and password. All employees are given a default PIN equal to their birth dates (mmddyy). When you log into *Web for Employees* for the first time, you will be required to change your default PIN.

If you need assistance with access, call (405) 744-5449.

Human Resources has computers available for employees who do not otherwise have access. If you would like to take advantage of web enrollment and other computer resources, come to 106 Whitehurst. Employee Services staff will be happy to assist you.

Information Sessions: Cancer, Life, & Long-Term Disability

Representatives will be on the OSU-Stillwater campus, in room 106B Whitehurst, for group presentations on cancer, life insurance and long-term disability and will be available for questions and enrollment assistance after the presentations:

Wednesday, November 9, 2005

Thursday, November 10, 2005

9:00-10:00am; 10:30-11:30am;

1:00-2:00pm; 2:30-3:30pm.

No appointments are necessary.

Information on Debit Card Flexible Benefit Plan

Planned Benefit Systems (PBS) will be available on the Stillwater and branch campuses to explain the financial benefits of the flexible benefits plan and the addition of a debit card. You will not want to miss one of these sessions to ensure you are aware of procedures to maximize your satisfaction with the ease of receiving reimbursement for out-of-pocket expenses.

OSU Stillwater - 106B Whitehurst

Tuesday, November 15, 2:30-3:30pm

Wednesday, November 16, 9:00-10:00am

10:30-11:30am; 1:30-2:30pm; 3:00-4:00pm

Tuesday, November 22, 9:00-10:00am;

10:30-11:30am 1:30-2:30pm 3:00-4:00pm

OSU-OKC 107 Health Technology Center

Tuesday, November 15, 8:30-9:30am

OSU-OKM Student Union Conference Room

Monday, November 21, 9:00-10:30am

OSU-Tulsa North Hall 150

Monday, November 21, 1:00-2:00pm

OSU-CHS Room D-007

Monday, November 21, 4:00-5:00pm

No appointments are necessary. Watch your mail for additional information.