



MISSISSIPPI STATE UNIVERSITY™

Human Resources Management (HRM)
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2015 Open Enrollment Information and Resources October 1 – 30

Benefits Open Enrollment will be held from **October 1 through October 30, 2015**. During the Open Enrollment period, employees may add new coverage, change existing coverage, or cancel coverage. All Open Enrollment elections are effective on January 1, 2016. Online Open Enrollment instructions are provided on page two. Employees who do not have internet service or do not use computers may schedule an appointment in the Department of Human Resources Management Benefits Office for assistance in completing open enrollment.

If you do not want to make changes, your benefits will automatically roll over for 2016 and no action is required to remain enrolled in coverage. You do not need to participate in open enrollment.

Important Deadlines

All online elections must be completed by October 25, and all completed application forms must be received in HRM by Friday, October 30 to be effective for 2016.

Login to MyBanner to begin the process of making changes to existing insurance or flexible spending account plans. Step-by-step instructions for online open enrollment are provided on the following pages.

Most product and premium information may be accessed in Online Open Enrollment. If you are currently participating in a product that you are unable to access in Online Open Enrollment, please contact the Benefits Office in HRM for assistance. **Pages four and five of this document include important product updates.**

Completed forms are required for products according to the instructions provided online; completed application forms must be received in HRM by Friday, October 30, 2015. Online changes will not become effective unless your completed application is received by the deadline. All forms are available through Online Open Enrollment or the HRM Web site under “forms.” If there are any differences between your Online Open Enrollment entry and your completed application, the application is controlling and voids your online entry.

HRM WEBSITE

The HRM Web site, www.hrm.msstate.edu, provides all open enrollment product information, premiums, and application forms. On the HRM Web site, click “Benefits,” then click your product under options listed on the right. All forms are provided under each Benefit. If you are currently participating in a product that you are unable to access from the Web site, please contact the Benefits Office in HRM for assistance.

All application forms must be returned to HRM no later than Friday, October 30, 2015.

HRM BENEFITS STAFF

Employees who do not have access to a computer and/or internet service, or choose not to use the Online Open Enrollment Process, may schedule an appointment with an HRM Benefits staff member to assist you in person (Call HRM Benefits at 662.325.3713). Federal employees should contact their Administrative Services Office for assistance with the federal employees’ health and life plans.

ONLINE OPEN ENROLLMENT INSTRUCTIONS

Instructions provided on the MyBanner Open Enrollment Web site and listed below will assist you in completing your online enrollment. Please read all instructions before starting the online process.

All pop-up blockers must be disabled before proceeding; otherwise, your enrollment/change forms may not be able to “pop-up.”

Online Open Enrollment Web site will be available from 12:01 a.m. on October 1 until midnight on October 25.

To access open enrollment using MyBanner:

1. Go to <http://www.msstate.edu> and select myState (just above the Search MSU field on top right of screen).
2. Enter your NetID and password in the secure access login box on the left of the page.
3. Select the Banner tab and choose Benefits and Deductions. Select Open Enrollment.
4. Click on Start Open Enrollment button:
Three groups of benefits are provided: Health, Flex Benefits, and Life. You must click on a benefit group to make changes to any benefit.
5. The Open Enrollment Group detail page displays your current benefits/deductions and the other options available within the benefit group. Click on the title of the benefit deduction you want to change, add, or delete. Then enter your change, addition, or cancel according to your desired benefits for the 2016 year.
 - a) Proceed through the online process to add new benefits, make changes to existing benefits, or drop any benefits.
 - b) Paper enrollment/change forms are required for adding, changing, or canceling coverage in Dental, Vision, State Life/Health, all UNUM products, all AFLAC products, all CNA products and American Fidelity products, and Mediflex/Careflex plans.
6. For a cost breakdown on your selections, click on “Calculate Costs.”
7. If you need to start over at anytime during the Open Enrollment process, click the “Restart” button. When you select this option, all of your previous selections are deleted and you begin the entire process again.

Remember to finish the online open enrollment process by clicking the “Complete” button on the bottom of the first Open Enrollment screen. If you do not click “Complete,” your selections will not be saved.

What if I Don't Want to Make Any Changes?

Your benefits will automatically roll over for 2016, unless you make changes during open enrollment.

The next opportunity to change your coverage is during next year's open enrollment period – unless you experience a family status change. If you experience a family status change (such as birth, a change in marital status, or new employment), you have 60 days from the date of the family status change to make benefits changes. Additional information about family status changes may be found on the HRM Web site: www.hrm.msstate.edu, by clicking Benefits and then Insurance. If you need to make a change to your Benefits due to a family status change or need additional information, please contact Human Resources within 60 days of the date of the family status change for assistance.

Who is Eligible for Coverage?

A Benefits-eligible employee is 50% time or greater with employment expected to continue for more than 4.5 months. Dependents and/or family members eligible for coverage include legal spouse or dependent children. Dependent children may enroll with one primary enrollee and are eligible to age 26 regardless of student or marital status.

When Will Coverage Begin?

Your coverage will begin January 1, 2016 for State and School Employees' Health Plan, Dental, Vision, Cancer plan, Hospital Intensive Care, Long Term Disability, Term Life Insurance, and Accidental Death and Dismemberment. **Premium deductions will begin in December, 2015.**

Coverage for the State and School Employees' Life Plan and Long Term Care will become effective upon approval of the insurance carrier. "Catch up" premiums may be required depending on the effective date of approval.

PRE-TAX BENEFIT PLAN

The university offers a pre-tax benefit plan, which gives you the opportunity to pay for certain benefits deductions with pre-tax dollars rather than after-tax dollars. This may help you realize both a larger take-home paycheck and lower total tax liability at the end of the year. Insurance premiums which may be tax sheltered under the pre-tax benefit plan are:

- State and School Employees' Health Insurance Plan
- Cancer/Specified Disease
- Critical Care Plan
- Dental Insurance
- State and School Employees' Life Insurance Plan
- Accidental Death and Dismemberment
- Personal Accident Insurance
- Vision Care Insurance

If you elect the pre-tax benefit option, you may not change the amount of the monthly deductions during the plan year (January through December), unless you experience a family status change and make your change within 60 days of your qualifying event.

Since the plan reduces reportable taxable income, you may incur a reduced Social Security benefit at the time of retirement. The extent of this reduction depends on both the length of time under the pre-tax benefit plan and the total amount of tax reductions.

Plan Premium Payments: Your Responsibility and University Contributions

The University Pays Part of the Premium for State and School Employees' Life and Health Plans.

Please watch your mail for the newsletter entitled, **Know Your Benefits**. This newsletter will contain plan information for 2016, and it will be mailed to your home address on file with Blue Cross/Blue Shield of Mississippi. Information about premium rates may be found online, <http://www.hrm.msstate.edu/benefits/insurance/statehealth/>

You Pay the Premium For: Dental (Delta Dental), Vision (Davis Vision), Long Term Care (CNA), Cancer Indemnity Plan (Aflac), Critical Care Plan (Aflac), Long Term Disability (UNUM and American Fidelity), Term Life & AD&D (UNUM), and Accidental Death and Dismemberment (AIG).

Product Information and Resources: Your Guide to Important Benefits and Updates

State and School Employees' Health Plan

Employees are encouraged to review the "Know Your Benefits" September Newsletter prior to Open Enrollment for updates regarding the State and School Employees' Health Plan regarding changes that will be effective January 2016. A 2016 Plan Document (PD), which contains benefits, plan provisions, and eligibility guidelines, will be available on the plan Website. You can find an electronic version of the PD online at <http://knowyourbenefits.dfa.state.ms.us> under Publications. If you do not have access to the internet, you may request a paper copy of the PD by calling the Office of Insurance, (601)359-3411, or toll free (866)586-2781.

The following plan changes have been announced effective January 2016:

\$25.00 Office Visit Copay for Select Plan Participants: Applies only to participants with Select Coverage. \$25.00 copay will apply for in-network PCP (primary care physicians), which includes family physicians, general practice physicians, internists, gynecologists, pediatricians, and registered dietitians. Does NOT apply to specialist providers, out-of-network providers, or hospital visits. Participant owes 20% of other services performed (e.g., labs, x-rays) performed in-office visits, and regular plan benefits apply to out-of-office lab services.

Maternity Management: 100% coverage for covered routine physician prenatal care and delivery services provided by a network physician for participants who complete the maternity management program through ActiveHealth. Benefit is for enrollee and dependent spouse. For participants who choose not to complete the program, regular plan benefits will apply. Contact ActiveHealth, (866)939-4721 for information and enrollment information.

Imaging Services: Pre-certification will be eliminated for outpatient imaging services (MRI, CT, CAT scans).

No premium increases or deductible increases have been announced by the Department of Finance and Administration.

Aflac Intensive Care Plan

The current Aflac Intensive Care plan will no longer be offered for **NEW enrollees**. **Current Aflac Intensive Care plan participants are not affected** by this change, and MSU will continue to payroll deduct premiums. This change is required by the vendor, and was implemented on a national basis for all other employers who offered the plan. Coverage will continue and plan participants in the current Aflac Intensive Care plan will not be affected by the change.

A new Critical Care plan has been implemented in order to provide critical care protection with benefits that are comparable to the intensive care plan. During October Open Enrollment, benefits-eligible employees may now enroll in Aflac's Critical Care Protection plan. The Critical Care Protection plan covers specified health events including heart attack, stroke, paralysis, and end-stage renal failure. Plan information may be found online, www.hrm.msstate.edu, click "Benefits," then on "Critical Care" for detailed information and plan premiums.

Aflac Cancer Plan

No changes in plan provisions or rates for 2016

Delta Dental Premiums

Premiums for 2015

Coverage for:	High	Low
Employee (EE)	\$36.70	\$25.44
EE & Family	\$76.36	\$53.08

Premiums for 2016 (effective Jan. 2016)

Coverage for:	High	Low
Employee (EE)	\$38.72	\$26.84
EE & Family	\$80.56	\$56.00

Davis Vision Premiums

Premiums for 2015

Coverage for:	
Employee (EE)	\$7.62
EE plus One	\$13.74
Family	\$21.36

Premiums for 2016 (effective Jan. 2016)

Coverage for:	
Employee (EE)	\$7.81
EE plus One	\$14.08
Family	\$21.89

IMPORTANT: Payroll deductions for participants in Delta Dental and/or Davis Vision will begin in December 2015, plan rates will be effective January 2016

Supplemental Retirement Planning

All employees are eligible to enroll in a supplemental retirement plan at any time during the year. Supplemental retirement plans include the Mississippi Deferred Compensation Plan and Trust and 403(b) plan. Contributions for these plans are made by the employee only and deducted with pre-tax dollars. There are limits to the contributions employees can make each year, and other restrictions apply. Additional information on supplemental retirement planning can be found at <http://www.hrm.msstate.edu/benefits/retirement/>.

UNUM Term Life/Disability Plans: No plan changes for 2016, and no premium increases for 2016.

American Fidelity Disability Plan Changes:

<u>Plan Provision</u>	<u>Current</u>	<u>2016 Updates: Plan Coverage</u>
Benefit Period	Pays to age 65	Pays to Social Security Normal Retirement Age
Minimum Benefit	10%	10% or \$100, whichever is greater
Occupational/Non-Occupational	Occupational	Non-Occupational (refers to non-work related injury/illness)

There are no premium increases for American Fidelity for the 2016 plan year.

American Fidelity Plan details and premium rates available on HRM Website: www.hrm.msstate.edu, click on "Benefits," and click on "Disability."

Off-Campus Open Enrollment Schedule for MSU Extension Centers and MSU Meridian Campus

All Extension Center and Meridian Campus employees may meet in person with an MSU Benefits Specialist according to the schedule below. Employees who have questions about Benefits, need forms, plan information, or cost, should plan to meet with the Benefits Specialist during the times posted below. An appointment is NOT required. Each worksite location(s)/Room numbers are TBA, and will be announced prior to the scheduled date.

- Central Mississippi Research & Extension (Raymond): Monday, October 5, 10:00-1:00
- North Mississippi Research & Extension (Verona): Tuesday, October 6, 10:00-1:00
- Delta Research & Extension (Stoneville): Wednesday, October 7, 10:00-12:00, and 1:00-2:00
- Meridian Campus (Meridian): Monday, October 12, 3:00-6:00
- Coastal Research & Extension (Biloxi): Monday, October 26, 1:00-3:00