



MISSISSIPPI STATE UNIVERSITY™

Human Resources Management (HRM)
150 McArthur Hall
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Web: www.hrm.msstate.edu

2016 Open Enrollment Information and Resources October 1 – 31

Benefits Open Enrollment will be held from **October 1 through October 31, 2016**. 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, 2017; premium deductions begin December, 2016.

Online Open Enrollment instructions are provided on page two.

Employees 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 2017 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 26, and all completed application forms must be received in HRM by Monday, October 31 to be effective for 2017. (To elect changes during the October 27-31 timeframe, contact a Benefits Specialist (662)325-3713 for an appointment, or submit completed and signed enrollment forms by the Oct. 31 deadline, to MSU Benefits, 150 McArthur Hall. Banner online will be closed after October 26; however, Open Enrollment continues to October 31).

Login to MyState 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 Monday, October 31, 2016. 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 completed application forms must be returned to HRM no later than Monday, October 31, 2016.

HRM BENEFITS STAFF

Employees may schedule an appointment with an HRM Benefits staff member to assist in person with Open Enrollment (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 Banner 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 26. (From Oct. 27-31, you may complete Open Enrollment by sending your elections via enrollment form(s) completed and signed, to MSU Benefits, 150 McArthur Hall, or meet with a Benefits Specialist by appointment, (662)325-3713. The deadline for Open Enrollment is October 31).

To access open enrollment using Banner:

1. Go to <http://www.msstate.edu> and select myState (just above the Search MSU field on top right bar of screen.
2. Enter your NetID and password in the secure access login box.
3. Select the Banner tab and choose “myBanner For Employees,” under 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. **Please read carefully all information contained in the online pre-tax agreement, which contains important guidelines applicable to benefits elections. You have the right to request a paper pre-tax agreement by calling (662)325-3713.**
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 2017 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. **Genworth Long Term Care applications should be submitted online, www.genworth.com/groupptc enter group ID MSU and Access code: groupptc. You may also call Genworth toll-free; 800.416.3624.**
6. For a cost breakdown on your selections, click on “Calculate Costs.”
7. If you need to start over at any time 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 2017, 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, 2017 for State and School Employees' Health Plan, Dental, Vision, Accident, Cancer plan, Critical Care plan, Long Term Disability, Term Life Insurance, and Accidental Death and Dismemberment. **Premium deductions will begin in December, 2016.**

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
- Accident Plan

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 (Genworth and/or 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 2017. A 2017 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 2017:

- **Prescription Drug Coverage:** The current coverage (co-payments and deductibles) will not change in 2017.
- The plan is establishing preventive medication benefit to Base Coverage, which will be subject to the same pharmacy benefits as Select Coverage.
- Current deductibles, coinsurance percentages, and rates will not change in 2017.
- The out-of-pocket limit for both Select and Base coverage will increase to \$6,500 for individual and \$13,000 for family. Also, medical coinsurance maximum for Base coverage will be the same as maximums for Select coverage, at \$2,500 in-network/\$3,500 out-of-network for individuals, and \$5,000 in-network/\$7,000 out-of-network for family coverage.
- The State and School Employees' Health Insurance Board has issued an RFP for a telemedicine service with anticipated start date of January 1, 2017. **Telemedicine services for Select coverage will NOT be subject to deductible, and will require a \$10 copayment by participant. For Base participants, telemedicine services ARE subject to deductible; and after the deductible is met the \$10 copayment is required.**
- Wellness benefits currently covered by the plan are changing:
 - No longer Covered: PSA (prostate specific antigen), Urinalysis (children and adults), and screening for lipid disorders;
 - Only for women age 21 to 65 years, cervical pap smear once every three years
 - Iron Deficiency Anemia for Children – Only once between 6-24 months; after age 3 years, not covered

Mediflex/Careflex Pre-Tax (Flexible Spending Account)

The new annual plan limit for 2017 is \$2,550.00. Participants may elect to set aside monthly contributions toward the annual limit of \$2,550.00 in pre-tax funds in a flexible spending account for out-of-pocket expenses not covered by insurance or any other third party. First, estimate your out-of-pocket expenses (and those of your family) expected to be incurred during 2017. Then, set aside any monthly contribution amount up to the new plan limit for 2017, \$2,550.00.

Any funds remaining in your flexible spending account at the end of plan year will be forfeited per IRS requirements. Your flexible spending account is established by employee payroll deductions (no employer contributions), and may be used to cover deductibles, co-pays, vision care, dental/orthodontia, or medical expenses.

Plan information is available online, www.sabc.flex.com, click on "Unreimbursed Medical Spending Account."

A separate Dependent Care pre-tax spending account may also be established; plan limits for 2017 remain

unchanged at \$5,000.00.

Aflac Accident Advantage Plan

New benefit plan for 2017, AFLAC’s Accident-Only Insurance provides supplemental benefits for losses resulting from a covered accident only, including Emergency Room treatment for fractures, dislocations, lacerations, concussions, or eye injuries. Coverage is NOT provided for basic hospital, medical-surgical, or major medical expenses. Benefits pay for emergency room visits with X-Ray in hospital, or office/facility with or without X-Ray, for injuries sustained in a covered accident.

For injuries sustained in a covered accident, AFLAC pays supplemental benefits for MRI, CT scans, or EEGs, and therapy benefits prescribed by a physician. Benefits pay for crutches, wheelchair, or walking boot prescribed by a physician, for injuries sustained in a covered accident. Benefits pay to the participant; claims must be filed by the participant.

Important: Special enrollment for 2017 for AFLAC (extended for new plan offering) – Benefits-eligible employees may enroll beginning September 22, 2016 through October 31, 2016.

Rates for AFLAC ACCIDENT ADVANTAGE Plan (Semi-monthly premiums)

Individual	\$10.99
Employee/Spouse	\$15.50
One-Parent Family	\$18.46
Two-Parent Family	\$23.92

Delta Dental Premiums

No premium increase; no plan changes for 2017 plan year.

Davis Vision Premiums

No premium increase; no plan changes for 2017 plan year.

UNUM Term Life/Disability Plans

No premium increase; no plan changes for 2017 plan year.

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/>.

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): Tuesday, October 4, 10:00-1:00
- North Mississippi Research & Extension (Verona): Wednesday, October 5, 10:00-1:00
- Delta Research & Extension (Stoneville): Thursday, October 7, 10:00-12:00, and 1:00-2:00
- Coastal Research & Extension (Biloxi): Wednesday, October 12, 1:00-3:00
- Meridian Campus (Meridian): Thursday, October 13, 3:00-6:00

