



# MISSISSIPPI STATE UNIVERSITY™

Human Resources Management (HRM)  
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Web: [www.hrm.msstate.edu](http://www.hrm.msstate.edu)

## 2013 Open Enrollment Information and Resources October 1 – 28

Benefits Open Enrollment will be held from **October 1 through October 28, 2013**. 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, 2014. 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 2014 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 Monday, October 28, and all completed application forms must be received in HRM by Thursday, October 31 to be effective for 2014.**

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 Thursday, October 31, 2013. 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](http://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 Thursday, October 31, 2013.

### 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 24.

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 2014 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 2014, 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](http://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, 2014 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, 2013.

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 Illness
- Dental Insurance
- State and School Employees' Life Insurance Plan
- Accidental Death and Dismemberment
- Personal Accident Insurance
- Vision Care Insurance
- Hospital Intensive Care

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 2014, 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), Hospital Intensive Care (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

### UNUM Term Life & AD&D Coverage

Employees are encouraged to review Supplemental Term Life coverage during Open Enrollment 2013. The Supplemental Term Life Insurance plan under UNUM now provides Term Life combined with AD&D Coverage as well as reduced premiums. Although you are not required to make new elections during open enrollment, we encourage you to review plan highlights using the link provided below. The plan has been modified as follows:

- If you and your eligible dependents enroll during the 2013 open enrollment period you may apply for any amount of coverage up to \$200,000.00 for yourself and any amount of coverage up to \$100,000.00 for your spouse, without answering any medical questions. Changes are effective for 2014 plan year.
- Employees may elect up to 5 times salary in increments of \$10,000 not to exceed \$750,000.00. Your spouse may be covered up to 100% of employee life amount in increments of \$5,000.00; not to exceed \$750,000.00.
- Employees who are covered under the Term Life plan will receive AD&D coverage matching the limit of life insurance they elect. The cost for the UNUM AD&D coverage is included in your Term Life premium, which is posted on the highlight sheet available using the link below.

More information about the UNUM Term Life Plan, a premium chart, questions and answers, highlights, and premium calculation worksheet for may be found online on the HRM Benefits Web site provided below. If you have questions or need additional information, please contact the Benefits Office or you may schedule an appointment, (662)325-3713. All plan highlights are effective January 1, 2014:

[http://www.hrm.msstate.edu/pdf/MS%20State%20Univ%20highlight%20sheet%209%202013%20revised\\_3.pdf](http://www.hrm.msstate.edu/pdf/MS%20State%20Univ%20highlight%20sheet%209%202013%20revised_3.pdf)

**Important Note about UNUM Term Life & AD&D:** If you are currently participating in UNUM Term Life, you are **not required to update** your coverage during Open Enrollment unless you want to change/increase/decrease your coverage. Your policy will remain in force for 2014 as it was prior to Open Enrollment, and premiums adjusted to reflect the 2014 premium rate chart provided using the link above. Also, the combined Term Life & AD&D coverage offered under UNUM does not affect the standalone AD&D policy under National Union Fire Insurance. If you are currently participating in the standalone AD&D plan under National Union Fire Insurance, you are not required to change your elections as a result of UNUM's new plan design.

### UNUM Disability Plan Premium Reduction

UNUM Long Term Disability Plan has offered employees a 20% reduction in current premiums for the upcoming 2014 plan year, which involves no reduction in coverage or changes in plan provisions. There are four disability plan options available; all are described in more detail online,

<http://www.hrm.msstate.edu/benefits/insurance/disability/>. The plan and coverage options are not changing; the only update is a premium reduction. If you're considering a disability plan and need more information about the options available or a premium calculation, please contact the Benefits Office and discuss your questions with a Benefits Specialist, or you may schedule an appointment during Open Enrollment by calling (662)325-3713.

### Flexible Spending Accounts

**Mediflex** – Medical Reimbursement Spending Account: Allows you to set aside \$2,500 per calendar year– before paying taxes.

**SABC Flex Pharmacy Debit Card** – if you participate in Mediflex, you have the option to sign up for the debit card to be used for prescription drug purchases. Instead of sending in receipts, you will swipe your card at most major retailers and your Mediflex account will be automatically debited. The cost is \$.55 cents semi- monthly and is payroll deducted on a tax-free basis. If you're currently enrolled in the Flex Pharmacy Card and want to continue for 2014, your card will be replenished with the 2014 plan year election amount. If you discontinue at any time, do not discard your Flex Card. There is a \$10.00 Flex Card replacement fee if you elect participation again within a five-year period.

**Careflex – Dependent Care Assistance Plan** – Allows you to set aside up to \$5,000 per calendar year for dependent child and adult care expenses. The money can be used for dependent care for children under age 13 (or over 13 if

the child is mentally or physically unable to care for himself/herself) and for elderly persons qualifying as dependents for tax purposes.

**IMPORTANT: Direct Deposit IS REQUIRED** for Flexible Spending Account Participation. Forms to set up Direct Deposit are available on the HRM Web site: [www.hrm.msstate.edu](http://www.hrm.msstate.edu), click on Forms, then on SABC Direct Deposit Form. Fax completed form to SABC, 601.856.8088.

### Department of Finance and Administration: State Life/Health

- No health insurance premium or deductible increases for the upcoming 2014 plan year have been presented by DFA for State and School Employees' Life and Health plans.
- The Plan Document is available online and includes a summary of health/life benefits and the differences between base and select coverage, and plan changes for the 2014 Plan Year: <http://knowyourbenefits.dfa.state.ms.us/> and a copy of the most recent edition of the "Know Your Benefits" newsletter

### Delta Dental Premiums Unchanged Effective January 1, 2014

Mississippi State University continues to offer dental coverage through Delta Dental for you and your dependents for the 2014 plan year. Delta Dental's premium rates were reduced for plan year 2013, and remain unchanged for 2014:

	Delta Dental Current Rates		Delta Dental New Rates	
	High Option	Low Option	High Option	Low Option
Employee only	19.10	13.25	18.35	12.72
Employee + Family	39.75	27.65	38.18	26.54

**(Delta Dental premiums are semi-monthly.)**

### Davis Vision Premiums Unchanged Effective January 1, 2014

Vision Insurance continues to be available for benefits-eligible employees, their spouses, and dependent children. More information about vision benefits is available on the HRM Benefits Web site, <http://www.hrm.msstate.edu/benefits/insurance/vision/>.

### SUPPLEMENTAL RETIREMENT PLANNING

All employees are eligible to enroll in a supplemental retirement plan at any time, not just during Open Enrollment. Supplemental retirement plans include the Mississippi Deferred Compensation Plan and Trust and a Tax Deferred Annuity 403(b). 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/>.