



MISSISSIPPI STATE UNIVERSITY™

2011 Open Enrollment Information and Resources October 1 – 25

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

Benefits Open Enrollment will be held this year October 1 through October 25, 2011. Open Enrollment changes include adding new coverage, changing existing coverage, or canceling coverage, which will become effective January 1, 2012. Benefits eligible employees may make changes by any of the options below. **However you choose to make your changes, all online elections must be completed by Tuesday, October 25 and all completed applications must be received in HRM by Friday, October 28 to be effective for 2012.**

ONLINE OPEN ENROLLMENT PROCESS

- You may use MyBanner to begin the process of making changes to most existing insurance or flexible spending account plans. Step-by-step instructions for completing Online Open Enrollment can be found on the following page.
- Most products and premium information can 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 Staff in HRM for assistance.
- **Any changes made by using Online Open Enrollment still require completed paper applications. Applications must be completed for all benefit plan changes or new enrollments due to medical underwriting requirements and approval by the carrier. Online changes will not become effective unless your completed application is received in HRM by the October 28, 2011, deadline. All forms are available through Online Open Enrollment or the HRM website under Forms. Most forms are in Adobe Acrobat.pdf format.**
- **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

- If you do not choose to use the Online Open Enrollment process, you may refer to the HRM website, www.hrm.msstate.edu, to obtain product information and appropriate forms.
- Most products and premium information can be accessed from the website. If you are currently participating in a product that you are unable to access from the website, please contact the Benefits Staff in HRM for assistance.
- From the HRM website, please click "Benefits" and you will find the different benefit options listed on the right. Once you click the appropriate benefit option on the right, then you will click the appropriate option under each benefit.
- Applications are available from each benefit option page and also in the Forms section of the HRM website.
- **All applications and any applicable forms must be returned to HRM no later than Friday, October 28, 2011.**

HRM BENEFITS STAFF

- For those who do not have access to a computer and/or internet service or choose not to use the Online Open Enrollment process, you may schedule an appointment with the HRM Benefits Staff to assist you. Federal employees should contact their Administrative Services Office for assistance with the federal employees' health and life plans.

ONLINE ENROLLMENT INSTRUCTIONS

Instructions provided on the MyBanner/myState Open Enrollment website 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 with Online Open Enrollment; otherwise, your enrollment/change forms will not be able to “pop-up.”

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

To access the online open enrollment process via MyBanner:

1. Go to <http://www.msstate.edu> and select myState (just above the Search MSU field at the top right of the page).
2. Enter your **NetID** and your **NetPassword** in the Secure Access Login box at the left of the page.

If you need help with your NetID and/or NetPassword, contact the Help Desk at (662)325-0631 or 888-398-6394 from outside Starkville. You may also send an e-mail message to helpdesk@msstate.edu with the “Open Call” in the subject line.

3. Select the **Banner** tab and choose Benefits and Deductions (lower left). Select **Open Enrollment**.
4. Click on the **Start Open Enrollment** button.

There are three groups of benefits: **Health**, **Flex Benefits**, and **Life**. To make changes to any benefit or enroll in a benefit, click on the benefit group.

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 that you want to change, add, or delete. Then change, add, or delete the desired benefits for the coming year.
 - a) If you wish to add any new benefit, make changes to an existing benefit or drop any benefit, please proceed through the online process.
 - b) **If you are adding, changing, or canceling any coverage available, you may do so online, but must complete and submit the applicable paper enrollment/change forms. All forms should be printed, completed, and returned to HRM by October 28, 2011.**
6. To see a cost breakdown of your selections, click on “Calculate Costs.”
7. If you wish 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 selection process again.

**Remember to finish the online enrollment process by clicking the “Complete” button.
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 2012 unless you make changes during Open Enrollment. The next opportunity you will have 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 during the year, you have 60 days from the date of the family status change to make changes to your benefits. Additional information on qualifying family status changes can be found on the HRM website at www.hrm.msstate.edu, by clicking Benefits and then Insurance. If you need to make a change due to a family status change or need additional information, please contact the HRM Benefits Staff within 60 days of the date of the family status change for assistance.

WHO IS ELIGIBLE FOR COVERAGE?

In general, you, your legal spouse, and dependent children are eligible to be covered. Criteria and age requirements vary with the different products.

WHEN WILL COVERAGE BEGIN?

Your coverage will begin January 1, 2012, for additions and changes to the State and School Employees' Health Plan, dental, vision, cancer plan, hospital intensive care, long term disability, term life insurance, and accidental death & dismemberment life. Premium deductions will begin December 15, 2011.

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.

Premium deductions for your 2012 Flexible Spending Account elections will begin January 15, 2012.

PRODUCT INFORMATION

IF YOU ELECT ANY OF THE FOLLOWING, THE UNIVERSITY WILL PAY PART OF THE PREMIUM:

State and School Employees' Life and Health Plan—Health insurance coverage is provided by the State of Mississippi's self insured plan. State of Mississippi sponsored group term life insurance is through Minnesota Life Insurance Company. The Department of Finance and Administration will be mailing out important information regarding the State and School Employees' Life and Health Insurance Plan. Please watch your mail for the newsletter entitled, *Know Your Benefits*. This newsletter will contain plan information for the year 2012. The newsletter will be mailed to your home address on file with Blue Cross and Blue Shield of Mississippi.

IF YOU ELECT ANY OF THE FOLLOWING, YOU WILL PAY THE ENTIRE PREMIUM:

- **Dental** - Delta Dental Insurance Co.
- **Vision Care** - Davis Vision, Inc.
- **Long Term Care** - CNA
- **Cancer Indemnity Plan** – AFLAC
- **Hospital Intensive Care** – AFLAC
- **Long Term Disability** - American Fidelity Assurance Co.
- **Long Term Disability** - UNUM
- **Term Life Insurance** - UNUM
- **Accidental Death and Dismemberment Insurance** -AIG Life Insurance Co.

If you are currently participating in one of the following plans, you must call HRM for information regarding changes:

- AFLAC Personal Accident
- UNUM Critical Illness/Cancer Rider and Whole Life
- First Penn-Pacific Universal Life
- Central United Catastrophic Illness and Intensive Care

EXPANDING DEPENDENT COVERAGE ELIGIBILITY EFFECTIVE JANUARY 1, 2012 FOR DELTA DENTAL, DAVIS VISION, AND AFLAC PRODUCTS

Effective January 1, 2012, coverage is being expanded for dependent children to age 26 regardless of student or marital status for Delta Dental, Davis Vision, and Aflac products. If you are a participant in any of these plans and have a dependent child under the age of 26, you now have the opportunity to add them on the plan during Open Enrollment. Once a covered dependent child reaches age 26, his/her eligibility to continue coverage will terminate.

DELTA DENTAL BENEFIT AND RATE CHANGES EFFECTIVE JANUARY 1, 2012

Mississippi State University continues to offer dental coverage through Delta Dental for you and your dependents. The plan is being enhanced to change the cleaning benefit eligibility to twice per calendar year rather than once in a six month period. Also, effective January 1, 2012, dependent children are eligible to continue coverage until age 26, regardless of student or marital status. Delta Dental's new premium rates will be as follows. The new premiums will impact participants December 15, 2011 paycheck.

PREMIUMS	CURRENT SEMI-MONTHLY	JANUARY 1, 2012 SEMI-MONTHLY
HIGH OPTION PLAN		
Employee Only	\$ 18.45	\$ 19.10
Family	\$ 38.45	\$ 39.75
LOW OPTION PLAN		
Employee Only	\$ 12.83	\$ 13.25
Family	\$ 26.74	\$ 27.65

DAVIS VISION BENEFIT AND RATE CHANGES EFFECTIVE JANUARY 1, 2012

Mississippi State University continues to offer vision coverage through Davis Vision for you and your dependents. The plan is being enhanced to include standard scratch resistant coating under the lens copay of \$15.00. Also, effective January 1, 2012, dependent children are eligible to continue coverage until age 26, regardless of student or marital status. Davis Vision's new premium rates will be as follows. The new premiums will impact participants December 15, 2011 paycheck.

PREMIUMS	CURRENT SEMI-MONTHLY	JANUARY 1, 2012 SEMI-MONTHLY
Employee Only	\$ 3.22	\$ 3.81
Employee + One	\$ 5.81	\$ 6.87
Family	\$ 9.03	\$ 10.68

FLEXIBLE SPENDING ACCOUNTS

These plans are sometimes referred to as a cafeteria plan, flex plan, or a Section 125 plan. A Flexible Spending Account (FSA) allows you to set aside a certain amount of your paycheck into an account - before paying taxes.

Mediflex - Medical Reimbursement Spending Account- Allows you to set aside up to \$10,000 per calendar year. During the plan year, you have access to this account for reimbursement of expenses that insurance does not cover, such as deductibles, co-pays, dental and vision services, and other eligible expenses.

SABC Flex Pharmacy Card (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 for your prescriptions, you will simply swipe your card at most major retailers and your mediflex account will automatically be debited. Log on to www.sabcflex.com to find participating merchants and other information. The cost of the card is \$.55 semi-monthly and will be payroll deducted on a tax free basis. You will receive (2) cards. **If you are currently enrolled in the Flex Pharmacy Card and wish to continue for 2012, your card will be replenished with your 2012 plan year election amount. If you discontinue participation at any time, please do not discard your Flex Card. There is a \$10.00 Flex Card replacement fee, should you wish to 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 the age of 13 (or over 13 if the child is mentally or physically unable to care for himself or herself) and for elderly persons qualifying as dependents for tax purposes.

Direct Deposit REQUIRED for Flexible Benefits Reimbursements (Careflex and/or Mediflex)—Effective January 1, 2012, if you participate in the Flexible Spending Account Plan(s) all reimbursements will be made via direct deposit.

Therefore, if you have not already done so, you must complete an SABC Flex Direct Deposit Form. Direct deposits can only be made to a checking account. Normally, if you submit a claim by 3pm, your reimbursement will be in your account the next business day. The form is available on HRM's website in the Forms section, listed as "SABC Flex Direct Deposit Form." Please return the completed form to HRM.

FLEX (MEDIFLEX AND/OR CAREFLEX) CALCULATIONS EFFECTIVE JANUARY 1, 2012

Effective January 1, 2012, you must enter a semi-monthly amount rather than an annual amount on your Flexible Spending Account Agreement Form. Your Flexible Spending Account annual amount will be calculated by the semi-monthly amount you enter times the number of paychecks you receive, but not to exceed the annual limit allowance. Twelve-month employees receive 24 paychecks and nine-month employees receive 24 or 18 paychecks, depending on your faculty pay agreement election. Southern Administrators and Benefit Consultants, Inc. (SABC), our Third Party Administrator, requires your election to be entered with a semi-monthly deduction amount rather than an annual amount.

In other words, if you need your annual amount to be \$600.00 and receive your pay in 24 pay periods, you will enter \$25.00 per pay period. If you need your annual amount to be \$500.00 and receive your pay in 24 pay periods, you will enter either \$20.84 for your annual amount to be \$500.16 (20.84 x 24) or \$20.83 for your annual amount to be \$499.92 (20.83 x 24). This allows for your deduction to be the same throughout the year, unless you reach the annual limit allowance.

For participants currently enrolled that do not make a flexible spending account change during Open Enrollment for the 2012 plan year, your 2011 annual election amount will be used to determine your semi-monthly deduction amount effective January 1, 2012.

The annual amount(s) calculated will not exceed the annual limit of \$10,000 for mediflex and \$5,000 for careflex. Premium deductions for your 2012 Flexible Spending Account elections will begin January 15, 2012.

Estimate carefully the amount you want to contribute and only contribute dollars that you're confident will be used by the end of the plan year. If you contribute dollars to an FSA and do not use all the monies you deposit, you will lose any remaining balance in the account at the end of the plan year.

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.

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 457 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 amount of 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/>.

OPEN ENROLLMENT ASSISTANCE

The Department of Human Resources Management, 150 McArthur Hall, will be open between the hours of 8:00 a.m. and 5:00 p.m. to assist employees as needed. If you need assistance from the benefits staff, we encourage you to schedule an appointment by calling (662) 325-3713.

OFF-CAMPUS SCHEDULE-A representative from HRM will be at the following off-campus locations to assist employees in making open enrollment changes.

CENTRAL MISSISSIPPI RESEARCH & EXTENSION CENTER (Raymond) - Monday, October 3, 2011
10:00 a.m. - 12:00 p.m. and 1:00 p.m. - 2:00 p.m.

DELTA RESEARCH & EXTENSION CENTER (Stoneville) - Tuesday, October 4, 2011
10:00 a.m. - 12:00 p.m. and 1:00 p.m. - 2:00 p.m.

NORTH MISSISSIPPI RESEARCH & EXTENSION CENTER (Verona) - Wednesday, October 5, 2011
10:00 a.m. - 12:00 p.m. and 1:00 p.m. - 2:00 p.m.

MERIDIAN CAMPUS (Meridian) - Thursday, October 13, 2011
10:00 a.m. - 11:30 a.m. and 1:00 p.m. - 3:00 p.m.

COASTAL RESEARCH & EXTENSION CENTER (Biloxi) - Friday, October 14, 2011
10:00 a.m. - 1:00 p.m.