This is your yearly opportunity to review and update your benefits. From Oct. 26–Nov. 13 use online Employee Self-Service to make changes to your benefits for 2016. No changes to make? No action is required. However, if you have a Flexible Spending Account (FSA), you must re-enroll using Employee Self-Service at BenefitsEnrollment.ou.edu to continue your FSA in 2016.

2016 Benefit Changes

Here’s an overview of proposed changes for 2016. We expect the OU Board of Regents to approve these changes by Oct. 28. Find more details at BenefitsEnrollment.ou.edu.

- **New FSA Provider:** ConnectYourCare is replacing PayFlex as the provider of OU’s Flexible Spending Accounts (FSA). Any funds that remain in a PayFlex FSA at the end of 2015 will be transferred to ConnectYourCare automatically. All participants will receive new healthcare FSA debit cards.

- **Vision Rates:** VSP Vision rates will increase 17.4%. This means that coverage at the employee only level will increase from $7.38 to $8.68 per month.

- **Long Term Care Ends:** The university’s Long Term Care (LTC) insurance program will end Jan. 31, 2016, because the LTC industry no longer offers group insurance policies. Starting Feb. 1, 2016, employees may choose to keep their current LTC policy and pay their premiums directly to CNA or purchase a new policy through another provider. Payment for these individual plans will be made to the provider of their choice instead of by payroll deduction.

**Medical Insurance**

- **PPO Plan—No Changes:** The plan design and rates for the BlueOptions PPO remain unchanged in 2016.

- **HMO Plan Change:** Enrollment in the BlueLincs HMO plan is closed starting in 2016. This means current members can make changes, but no new members will be enrolled. The HMO plan will be fully replaced in 2017. The BlueLincs HMO rates have increased. An employee’s share of the HMO premiums will increase according to their contribution tier and the coverage level they choose.

- **High Deductible Plan Change:** Beginning in 2016, the high deductible plan will include the addition of a Health Savings Account (HSA) that employees can contribute to. This means that the BlueEdge HCA will be replaced with the BlueEdge HSA. Reimbursement for eligible medical expenses are tax-free and unused funds roll over from year to year. The 2016 BlueEdge HSA will have the same rates that the HCA plan did in 2015.

- **Waiver of Coverage Credit:** There will no longer be a $50 per month credit for waiving OU medical insurance coverage.

**Questions?**

**Benefits Fairs**

- Insurance Representatives
- Printed BlueCross Plan Guides

**Tulsa Campus**
Oct. 29, 10am-2pm
Schusterman Academic Center,
Innovation Commons Room

**HSC Campus**
Nov. 2, 7:30am-12:30pm
DLB Student Union,
Room 102

Nov. 3, 1-5pm
Stephenson Cancer Center,
Charlotte Jackson Seminar Room 5058

**Norman Campus**
Nov. 4, 9am-4pm
Zarrow Hall,
JJ Rhyne Community Room

**1-on-1 Help**

- Human Resources Representatives
- Computers for Enrollment
- Printed BlueCross Plan Guides

Find one-on-one help in your campus Human Resources office at BenefitsEnrollment.ou.edu/Help.