

# msu **human resources** **Source**

*Special FSA Edition 2007*

[www.hr.msu.edu](http://www.hr.msu.edu)

## **Michelle Artibee Selected for the 2007 MSU Clerical-Technical Award**

“I believe the Clerical Technical Recognition Award must have been designed with Michelle Artibee in mind.”

That’s what Patricia Enos, Ph.D., assistant vice president, Student Affairs and Services, had to say about this year’s winner of the 2007 Thomas and Concettina Gliozzo Clerical-Technical Recognition Award.

Artibee worked as an Office Assistant III at the Family Resource Center at the time of the award, providing students, faculty and staff with child care resources, family support information, and consultation on personal and family issues such as pregnancy, breastfeeding and elder care.

Artibee focused much of her attention on student support and also on creating publications and Web materials for the Family Resource Center.

*(Continued on Page 7)*

## **\$pend Less. \$ave More. Flexible Spending Accounts Open Enrollment**

You work hard for your money, why not keep a little more of it? Enroll in a Flexible Spending Account (FSA) and join the thousands of other MSU employees who have discovered the advantages of paying for certain medical and child care expenses with pre-tax dollars.

**ENROLLMENT  
DEADLINE  
EXTENDED TO  
NOV. 16, 2007!**

Let’s face it, some expenses in life just aren’t negotiable. Nearly everybody spends money each year on out-of-pocket medical expenses such as prescription drug and office visit co-pays, prescription eye glasses, dental work and even over-the-counter remedies for the aches and pains of daily living. And many working parents spend thousands of dollars each year on child care.

Many have found that buying these items and services with pre-tax dollars is a sound strategy for saving money. Flexible Spending Accounts, or FSAs, let you trim your taxes while purchasing the medical and child care services you need.

MSU offers eligible faculty and staff two different kinds of FSAs. The **Health Care Spending Account (HCSA)** can be used for eligible medical

*(Continued on Page 3)*

See updated content on pages 17-20 with important new information about FSAs!

### **New Debit Card Vendor This Year! Details inside**

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*Advancing Knowledge. Transforming Lives.*

## A Note from the Interim Assistant Vice President . . .

I've worked in various roles related to benefits program management for more than 20 years. Throughout that time, I have always found it surprising that so few people take advantage of the significant tax savings opportunities afforded by flexible spending accounts (FSAs). Though 81 percent of large employers offer FSAs, just one in five eligible employees nationally use this great benefit.<sup>1</sup> Though participation rates at MSU are slightly higher than national averages, without a doubt many MSU employees are missing out on some great savings. Over the years, I have heard the same reasons repeated over and over as to why people are afraid to give FSAs a try:

*"I'm afraid I won't use up all the funds in time and will lose my money."*

It's true that any FSA funds you do not use by the end of each plan year are forfeited. But the reality is that most people who use FSAs don't lose any of their money. In 2006, only 4 percent of people on average failed to use all the funds in their FSAs.<sup>1</sup> And even if you are part of the 4 percent who don't use all their funds, for most the number of dollars remaining in the accounts at the end of the year is small and may be offset by the tax savings generated by using an FSA.

*"I can't afford another deduction from my paycheck."*

This concern has never made sense to me. FSAs are used to pay fairly predictable costs for items and services you would purchase anyway, such as day care for your children, medical co-pays and certain types of over-the-counter drug items used frequently by your family. Paying for things with pre-tax dollars means paying less. Since you will likely spend part of your paycheck on these items and services anyway, why not use pre-tax dollars through an FSA to pay less? The real question should be: can you afford to pass up paying less for things you have to buy anyway?

*"I don't know how much I should contribute."*

That's easy. If you want to try out an FSA but are cautious, you could start small the first year and only contribute enough to cover expenses you know you will incur. Start with estimating co-pays for prescriptions you use every month or day care costs you can easily predict based on your work schedule and your provider's hourly rate. Consider using the worksheet on page six to estimate your eligible health and child care expenses. If you find you run out of funds early during the first year, you can then increase your contributions conservatively for the next year.

*"It's a complicated benefit to use."*

It's not really all that complicated, but it does require you to be organized enough to keep receipts, fill out a form and mail or fax them in. You can do this after each eligible purchase, monthly, or once at the end of the plan year. And for eligible health care expenses, you can use the HCSA debit card to pay as you go rather than paying first and getting reimbursed later, though you will still want to save receipts.

*"I already have too much money and I like paying more than I need to for things."*

Okay, I'm just kidding about that last one. Nobody ever comes right out and says they have so much money they don't need to worry about wasting it. But lots of people say it with their actions each year by failing to investigate whether an FSA could help them save more of the dollars they earn. FSAs don't make sense for everyone, but for many they can save hundreds of dollars per year. All of us at MSU Human Resources hope this special edition of Source will help you determine if an FSA is right for you.

*Chris Hanna*

<sup>1</sup> Mercer Human Resource Consulting



**Chris Hanna**  
Interim Assistant Vice President  
for Human Resources

## Flexible Spending Accounts *(Continued from page 1)*

expenses. The **Dependent Care Spending Account (DCSA)** can be used for eligible child and dependent care expenses. See pages four and five for examples of eligible expenses.

### Key HCSA Debit Card Facts

- On December 31, 2007, all 2007 plan year HCSA debit cards issued by MBI will be inactivated. Cards issued by MBI should be destroyed after Dec. 31, 2007. All HCSA enrollees (both new enrollees and those renewing) will receive new HCSA “Benny” Debit cards for the 2008 plan year issued through a new card vendor, Evolution Benefits.
- After December 31, 2007, when you use your new HCSA debit card, it will draw from your 2008 Health Care Spending Account. Please note that you may continue to use remaining 2007 funds through March 15, 2008, however, you can no longer use the debit card to access 2007


funds after December 31, 2007. Instead, you will need to pay for eligible items or services first and then submit receipts in order to be reimbursed from 2007 funds.

prescription drug co-pays, can be automatically substantiated because co-pays are predictable amounts from medical providers.

- If two members of your household currently have debit cards, when you re-enroll you



- Debit cards offer you the convenience of paying with the swipe of a card - but you still need to keep those receipts! IRS rules require Flexible Spending Account administrators to substantiate the eligibility of ALL items and services billed to Flexible Spending Accounts, including those transactions using HCSA debit cards. Some types of expenses, like doctor visits or

will be sent two new cards. If you need to order additional HCSA debit cards for members of your family that are eligible for coverage, contact Meritain Health at 800-748-0003 or through their Web site at: [www.Weyco.com](http://www.Weyco.com). Weyco merged with Meritain Health and although Meritain is now the plan administrator, for now the Weyco Web site is still in use. 

### FSA Related Deadlines You Should Know

Flexible Spending Accounts can offer some great tax advantages, but it's important you are familiar with the program deadlines. ***If you have not used all of your funds and submitted your receipts by the required deadlines, IRS code requires that remaining funds be forfeited. It is very important to remember that the deadlines for using funds are different for Dependent Care Spending Accounts (DCSA) and Health Care Spending Accounts (HCSA).*** Important deadlines to know for both the 2007 and 2008 program years include:

#### For the 2007 Program Year

- The deadline to use your DCSA funds is: December 31, 2007
- The deadline to submit receipts for your DCSA is: April 30, 2008
- The deadline to use your HCSA funds is: March 15, 2008
- The deadline to submit receipts for your HCSA is: April 30, 2008

#### For the 2008 Program Year

- The deadline to use your DCSA funds is: December 31, 2008
- The deadline to submit receipts for your DCSA is: April 30, 2009
- The deadline to use your HCSA funds is: March 15, 2009
- The deadline to submit receipts for your HCSA is: April 30, 2009

## Open Enrollment Assistance Sessions

*MSU Benefits staff will be available to answer questions and help you enroll online at these locations and times during the open enrollment period:*

**Monday, Oct. 29, 2007**  
*MSU International Center  
Spartan Room C  
9 a.m. until 3 p.m.*

**Thursday, Nov. 1, 2007**  
*MSU International Center  
Spartan Room C  
10 a.m. until 4 p.m.*

**Monday, Nov. 5, 2007**  
*MSU Union  
Green Room  
9 a.m. until 3 p.m.*

**Thursday, Nov. 8, 2007**  
*MSU Main Library  
Beaumont Instruction Room  
Noon until 4 p.m.*



## More Details on Flexible Spending Accounts

### How FSAs Work

When you enroll in an FSA, you will need to decide on your annual contribution amount for the 2008 calendar year.

Your contributions will be deducted from your paychecks and will not be taxed.

It is important to estimate as closely as possible how many eligible expenses you are likely to incur in the 2008 calendar year because any funds not used during the plan year must be forfeited under Internal Revenue Code.

When you have paid an eligible medical or dependent care expense, you will fill out a simple reimbursement request form. You submit receipts for the expense with the request form. You're then reimbursed for those expenses with the tax-free dollars from the accounts.

Or, for some expenses like prescriptions and office visit co-pays, you can just pay for the purchase directly with your HCSA debit card. You don't have to fill out any forms when you use the debit card, but you do need to save your receipts.

### What Do Dependent Care Spending Accounts Cover?

To be eligible for reimbursement, dependent care expenses must meet some rules established in Internal Revenue Code for dependent child and elder care:

- *The dependent cared for must be under age 13, or, if older, physically or mentally incapable of self-care.*

- *Day care must be necessary in order for you and (if you are married) your spouse to work or attend school full-time.*

- *The person cared for must be claimed as a dependent on your federal income tax return and must reside in your home at least eight hours per day.*

- *Payment for care cannot be made to anyone you claim as a dependent on your tax return, to your spouse, or to your child under age 19.*

- *If care is provided by a center that cares for more than six individuals, it must be licensed.*

### What Do Health Care Spending Accounts Cover?

You may use your Health Care Spending Account to pay for the following items. (Please note that you can only use the HCSA to pay for items or portions of items that are NOT reimbursed or paid for through your health insurance.)

#### **DENTAL SERVICES**

*Crowns/Bridges  
Dental X-Rays  
Dentures  
Exams/Teeth Cleaning  
Extractions  
Fillings  
Gum Treatment  
Oral Surgery  
Orthodontia/Braces*

#### **INSURANCE-RELATED ITEMS**

*Co-pay and Co-insurance Amounts  
Deductibles  
Pre-existing Condition Expenses  
Private Hospital Room Differential*

#### **LAB EXAMS / TESTS**

## **MEDICATION**

*Insulin  
Prescribed Birth Control  
Prescribed Vitamins  
Prescription Drugs*

## **OVER-THE-COUNTER MEDICATION**

*Many over-the-counter medicines, drugs, or dietary supplements for a specific medical condition are eligible. Examples include: pain relievers, cold medicines, first aid creams, antihistamines, antacids and more.*

## **OBSTETRIC SERVICES**

*Lamaze Class  
Mid-Wife Expenses  
OB/GYN Exams  
Post-Natal Treatment  
Pre-Natal Treatment*

## **PRACTITIONERS**

*Allergist  
Certified Nurse Specialist  
Certified Registered Nurse Anesthetist  
Chiropractor  
Christian Science  
Dermatologist  
Homeopath  
Naturopath  
Nurse Practitioners  
Osteopath  
Physician  
Psychiatrist  
Psychologist*

## **OTHER MEDICAL TREATMENTS/ PROCEDURES**

*Acupuncture  
Alcoholism (inpatient treatment)  
Drug Addiction  
Hearing Exams  
Hospital Services  
Infertility  
In-vitro Fertilization  
Norplant Insertion or Removal  
Office Visits  
Physical Therapy  
Rolfing  
Speech Therapy*

*Sterilization  
Transplants (includes organ donor)  
Vaccinations/Immunizations  
Vasectomy and Vasectomy Reversal  
Well Baby Care*

## **OTHER MEDICAL EQUIPMENT SUPPLIES and SERVICES**

*Abdominal/Back Supports  
Ambulance Services  
Arches/Orthopedic Shoes  
Counseling  
Crutches  
Hearing Aids and Batteries  
Hospital Bed  
Medic Alert Bracelet or Necklace  
Oxygen Equipment  
Prosthesis  
Splints/Casts  
Support Hose (if medically necessary)  
Syringes  
Transportation Expenses (essential to medical care)  
Tuition Fee at Special School for Disabled Child  
Wheelchair*

## **VISION SERVICES**

*Artificial Eyes  
Contact Lenses  
Contact Lens Solution  
Eye Examinations  
Eyeglasses  
Laser Eye Surgeries  
Ophthalmologist  
Optometrist  
Prescription Sunglasses  
Radial Keratotomy/LASIK*

## **You will NOT be reimbursed for:**

*Cosmetic Surgery or Cosmetic Dental Work  
Cosmetics  
Electrolysis  
Toiletries  
Prescription Drugs for Cosmetic Purposes  
Vacations or Recreational Activities  
Health Club Dues*

Please note that this is a partial listing of eligible and ineligible items and services covered by FSAs.

You can find more detailed lists of eligible and ineligible items for both HCSAs and DCSAs online.

Just visit the [www.hr.msu.edu](http://www.hr.msu.edu) Web site, click on the Benefits link, then click on the Flexible Spending Accounts link.

## **How Much Can I Contribute to an FSA at MSU?**

You may contribute up to \$5,000 to your Dependent Care Spending Account (per-household total).


Eligible employees may contribute up to \$5,000 to your Health Care Spending Account. This is a per-eligible individual total. For spouses who both work at MSU and are eligible, this means each spouse may contribute up to \$5,000 for a household total of \$10,000.

Your savings will vary based on your income tax rate and the number of out-of-pocket health and child care costs you typically incur. Please view additional Flexible Spending Accounts information at: [www.hr.msu.edu](http://www.hr.msu.edu).

## **Date of Service is Important**

Please note that reimbursement is based on the date of service, not the date you submit the claim. Any claims for expenses need to be submitted to the plan administrator, Meritain Health.

Claim forms for Meritain Health are on the MSU HR Web site at [www.hr.msu.edu](http://www.hr.msu.edu). Click the Benefits link and then the Flexible Spending Accounts link.

Don't let another year pass you by without discovering if Flexible Spending Accounts could benefit you and your family! 

## Worksheets for FSA Planning

Many people are sold on the tax benefits of using Flexible Spending Accounts, but fail to enroll because they are worried they may withhold the wrong amount and wind up losing money at the end of the year. But with a little advance planning, you can match your FSA withholdings to the amount you are likely to spend on eligible dependent care and health care out-of-pocket costs. Try using the worksheets below to estimate your minimum eligible expenses for the upcoming year and then plan conservatively by selecting withholdings equal to or less than your expected expenditures. This can reduce your risk of losing funds and help you use FSAs effectively.

### Estimating annual health care expenses:

1. Medical/dental insurance deductibles           \$ \_\_\_\_\_
2. Medical insurance co-pays                        + \$ \_\_\_\_\_
3. Dental and orthodontia co-pays                 + \$ \_\_\_\_\_
4. Prescription drug co-pays                         + \$ \_\_\_\_\_
5. Eye examinations                                    + \$ \_\_\_\_\_
6. Glasses or contact lenses                         + \$ \_\_\_\_\_
7. Contact lens solutions and supplies             + \$ \_\_\_\_\_
8. Medically necessary elective surgery  
(such as LASIK eye surgery)                         + \$ \_\_\_\_\_
9. Over-the-counter drugs used to treat  
medical conditions (i.e. pain relievers)           + \$ \_\_\_\_\_
10. Other planned medical costs                    + \$ \_\_\_\_\_
11. Estimated total annual  
medical/dental expenses for the year             = \$ \_\_\_\_\_
12. Divide by the number of times you  
are paid each year (12 or 26)                     / \_\_\_\_\_
13. Reduction amount from each paycheck       = \$ \_\_\_\_\_

### Estimating annual dependent care expenses:

1. # of weeks in the year                             52
2. Minus the # of weeks with no  
expenses (i.e. vacation)                             - \_\_\_\_\_
3. Equals the total number of  
weeks of dependent care expenses                 = \_\_\_\_\_
4. Amount you spend weekly on  
dependent care   \$ \_\_\_\_\_
5. Multiply the result of line 3 times  
the result of line 4 to estimate your annual  
dependent care expenses
6. Estimated annual dependent care  
expenses (from #5 above)                         \$ \_\_\_\_\_
7. Divide by the number of times you  
are paid each year (12 or 26)                     / \_\_\_\_\_
8. Reduction amount from each  
paycheck   = \$ \_\_\_\_\_

**Spend Less. Save More.**  
**Flexible Spending Accounts.**



## Clerical-Technical Award (Continued from page 1)

“Michelle excels at the service and outreach she provides to the students, staff and faculty we serve,” said Artibee’s former supervisor, Lori Strom. “She is courteous, respectful and has a positive manner towards customers. She knows the available campus and community resources, and provides appropriate referrals.”

Jodi Roberto Hancock of the Women’s Resource Center described Artibee as warm, personable, positive and always willing to help others.

“She’s the first voice and face of the Family Resource Center,” Hancock said.

“Michelle is always willing to give the extra minute, walk the extra step, or know just the right encouraging words to say that makes every person who comes through the FRC feel supported and a valuable part of the MSU community,” Leann Harris, an MSU student parent, said.

Besides her great personality, Artibee excelled at her position from personal experience. As a single mom who earned two degrees while working, she regularly provided not only information resources to her customers, but emotional support as well.

“I love the work itself,” Artibee said. “I love being able to support students in their educational goals and parenting responsibilities.” She also said the student parents she assists are a motivated group, and it is really touching to watch them accomplish their goals.

Artibee worked at FRC from January 2000 to October 12, 2007. She recently took the next

step in her career journey and accepted a new position at Cornell University where she is now the program manager for Work and Family Programs in the Office of Workforce Diversity, Equity and Life Quality.

Though her many colleagues and friends at the University are sad to see Michelle leave the MSU team, all who know Michelle are pleased and proud to see her take the next exciting step in her career.

“We will all miss Michelle deeply,” said Chris Hanna, interim assistant vice president for human resources. “But such a great career opportunity coming her way is evidence both of how very talented Michelle is and the great commitment present at MSU to help all employees grow and develop professionally so they can tackle new challenges both within and beyond Michigan State University. We are proud of Michelle’s achievements.”

Kristine Hynes, director of Human Resource Services, presented Artibee with her award at a special reception held on September 28, 2007.

“Michelle is just a shining example of the kind of dedication and service this award is intended to recognize,” Hynes said. “She is a person who gives a hundred percent effort in all areas of her life.”

In 2006 Artibee also received the LaRonda Brown Service Recognition Award for her commitment and service to



2007 Award Winner Michelle Artibee

members of Student Parents on a Mission (SPOM). She also supported SPOM as their business manager.

Outside of her job duties at the FRC, Artibee served on the founding board of the National Higher Education Alliance for Students with Children. She also served on WACFPO, the Women’s Advisory Committee to Dr. Fred Poston.

Artibee also is an active mom, contributing time in the past to her daughter’s school as their Web developer and speaking at alternative high school teen parent programs.

“The FRC has been a great place to work,” Artibee said. “Having a great relationship with Lori and other colleagues has made this such a positive place to be and I will always love MSU.” 🧑

*The Annual Clerical-Technical Award is made possible by Dr. Charles and Marjorie Gliozzo, who established a fund in honor of Thomas and Concettina Gliozzo in 2001.*

# MSU HR

## News You Can Use . . .

### **Community Charitable Campaign**

The Michigan State University 2007 Community Charitable Campaign (MSU CCC) kicked off in late September and runs through early November.

MSU CCC is an annual campaign to raise money for local charities. Last year MSU faculty, staff, students and affiliated organizations raised \$560,000 for local charities.

You can learn more about the campaign at the MSU CCC Web site at [www.msuccc.msu.edu](http://www.msuccc.msu.edu).

Together, MSU faculty, staff, students, retirees and affiliate organizations can make a huge difference in the lives of many local residents through our generous campaign gifts.

### **Overage Dependent Verification Letters**

Dependent verification letters have been mailed to employees with dependents aged 19 and older enrolled on their benefits plans. The letters request information about the eligibility of dependents for continuing benefits coverage.

You will need to return the necessary information by November 5, 2007 to avoid coverage termination for those dependents who are still eligible for benefits. If you do not respond to this mailing, health and/or dental care coverage for your dependent will end on December 31, 2007.

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Additional information is available at [www.hr.msu.edu/HRsite/Benefits/FacStaff/LifeChg/OAD.htm](http://www.hr.msu.edu/HRsite/Benefits/FacStaff/LifeChg/OAD.htm). Or contact MSU Human Resources Benefits at 517-353-4434, or toll-free at 800-353-4434 or via e-mail at: [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu).

### **New Work-Life Web Site**

The Office of the Provost and the Office for Inclusion and Intercultural Initiatives recently announced the launch of a new Web site, "WorkLife at MSU."

This Web site is designed to be a comprehensive, "one-stop," resource database for new and potential faculty members, as well as our current faculty, administrators and academic staff. The Web site includes a range of information about careers, policies, health and wellness, family life, research, and resources pertaining to all aspects of faculty work life.

Please visit the WorkLife at MSU Web site at <http://worklife.msu.edu/>.

### **Conference: Sustaining an Inclusive Community**

The Office for Inclusion and Intercultural Initiatives will host the third biennial Best Practices Conference on Friday, November 9 from 9 a.m. to 6 p.m. at the MSU Union.

MSU's faculty, staff and students engage in eclectic and

creative enterprises that foster an inclusive and diverse environment and this conference showcases their efforts and identifies resources, new ideas and strategies for sustaining inclusion across cultures. This conference will:

- Provide participants an opportunity to ask questions of those who achieve high utilization of employee potential.
- Provide participants time to engage in dialogue with presenters to better understand and act upon the day's learning.
- Allow the MSU community to share their tangible ideas on building and sustaining an inclusive campus.
- Demonstrate how presenters have created and sustained inclusive environments in the classroom.
- Highlight student organizations' success at welcoming and retaining new students from a host of backgrounds and cultures.
- Bring to light a new pedagogy that allows for greater academic achievement.

The event is free to MSU students, staff, faculty and retirees and \$50 for non-MSU participants. You can register for this conference online through the conference Web site at:

[www.inclusion.msu.edu/bpc](http://www.inclusion.msu.edu/bpc)

For additional information or to request reasonable accommodations, contact one of the conference co-coordinators:

- Venice Smith at 517-432-0663 or [smithde4@msu.edu](mailto:smithde4@msu.edu)

- Audrey Bentley at 517-432-8384 or [bentley@msu.edu](mailto:bentley@msu.edu)

## **SEAS Phase II Update**

Phase II of the Student Employment Automated System (SEAS) was launched this summer and introduced new features to the system to further assist units with student employment processing and management of records. New features added over the summer during Phase II implementation included:

- A group processing menu that offers the option of processing a group of up to 50 student employee jobs or accounts simultaneously.
- A reporting option that will allow users to create, print and/or download reports from SEAS.
- Annual raise processing, including the ability to create, print and/or download annual raise reports for student employees within a user's authorized units.
- Group Job Edit - the ability to change supervisor information or add job termination information for a group of up to 50 student employee jobs.
- Group Add Job - The ability to add a job for a group of up to 50 student employees.
- Group Edit Account – The ability to edit an existing account (change account numbers, pay rates, etc.) for a group of up to 50 student employee accounts.
- Group Add Account - The ability to add a new account for an existing job for a group of up to 50 student employee jobs.

If you have questions about SEAS, e-mail them to [HRSEASInfo@hr.msu.edu](mailto:HRSEASInfo@hr.msu.edu) or call 517-355-9520.

## **Executive Leadership Academy Seminar Series**

Information is now available for the Executive Leadership Academy 2007-2008 Seminar Series.

The 2007-2008 sessions will be held between October 2007 and April 2008 and cover such topics as building effective work teams, promoting and supporting innovation, strategic communication and interest-based negotiation.


The seminars are targeted to executive managers, deans, chairs, directors and support staff supervisors (15-17).

To find out more about the series and register online, visit the following Web site:

<http://fod.msu.edu>

The Executive Leadership Academy and the annual Seminar Series are jointly sponsored by Academic Human Resources and Human Resources.

## **Course Fee Courtesy Contact Update**

Effective January 1, 2008, Course Fee Courtesy administration for both support and academic staff will be combined and administered by the office of Human Resource Development. Julie Rorick, program assistant, will become the contact for all Course Fee Courtesy administration. Julie can be reached at 517-884-0177 or [rorick@hr.msu.edu](mailto:rorick@hr.msu.edu). 

# what shade of green are you?



## MSU Family Resource Center Honors Outstanding Supervisors

In honor of National Bosses Day, October 16, 2007, The MSU Family Resource Center recently honored six MSU supervisors from various academic and support units.

The recipients of the 2007 MSU Outstanding Supervisor Award include:

- **Philis Bukovcik**, Student Accounts-Billing and Receivables, Assistant Manager
- **Geoff Humphrys**, Lear Corporation Career Services, Director
- **Chris Jensen**, Kellogg, Housekeeping, Supervisor
- **Karyn Pearl**, University Stores, Manager
- **Karen Plaut**, Animal Science, Department Chairperson
- **Dr. Jamie Sue Willard Smith**, Office of Radiation, Chemical, and Biological Safety, Biosafety Officer

The recipients were selected based on testimony from their employees' nomination letters.

This award honors supervisors who have consistently demonstrated work/life sensitivity and support of the professional/personal needs of the employees in their unit.

The common traits were their ability to recognize their employees as individuals, and to treat everyone with dignity and respect.

"These supervisors know that the productivity, quality of work and morale in the department are

enhanced because they understand their employees have lives outside of work," said Lori Strom, coordinator of the MSU Family Resource Center.

Many nominators said their own longevity and dedication in their departments and their loyalty to MSU are a direct result of their supervisors' positive attitude, integrity, sensitivity, empowering leadership style, sense of humor and approval of flexible work schedules.

"They all claim to have the best boss on campus," Strom said.

Here's some of what employees who nominated the winners had to say about what made their supervisor worthy of recognition:

*"Highly developed sense of integrity"*

*"Maintains a sense of humor, but takes her job seriously"*

*"Compassionate, flexible and willing to listen"*

*"Strives to make each person feel they are an important part of the team"*

*"Respects people's need for personal and family time"*

*"Our flexible scheduling helps with Dr. appointments and family life events"*

*"Open door policy"*

*"Staff is more productive because of our flexibility"*

*"Team-oriented environment"*

*"Work ethic and constant support of his staff"*

*"Because of her I decided to stay another seven years instead of retiring"*

*"Thoughtful, caring and encouraging person"*

*"Family comes first"*

*"Holistic approach to people management"*

*"Promotes healthy lifestyles"*

*"Supportive of my need to breastfeed"*

*"Caring and understanding and makes it a good place to work"*

The recipients each were honored at surprise parties with their staff.

"MSU is proud to have leaders who manage their work environments with sensitivity to individuals," Strom said. "We are thankful to these great supervisors for helping to make Michigan State University a great place to work!"



## East Lansing Ordinances

East Lansing ordinances prohibit the possession of any alcoholic beverage in an open container or a container with a broken seal in any public place or private area open to the public, except a licensed liquor establishment or elsewhere as provided by ordinance. Partying and tailgating on public property with alcoholic beverages is prohibited within the City's jurisdiction.

City ordinances also prohibit the use of any type of false identification to enter a bar or to purchase liquor from a carry-out store and require liquor establishments to confiscate suspected false identification and turn it over to the Police Department.


Violations of all East Lansing ordinances except Minor in Possession of Alcohol (MIP) and Open Alcohol are punishable by a maximum sentence of 90 days in jail or a \$500 fine or both. Penalty

for open alcohol is a fine up to \$100 for first violation. For second and third violations, punishment is not more than 90 days imprisonment and/or fines up to \$250, or \$500. Maximum penalties for MIP are up to \$100 for the first violation, \$200 and/or up to 30 days imprisonment for the second violation, and \$500 and/or up to 60 days imprisonment for the third violation. Possible community service and substance abuse screening at own expense, and/or driving license sanctions may also be imposed for Open Alcohol and MIP violations.

Persons unlawfully possessing marijuana or cannabis are guilty of a misdemeanor under City of East Lansing ordinances. Violations of marijuana or cannabis ordinances are punishable by a fine of up to \$25, 45 days of community service, substance abuse screening or treatment, or some combination of these. A second offense within ten years of the first raises the possible fines to \$100, and potential



community service days to 90.

Students are encouraged to become familiar with their responsibilities under East Lansing ordinances, which may be obtained at East Lansing City Hall. East Lansing ordinances may be obtained on the internet at <http://www.cityofeastlansing.com>. 

## Jeanne Clery Disclosure of Campus Security Policy and Crime Statistics

On October 1, 2007, in accordance with the Jeanne Clery Disclosure of Campus Security Policy and Campus Crime Statistics Act, Michigan State University distributed to all students and employees information related to security issues, crime statistics and educational efforts related to health and safety risks. This information includes:


- Campus policies related to sexual harassment and assault, drugs and alcohol, including penalties for

violations of those policies.

- Telephone numbers of police agencies, campus ride services, counseling and educational resources.
- Information on educational programs on crime prevention, safety, sexual harassment and assault, alcohol and drugs.
- Suggestions for safety awareness on campus.
- Information concerning campus

security and access to campus facilities.

- The annual compilation of crime statistics.

To access the crime statistics for MSU via the Web, go to [www.msu.edu/dig/safety/](http://www.msu.edu/dig/safety/). Michigan State University also offers a paper copy of the information that can be requested from the Student Life Department at 517-355-8286, TTY 517-353-0304, or by e-mail at [stulife@msu.edu](mailto:stulife@msu.edu). 

# MSU Drug and Alcohol Policy

## All-University Policy Applicable to University Employees and Students

Congress has passed and the President has signed the Drug-Free Workplace Act of 1988 and Drug-Free Schools and Communities Act Amendment of 1989. The following is Michigan State University's Drug and Alcohol Policy for employees and students.

### Employees<sup>1</sup>

Consistent with state and federal law, Michigan State University will maintain a workplace free from the unlawful manufacture, distribution, dispensation, possession, or use of a controlled substance.<sup>2</sup> The unlawful manufacture, distribution, dispensation, possession, or use of controlled substances, illicit drugs, and alcohol are prohibited on any property under the control of and governed by the Board of Trustees of Michigan State University, and at any site where work is performed by individuals on behalf of Michigan State University.

Pursuant to applicable university procedures governing employee discipline, any employee involved in the unlawful use, sale, manufacturing, dispensing, or possession of controlled substances, illicit drugs, and alcohol on university premises or work sites, or working under the influence of such substances, will be subject to disciplinary action up to and including dismissal and referral for prosecution.

The employee must notify the university of any criminal drug statute conviction for a violation occurring in the workplace no later than five (5) calendar days after such conviction. Failure to provide such notice will subject the employee to discipline up to and including dismissal pursuant to applicable university procedures governing employee discipline. The employee shall notify his/her immediate supervisor, who will report the incident to the Office of Human Resources, Academic Human Resources, or Student Employment Office.

Michigan State University supports and sponsors programs aimed at the prevention of substance abuse by university employees. The Employee Assistance Program (EAP) provides preventative programs and counseling for employees experiencing substance-dependency problems. Assistance is available on a voluntary basis. Leaves of absence to obtain treatment may be obtained under the medical leave provision of the appropriate labor contract or policy.

### Students

Michigan State University's compliance with provisions of the Drug-Free Schools and Communities Act Amendments of 1989 applying to students is achieved through a comprehensive alcohol and other drug prevention

program, which includes policy enforcement, education programs, and treatment services.

General Student Regulations 2.06 and 2.07 prohibit the unlawful possession, use, or distribution, of illicit drugs and alcohol by students on Michigan State University property or as part of any of its activities. These regulations are as follows:

2.06 "No student shall possess, use, manufacture, produce, sell, exchange, or otherwise distribute any drug prohibited by federal or state laws."

2.07 "No student shall possess, consume, furnish, manufacture, sell, exchange, or otherwise distribute any alcoholic beverages except as permitted by state law and university ordinance."

Alleged violations of MSU regulations are adjudicated through the MSU student judicial process. Consequences for violations may include, but are not limited to, some form of disciplinary probation, required attendance at educational programs, referral for assessment and treatment, relocation to a new living environment, and suspension from Michigan State University for sale of illegal drugs or repeated violations of the regulations. In addition, students can expect to be arrested and fined for violations of state law on campus.

Michigan State University supports and sponsors programs aimed at the prevention of substance abuse by students. Information about education and treatment services may be obtained from Olin Health Education Service's Alcohol and Other Drug Program.

### *President*

*Provost and Vice President for Academic Affairs*

*Vice President for Finance & Operations & Treasurer*

*Vice President for Student Affairs and Services*

*Board of Trustees, October 12, 1990*

<sup>1</sup> This policy applies to all university employees, including but not limited to: faculty, academic staff, support staff and student employees.

<sup>2</sup> Five schedules of controlled substances are defined in the comprehensive Drug Abuse Prevention and Control Act of 1970, 21. U.S.C. 812.

More information about laws governing the sale and possession of alcohol and other drugs, as well as penalties for violations of these laws, may be obtained from the MSU Police, the Main Library, or the MSU Employee Assistance Program.

## Health and Safety

“Alcohol and illicit drugs are associated with serious health problems including motor vehicle crashes, homicides, suicides, child abuse and intimate partner violence, injuries, unintended pregnancies, sexually transmitted infections, and escalating health care costs.”<sup>1</sup> During calendar year 2005, 4% of the new cases opened at the MSU EAP had a primary presenting problem related to substance abuse. Many additional employees sought assistance for other reasons such as depression and anxiety, relationship strain, or work-related issues. In a number of these cases substance use or substance abuse was a contributing factor. Long-term heavy drinking can lead to heart disease, cancer, liver disease and seriously impact the health of individuals, families, and the community as a whole. The annual economic cost of alcohol and drug abuse has been estimated at \$60 billion in the United States alone.<sup>2</sup> We know that alcohol and substance abuse are common problems, affecting about 10 percent of all people over their lifetimes.

In 1988 the Drug-Free Work Place Act was passed in an attempt to reduce the personal and organizational costs of substance abuse in the workplace and to promote drug-free working environments and discourage or prevent drug abuse.

### **Facts to consider:**

- ✓ Marijuana is extremely psychologically addicting, and causes two problems of significance to academic and work performance – short-term memory problems and a motivational syndrome (laziness/lethargy.)
- ✓ Addiction to alcohol or other drugs is a progressive disease, which if untreated, can be fatal.
- ✓ Treatment for alcohol and drug abuse is more commonly accepted and available than ever before.
- ✓ Substance misuse and abuse can lead to negative psychological consequences and can complicate the treatment of depression and anxiety and can also lead to loss of intimacy, work performance problems, low self esteem, and the creation of traumatic/dysfunctional family systems.
- ✓ The problem of substance abuse in the workplace affects more than the user. It can be a factor in unhealthy workplace behaviors and can impair work team functioning.

If you or a family member are concerned about alcohol or drug use, contact the MSU Employee Assistance Program for free, confidential short term counseling, and in some cases, assessment and referral to local substance abuse treatment providers. Contact the MSU EAP at 517-355-4506 or [eap@ht.msu.edu](mailto:eap@ht.msu.edu) or on the Web at <http://uphys.msu.edu/eap/>.

1. A report on the Health Status of Ingham County 2004.

2. A report on the Health Status of Ingham County 2004.

## Federal and State Penalties for Sale and Possession

The federal government decides if and how a drug should be controlled. Psychoactive (mind-altering) chemicals are categorized according to Schedule I to V. This schedule designates if the drug can be prescribed by a physician and under what conditions. Factors considered in this categorization include a drug's known and potential medical value, its potential for physical or psychological dependence, and risk, if any, to public health. Penalties for the illegal sale or distribution of a drug are established using the designation of Schedule I to V.

Schedule I drugs have a high potential for abuse with no medical uses. Production of these drugs is controlled. Examples include GHB (gamma-hydroxybutyrate), heroin, methaqualone, all hallucinogens (except phencyclidine [PCP]), marijuana, and hashish. Tetrahydrocannabinol (THC), depending on its form, can also be a Schedule II drug.

Schedule II drugs have high potential for abuse, but have some medical uses. Production of these drugs is controlled. Examples include opium, morphine, codeine, other narcotics, barbiturates, cocaine, amphetamines, and phencyclidine (PCP).

Federal and State of Michigan penalties for selling Schedule I and II drugs vary with the quantity of the drug. Additionally, if death, rape, or serious injury is associated with the sale and/or if it is a second offense, penalties are more severe. When establishing penalties for sale, marijuana and hashish are separated from this designation according to the schedule. The penalties for sale of marijuana and hashish, however, are similar to those set for Schedule I and II drugs.

The federal penalty for first offense sale of small amounts of Schedule I and II drugs is imprisonment for not less than 5 years and not more than 40 years; if death or serious injury results, the penalty changes to imprisonment

for not less than 20 years or more than life, a fine of not more than \$2 million for an individual, or both. Federal penalties on first offense for individuals who illegally manufacture, deliver, or knowingly possess GHB (gamma-hydroxybutyrate) include imprisonment for up to 20 years. If death or serious bodily injury results from the usage of GHB, penalties include imprisonment for no less than 20 years, and no greater than life, including additional fines of up to \$1,000,000 for an individual.

The State of Michigan's penalty for "unlawful manufacture, delivery, or possession with intent to deliver" less than 50 grams of a Schedule I or II controlled substance or narcotic drug is a felony which results in imprisonment for up to 20 years, and/or a fine of up to \$25,000. The penalty for possession of less than 25 grams of a Schedule I or II controlled substance or a narcotic drug is imprisonment for up to four years, a fine of up to \$25,000, or both. Both are felonies. Use of a Schedule I or II controlled substance or narcotic drug is a misdemeanor that has a penalty of imprisonment for up to one year, a fine of up to \$2,000, or both. Michigan law provides for up to 7 years imprisonment and/or a \$10,000 fine for individuals who manufacture, deliver, intend to deliver, or knowingly possess GHB.

The manufacture, distribution, or possession with intent to distribute or dispense up to 45 kilograms of marijuana or between 20-200 marijuana plants is punishable by up to seven years imprisonment, a fine of up to \$500,000 for an individual, or both. In Michigan, the "unlawful manufacture, delivery, or possession with intent to deliver" of less than 5 kilograms of marijuana or a mixture containing marijuana, or fewer than 20 marijuana plants, is a felony, punishable by imprisonment for up to four years, a fine of up to \$20,000, or both. Possession of marijuana is a misdemeanor, punishable by

imprisonment for up to one year, a fine of not more than \$2,000, or both. Use of marijuana is also a misdemeanor, punishable by imprisonment for not more than 90 days, a fine of up to \$100, or both.

Schedule III, IV, and V drugs include those most citizens would categorize as "prescription drugs". Schedule III drugs have some potential for abuse, but less than those on Schedules I and II. The potential for abuse of Schedule IV drugs is less than those on Schedule III, and the potential for abuse of those on Schedule V is less than those on Schedule IV. All Schedule III to V drugs have medical uses and their production is not controlled. Examples of these drugs include some narcotics, chloral hydrate (IV), barbiturates (III & IV), benzodiazepines (IV), glutethimide (III), other depressants (III & IV), amphetamines (III), and other stimulants (III & IV).

The federal penalty for first offense sale of a Schedule III drug is imprisonment for not more than five years, a fine of not more than \$250,000 for an individual, or both. The federal penalty for first offense sale of Schedule IV drugs is imprisonment for not more than three years, a fine of not more than \$250,000 for an individual, or both. The federal penalty for first offense sale of Schedule V drugs is imprisonment for not more than one year, a fine of not more than \$100,000 for an individual, or both.

Sale of some Schedule III drugs is a felony in Michigan with a penalty of imprisonment for up to seven years, a fine up to \$10,000, or both. In Michigan, the sale of Schedule IV drugs is a felony with a penalty of imprisonment for up to four years, a fine up to \$2,000, or both.

Sale of Schedule V drugs in Michigan is also a felony and has a penalty of imprisonment for up to two years, a fine of up to \$2,000, or both.

## MICHIGAN STATUTES AND UNIVERSITY ORDINANCES REGARDING ALCOHOL VIOLATIONS

VIOLATION	SUMMARY OF VIOLATION	SUMMARY OF POSSIBLE PENALTIES
OUIL (drunk driving)	A person licensed or not, under the influence of alcohol, drugs, or both, driving in public place.	First offense: misdemeanor, not more than 93 days in jail and/or fine of \$100-\$500, and/or community service not more than 360 hours. As part of sentence, court shall order suspension of operators license for period of six months. Vehicle forfeiture or immobilization may also be required.
0.08 Percent per se	Person driving in public areas with blood alcohol level containing 0.08 grams or more per 100 ml of blood, per 210 liters of breath or per 67 ml of urine.	Same as OUIL.
Permitting person under the influence to drive	Allowing intoxicated person to drive in area open to the public.	Misdemeanor: not more than 93 days in jail, or fine not less than \$100 or more than \$500, or both; vehicle can be impounded.
Minor possessing or transporting in motor vehicle	Person under 21 years may not possess or transport alcohol in a vehicle.	Misdemeanor: not more than 90 days in jail, fine of not more than \$100, and may be ordered to perform community service and undergo substance abuse screening and assessment at own expense; vehicle can be impounded. License sanctions may also be imposed.
Impaired driving	A person driving in area open to public while impaired from alcohol, drugs, or both.	First offense: one or more of following: community service for not more than 360 hours; imprisonment for not more than 93 days; fine of not more than \$300; may be required to forfeit or immobilize vehicle.
Purchase/possession/consumption by minor	Person under 21 years of age may not purchase, possess, or consume alcohol.	Misdemeanor: first arrest - fine of not more than \$100, or court ordered diversion; second arrest - not more than \$200, and/or up to 30 days imprisonment if in violation of probation due to preceding violation or for failure to follow court orders regarding preceding violation; third or subsequent violation - fine of not more than \$500, and/or up to 60 days imprisonment if in violation of probation due to preceding violation or for failure to follow court orders regarding preceding violation. May be ordered to participate in substance abuse prevention or substance abuse treatment and rehabilitation services. May be ordered to perform community service and undergo substance abuse screening and assessment at own expense. Licensing sanctions may also be imposed.
Consumption on public highway/open alcohol in vehicle	No alcoholic beverage can be consumed on public highways; no alcohol item can be open, uncapped, or seal broken in passenger area of vehicle.	Misdemeanor: not more than 90 days in jail, a fine of not more than \$100, or both. May be ordered to perform community service and undergo substance abuse screening and assessment at own expense. Licensing sanctions may also be imposed.
Disorderly person intoxicated	Intoxicated in public place and (1) danger to self or others, (2) causing disturbance.	Misdemeanor: not more than 90 days in jail, a fine of not more than \$500, or both.
Minor consuming alcohol while driving	Person under 21 years who is driving cannot have any bodily alcohol content, which means an alcohol content of more than 0.02 grams but less than 0.08 grams per 100 ml of blood, per 210 liters of breath, or per 67 ml of urine. Requires screening and assessment to determine if there is likely benefit from alcohol education program.	Four point misdemeanor. Refusal to take breathalyzer test is a two point civil infraction. Driver's license reinstatement fee \$125, may be ordered to pay costs. Minors with no prior alcohol convictions - 30-90 days license suspension and one or both of the following: not more than 45 days community service and/or up to \$250 fine.
MSU ordinances	Use/possession of alcohol prohibited except as allowed by state law.	Not more than 90 days in jail, fine of not more than \$100, or both.

**Chris Hanna**

**Interim Assistant Vice President  
for Human Resources**

**Editor:**

Alice Smith  
smitha@hr.msu.edu  
517-884-0111  
*Suggestions are Welcome!*

**Contributors:**

Special thanks to the following individuals for their assistance and contributions to *Source*.

Dr. Beth Alexander, Tom Block, Patrick Cusick, Walter Davis, Jennifer Decker, Lew Dotterer, Dawn Hecker, Edita Herbstova, Kris Hynes, Lauren Marinez, Jim Nash, Sarah Nash, Bethany Phillips, Becky Proctor, Renee Rivard, Harley Seeley, Corie Snellenberger, Scott Sowulewski, Lori Strom, Jamin Villarreal, Shelley Wells, Kristine Zayko.

*[www.hr.msu.edu](http://www.hr.msu.edu)*

## Upcoming HRD Education Opportunities

**Beyond the Negativity Trap - Revised!**

11/1/07, 8:30 a.m. - 4:30 p.m.

**Low Stress Presentation - New!**

11/1/07, 8 a.m. - 3 p.m.

**Accountability that Works: Skills That Will Get You Noticed - Expanded!**

11/6/07, 8:30 a.m. - 4:30 p.m.

**Why and How Sustainability Matters - Expanded!**

11/27/07, 1 p.m. - 4:30 p.m.

**New Boss, New Relationship: Tools for Establishing a Sound  
Workplace Foundation - New!**

11/29/07, 10 a.m. - Noon

**Creating Boundaries at Work That Work - New!**

11/29/07, 1 p.m. - 3 p.m.

**What to Say When the Small Talk Stops: Business Conversations Made Easy - New!**

12/11/07, 1 p.m. - 3 p.m.

**Course Fee Courtesy Application Deadlines:**

Summer Semester - March 1;

Fall Semester - June 1;

Spring Semester - October 1;

**Questions?** Call HRD at 884-0177

Get more information about these great courses and many others online by visiting the MSU HR Web site at [www.hr.msu.edu](http://www.hr.msu.edu) and clicking on the "Faculty & Staff Development/Training" link!

**MICHIGAN STATE  
UNIVERSITY**

*MSU Human Resources*

*Nisbet Building*

*1407 S. Harrison Road, Ste. 250*

*East Lansing, MI 48823-5239*

*MSU is an affirmative-action, equal-opportunity employer*

*MSU Human Resources  
Nisbet Building  
1407 S. Harrison Road, Ste. 140  
East Lansing, MI 48823-5239*

**Important Update  
on HCSA Debit Cards  
Inside!!!**

## Special Notice:

**the following pages contain a special notice being mailed to all employees at their work addresses in mid-November detailing some exciting changes taking effect in the FSA 2008 Plan Year.**

**These changes were announced after the print edition of Source was published, so only the online edition contains the following information.**

## Special FSA Announcement . . . .

The open enrollment period closing date to enroll in a Flexible Spending Account for the 2008 plan year ***has been extended from November 12, 2007 to November 16, 2007.***

This extension is intended to give potential enrollees time to learn about and consider some recent changes that will make Health Care Spending Accounts (HCSAs) easier to use in the 2008 plan year.

***Read inside about recent changes that mean fewer requests for receipts to verify your eligible purchases when using the HCSA debit card to access your Flexible Spending Accounts.***

**Don't forget FSA Open Enrollment for the 2008 plan year  
now runs through November 16, 2007  
at [www.hr.msu.edu](http://www.hr.msu.edu)**

# MICHIGAN STATE UNIVERSITY

November 2007

Dear MSU Community Member:

Though many MSU employees enjoy the terrific tax-savings available through Health Care Spending Accounts (HCSAs), many people also tell us they are frustrated by frequent requests for receipts that are required by IRS code to verify the eligibility of expenses when HCSA debit cards are used to pay for eligible items. This has been especially true when using the HCSA debit card to purchase generic drugs with less than standard co-pays and dental expenses, where IRS rules have previously required not just a receipt, but also an explanation of benefits from your dental insurance carrier.

***I am writing to share some great news!*** Meritain Health will be using a new HCSA debit card vendor for the 2008 plan year, Evolution Benefits, and implementing some other changes that will result in the following service enhancements in the 2008 plan year:

- ***Delta Dental enrollees will no longer have to provide Meritain with an explanation of benefits statement from Delta Dental*** when using the HCSA debit card to pay for an eligible dental expense. Delta Dental and Evolution Benefits will work together to substantiate the eligibility of dental claims without requiring enrollees to submit any additional verification.

- ***Caremark enrollees will no longer have to submit receipts when purchasing generic drugs*** that have co-pay amounts that are different than the standard co-pays.

We expect that these two changes alone will eliminate many of the frustrations employees have expressed over receiving frequent requests for receipts. However, please note that even though you won't be asked to submit receipts to Meritain Health as often, the IRS still requires you to keep your receipts for flexible spending account expenditures and may ask for them if you are audited. And ***there is more good news to share.*** It will also be possible for you to use your HCSA debit card in 2008 at certain stores to pay for eligible over-the-counter items without submitting receipts. These stores are participating in a new process that automatically substantiates FSA-eligible claims at the register. That means you don't have to deal with a request for a receipt later! Some popular locations that are participating in at-the-register automatic verification include:

- ***CVS/Pharmacy***
- ***Rite Aid***
- ***Wal-Mart***
- ***Kroger***
- ***Sam's Club***
- ***Meijer***
- ***Target***

Though not currently on the participating locations list, the ***MSU Pharmacy*** is in the process of becoming a participating location and expects to be added by January 1, 2008.

***Finally, there is one last change we want you to know about.*** To make sure everyone has the opportunity to consider the above improvements before deciding whether or not to enroll in an HCSA this year, ***we have decided to extend this year's Flexible Spending Account open enrollment process so that open enrollment will close on Friday, November 16 instead of Monday, November 12.***

This gives you extra time to determine if Flexible Spending Accounts are a worthwhile option for you and your family in 2008. If you have questions about this notice or any of the changes described here, please contact the Benefits office at 517-353-4434, 1-800-353-4434 or [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu).

***Renee Rivard***  
Director of Benefits



## HUMAN RESOURCES

### Benefits

Michigan State University  
Nisbet Building  
1407 S. Harrison, Suite 140A  
East Lansing, Michigan  
48823-5287

517-353-4434  
FAX: 517-353-1869

[www.hr.msu.edu](http://www.hr.msu.edu)



## New IRS Rules Decrease Substantiation Burdens on Card Users

Starting January 1, 2008, new IRS rules allow you to use your HCSA debit card in participating pharmacies, discount stores and supermarkets that can identify FSA-eligible items at the checkout.

You will be able to purchase the FSA-eligible items – including prescriptions and over-the-counter (OTC) products – on your HCSA debit card, and will be asked for a different form of payment for non-eligible items.

***In most cases, no receipts will be needed to verify the eligibility of FSA-eligible purchases at these participating stores! However, you still should hold on to all receipts since the IRS requires you to save all your receipts for expenses regarding FSAs.***

***As of January 1, 2008, if the Card is used at a discount store or supermarket that is not participating, the transaction may be declined.***

You can continue to use your Card at freestanding pharmacies and health care providers, such as hospitals, doctors, dentists, etc.

### Here's how the Card works at participating stores:

1. Bring prescriptions, vision products, over-the-counter items and other purchases to the checkout for the clerk to ring up.
2. Present your HCSA debit card and swipe it for payment.
3. If the card swipe transaction is approved (e.g., there are sufficient funds in the account and at least some of the purchases are FSA-eligible), the amount of the FSA-eligible purchases is deducted from the account balance. ***In most cases, no receipt follow up is required.*** The clerk will then ask for another form of payment for the non-FSA-eligible items.
4. If the card swipe transaction is declined, the clerk will ask for another form of payment for the total amount of the purchase.
5. The receipt will identify the FSA-eligible items and may also show a subtotal of the

FSA-eligible purchases.

Use your HCSA debit card for FSA-eligible products including:

- Prescriptions
- Eyeglasses
- Contact lenses and solutions
- OTC allergy medications
- Non-prescription aspirin
- Digestive medications
- Diabetes test strips
- Asthma mist
- Smoking cessation aids

### In Freestanding and Non-Participating Pharmacy Locations:

You can still use your HCSA debit card in freestanding and non-participating pharmacy locations for qualified prescriptions and eligible over-the-counter items. However, you will be asked to submit receipts to substantiate over-the-counter items purchased at these non-participating pharmacies.

**Current List of Participating Pharmacies, Discount Stores & Supermarkets that will identify FSA-eligible items at checkout as of January 1, 2008:**

Below is the current list of pharmacies, discount stores and supermarkets that have agreed to be publicly listed as planning to offer the Industry Standard version of identifying FSA-eligible items at checkout by January, 1, 2008, barring any unforeseen events. Additional locations will likely be added as more stores make the technology changes necessary to offer this benefit.

**Popular Lansing Area Locations:**

- **CVS/Pharmacy**
- **Kroger**
- **Meijer**
- **Rite Aid**
- **Sam's Club**
- **Target**
- **Wal-Mart Stores**

The **MSU Pharmacy** is in the process of becoming a participating location and expects to be added to the above list by January 1, 2008.

**Other Participating Locations:**

- ACME-SuperValu
- Albertson's-SuperValu
- Associated Food Retail Stores (Banner Names: Macey's, Dan's, Lin's, Dick's)
- Balls Food Stores (Banner Names: Hen House Markets, Price Chopper)
- Bigg's-SuperValu
- Brookshire Grocery Co. (Banner Name: Super 1 Foods)
- Buehler Food Markets
- Carrs
- Cubs-SuperValu
- Dierbergs Markets
- Discount Drug Mart
- Dominick's
- Farm Fresh-Super Valu
- Food Lion, LLC (Banner Names: Food Lion, Bloom, Bottom Dollar

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- Food, Harvey's, Reid's)
- Genuardi's
- Giant Eagle
- Giant Foods
- Giant Food Stores (by 1/30/08)
- The Great Atlantic & Pacific Tea Co. (Banner Names: A&P, Waldbaum's, SuperFresh, Food Basics, Sav-A-Center)
- Hannaford Food and Drug
- Harris Teeter, Inc
- H-E-B
- Hornbachers-Super Valu
- Hy-Vee Drug Stores
- Hy-Vee Food Stores
- Jewel-SuperValu
- Kerr Drug
- Long's Drug Stores
- Lucky-SuperValu
- Medicine Chest Pharmacies
- OSCO-SuperValu
- Pak 'n Save Foods
- Pavilions
- Randalls
- Rosauers (Banner Name: Super 1 Pharmacies)
- Roundy's Supermarkets, Inc.
- Safeway
- Shaw's-SuperValu
- Shop & Save-SuperValu
- Shopko Stores and Shopko Express
- Shoppers-SuperValu
- Star Market-SuperValu

- Stop & Shop Pharmacy
- Sunflower-SuperValu
- Sweetbay Supermarkets (most stores by 1/1/2008 and all by 3/31/2008)
- Tom Thumb
- Tops Pharmacy (by 1/30/2008)
- Vons
- Wegmans
- Wilkinson Pharmacy

You may also use your HCSA debit card at the following stores, which have implemented similar systems:

- Walgreens
- drugstore.com

To enroll online, go to [www.hr.msu.edu](http://www.hr.msu.edu), click eHR and log in. Once you are logged in, choose the Benefits Enrollment and Information link. Then select the Benefits Enrollment/Changes link. Click on the FSA Open Enrollment link and then on the next page again choose the Flexible Spending Account Open Enrollment link. Questions? Contact MSU Human Resources Benefits at 517-353-4434, 800-353-4434 or via e-mail at [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu).

**Open Enrollment Extended through November 16, 2007!**



**\$pend Less. \$ave More.  
Flexible Spending Accounts.**