



# Open Enrollment 2005

Open Enrollment is a time to enroll/change health plans, an add or delete eligible family members. All changes will take effect January 1.

This year, Open Enrollment will run from September 15 to October 31, 2004. All Open Enrollment documents must be submitted to Human Resources, WA 615, **no later than Monday, October 25, 2004**. Please refer to our website for additional details.

### Who Can Sign Up for the CalPERS Health Benefits Program?

Employees of the State of California and contracting public agencies whose appointments exceeds six months and at least half-time (time base) may sign up for the CalPERS Health Benefit Program. **Lecturers should contact Human Resources for eligibility requirements.**

### Eligible Dependents

- Spouse, unmarried, natural, stepchildren or adopted children under the age of 23.
- Domestic partners (contact Human Resources for more information)
- Economically dependent children (contact Human Resources for more information)

### When May I Add Dependents?

- You have 60 days from the date of marriage to enroll your spouse and stepchildren.
- You have 60 days from the registration of a domestic partnership with the Secretary of State's Office to enroll your domestic partner and children of domestic partner.

**IMPORTANT- It is your responsibility to notify the Human Resources department when there are ANY changes in**

**your family situation. Changes include marriage, birth of a child or newly adopted child, acquisition of a dependent child, divorce, legal separation, and death.**

Although CalPERS administers our health plans, all changes **MUST** be coordinated through Human Resources (510) 885-3634.

### Split Enrollments

Married employees or retirees can enroll separately. However, when married employees are enrolled in a CalPERS health plan in their own right, one parent must carry **all** children on one plan. Children and dependents cannot be split between parents. When split enrollments are discovered, they will be retroactively cancelled. You may be responsible for all costs incurred from the date the split enrollment began.

### Dual Coverage

Dual coverage occurs when you are enrolled in a CalPERS health plan as both a member and a dependent, or as a dependent on two enrollments. This is against the law. When dual coverage is discovered, the enrollment that caused the dual coverage will be retroactively canceled. You may have to pay for all costs incurred from the date the dual coverage began.

### In an HMO plan, when do I select a primary care physician (PCP) or medical group?

You should select a PCP or medical group before you enroll in the health plan. Make sure the doctor you select is accepting new patients and participates in the plan you want. If you do not select a PCP, the health plan will choose one for you. If this happens and you want a different PCP, contact your plan as soon as possible to make the change.

CAL STATE HAYWARD - HUMAN RESOURCES

# For Your Benefit ...

## Upcoming Events

### Join us at the Benefits Fair!

Meet representatives from: Blue Shield (HMO) \* Kaiser (HMO) \* PERSCare (PPO) \* PERSCchoice (PPO) \* Delta Dental \* PMI/Delta Care \* Medical Eye Services \* Sanders Insurance \* Standard Insurance \* Cal 9 Credit Union \* Scholar Share \* Auto & Home



**Tuesday, October 12, 2004 at the University Union Room 101/102 from 11:30 a.m. to 2:00 p.m.**

### Contra Costa Campus Benefits Session

A Human Resources representative will be providing the information and materials from the Benefits Fair.

**Monday, October 18, 2004 in LB 149 from 10:30 a.m. to 12 noon.**

### Inside this issue:

|                                     |   |
|-------------------------------------|---|
| Premium Rates and Group Numbers     | 2 |
| Workers' Compensation Program       | 3 |
| Non-Industrial Disability Insurance | 3 |
| Benefit Facts                       | 4 |
| Miscellaneous Benefits              | 4 |

Visit us at  
[www.aba.csuhayward.edu/HR/](http://www.aba.csuhayward.edu/HR/)

# Medical Premium Rates

<http://www.calpers.ca.gov/health>

## 2005 STATE CONTRIBUTIONS

|   | UNIT 6   | ALL OTHER UNITS |
|---|----------|-----------------|
| <b>EMPLOYEE ONLY:</b>                   | \$367.00 | \$362.00        |
| <b>EMPLOYEE + 1:</b>                    | \$689.00 | \$679.00        |
| <b>EMPLOYEE + 2 OR MORE DEPENDENTS:</b> | \$878.00 | \$858.00        |

| PLAN  | Group No.     | Party 1 | Party 2 | Family |
|---|---------------|---------|---------|--------|
| <b>Blue Shield (HMO)</b> 1-800-334-5847<br>www.mylifepath.com/calpers | <b>PH0001</b> |         |         |        |
| Unit 6  |               | 0.00    | 21.06   | 45.08  |
| Other Units   |               | 0.00    | 31.06   | 65.08  |
| <b>Kaiser (HMO)</b> 1-800-464-4000<br>www.kaiserpermanente.org        | <b>3</b>      |         |         |        |
| Unit 6  |               | 0.00    | 0.00    | 0.00   |
| Other Units   |               | 0.00    | 0.00    | 14.64  |
| <b>PERSCare (PPO)</b> 1-877-737-7776<br>www.bluecrossca.gov           | <b>KB010</b>  |         |         |        |
| Unit 6  |               | 246.79  | 538.58  | 717.85 |
| Other Units   |               | 251.79  | 548.58  | 737.85 |
| <b>Caremark Prescription</b> 1-866-999-7377                           |               |         |         |        |
| <b>PERSChoice (PPO)</b> 1-877-737-7776<br>www.bluecrossca.gov         | <b>CB010A</b> |         |         |        |
| Unit 6  |               | 0.00    | 43.16   | 73.81  |
| Other Units   |               | 4.08    | 53.16   | 93.81  |
| <b>Caremark Prescription</b> 1-866-999-7377                           |               |         |         |        |

## EMPLOYER-PAID PREMIUMS

### Dental (PPO)

Delta Dental Plan of California  
P.O. Box 7736  
San Francisco, CA 94120  
1-888-335-8227  
[www.deltadentalca.org](http://www.deltadentalca.org)

### Dental (HMO)

Private Medical-Care, Inc. (PMI)  
12898 Towne Center Drive  
Cerritos, CA 90703  
1-800-422-4234  
[www.deltadentalca.org](http://www.deltadentalca.org)

### Vision

Medical Eye Services  
P.O. Box 25208  
Santa Ana, CA 92799-5208  
1-800-877-6372  
[www.mesvision.com](http://www.mesvision.com)

## Health Care Reimbursement Account and Dependent Care Reimbursement Account

### Why Participate?

- With Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA), you pay for certain health care and dependent care expenses tax-free.
- Your contributions are deducted from your pay before taxes are withheld.
- When you have an eligible expense, you are reimbursed with dollars that are not taxed.
- Depending on your tax bracket, you can save approximately 20-40% on each dollar you set aside.
- Once enrolled the savings are in effect for one year, from January 1 – December 31.

### What Expenses Can I Claim Under HCRA?

Depending on your needs you can set aside as little as \$240, or as much as \$5,000 per year to pay for such expenses as:

- Deductibles and co-payments for medical, dental

- Routine doctor visits;
- Prescription and certain over-the-counter drugs;
- Dental expenses, such as fillings, crowns, braces;
- Eye exams, LASIK surgery, eyewear, including prescription sunglasses.

### What Expenses Can I Claim Under DCRA?

You can set aside up to \$5,000\* per year to pay for:

- Day care charges for children under age 13;
- Before and after-school care;
- Day camp expenses;
- Adult day care provided for a spouse or other adult dependent who is mentally and/or physically disabled and whom you can claim as a dependent on your income tax return.



### Guidelines under DCRA

Under DCRA, you submit dependent care claims after service is provided. You can be reimbursed ONLY when balance has accrued in the DCRA account.

### Reimbursements

Are timely and easy! Claims are processed twice per month, and you can fax your claim forms to ASI, the third party administrator.

You can even choose to have the reimbursement direct deposited into a checking or savings account.

### How Do I Get More Information To Enroll?

Before you decide to enroll, there is much more information that you should know about the HCRA and DCRA plans. To get more details, you can refer to the informational plan brochure dated January 2005 available through our website or you can contact Human Resources for a hard copy of the brochure.

\*Under DCRA, if you are married but file a separate tax return, your annual maximum is \$2,500.

# Benefits Program Overview

## Workers' Compensation

If you are injured or become ill as a result of work related activities, you may be entitled to Workers' Compensation benefits. The Workers' Compensation Program at CSUH will pay the cost of all (reasonable) medical and hospital bills. If you cannot work because of a job-related injury or illness, you may be eligible for payment of lost wages by means of temporary disability payments.

### WHEN A JOB INJURY/ILLNESS OCCURS:

- If the injury or illness requires emergency assistance, call 911
- Report the injury or illness to your manager/ supervisor or to Human Resources **immediately**. Reporting promptly helps prevent problems and delays in receiving benefits, including medical care you may need to avoid further injury.
- If there is an injury or illness that requires medical treatment, your manager/supervisor or Human Resources will assist you in getting to a designated medical facility.
- When you go for your initial evaluation and/or treatment, you will be given an **"Authorization for Treatment"** form to take with you. In some cases, it may be necessary for Human Resources to provide a verbal authorization.
- If your injury or illness requires more than first aid treatment, you will be notified by Human Resources to complete a **"Workers' Compensation Claim Form"** and a **"Employee's Report of Occupational Injury or Illness"** form.

### RETURN TO WORK

- **If you are released to return to work without restrictions**, you must obtain a written certification from your physician stating that you can return to full duty.
- **If your physician releases you to modified or light duty**, Human Resources, along with your manager/supervisor shall review the work restrictions to determine if temporary modified or alternate work is available. If such assignment is feasible, Human Resources and your manager will meet with you to review the assignment and the work restrictions prescribed by your physician.



### Pre-designating Your Treating Physician

You have the option of pre-designating your personal physician as your treating physician in the event of a work related injury or illness. This designation must be on file prior to a the injury/illness. If you choose to pre-designate, contact your personal physician to be certain that they will treat work related injuries/illnesses. It is your responsibility to update your designation should you change physicians. To obtain the "Employee Pre-designation of Personal Physician" form, contact Human Resources (ext. 5-3634)

### Organ Donor Leave Program

The Organ Donor Leave program is available to all eligible non-represented and represented employees. Under this program, CSU employees, who have exhausted all available sick leave, are eligible for the following leaves of absence with pay:



- A paid leave of absence not exceeding 30 consecutive calendar days in any one-year period to any employee who is donating his or her organ to another person.
- A paid leave of absence not exceeding five consecutive calendar days in any-one year period to any employee who is donating his or her bone marrow to another person.

You must provide written verification indicating you will be an organ or bone marrow donor and the medical necessity for the donation.

For additional information, please contact the Human Resources Office, x53634, Warren Hall 615.

## Non-Industrial Disability Insurance

The Non-Industrial Disability (NDI) Program is a wage continuation program administered by the Employment Development Department (EDD) for eligible employees that have suffered loss of wages due to a disability or injury that is non- work related. The NDI program defines "disability" as: "mental or physical illness and mental or physical injury, including any illness or injury resulting from pregnancy, childbirth or a related medical condition." An employee is deemed disabled on any day in which, because of a physical, mental or medical condition, he/she is unable to perform his/her regular or customary work. An attending physician must verify the disability.

A CSU employee who suffers a disability or injury which is not work-related may receive NDI benefits if all of the following four conditions are met. The employee:

- Is an active member of PERS/STRS in compensated employment; and
- A permanent or probationary full-time CSU employee in compensated employment; **OR** A permanent part-time CSU employee with at least the equivalent of 6 monthly compensated pay periods of service; **OR** An employee appointed half-time or more for one year of service or one academic year or more; **AND**
- Has a disability that has been verified and accepted by the Employment Development Department in Sacramento.
- Submits to a medical examination if requested by EDD

Eligible employees may receive benefit payments up to 26 weeks (182 calendar days) for any one disability period. NDI benefits may not exceed six (6) months for any one incident. The disabled employee must serve a seven (7) consecutive day waiting period commencing on the first day of disability for each period of disability. All accrued sick leave credits must be used before any NDI benefits may be paid.

NDI applications are processed through EDD. Generally, eligibility determinations are mailed to the employee and the campus within 7 – 10 days after the receipt of the application by the EDD office. Your NDI will be paid through the CSUH Payroll Office. For further assistance regarding this benefit contact the Human Resources Office at X-5-3634.

## Benefit Facts...

### Changing your Address

When you change your address, Payroll and Human Resources will need to be notified. An *Employee Action Request (EAR)* form available through the Payroll Office and the *CalPERS Change of Address* form available through Human Resources must be completed.

If you are enrolled in a HMO, please check your new zip code for possible changes in plan or medical group availability.



### Tax Shelter Plans

The deadline for deduction changes for the 2005 Tax year is coming up. Your Salary Reduction Agreement form must be submitted to Human Resources, WA 615, **no later than November 30, 2004.**

This will ensure your first 2005 deduction will take effect for the December 2004 pay period which is payable on January 1, 2005. Forms can be downloaded through our website.

### Health Plans

#### **When should I contact my health plan?**

Contact your health plan whenever you need assistance with your plan or have any questions. Your health plan can help you with all aspects of your coverage, including:

- Member identification cards
- Verification of provider participation in the plan
- Service area boundaries (covered zip codes)
- Evidence of Coverage booklets
- Individual conversion policies
- Covered services; deductibles, maximums and copayments; and limitations and exclusions of your coverage.

### 2004 CalPERS Annual Member Statement

Statements with your CalPERS Account Status as of June 30, 2004 will be mailed out to member's home during the month of November. If you do not receive your member statement by the first week of December, please contact CalPERS at 1-888-225-7377.

### Visit Delta's website

At Delta's web site you can:

- Check your benefits and eligibility
- Print customized ID card
- Find a nearby Delta dentist
- Access guides to help you understand benefit documents
- Download and print claim forms
- Coverage details such as number of cleanings, benefit levels for standard and orthodontic plans.

[www.deltadentalca.org](http://www.deltadentalca.org)



## Employment After Retirement

Temporary employment with a CalPERS covered employer has several guidelines and restrictions. As a retiree, here are some basic rules you will need to know about working after retirement. These rules will help to ensure that you do not jeopardize your CalPERS retirement.

### **Bona Fide Separation in Service**

Effective September 19, 2004, a retired CSU member who is under normal retirement (age 55), **must have a minimum separation in service of 60 calendar-days** prior to returning to any CalPERS covered employment without reinstatement.

### **Temporary Employment with a CalPERS-covered employer**

- Your employment must be either during an emergency to prevent stoppage of public business or because you have skills needed in performing work of limited duration.
- Your pay rate for your employment may not be less than the minimum, nor more than the maximum, paid to other employees performing comparable duties.
- The combined amount of time you may work for all CalPERS covered employers is limited to 960 hours. This may be based on either a calendar or fiscal year, depending on the employer and type of employment.

- Academic Staff (Faculty)— 50 percent of the time base you were employed during your last fiscal year of service prior to retirement, at employer's discretion.

### **Employment with a Non-CalPERS-covered employer**

You may work without restrictions for any employer NOT participating in the CalPERS retirement program. However, if you retired for disability and are under age 50, you are subject to an earnings limit, and you must submit a written report of earned income to CalPERS each month.

If you are receiving disability or industrial disability retirement benefits, are under 50, and your employment would cause you to perform work very similar to that done prior to your disability retirement, CalPERS may reevaluate your medical condition to determine if you should be reinstated from disability retirement.

### **Reinstatement**

You will need approval from CalPERS to accept permanent full-time employment with a CalPERS covered employer. You must reinstate from retirement (return to active membership).

For additional information please contact CalPERS at 1-888-225-7377 or the Human Resources Office at x53634.

*CalPERS Publication PUB-33*

## How to Minimize Holiday Stress

If you want to escape stress during the holiday season, here are some tips on how to put meaning and joy back into the holiday season:

**Set a budget and keep it** - Not just for gift giving, but the top-dollar amount you can afford to spend for everything including gifts, big family dinners, wrapping paper, decorations, parties, etc.

**Suggest your family participate in a "Pick-A-Name" gift exchange** - Buying presents for everyone in a large extended family can be a real "budget buster." Some families pick names. This way everyone gets one nice, thoughtfully chosen gift and no one goes broke from the need to buy so many presents.

**Think about yourself during the holidays** - This time of the year, many of us get the "put-upons" and start feeling the pressure. Deal with everyday stress immediately. Many times, we feel we just can't handle everything right now, but once we attack the problem, we feel much better.

**Budget your time as well as your money** - Plan for more rest and schedule some "me" time to do something you enjoy.

**Keep holiday plans realistic** - Simpler can

be better and make for a happier and more relaxed holiday.

**Make a "To Do" list** - Prioritize what has to be done.

**Delegate responsibility and/or divide the chores** - Have family members draw lots from a hat or use the "grab-bag" system to assign tasks such as putting up the tree, outdoor decorations, cookie baking, gift wrapping, etc.

**Set time goals for each assignment** - Let family members know in advance when things need to be completed.

**Don't forget the after holiday blues** - There are many tasks no one wants to be responsible for, but they still have to be done, such as taking down the holiday decorations. Have a "tree-taking-down-party."

**Factor in changed circumstances** - Are you recently laid off, newly divorced, grieving a recent death? Now's the time to "Keep It Simple." Keep the demands on your time, energy, emotions and wallet to a minimum.

This holiday season, keep in mind that people, not stuff, are important and that less (spending, hectic activity) can give us more (satisfaction and meaning). Happy Holidays!

*PacificCare Behavioral Health*