

News from the Human Resources Office

Volume 5, Issue 2

2008 Fall Newsletter

CALIFORNIA STATE
UNIVERSITY
EAST BAY



Open Enrollment Events Benefit Fair 2008

Hayward Campus Benefits Fair

Thursday, October 2nd from 11:00 a.m. to 1:30 p.m. in University Union 311

Meet representatives from: Blue Shield (HMO) * Kaiser (HMO) * PERSCare (PPO) * PERSChoice (PPO) * Delta Dental * Delta Care USA * VSP * Sanders Insurance * Standard Insurance * Patelco Credit Union * CalPERS * California Casualty * Payroll Department * Golden One Credit Union * CalPERS Home Loan * and many more...

Concord Campus Benefits Session

Monday, October 6th from 10:00 a.m. to 11:30 p.m. in LB 149

A Human Resources representative will provide information and materials regarding Benefit Changes and Open Enrollment.

OPEN ENROLLMENT IS SEPT. 15, 2008 THROUGH OCT. 10, 2008

Dental Updates

- Beginning January 1, 2009 Delta Dental PPO will cover implants under the prosthodontic benefit level (50%). They will be limited to once every five years; and are subject to the annual maximum and deductible.
- The frequency for dental cleanings, examinations and bitewing x-rays for all dental plans will change from a rolling 12-month period to a calendar year benefit. Dental plan enrollees will be eligible for two examinations; two cleanings; and two sets of bitewing x-rays for children under age of 18 or one set of bitewing x-rays for adults 18 or over.
- The URL address for CSU Delta Dental PPO and DeltaCare USA plans has been changed to: <http://www.deltadentalins.com/csu>



Dependent Care and Health Care Reimbursement Accounts Enrollment

Open Enrollment is the time to enroll or re-enroll in the Dependent and/or Health Care Reimbursement Account. This program refunds your out of pocket expenses for dependent and health care. Please see IRS guidelines for eligible expenses for reimbursement. Enrollment forms for the flex spending plan(s) must be submitted to Human Resources **no later than Friday, October 10, 2008**. You may pick up an Enrollment Authorization Form in the Human Resources office or on the benefits website at: www.aba.csueastbay.edu/hr

- New participants can enroll for the 2009 tax year during the open enrollment period.
- Current participants in one or both of the flex spending plans who wish to continue their enrollment into the new year, **must re-enroll** for the 2009 tax year.

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Benefit Facts...

Same Plan, Different Name



Anthem Blue Cross (Formerly Blue Cross of California), plan administrator for PerChoice and PersCare PPO plans, has changed its name to Anthem Blue Cross. There will be no change in coverage, providers or customer service telephone numbers. Members can access the Anthem Blue Cross Web site at www.anthem.com/ca/calpers.

Open Enrollment Guidelines

Open Enrollment is the time for making changes to your health plan. You may add or delete dependents, change your dental plan, or enroll in the Flex Cash Plan. It's also the time to re-enroll in your Health and/or Dependent Care Reimbursement Account. Open enrollment changes take effect **January 1, 2009**. Your December pay check will indicate your Open Enrollment Changes for 2009.

**Open Enrollment
deadline:
October 10, 2008**

Open Enrollment will run from September 15 to October 10, 2008. **The Open Enrollment Benefits Worksheet can be downloaded from our website under "HR forms."** All Open Enrollment documents must be submitted to Human Resources, WA 615, **no later than Friday, October 10, 2008.**

IMPORTANT- It is your responsibility to notify the Human Resources department when there are ANY changes in your family status. Changes include marriage, birth of a child or newly adopted child, acquisition of a dependent child, divorce, legal separation, and death.



Tax Shelter Annuity (403b) Updates

Due to changes in IRS regulations, beginning January 1, 2009 the CSU will consolidate fund vendors and has contracted with AIG as the Master Administrator, who is responsible for administering the TSA Program for the CSU.

If you currently participate in the TSA Program and want to continue participating for the following year, you will need to take action during the special enrollment period. You will receive an enrollment packet and instructions prior to the special enrollment period. **The dates for the Special enrollment period will be provided to the campus by mailing and posted on the benefits website.**

The final list of vendors for the TSA program will be released by the Chancellor's office shortly, and will be posted on the Benefits Website at <http://www.aba.csueastbay.edu/HR/benefits.htm>. We will update our website periodically with any additional information and enrollment procedures as we received them.

In addition, you may find information and updates about changes to the TSA Program at the Chancellor's office website at <http://www.calstate.edu/hr/benefitsportal>.

*****To receive more information about changes to the TSA program, please attend one of our upcoming TSA workshops on October 16th or November 4th (see workshops, page 4).**

2009 Health Plan Rates

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

2009 STATE CONTRIBUTIONS

	UNIT 6	ALL OTHER UNITS
EMPLOYEE ONLY:	\$483.00	\$478.00
EMPLOYEE + 1:	\$919.00	\$909.00
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,187.00	\$1,167.00

	EMPLOYEE COST		
	HMO's Gross	Unit 6	All Other Units
	Premium	Monthly Premium	Monthly Premium
Plan/Enrollees			
Blue Shield HMO			
EMPLOYEE ONLY:	\$505.02	\$22.02	\$27.02
EMPLOYEE + 1:	\$1,010.04	\$91.04	\$101.04
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,313.05	\$126.05	\$146.05
Blue Shield Net Value*			
EMPLOYEE ONLY:	\$446.40	\$0.00	\$0.00
EMPLOYEE +1:	\$892.80	\$0.00	\$0.00
EMPLOYEE +2 OR MORE DEPENDENTS	\$1,160.64	\$0.00	\$0.00
KAISER			
EMPLOYEE ONLY:	\$471.87	\$0.00	\$0.00
EMPLOYEE + 1:	\$943.74	\$24.74	\$34.74
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,226.86	\$39.86	\$59.86

	EMPLOYEE COST		
	PPO's Gross	Unit 6	All Other Units
	Premium	Monthly Premium	Monthly Premium
Plan/Enrollees			
PERS CARE			
EMPLOYEE ONLY:	\$742.41	\$259.41	\$264.41
EMPLOYEE + 1:	\$1,484.82	\$565.82	\$575.82
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,930.27	\$743.27	\$763.27
PERS CHOICE			
EMPLOYEE ONLY:	\$471.70	\$0.00	\$0.00
EMPLOYEE + 1:	\$955.40	\$36.40	\$46.40
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,242.02	\$55.02	\$75.02
PERS SELECT**			
EMPLOYEE ONLY:	\$448.67	\$0.00	\$0.00
EMPLOYEE +1:	\$897.34	\$0.00	\$0.00
EMPLOYEE +2 OR MORE DEPEND- ENTS	\$1,166.54	\$0.00	\$0.00

***Blue Shield NetValue (HMO) - County restrictions apply.**
 Coverage available in the following counties: Sacramento, El Dorado, San Joaquin, Fresno, Kern, Kings, Los Angeles, Madera, Nevada, Orange, Placer, Riverside, Santa Barbara, San Bernadino, Ventura, San Diego, and Yolo.

****PERS Select (PPO) - County restrictions apply. Covers all counties except: Alameda, Marin, and Solano**

Member must reside in California, plan availability based on home or work zip code



Should you update your Beneficiary Forms?

Certain life events, such as marriage, domestic partnership, divorce birth or adoption of a child, may affect your current beneficiaries. If there is no Beneficiary Designation Form on file at the time of your death, benefits will be paid as designated by law. Take the time to review or update your Beneficiaries for your life insurance or your CalPERS retirement. Beneficiary forms can be picked up in HR, WA 615.

Need help deciding which plan to choose?

CalPERS has a web-based tool that can allow members to determine which CalPERS health plan best suits their needs.

Member can compare health plans using:

- Plan costs
- Plan Features
- Covered services
- Available Doctors

www.calpers.ca.gov

Upcoming Workshops

To attend any of our upcoming workshops, contact Human Resources at x53634. Spouses and Domestic Partners are welcome to participate.

TSA Workshop

Financial Consultant for 403b plans, Patti May, will present general information on the TSA program. Patti will also review **TSA changes for 2009.**

SESSION I

Date: October 16, 2008

Location: Library Biella Room

Time: 10am—12pm

SESSION 2

Date: November 4, 2008

Location: Library Biella Room

Time: 1pm—3pm

Saving Plus Workshop

Don't know what the difference between a 401(k) and 457? Come join us for the Savings Plus Workshop. Greg Sabin from Saving Plus will present. **Contact HR to attend a Savings Plus Workshop seminar:**



Date: October 23, 2008

Session I

**Location: Hayward Campus
Library Biella Room**

Time: 10am—11:30 am

Session II

**Location: Concord Campus
LB 149**

Time: 2pm—3:30pm

Retirement Workshop



Thinking about retirement? Don't understand how CalPERS works? Or just simply want more information? A CalPERS retirement representative will be on campus to discuss any retirement questions you may have.

Date: November 13, 2008

Time: 10am—12pm

Location: Biella Room

2008 CalPERS Annual Member Statement

Statements with your CalPERS Account Status and years of service as of June 30, 2008 will be mailed to member's home during the month of November. The statement shows an accounting of your retirement-related work history as reported by your employer. If you do not receive your member statement by the first week of December, please contact CalPERS at 1-888-225-7377. To view your account online log onto www.calpers.ca.gov

What must I do if I become injured or ill on the job?

Report the Injury/Illness

It is the employee's responsibility to report the injury/illness. He/She will need to complete an **Employee's Injury/Illness Report** form describing the incident.

Notify the Manager/Supervisor

Employees must report any injury or illness to their manager/supervisor within **8 (eight) hours**. The employee will need to provide when and where the injury/illness occurred, what happened, and if anyone witnessed the injury.

The manager/supervisor will then need to complete a **Supervisor's Report of Employee Injury/Illness** form based on the information provided. **The Supervisor's Report of Employee Injury/Illness must be completed by the Supervisor, not the injured employee.**

Environmental Health and Safety will then follow up with these injury/illness reports to investigate the incident. A report is then provided with recommendations and/or suggestions regarding preventing further injuries:

Contact Human Resources at (510) 885-3634 within 24 hours

Prompt reporting of an injury/illness will help prevent problems and delays in receiving benefits, including medical care the employee may need to avoid further injury.

Medical Treatment: The following applies if the injury/illness requires medical assistance:

First Aid: If the injury or illness requires medical attention and it is **not** an emergency, the employee may be seen at Student Health Services by contacting Human Resources. Student Health Services is designated to treat FIRST AID injuries and illnesses that require **no more than one visit**. Human Resources must authorize the evaluation and/or treatment when an employee is referred to the Student Health Services. These injuries/illness include but are not limited to:

- Minor injuries and illnesses
- Cuts, scratches, scrapes

Medical Emergency: Dial 911 immediately from any campus phone. The campus phones are connected to the campus police dispatcher who will send the needed emergency medical personnel. These injuries/illness include but are not limited to:

- Excessive bleeding and broken bones
- Chest pain
- Unconsciousness
- Life threatening injuries

Beyond First Aid: Employees will be referred to a Designated Occupational Medical Facility unless there is a *Notice of Predesignation of Personal Physician* form on file in Human Resources. These injuries/illness include but are not limited to:

- Back injuries, knee strains
- Exposure to hazardous substances
- Cumulative trauma injuries



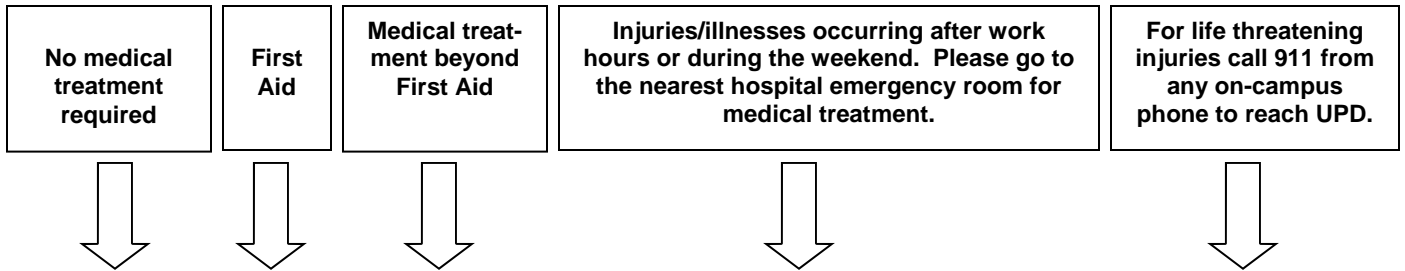
After Normal Business Hours and Weekends: Please go to the nearest Hospital Emergency Room.

Predesignated Treating Physician

Employees have the option of predesignating their personal physician as their treating physician in the event of a work-related injury/illness. This must be done in advance. When choosing to pre-designate, please check with the physician to be certain they will treat work-related injuries/illnesses. It is also the employee's responsibility to update their designation should there be a change in physicians. The Workers' Compensation *Notice of Predesignation of Personal Physician Form* is available in Human Resources and on the Human Resources' website:

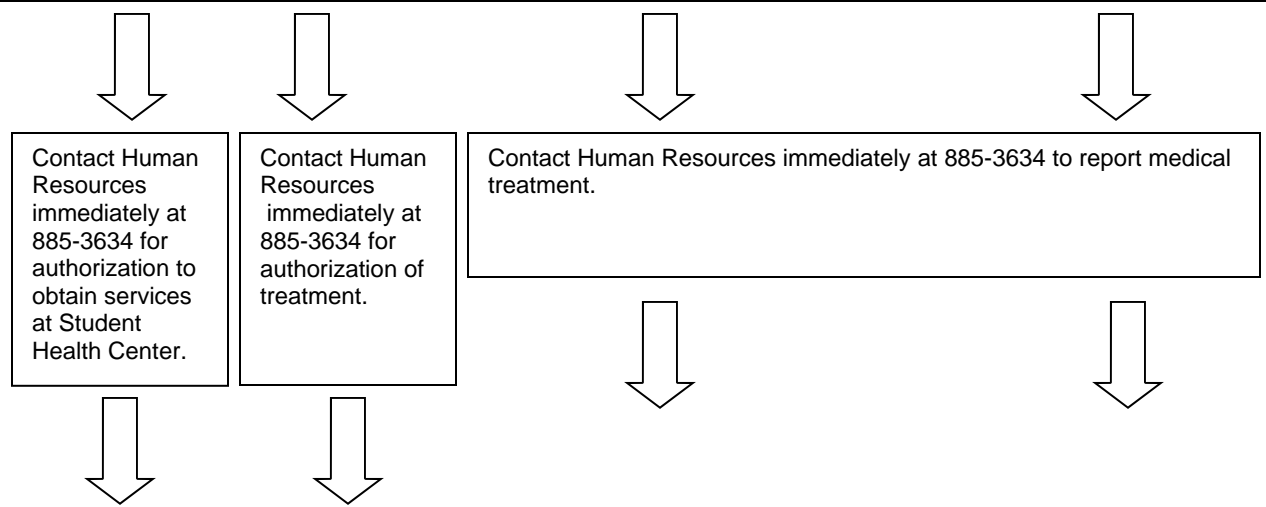
www.aba.csueastbay.edu/hr

When an Injury/Incident Occurs



Employee: REPORT injury/illness immediately to Manager/Supervisor. Complete the Employee's Injury/Illness Report form within 8 hours of incident and submit to HR.

Supervisor: COMPLETE the Supervisor's Injury/Illness Report form within 8 hours of the incident and submit to HR.



Injured employee must submit **MEDICAL NOTES** to Human Resources after treatment.

- Employee must provide **MEDICAL NOTES** to Human Resources. Until employee is returned to full duty without restrictions, work restrictions and follow-up appointments need to be provided to Human Resources within 24 hours after each appointment.
- Employee is personally responsible for working within the limits of their physician's work restrictions. If he/she is unable to perform the tasks assigned, employee must contact their **supervisor/manager and the Workers' Compensation Coordinator immediately**.
- Once the employee has been returned to full employment, CSU policy states that an employee who is absent attending doctor's appointments, physical therapy, treatment, or medical procedures during their work hours will be charged for their time away from work. This time will be charged from their available leave credits (i.e., sick leave, vacation, CTO...)

Unless the employee is transported in an ambulance, Managers/Supervisors are highly encouraged to accompany their employee to the physician's office if the employee is unable to transport themselves to the medical facility.

