



Join us at the Benefits Fair!

Tuesday, October 4, 2005 at the University Union 311/11:30 a.m. to 2 p.m.

- Meet representatives from: Blue Shield (HMO)* PERSCare (PPO)* PERSCchoice (PPO) * Kaiser Foundation Health Plan, Inc * Delta Dental * PMI/Delta Care * Cal 9 Credit Union * A-Plus-California Casualty Management Company * ScholarShare College Savings Trust * Countrywide Home Loans * Standard Insurance Company * Sanders & Associates * Golden One Credit Union * Medical Eye Services (MES) * PacifiCare Behavior Health (EAP) * CitiMortgage Home Loans
- On Campus Departments : Human Resources, Payroll, Alternative Transportation, University Police Department and HR Foundation

Q & A Sessions Located at the University Union 307A

- 12 pm A-Plus Insurance
- 12:30 pm Cal 9 Credit Union
- 1 pm ScholarShare

Concord Campus Benefits Session

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

Tuesday, October 11, 2005 in LBI49/10:30 to 12 noon.



Open Enrollment 2006

Open Enrollment is a time to enroll/change health plans, and add or delete eligible family members. All changes will take effect January 1. This year's Open Enrollment will run from **September 15, 2005 to October 31, 2005.**

All Open Enrollment Benefit Sheets must be submitted to HR by 5 pm on Monday, October 24

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

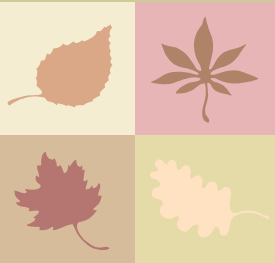
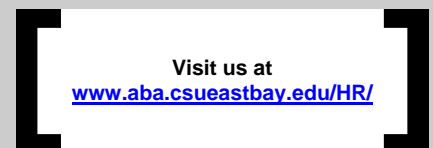
- Spouses, unmarried natural, stepchildren, or adopted children under the age of 23.
- Domestic Partners (Contact Human Resources for more information)
- Economically dependent children (contact Human Resources for more information)

Adding 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 a 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, domestic partnership, 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.



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Human Resources

Website

Check out the newly updated Human Resources Website.

- download forms
- check benefits programs
- employment opportunities

Newsletters are posted on our website. Check our website for updates.

www.aba.csueastbay.edu/HR/

Open Enrollment (Continued)

Split Enrollment

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 cancelled. 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.

PRE-TAX SAVINGS PLANS

As a CSU employee, you have three voluntary retirement savings plans available to you which allow you to invest pre-tax dollars to supplement your CalPERS Retirement Plan benefit. TSA contributions are made solely by the employee through payroll deductions, prior to federal and state taxes being calculated. The following retirement savings plans are available:

Tax Sheltered Annuity (TSA) Plan

The Tax-Sheltered Annuity (TSA) Program is a voluntary program that allows eligible CSU employees the opportunity to:

- Benefit from tax-deferred investment growth,
- Choose the investment company and funds you want to invest with,
- Access your money through loans and withdrawals,
- Access your account at least by age 55 and retired, or 59 1/2



There are also special “catch-up” elections unique to TSA programs, which permit you to increase your 403 (b) deferrals. Contact your TSA company for additional information

Savings Plus Program

The savings plus program offers two supplemental retirement plans: A 401(k) Thrift Plan and a 457 Deferred Compensation Plan. They offer a wide variety of investment options with varying levels of risk. Investing in one or both of these plans allows you to contribute part of your income on a pre-tax basis. The Savings Plus Program puts you in control on how you can achieve financial independence at retirement. You decide:

- How much you contribute by making changes via the internet via PIN #. (Subject to contribution limits established by the Internal Revenue Code)
- How your contributions and their earnings are invested.
- When and how you want to withdraw funds from your account for retirement income upon separation from service or retirement with the state.

Check with the savings plus program representative to determine whether a “catch-up” is available. There is no “catch up” plan for the

401(k). For more information visit www.aba.csueastbay.edu/HR/

	TSA Plan 403 (b)	Deferred Comp 457	Thrift Plan 401 (k)
Annual Contribution Limit	The lesser of \$15,000/yr or 100% of adjusted gross salary	The lesser of \$15,000/yr or 100% of adjusted gross salary	The lesser of \$15,000/yr or 100% of adjusted gross salary
Catch-Up	15-year “Catch-up” provision available for up to \$3,000 per year for 5 years, for a lifetime maximum of \$15,000.	“Catch-up” provision available. Contact the Savings Plus Program for details.	No “Catch-up” provision available
Age Based Catch-up	Additional \$5,000 age based catch-up deferral for 2006 available to participants who have reached age 50 by the end of the plan year and who have hit plan or dollar limit.	Additional \$5,000 age based catch-up deferral for 2006 available to participants who have reached age 50 by the end of the plan year and who have hit plan or dollar limit.	Additional \$5,000 age based catch-up deferral for 2006 available to participants who have reached age 50 by the end of the plan year and who have hit plan or dollar limit.

The **deadline** for deduction changes for the 2006 Tax year is coming up. Your Salary Deduction Agreement form must be submitted to Human Resources, WA 615, **no later than November 30, 2005.**

Medical Premium Rates

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

2006 STATE CONTRIBUTIONS

	UNIT 6	ALL OTHER UNITS
EMPLOYEE ONLY:	\$399.00	\$394.00
EMPLOYEE + 1:	\$748.00	\$738.00
EMPLOYEE +2 OR MORE DEPENDENTS:	\$953.00	\$953.00

PLAN	Group No.	Party 1	Party 2	Family
Blue Shield (HMO) I-800-334-5847 www.mylifepath.com/calpers	PH0001	0.00	23.26	49.64
		0.00	33.26	69.64
Kaiser (HMO) I-800-464-4000 www.kaiserpermanente.org	3	0.00	0.00	0.00
PERSCare (PPO) I-877-737-7776 www.bluecrossca.com	KB010	274.69	599.38	798.59
PERSChoice I-877-737-7776 www.bluecrossca.com	CB010A	1.58	53.16	88.51

Meet the Human Resources Staff

Name	Position	Email
Pablo Arreola	Interim Assistant Vice President/Director	pablo.arreola@csueastbay.edu
Vacant	Associate Director	Vacant
Dorian West	Director, Employment Relations and Practices	dorian.west@csueastbay.edu
JoAnne Hill	HR Manager	joanne.hill@csueastbay.edu
Sheryl Garrett	HR Manager	sheryl.garrett@csueastbay.edu
Juanita Aguilar	Workers' Compensation and Leave Coordinator	juanita.aguilar@csueastbay.edu
André Johnson	Benefit Programs Specialist	andre.johnson@csueastbay.edu
Myrtle Brown	Office Manager	myrtle.brown@csueastbay.edu
Renuka Raj	HR Coordinator	renuka.raj@csueastbay.edu
Josie Robles	HR Assistant	josie.robles@csueastbay.edu
Lisa Humphries	HR Assistant	lisa.humphries@csueastbay.edu
Takiyah Gibbs	Receptionist	takiyah.gibbs@csueastbay.edu

WORKERS' COMPENSATION PROGRAM

Cal State East Bay is committed to providing a safe working environment for you. However, in the event you experience an injury or illness resulting from employment, you may be entitled to Workers' Compensation benefits. Such an injury or illness may have resulted from a single incident or from repeated and prolonged exposure to activities or substances at work. It is the responsibility of Human Resources to minimize the impact on you in the event this occurs. It is also our goal to facilitate your return to full employment as soon as possible.

What you need to know if a work related injury/illness occurs

Report the injury/illness to your Manager/Supervisor

You must report any injury or illness to your manager/supervisor within 8 (eight) hours, no matter how trivial the injury may seem. You will need to tell him/her when and where the injury/illness occurred, what happened, and if anyone witnessed the injury. Prompt reporting of an injury/illness will help prevent problems and delays in receiving benefits, including medical care you may need to avoid further injury.

Get medical treatment

If the injury/illness requires emergency assistance:

- **Call 911 immediately** from any campus phone. You will be connected to a campus police dispatcher, who will send a police officer and if needed emergency medical personnel to assist you.

For any injuries/illnesses occurring on weekends or after work hours, you will be directed to Kaiser Emergency Medical Center.

In non-life threatening situations:

- If the injury or illness requires medical attention and is **not** an emergency, your supervisor will direct you to Student Health Services. This medical facility is designated to treat **first aid injuries** and/or injury/illnesses that require no more than two visits. When you go to Student Health Services for evaluation and/or treatment, Human Resources will provide you with an **Authorization for Treatment** form to take with you.
- If you require treatment beyond first aid, you will be referred to a designated occupational medical facility. Human Resources will provide you with an **Authorization for Treatment** form to take with you. You will also need to complete two forms, an **Employee's Claim for Workers' Compensation Benefits(DWCI)** and an **Employee's Report of Work Injury/Illness**. The information you provide will assist your manager/supervisor in completing the **Supervisor's Report of Employee Injury/Illness** and will give important details regarding your claim.

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/illness. This must be done in advance. If you choose to pre-designate, check with your personal physician to be certain they will treat work-related injuries/illnesses. It is also your responsibility to update your designation should you change physicians.

Off Work:

If the physician certifies that you are not able to work and you are temporarily totally disabled, you will need to fax, mail, or deliver a copy to Human Resources. Human Resources will communicate your status with your department.

Return-to-Work:

If you are released by the physician to return to work without restrictions, you should obtain from the physician a written release to return to full duty. You need to fax, mail, or deliver a copy to Human Resources. Human Resources will then communicate with your department regarding your return to full duty. It is your responsibility to provide the release to return to work prior to your date of return.

If the physician releases you to "modified" or "light" duty work, your manager and the Workers' Compensation Coordinator will review the work restrictions and determine if temporary modified or alternate work is available. If a temporary transitional assignment is feasible, the manager and the Workers' Compensation Coordinator will meet with you to go over the temporary transitional assignment and to review the work restrictions prescribed by the physician. Human Resources will notify you upon approval of the transitional assignment.

All Workers' Compensation forms are available on our website

www.aba.csueatbay.edu/HR/

Accident Investigation

Employees who are injured at work must report the injury to their supervisors within 8 (eight) hours.



Supervisor Injury Investigation

- Interviewing injured personnel and witnesses.
- Examining the injured employee's work area for causative factors
- Reviewing established procedures to ensure they are adequate and were followed.
- Reviewing training records of affected employee and determine all contributing causes of the accident.
- Take corrective actions to prevent accident/exposure from reoccurring.
- Record all findings and actions taken

If you have questions or need further information, contact Environmental Health and Safety at 510-885-4139

Can your workstation affect you?

The answer maybe yes. Not only does your monitor, keyboard or workstation matter, but your work habits could affect you.

Chair Adjustment

- Sitting with your feet on the floor (or supported by a footrest) will help support your spine.
- If the back of your chair is adjustable, raise or lower it so that the contour of the chair provides maximum lower back support. Adjust the tilt of the back rest to support your body in an upright position.
- If your chair has arm rests, they should be at a height where they barely contact your elbows when your arms are resting comfortably at your side. Arm rests can be lowered on most chairs.



Work Surface/Keyboard Adjustment

- The home row of your keyboard (the row with letters a,s,d...) should be approximately elbow level.
- If your work surface is too high and cannot be adjusted, raise the chair to bring your elbows to the home row level of the keyboard and support your feet with a foot rest if necessary.



Monitor Adjustment

- Position monitor so it is aligned in front or nearly in front of your keyboard to allow you neck to remain straight when viewing the monitor. Make sure your monitor is an arm's length away or about 18 to 24 inches from your eyes.
- Raise or lower your monitor so that the top of the screen is at or just below eye level.

Workstation Accessory Adjustments



- Mouse or trackball should be located at the same level and next to the keyboard to avoid reaching. If keyboard tray is not wide enough to accommodate the keyboard and mouse, modification or replacement of the keyboard tray may be necessary.
- When talking on the phone, it is **not** good for the neck to cradle the phone between your ear and shoulder. For jobs with a high volume of phone calls, headsets are recommended since they allow you to maintain the head in an upright position when talking on the phone.
- Keep work material at a close hand to avoid reaching.

Work Habits

- When typing, use a light touch on the computer keys. Slowing your typing speed helps reduce tension in the fingers, forearms, and shoulders.
- The mouse should be held lightly and movement of the mouse should occur from the shoulder instead of only at the wrist.
- Periodic breaks help alleviate fatigue and strain to your eyes and upper body. Changing positions periodically helps maintain circulation and prevents putting pressure on any one area of the body for an extended period of time
- Discomfort which goes away overnight can be a sign of fatigue. Discomfort that is continuous may build to a more serious problem.

We strongly encourage you to take the office safety course on Clarity Net. Log on by using your net ID and password: www.aba.csueastbay.edu/claritynet45 If you have any questions or need further information, contact Environmental Health and Safety at 510-885-4139

Workshops

CalPERS Seminars

Take advantage of workshops provided by CalPERS.

- For employees retiring in the next 10 years there is the Financial Planning Seminar. Topics include: retirement and estate planning, and achieving financial security.
- For those who will be retiring, retirement planning workshops are available. Topics include: Planning for retirement, selecting the "best" retirement date, how your retirement benefit is calculated and coordination of CalPERS health benefits and long-term care.



Best of all CalPERS' seminars and workshops are at no cost to you. Spouse and domestic partners are welcomed.

Please note that these workshops are taken during the employees own time (i.e. vacation).

Check the CalPERS website for dates. www.calpers.ca.gov



Retirement Seminar

A representative from CalPers will be on campus to provide a retirement overview. Topics covered will include:

- **Service Credit**
- **Retirement Options**
- **Health Benefits**
- **Post Retirement Employment**

For your convenience we have scheduled a morning and afternoon two-hour session.

Date: Tuesday, October 25, 2005

Session I: 10:00 a.m. to 12 noon

Session II: 1:00 pm to 3:00 pm

Location: MI 2106

Spouses and Domestic Partners are welcome to attend

Please reserve your space(s) by contacting Human Resources at (510) 885-3634. Space is limited.

Benefit Facts...

2005 CalPERS Annual Member Statement

Statements with your CalPERS Account Status as of June 30, 2005 will be mailed out 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

Change of Address

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



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

Health Plan Membership Cards

New health plan cards should be in the mail by mid January 2006. If you do not receive your membership card, contact your health plan.

- Blue Shield (HMO) 1-800-334-5847 or log onto www.mylifepath.com/calpers
- PERSCARE or PERSChoice (Blue Cross of California) 1-877-737-7776 or log onto www.bluecrossca.com
- Kaiser does not issue new cards unless there is a name change.

CalPERS Update

A new regulatory change limits CalPERS premium reimbursements to six months for members whose ineligibility is not reported within that time.



After six months, members may be required to reimburse their employers for premiums that continued to flow to a CalPERS health plan for the late deletion of an ineligible dependent.

If you report a change of eligibility status for yourself or a dependent, you and your employer still will be limited to no more than six months reimbursement of overpaid premiums. Here are some typical reportable life events that may require you to delete ineligible dependents or make other changes to your health coverage:

- A divorce resulting in a dependent no longer being eligible for CalPERS health Coverage
- A job change such as a termination or reduction of hours to less than half-time
- A change in a dependent's status such as a transfer of custody or the marriage of an enrolled child prior to age 23

If everyone reports status changes promptly, the health plan risk exposure is reduced and keeps future premiums more affordable for employers and members.

To report changes in your eligibility status, please contact Human Resources 510-885-3634.