

# News from the Human Resources Office

**FALL 2007**



**Inside this Issue:**

Open Enrollment Guidelines	2
Benefit Facts	2
New CalPERS Plans/Rates	3
Maternity/Paternity/Adoption Leave	4
CSU Bereavement	5
Catastrophic Leave	5
Benefits Corner	6
Workshops	6
Vision	6

## Open Enrollment Events

### Benefits Fair and Informational Sessions



**Hayward Campus Benefits Fair**

**Tuesday, 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 \* Cal 9 Credit Union \* CalPERS \* California Casualty \* Diablo Funding Group \* Payroll Department \* Golden One Credit Union \* Environmental Health & Safety \* CalPERS Home Loan \* and many more...

**Concord Campus Benefits Session**

**Thursday, October 4th from 11:00 a.m. to 1:00 p.m. in LB 149**

A Human Resources representative will provide information and materials from the Hayward Campus Benefits Fair.

**Hayward Campus Benefits Session**

**Thursday, October 11th from 12:30 p.m. to 1:30 p.m. in Library Biella Room**

**Friday, October 12th from 1:30 p.m. to 2:30 p.m. in Library Biella Room**

We will discuss new health plans, answer benefits questions, and assist with completion of benefit forms.

**OPEN ENROLLMENT IS SEPT. 17, 2007 THROUGH OCT. 12, 2007**

## 2008 Health Plan Updates

**HMO PLANS:** CALPERS and Blue Shield are introducing a new plan within the Blue Shield Network called **Blue Shield NetValue**. This new HMO plan offers a network of doctors that are a selected subset of Blue Shield physicians designed to provide savings with the same comprehensive benefits and quality coverage you've come to expect from Blue Shield.

**Employees who reside or work in the covered service area are eligible to select Blue Shield NetValue as their plan.** The service area include 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.

**HMO CO-PAYMENTS/ OFFICE VISITS AND URGENT CARE CHANGES:**

\* Office co-payments will be waived for **preventive care office visits** including periodic health exams, Maternity care, well baby visits, allergy testing and treatment, immunizations, hearing evaluations and pre/post natal care. **Please note:** Kaiser will continue to charge a co-payment for allergy testing and treatment.

\*Other office visits co-payments will increase by \$5 (from \$10 to \$15).

\* Co-payments for urgent care visits will be \$15.

Out-of-pocket maximum will be \$1,500 for individual and \$3,000 for family. Pharmacy is excluded.

**PPO PLANS:** CALPERS and Blue Cross/Perschoice (PPO) are introducing a new plan within the Perschoice network called Perschoice Select (PPO). This plan is offered in addition to the current PersChoice PPO plan. With lower premiums than the standard Perschoice plan and a statewide network of physicians, Perschoice select provides the same benefits and quality of care for **residents and physicians in California**. (Not available in Alameda, Marin, Placer, or Solano counties; or outside the state of California).

**Forms & Links on the Human Resources Website**

- [Health Premiums Rates 2008](#)
- [Open Enrollment Benefits Worksheet](#)
- [Healthcare and Dependent Care Reimbursement Account Enrollment](#)
- [CalPERS Benefits Summary](#)

## 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 or Dependent Care Reimbursement Account. Open enrollment changes take effect **January 1, 2008**.

Open Enrollment will run from September 17 to October 12, 2007. **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 12, 2007**

**If you decide not to make changes to your benefits, no action is required.**

### 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 .50 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
- Economically dependent children

### 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.
- Open Enrollment

**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.

### 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. When dual coverage is discovered,

the enrollment that causes the dual coverage will be retroactively canceled. You may have to pay for all costs incurred from the date the dual coverage began.

### 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.

For additional information, please contact Human Resources.

**Open Enrollment**

**deadline:**

**October 12, 2007**

## Benefit Facts...

### Tax Shelter Plans

Your Salary Reduction Agreement form must be submitted to Human Resources, WA 615, no later than November 30, 2007 to take affect for the December 2007 pay period which is payable on January 1, 2008. Forms can be downloaded through our website. Please remember you do not have to wait until Open Enrollment to make changes to your TSA Plans.

### Identification Cards When Changing Health Plans

The health plans will make every effort to ensure members who change health plans during Open Enrollment receive their new health plan identification cards before January 1, 2008. If you change plans and do not receive new cards by the above date, do not continue to use your prior plan after December 31, 2007. If you do not receive your new cards, contact your new health plan and inquire about the issuance of your health identification cards.

**BlueShield/Net Value: 800-334-5847**

**Kaiser: 800-464-4000**

**PersChoice/PersChoice Select/PersCare: 877-737-7776**

## 2008 Health Plan Rates

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

### 2008 STATE CONTRIBUTIONS

	UNIT 6	ALL OTHER UNITS
<b>EMPLOYEE ONLY:</b>	\$476.00	\$471.00
<b>EMPLOYEE + 1:</b>	\$896.00	\$886.00
<b>EMPLOYEE + 2 OR MORE DEPENDENTS:</b>	\$1,149.00	\$1,129.00

Plan/Enrollees	HMO's Gross Premium	EMPLOYEE COST	
		Unit 6 Monthly Premium	All Other Units Monthly Premium
<b>Blue Shield HMO</b>			
EMPLOYEE ONLY:	\$479.47	\$3.47	\$8.47
EMPLOYEE + 1:	\$958.94	\$62.94	\$72.94
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,246.62	\$97.62	\$117.62
<b>Blue Shield Net Value*</b>			
EMPLOYEE ONLY:	\$430.25	\$0.00	\$0.00
EMPLOYEE +1:	\$860.50	\$0.00	\$0.00
EMPLOYEE +2 OR MORE DEPENDENTS	\$1,118.65	\$0.00	\$0.00
<b>KAISER</b>			
EMPLOYEE ONLY:	\$436.25	\$0.00	0.00
EMPLOYEE + 1:	\$872.50	\$0.00	0.00
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,134.25	\$0.00	\$5.25

Plan/Enrollees	PPO's Gross Premium	EMPLOYEE COST	
		Unit 6 Monthly Premium	All Other Units Monthly Premium
<b>PERS CARE</b>			
EMPLOYEE ONLY:	\$742.41	\$266.41	\$271.41
EMPLOYEE + 1:	\$1,484.82	\$588.82	\$598.82
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,930.27	\$781.27	\$801.27
<b>PERS CHOICE</b>			
EMPLOYEE ONLY:	\$477.70	\$1.70	\$6.70
EMPLOYEE + 1:	\$955.40	\$59.40	\$69.40
EMPLOYEE + 2 OR MORE DEPENDENTS:	\$1,242.02	\$93.02	\$113.02
<b>PERS SELECT</b> **			
EMPLOYEE ONLY:	\$462.55	\$0.00	\$0.00
EMPLOYEE +1:	\$925.10	\$29.10	\$39.10
EMPLOYEE +2 OR MORE DEPENDENTS	\$1,202.63	\$53.63	\$73.63

### Dependent Care and Health Care Reimbursement Accounts Enrollment

The Dependent and Health Care Reimbursement Account 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) need to be submitted to Human Resources **no later than Friday, October 12, 2007**. The Enrollment Authorization Form is attached if you wish to participate in one or both of these plans.

- New participants can enroll for the 2008 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 2008 tax year.

## Maternity/Paternity/Adoption Leave



Employee Category	Number of Eligible Paid Days	Timeframe Guidelines
Physicians (R01)*	20 days	Commences with the arrival of the employee's new child, and days run consecutively.
CSUEU (R02,5,7,9)	30 days	Up to 30 workdays per calendar year. Commences within 60 days of the arrival of the new child due to birth, adoption, or foster care assignment; up to the child's sixth (6 <sup>th</sup> ) birthday. Due to the birth, adoptions, or foster care assignment of the child with the employee. Days are taken consecutively unless mutually agreed otherwise by employee and appropriate administrator. Five (5) days of non-consecutive paid time upon available upon approval of the appropriate administrator for issues related to placement of an adopted or foster child, who is six (6) to eighteen (18) years of age. Must be taken in full days, and within one year of the date of placement.
Faculty (R03)*	30 days	Commences within one hundred thirty-five (135) day period beginning sixty (60) days prior to the anticipated arrival date of a new child, and ending seventy-five (75) days after the arrival of a new child due to birth, adoption or foster care. Charged only for workdays in such a period of time and days taken consecutively.
Academic Support (R04)*	30 days	Commences within 60 days after the arrival of each new child. Days run consecutively, unless mutually agreed otherwise by the employee and the appropriate administrator. Limited to a maximum of 30 workdays with pay per calendar year if leave is for placement of one or more foster children with the employee or with the employee's spouse or domestic partner. Must be taken in full days
Skilled Trades (R06)	30 days	Commences with the arrival of a new infant or adopted child up to age five (5), and days run consecutively. Scheduling of leave may be modified by mutual agreement. Must be taken in full days.
Public Safety (R08)*	30 days	Commences within 60 days of the arrival of the new child, in connection with the birth of one's child, or placement of one or more children with the employee for the purpose of adoption or foster care. An employee is entitled to up to the equivalent of thirty (30) consecutive, eight-hour work days (not to exceed 240 hours for employees on alternate work schedules), with pay per calendar year. Must be taken in full days.
IUOE (R10)	None	Not available to employees within this employee category.
UAW (R11)	None	Not available to employees within this employee category.
Confidential (C99)*	30 days	Commences within 60 days of the arrival of the new child, and days run consecutively. Leave may only be taken in daily increments. Upon mutual agreement and on an exception basis, the scheduling of the leave may be modified to meet the operational needs of the campus.
Management Personnel Plan (MPP)(M80)*	30 days	Commences within 60 days of the arrival of the new child, and days run consecutively. Upon mutual agreement and on an exception basis, the scheduling of the leave may be modified to meet the operational needs of the campus.
Executives (M98)*	30 days	Commences within 60 days of the arrival of the new child, and days run consecutively.
Excluded (E99, including TAs)	None	Not available to employees within this employee category

\* Parental leave benefit applies to foster care.

Note: Should the above listed information differ from the collective bargaining agreement, the collective bargaining agreement shall take precedence. For more information, please refer to appropriate [Memorandum of Understanding \(MOU\)](#)

## CSU Bereavement/Funeral Leave

For additional information, please contact Human Resources. Information regarding Bereavement/Funeral Leave, including definition of immediate family and/or close relatives, can also be found in the appropriate [Memorandum of Understanding \(MOU\)](#).

Employee Category	Number of Paid Days and Guidelines
Physicians (R01)	Five (5) days for each death of a significantly close relative, spouse or domestic partner.
CSUEU (R02,5,7,9)	Five (5) days for each death of a significantly close relative or immediate family member.
Faculty (R03)	Five (5) days for each death of an immediate family member.
Academic Support (R04)	Five (5) days with pay for each death of a significantly close person.
Skilled Trades (R06)	Five (5) days for each death of a significantly close relative or immediate family member. Restrictions may apply to hourly employees.
Public Safety (R08)	Two (2) days for each death of a significantly close person, three (3) days if travel of over five hundred (500) miles roundtrip from home is required.
IUOE (R10)	Three (3) days for each death of a significantly close relative, or domestic partner, or five (5) days if travel of over five hundred (500) miles roundtrip is required.
UAW (R11)	Two (2) days with pay for each death of an immediate family member, or three (3) days if travel of five hundred (500) miles or more is required.
Confidential (C99)	Five (5) days for each death of an immediate family member or significantly close relative.
Management Personnel Plan (MPP)(M80)	Five (5) days for each death of an immediate family member or significantly close relative.
Executives (M98)	Five (5) days for each death of an immediate family member or significantly close relative.
Excluded (E99, Police Officer Cadet only)	Two days for each death of an immediate family member.
Excluded (E99, including TAs)	<i>Not available to employees within this employee category.</i>

## Catastrophic Leave Highlights



The Catastrophic Leave Donation (CLD) Program allows for the donation and receipt of vacation and sick leave credits between all eligible employees. Donated leave may be used by an employee who has a catastrophic illness or injury and has exhausted all leave credits normally available to cover the required absence from work. If an employee is eligible for Non Industrial Disability (NDI), s/her must apply for NDI to be eligible to apply for this program. The CLD Program also applies to situations where an employee needs to be absent from work due to a catastrophic illness or injury of an immediate family member.

- Applies to all eligible employees, temporary, probationary, and permanent academic and non academic employees, confidential employees, and management employees covered by the Management Personnel Plan.
- Fiscal year donation maximums are determined by the donating employee's Collective Bargaining Unit
- Employees may donate leave credits to a specific individual by obtaining and completing the CLD Form from the Payroll office or by going to the payroll website: <http://www.aba.csueastbay.edu/PAYROLL>.

For additional information on the Catastrophic Leave Donation program please visit our website:

[http:// www.aba.csueastbay.edu/HR](http://www.aba.csueastbay.edu/HR)

## Benefits Corner

### 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 at the Human Resources Office, Warren Hall, Room 615.



### EAP Program

The EAP Program can assist you with everyday issues regarding job, family, parenting, legal and financial advice. Now open to Bargaining Units 1,2,5,6,7, & 9, and classifications M80, and C99. Log onto their website at [www.pbhi.com](http://www.pbhi.com) or call 800-234-5465 for further information.

### Life Insurance

Open Enrollment is a great time to review your insurance policies. Come into Human Resources for enrollment forms if you want to purchase additional life insurance or increase your coverage or contact The Standard at 800-378-5745 or [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu).

### Happy Home Recipe

4 c Love	5 tsp Hope
2 c Loyalty	2 tsp Tenderness
3 c Forgiveness	4 qt Faith
1 c Friendship	1 barrel Laughter

Take love and loyalty, mix thoroughly with faith. Blend it with a little tenderness, forgiveness and understanding. Add friendship and hope, sprinkle with laughter. Bake it with sunshine. Serve daily with generous helpings.



## Workshops

### You have a Choice in Retirement.



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

**Date: October 23, 2007**

**Time: Session 1: 10 a.m. to 12:00 noon  
OR**

**Session 2: 1:30 p.m. to 3:30 p.m.**

**Location: Library, Biella Room**

Guests are welcome to attend the workshop. Please contact Human Resources at (510) 885-3634 to reserve a spot.



### Vision Service Plan

**Group #12292796      (800) 877-7195**

The CSU provides one vision plan for all eligible employees and their dependents. Employees who are eligible for benefits will be automatically enrolled in the plan.

**ELIGIBILITY:** You become eligible for coverage the first day of the **SECOND** month following the date you were appointed for more than 6 months at 50% time base or more. **EXCEPTION:** Lecturers and coaches in an academic year (AY) classification who work at least six weighted teaching units or appointed for an academic year or two quarter appointment. Please contact Human Resources for more information.

#### **BASIC VISION BENEFIT:**

- One comprehensive eye examination in a consecutive 12-month period.
- One pair of lenses in a consecutive 24-month period or at a 12-month interval if a qualifying prescription change is indicated.
- One frame in a consecutive 24-month period.
- Medically necessary contact lenses when required for anisometropia or keratoconus, or following cataract surgery, or when visual acuity can not be corrected to 20/70 in the better eye, except through the use of contacts.
- One pair of contact lenses for cosmetic reasons when provided in lieu of other eyewear once every 24-months or at a 12-month interval if a qualifying prescription change is indicated.

**COPAYMENT:** A \$10 co-payment is required.

**CHOICE OF PROVIDERS:** You may select any licensed ophthalmologist, optometrist, or dispensing optician to provide services covered under this benefit, including such providers outside of California. However, the highest benefit is received when using a participating provider. The participating provider will verify benefits and eligibility and obtain authorization from **Vision Service Plan (VSP)**. **Provider lists are available in Human Resources.**