

# News from the Human Resources Office

**Spring/Summer 2008**



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## CalPERS Long-Term Care Program

**The 2008 Application Period is from April 1, 2008- June 30, 2008**

The CalPERS Long-Term Care Program can be essential for financial planning purposes because it can help reduce the huge financial risk that accompanies the cost of Long-Term care.

**What is Long-Term Care?**

- Provides the extended care you or a loved one may need if assistance is needed for basic Activities of Daily Living (ADL's) like bathing, dressing, or eating.
- May be needed due to a chronic illness, injury or frailty of old age.
- Services can be provided in the home, an adult day care center, assisted living facility, or in a nursing home.

**How can Long-Term Care help me?**

Today, as escalating medical costs collide with an increase in general longevity, we are faced with difficult choices to make. Without coverage, paying for long-term care can quickly erode even sizeable savings and retirement accounts.

**Why Plan Ahead for Long-Term Care?**

Most people learn about long-term care the hard way-when they or a loved one need care. Planning ahead gives individuals the opportunity to discuss options, research care choices, consider the services needed and how to pay for those services.

**Think you already have Long-Term Care Coverage?**

Many people incorrectly assume that they are already covered for long-term care. Although Medicare, Medigap or health insurance may cover very limited long-term care, these plans were designed to pay for hospital and doctor care— not extended, personal care.

Long-and-short term disability insurance is another area of confusion. These programs replace lost income due to disability. They were never intended to pay for services you would need as a result of a disability. Medi-Cal only pays for long-term care after you have exhausted most of your own assets and income.

**How do I apply?**

As a California State Employee, you are eligible to submit an application for Long Term Care during April 1, 2008—June 30, 2008. You will need to submit your completed application by mail. You will then be notified if your application is approved.

The 2008 CalPERS Long-Term Care Application Period begins April 1, 2008 and ends June 30, 2008. Contact CalPERS for an application at 1-800-908-9119 or contact Human Resources at x53634.

**Attend a Long-Term Care Workshop. Join us on June 3, 2008 at 1pm in the Library Biella.**

## Fee Waiver Program

All CSU, East Bay employees who are eligible and plan to participate in the Fee Waiver Program for Summer or Fall 2008, please note the following deadlines:

Quarter Term	Deadline
Summer 2008	May 16, 2008
Fall 2008	August 22, 2008

Semester	Deadline
Summer 2008	Contact campus of attendance
Fall 2008	

## Voluntary Retirement Programs

The Tax Sheltered-Annuity (TSA) Program, Deferred Compensation Plan and Thrift Plan all provide a means of accumulating tax-deferred dollars during your working career in order to supplement your income after retirement. You may contribute part of your income to a variety of annuities, mutual funds and savings plans through payroll deduction using pre-taxed dollars to build a fund for your retirement. Deposits cannot be made directly by the participant. There are no employer contributions.

In order to enroll in a Deferred Compensation or Thrift plan, contact the Savings Plus Program at [www.sppforu.com](http://www.sppforu.com) or (866)566-4777. In order to start, stop or change your deduction in the TSA Program (403b plan) a Salary Reduction Agreement form must be submitted to Human Resources, WA 615 by the end of the month to take effect the following pay period. Forms can be downloaded through our website. Please remember you do not have to wait until Open Enrollment to make changes to your Voluntary Plans. Please review the TSA Program submission dates.

### TSA Submission Deadlines

Deadline for TSA Submission	Pay Period	Salary Pay Warrant Payable
March 31, 2008	April, 2008	May 1, 2008
April 30, 2008	May, 2008	June 1, 2008
May 31, 2008	June, 2008	July 1, 2008
June 30, 2008	July, 2008	August 1, 2008
July 31, 2008	August, 2008	September 1, 2008
August 31, 2008	September, 2008	October 1, 2008
September 30, 2008	October, 2008	November 1, 2008
October 31, 2008	November, 2008	December 1, 2008
November 30, 2008	*December 2008	January 1, 2009

**\*Tax Year begins with the December pay period.**

### Additional Catch-Up Contributions

- The **Age 50 Catch-up** plan allows employees who are age 50 or will be 50 by calendar year end to defer up to \$5,000 in addition to the \$15,500 IRC maximum. The Internal Revenue Code allows a maximum of \$15,500 to be deferred during the 2008 tax year. The age based catch-up allowance under IRC section 414(v) allows employees that are or will turn age 50 by the end of the current tax year (December 31) to contribute an additional \$5,000 to a 403(b) plan or to a 401(k) plan and also contribute an additional \$5,000 to a 457 plan.
- The **15 year Catch-up** plan allows eligible employees to contribute an additional \$3,000 during the plan year (December pay period through November pay period of the following year). If you have at least 15 years of service with the CSU you may be eligible to participate in the 15 year catch up plan and defer an additional \$3,000 per tax year for up to five years. To take advantage of this additional catch-up allowance, proof of 15 years of service (annual CalPERS statement) and a completed 15 year Catch-up worksheet are required.



If you qualify for both catch-up plans, you may defer up to \$23,500 in total for 2008.

Contact Human Resources for additional details or visit the Benefits website at <http://www.aba.csueastbay.edu/HR/Benefits/VoluntaryPre-TaxPrograms.htm>

## Expansion of the Family Medical Leave Act

On January 28, 2008, President Bush signed the National Defense Authorization (NDA) Act, (HR 4986). Section 585 of the NDA Act amends language of the Family Medical Leave Act (FMLA) of 1993, and specifically adds Service Member Family Leave provisions to employees with family members in the military.



Even though federal law does not recognize the rights of domestic partners, for purposes of administering this policy California State University (CSU) will treat domestic partners in the same manner as spouses in accordance with the California Domestic Partner Rights and Responsibilities Act of 2003 (Assembly Bill (AB) 205), effective January 1, 2005. Based on that law, current and former domestic partners registered in California shall have the same rights, protections, and benefits, as well as the same responsibilities, obligations, and duties as current and former spouses under California state law. Consequently, the CSU FML Policy will extend the following leave provisions to an employee who is the registered domestic partner of a covered service member.

Please note, under the CSU FML Policy, full leave entitlement rights are extended to both parties of a marriage and/or registered domestic partnership in cases wherein both parties are CSU employees.

This law became effective immediately on January 28, 2008, and implemented the following two (2) new types of FMLA leave:

### Leave to care for wounded service member

An eligible employee who is the spouse, domestic partner, son, daughter, parent or next of kin of a covered service member, may take up to 26 weeks of leave to provide care for a covered service member with a serious illness or injury sustained in the line of duty while on active duty in the Armed Forces, Reserves or National Guard of the United States.

If the employee qualifies for and takes such leave, the employee is required to provide the campus with a certification issued by a health care provider of the service member being cared for. This leave is available only during a single 12-month period and is combined with all other FMLA leaves in that period, resulting in a maximum total leave entitlement of 26 weeks. As with all FMLA leaves, employees are required to exhaust the appropriate leave credits applicable to his/her employee category.

### Leave related to "qualifying exigency" arising from active duty or call to duty.

An eligible employee also may take up to 12 weeks of FMLA leave in a 12 month period to deal with any "qualifying exigency", as defined by the United States Secretary of Labor, that arises from a spouse's, domestic partner's, son's, daughter's or parent's active duty, or in an impending call to active duty status, in the United States Armed Forces, in support of a contingency operation. The 12 weeks is reduced by leave for any other qualifying FMLA event during the 12-month period. Language in Section 585 of the NDA Act indicates that an employer may require that a request for such leave be supported by a certification issued at such time and in such manner prescribed by regulation.

Please contact Human Resources for additional information pertaining to the definitions used in the NDA Act, General Military Law, or required certification.

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## What Should You Consider When Updating Your Doctor?

- **Accepting New Patients** -- Make sure that the Primary Care Physician you choose is accepting new patients. Although Blue Shield has strict standards for keeping the **Find a Provider** directory up-to-date, it's always best to phone the physician's office and ask about becoming a new patient.
- **Location** - The physician should be located close enough to where you live or work to ensure that you have reasonable access to care. Generally, Blue Shield will require that the selected Primary Care Physician be located within 15 miles or 30 minutes from the member's residence or place of employment.
- **Number of Specialists** -- Since Primary Care Physicians typically refer patients to specialists within their own medical group or IPA, look at the type and number of specialists available within a physician's medical group or IPA when deciding whether you want to select that physician as your Personal Physician.
- **Hospitals** -- You may want to ask which hospitals your Personal Physician admits to and consider such arrangements if you have a hospital preference.
- **Board Eligibility** -- Most Access+ HMO Personal Physicians are board certified or board eligible for their type of practice or specialty. Board certified physicians pass a strenuous written and oral exam and spend two to five years studying and practicing their specialty after they finish medical school. Board eligible physicians have completed the required training program for their specialty but have not taken the written and oral exam.
- Before you meet with a doctor for the first time, make a list of questions to ask.
- Ask about other physicians or nurse practitioners in the practice. You may occasionally be seen by them if your doctor is unavailable.
- What are the office hours? This is especially important if your job requires you to schedule doctor's appointments after work or on Saturday.

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## 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:

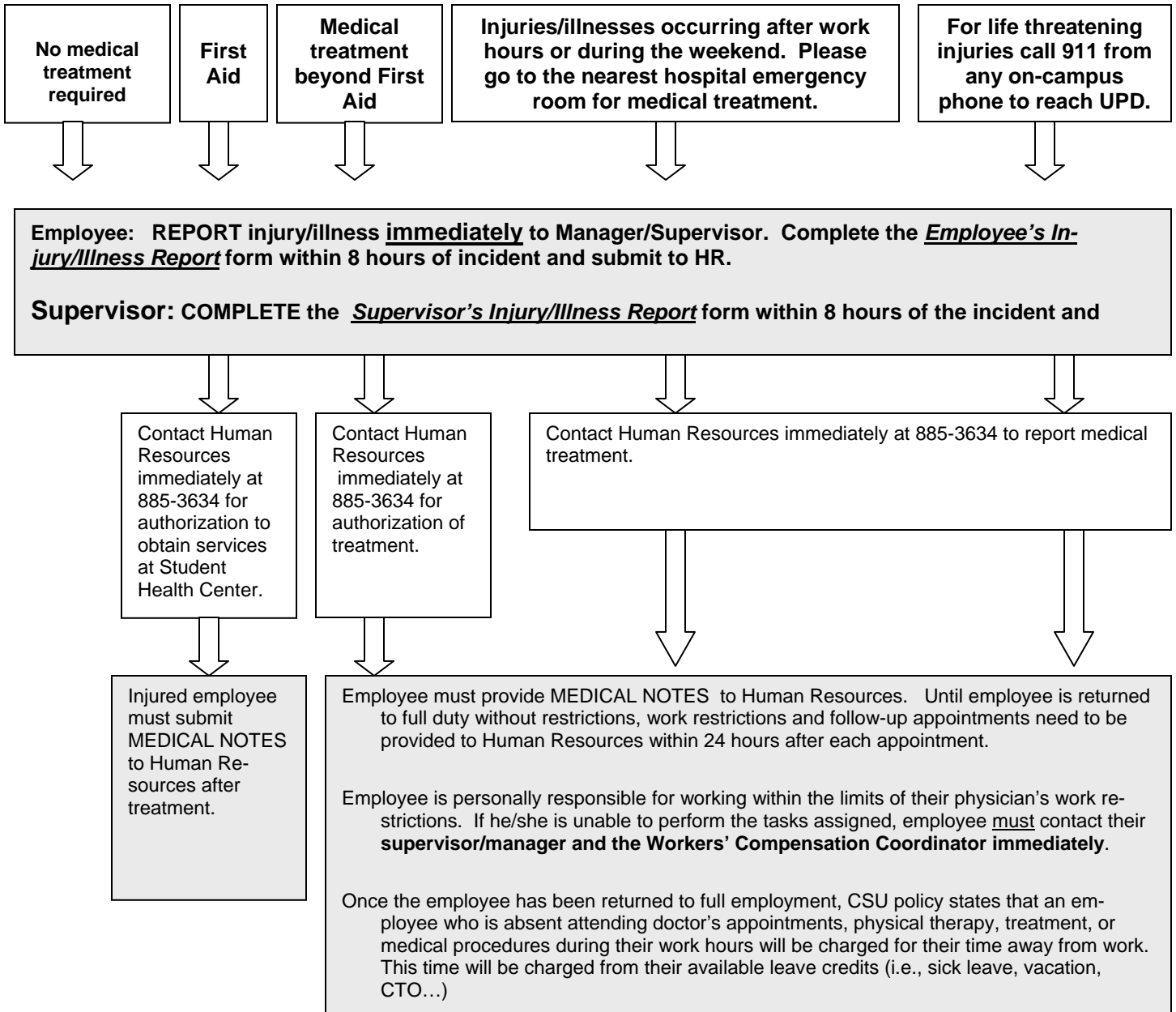
- Back injuries, knee strains
- Exposure to hazardous substances
- Cumulative trauma injuries

**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](http://www.aba.csueastbay.edu/hr)

## When an Injury/Incident Occurs



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.

## Benefits Corner

### Changing your Address

When changing your address, please notify the Payroll and Human Resource offices. The *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 plan, contact your HMO to verify your new zip code for possible changes in plan availability or medical group.

### When May I Add or Delete Dependents?

- You have 60 days from the date of the event to add or delete your dependents on your plan due to marriage, divorce, birth of a child or adoption.
- 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 (September thru October), changes effective 1st day of following year.
- Deletions of eligible dependents are effective the first of the month following the family status change. Please contact Human Resources within 30 days of the change.

### What are the steps for changing my name on my Health Plan Cards?

When you change your name due to a divorce, marriage or legal name change you must first obtain a NEW Social Security card. Upon receipt of your new card:



1. Present your new Social Security card and complete the *Employee Action Request (EAR)* form in the Payroll Office, WA 675
2. Once your pay warrant reflects your new name, contact the 1-800 number on the back of your health plan card to request a new card with your new name.

## Upcoming Workshops & Events

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

### Long-Term Care Workshop



The CalPERS Long-Term Care Program is designed to protect you and those you love from the potentially devastating cost of long-term care. Financial Planning often includes a good long-term plan to help pay for care at home, in an assisted living facility, or a nursing home.

Attend our CalPERS Long-Term Care Workshop to get more information and enter to win a Barnes & Nobles Gift Certificate.

Date: June 3, 2008

Time: 1:00pm– 3pm

Location: Biella Room (Library); **Contact Human Resources to attend.**

### Thinking of Purchasing a Home or Refinancing?

CalPERS Member Home Loan Program can help California Public Employees achieve their home ownership dreams. The Program provides competitive financing, a variety of loan choices, low-to-no down payment options, closing cost assistance and controlled closing fees. **Join us for a CalPERS Home Loan workshop:**



Date: June 19, 2008

Time: 1:00pm to 3:00pm

Location: Library Biella Room

Presenters: CalPERS Home Loan Officers; **Contact Human Resources to attend.**

### Financial Basics Workshop

Need strategies around financial planning and wealth management? Join us for an afternoon of financial information. Learn about the traditional and untraditional investments, real estate, insurance, and different estate planning vehicles and strategies. **Contact HR to attend the Financial Basics Workshop seminar:**

Date: July 30, 2008

Time: 1:00pm to 2:30pm

Location: Biella Room (Library)

Presenters: Financial Finesse representatives



### 2008 Benefits Fair!

Meet your Benefit Plan Representatives, (Blue Shield, Delta Dental and more). Enjoy raffles, and fun activities to improve your health.

**More details in our Fall newsletter.**