

## CalPERS Long-Term Care

The 10th anniversary of the CalPERS Long-Term Care Program represents a milestone in helping California public employees plan for the serious issue of long-term care. With over 175,000 members, the Program has also proven itself to be stable, secure and has steadily grown in popularity.

Long-term care is different from treatment you get from a doctor, or a hospital. It is the extended care you typically receive at home - from a nurse, a home health aide, or even a family member - or it can be provided in a nursing home, assisted living facility, or adult day care center. Your conventional health plan does not provide the extended or personal care you would need if you required long-term care.

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### Long-Term Care Facts:

- \* Sixty percent of Americans over the age of 65 will need long-term care.
- \* One year in a nursing home can cost \$47,000 or more.
- \* Care at home can cost over \$20,000 per year.
- \* Long-term care can be needed at any age.

Note: Statistics reflect 2003 figures

As you will be hearing in 2005, "Peace of Mind Begins With a Plan" and applying for the CalPERS Long-Term Care Program can be an important step in planning for your long-term care needs. If you have not considered applying for the Program in the past, it's time to take a closer look. The Program is offering additional plan options for you to choose from this year, which makes it even more attractive and affordable.

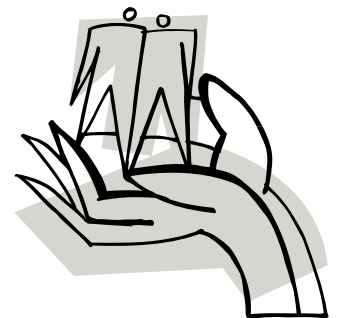
### Program Advantages

- \* Benefits are tax-free
- \* Assisted living facility benefits
- \* Care advisors to help you with long-term care choices, benefits, and services.
- \* Coverage continues if you leave public employment
- \* Coverage is portable anywhere in the United States
- \* Online services such as: **Monthly rate calculator** helps you evaluate monthly premiums and other Long-Term Care Resources to help you make an informed decision

The Application Period is from **May 1, 2005 through September 30, 2005**. To request an application kit, call 1-800-338-2244 or visit [www.calpers.ca.gov](http://www.calpers.ca.gov). Application materials will be sent to you in early May 2005.

All California public employees (including non-CalPERS members), retirees, their spouses, parents, parents-in-law, and siblings age 18 or older are eligible to apply.

Remember, "Peace of Mind Begins With a Plan". Start planning for your peace of mind. Request a CalPERS Long-Term Care Application today!



# 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.
- 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.

## Benefit Amounts

Employee Category	Weekly NDI Benefit
Unit 1 (Physicians)	\$135
Units 2, 5, 7, & 9 (CSEA)	\$250
Unit 3 (Faculty)	\$125
Unit 4 (APC)	\$125
Unit 6 (Skilled Trades)	\$125
Unit 8 (Public Safety Officers)	\$125
Confidential (C99) Employees	\$250
Management Personnel Plan (MPP/M80)	\$250
Executive (M98)	\$250
Excluded (E99, including TAs)	\$125

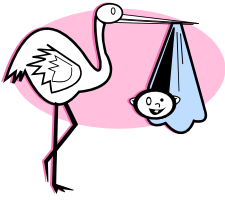


Note: The above information is intended to be a quick summary and is not intended to be all inclusive of the eligibility, claim, and procedural requirements for obtaining NDI benefits.

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, once authorization has been received by EDD. For further assistance regarding this benefit contact the Human Resources Office at extension 5-3634.

## Paid Maternity/Paternity/Adoption Leave

The Maternity/Paternity/Adoption leave is a **paid** leave associated with the birth of an employee's own child or the placement of a child with the employee in connection with adoption or foster care. This type of absence is not charged against the employee's leave credits, and the amount of paid days received is based on employee category.



Paid Maternity/Paternity/Adoption leave may run concurrently with any other related leaves for which the employee is eligible. The chart below is a reference that can be used to determine the amount of paid maternity/paternity/adoption leave an employee is entitled to under this program. Please review MOU or policy for actual language.

Employee Category	Number of Eligible Paid Days	Timeframe Guidelines for the Paid Maternity/ Paternity/ Adoption Leave
Unit 1	20 Days	Commences with the arrival of the employee's new (Physicians) child, and days run consecutively.
Units 2, 5,7,9	30 Days	Commences within 60 days of the arrival of a new (CSEA) child. Such leave shall be Taken consecutively, unless, mutually agreed otherwise by the employee and the Appropriate administrator. Maternity, paternity, adoption leave is taken in daily increments.
Unit 4	20 Days	Must be initiated within one year of the new child's (Academic Support) arrival. Days do not have to be taken consecutively.
Unit 6	30 Days	Commences with the arrival of the employee's (Skilled Trades) child, and days run consecutively. Scheduling of leave may be modified by mutual agreement.
Confidential	30 Days	Commences within 60 days of the arrival of the new (C99) child, and days run consecutively. Leave may only be taken in daily increments. Upon mutual agreement and on an operational needs of the campus.
Management	30 Days	Commences within 60 days of the arrival of the new Personnel Plan child, and days run consecutively. Upon mutual (MPP) (M80) agreement and on an exception basis, the scheduling of the leave may be modified to meet the operational needs of the campus.
Executive	30 Days	Commences within 60 days of the arrival of the new (M98) child, and days run consecutively.
Excluded	None	Not available to employees within this employee (E99, including TAs) category.

For additional information regarding Maternity/ Paternity/ Adoption leave, contact the Human Resources Office.

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# Preventing Work-Related Accidents

The Department of Environmental Health and Safety advises the campus community about pertinent Federal, State, and local regulations; investigates accidents and illnesses; oversees emergency preparedness functions; conducts safety training; performs routine inspections, and corrects unsafe and unhealthy conditions.

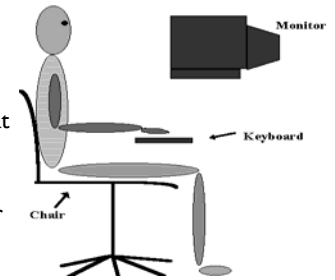
As an employee you have a responsibility to help prevent accidents and injuries. You do this by learning the safe way to perform your duties and by ensuring that you have adequate and safe equipment to use. All unsafe conditions, accidents, and work-related injuries should be reported to your supervisors, so prompt and appropriate corrective measure can be taken and medical treatment administered if necessary.

## Ergonomics

Cumulative trauma disorders and back injuries comprised the most significant work-related injuries both in terms of frequency and severity.

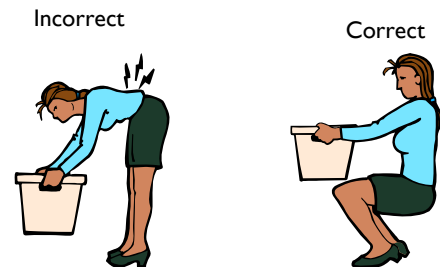
### Tips for a better workstation

- ◆ Position top of monitor at eye level, centered directly in front.
- ◆ Adjust Chair to fit body. Keep back supported; knees at hip level or slightly lower, both feet flat on floor or footrest.
- ◆ Hold head and spine upright but not rigid; back supported by backrest. Hips, elbows and knees at comfortable 'open' angles.
- ◆ Place keyboard so arms hang naturally at sides, elbows close to body.
- ◆ Keep wrists in line with hands and forearms. Maintain a light touch on the keyboard. Remember that wrist rests are only for resting. Use arm movement rather than wrist or hand movement when typing or using the mouse.
- ◆ Place a document holder close to the screen and at same distance to avoid frequent head and eye movement
- ◆ After 20-30 minutes of continuous focus on a monitor, shift gaze to some object at least 20 feet away for 20 seconds.
- ◆ Change positions often, stretch frequently and take regular breaks to release tension.



### Preventing Back injuries

- ◆ Before lifting boxes and cases, check the weight so can prepare to lift properly.
- ◆ Turn the body as a unit to avoid twisting at the waist.
- ◆ Keep items close to the body.
- ◆ Keep back straight.
- ◆ Use your leg muscles to do the lifting.
- ◆ Lift smoothly without jerking.
- ◆ Get close to where you want to set the item down.



### Location of Online Training

Online training is highly recommended for all employees who use a keyboard on a regular basis and/or perform job task(s) of lifting objects of more than a few pounds. Online training will give employees some general guidelines for the setup of their workstation. To access the online training go to:

1. [www.aba.csuhawyard.edu/claritynet45](http://www.aba.csuhawyard.edu/claritynet45)
2. To log on use your Net ID and password
3. Click on **ClarityNet (TM) courses**
4. Then click on **Safety-Optional**
5. Click **Back Safety**, which offers a video on everyday activities that may indirectly affect back injuries as well as protecting yourself from back injury  
OR  
Click on **Office Safety**, which offers a video on creating a comfortable, ergonomically correct workstation.

Evaluations of workstations are provided by the Department of Environmental Health and Safety. If you would like to have your workstation evaluated or have any questions, contact Arlene Pugh at (510)885-4138.

## Benefit Facts...

### Employee Entertainment Discounts

Planning on visiting Disneyland, Great America, Universal Studios or other theme spots this Spring? Visit our website for discount ticket information.

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

### Visit Delta's Website

At Delta's website you can:

- Check benefits and eligibility
- Coverage details such as benefit levels and plan frequencies
- Print an insurance ID card
- Find a participating Delta dentist
- Access guides to help you understand benefit documents
- Download and print claim forms



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

## Upcoming Events...

### Retirement Seminar at Contra Costa Campus

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

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

For your convenience we have scheduled a morning one-hour session.

**Date: Monday, May 9, 2005**

**Session : 10:00 a.m. to 11:30 a.m**

**Location: LB 149**

Spouses and Domestic Partners are welcome to attend



**CAL State 9 Credit Union vs.  
Your Bank**

Come join us in learning more about Cal 9 Credit Union. A representative will be discussing:

- FREE Debt Management Programs
- Investment Services
- On-Campus ATM and Full Service Branch
- Auto Buying Consultant, and more...

Compare the differences and learn how YOU can benefit!

For your convenience we have scheduled two sessions.

**Date: Tuesday, May 10, 2005**

**Session I: 12:15 p.m. to 1:00 p.m.**

**Session II: 1:15 p.m. to 2:15 p.m.**

**Location : The Library's Biella Room**

Light refreshments will be served

**Please contact Human Resources, (510) 885-3634, to reserve your spot.**

## Stress Relief Through Exercise

### **For Peak Mental and Physical Health, Regular Exercise is Absolutely Essential**

The mantra of the mental health world is that exercise is a critical element of stress relief and mood elevation – and for good reason. Exercise is absolutely essential when it comes to maintaining serious mental and emotional health. For individuals suffering from clinical depression, studies have shown that a regular exercise routine is nearly as effective as anti-depressant medication in their recovery.

### **Exercise and a Healthy Mind**

Rigorous physical activity and exercise stimulate the release of endorphins, the body's built-in chemical painkiller and mood elevators. In addition, another natural human chemical called serotonin is released when the body is engaged in active and repetitive movements (for example, walking or swimming). Research has suggested that there may be a link between low levels of serotonin and depression.

As a matter of fact, exercise has a profound impact on those suffering from depression

because it counteracts many of the condition's physical symptoms – low energy, diminished appetite or poor sleep. This is not to say that exercise is a "cure" for clinical depression, but it certainly can be credit with moving the mind in the direction of wellness.

### **Find Your Kind of Exercise**

Finding the type of exercise best suited to your tastes is an important first step. If you don't like doing it, you won't continue. It's important to note that both low- and high-intensity types of exercise – performed in the same timeframes – have identical mood-enhancing effects, so whether you are interested in walking or running, the impact will be the same.

Here are some tips to help you effectively work exercise into your wellness routine:

**Do the Little Things:** Exercise doesn't always have to be in the same old forms. There are many simple things you can do to help yourself reap the benefits of physical activity.

Take the stairs instead of the elevator. Park a little further from the office and walk the extra

distance. Take a quick break at the office and walk. Little things can make a big difference.

**Create a Routine:** The belief that habits are hard to break is oh-so-true, and that's a perfect reason to make exercise a habit. Try to schedule your workouts for the same length and time at regular intervals. For example, walk briskly for 20-30 minutes every Tuesday, Thursday, Saturday and Sunday. After a few weeks, it will become virtually automatic for you and you'll actually miss it if you have to skip a workout.

**Consult a trainer:** For some of us, exercise is a foreign language. If you've never tried some of the more unusual forms of exercise (for example, aerobics classes, yoga or Pilates), you have to learn how. Consult with your physician and trainer to help you understand the basics and set a beginners routine.

*PacificCare Behavioral Health*



Special thanks to Ann Marie Rivas, Human Resources Intern, for designing the Newsletter.