

# FOR YOUR BENEFIT

Volume 1, Issue 1

March 1, 2004

*For Your Benefit* is designed to provide you with valuable information regarding benefits and services.

## RECOVER, REFOCUS, REGENERATE

Major work and life changes are common—promotions, relocations, divorce, parenthood, and numerous other events. Whether these changes are welcomed or not, all changes can be extremely stressful unless we learn how to adjust to them. Taking the time to recover, refocus, and regenerate following life changes can help us survive and even thrive.

### Recover

After life changes, you need to regain your sense of balance and routine. Your situation may be, at least for now, stressful, challenging, or unfamiliar. You may have symptoms such as headaches, backaches, or depression. To begin your recovery, it will help to step back from your new situation. Plan a weekend get-away, or take time just for yourself. Mini-breaks like going to the movies can help you get distance and perspective.

Exercise and sharing your feelings with others are excellent stress reducers which can help you get back on track.

### Refocus

If you are able to look at



“the big picture,” you’ll gain greater peace of mind about change. Take time to think about what has happened, why, and what it might mean. You might realize that your feelings are mixed. For example, if you’ve been promoted you might be pleased with the higher salary, but uncomfortable about supervising

your friends. You may feel sad or angry about having to let go of familiar people and routines. With time, those feelings will change. Talking to trusted friends, family members, a counselor, or human resources professional may speed the process.

### Regenerate

Change is stressful for your body and your body needs time to heal. Get extra rest, avoid alcohol and cigarettes, and eat properly. Try to increase your circle of support, connect with new people or reinforce old friends. No one can escape change. Accepting the fact that change has taken place is important. When you take steps to recover, refocus, and regenerate, you will find acceptance easier. These steps will help you successfully make the change part of your life.

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### Upcoming events

#### CalPERS Retirement Planning Seminar

Date: Monday, March 22, 2004

Location: MI 2106

- Session I: 10:00 am-12 noon
- Session II: 1:15 pm-3:15pm

#### Contra Costa Campus

Teleconference via CSUH

Time: 10:00 am-12 noon

Location: CCC—LB 150

(HR Rep on site)

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#### Managing Change Brown Bag Seminar

Date: Tuesday, April 13, 2004

Location : UUU 101 A

- Session I: 12 noon-1:00pm
- Session II: 1:15 pm-2:15pm



## UPCOMING SEMINARS

### Retirement Planning Seminar

Come join us in attending a CalPERS Retirement workshop! A representative will be on campus providing information about the CalPERS Retirement plan. For your convenience, we have scheduled a two-hour session in the morning and the afternoon.

The presentation will include: How retirement benefits are calculated, what to consider when deciding the best date to retire, retirement application process, benefit options available at retirement, taxability of retirement benefits, CalPERS health benefits and post retirement issues.

**Date: Monday, March 22, 2004**

Location: MI, Room 2106

Session I: 10:00 am–12 noon

Session II: 1:15 pm–3:15 pm

#### Contra Costa Campus

Location: LB 150 (HR Rep on site)

Teleconference 10:00 am–12 noon

*Spouses and domestic partners are welcome to attend.*

### Managing Change

#### Brown Bag Seminar

Have you been experiencing a lot of change? Most of our lives are filled with a never ending series of changes. So we must learn to live with and thrive in a world of constantly changing demands. There are many contributing factors to change. External global forces, as well as internal economic and social pressures, contribute to change in both our personal and our work worlds. Change is a way of life. Bring your lunch and join our presenter, Sylvia Mills, in discussing:

- The phenomenon of change in today's world
- How to recognize transitions while facing change
- New strategies for change management
- How people tend to perceive change

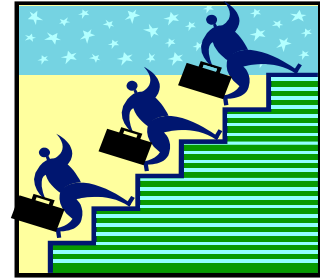
[www.sylvia.mills.com](http://www.sylvia.mills.com)

**Date: Tuesday, April 13, 2004**

Session I: 12:00 noon-1:00 pm

Session II: 1:15 pm-2:15 pm

Location: University Union 101 A



Please contact the Human Resources Office at 510-885-3634 to reserve your spot for the seminars.

## MEET THE HUMAN RESOURCES STAFF

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# YOUR CSU RETIREMENT



**Things you need to know**—CalPERS eligible employees are eligible for CalPERS retiree medical benefits and CSU retiree dental benefits if:

You retire at age 50 or later with at least five (5) years of qualified service; You are eligible for medical and dental benefits while an active employee and you retire within 120 days of your separation from CSU employment. Please refer to the chart below for additional information:

Benefit	Pertinent Information	Who Can I Contact
<i>Medical</i>	Your basic health plan will continue to be administered by CalPERS. When you reach age 65, you will be required to coordinate your CalPERS health plan with Medicare enrollment. If you opt not to enroll in a health plan at the time of your retirement, you may decide to enroll later during a subsequent open enrollment period, provided you retired within 120 days of your separation from CSU.	It is your responsibility to monitor your retirement pay warrant (check) to verify that you are enrolled in a CalPERS medical plan. Inquiries should be directed to CalPERS at (888) 225-7377.  Retirees must contact CalPERS directly regarding a change of address, adding/deleting dependents, or changes during Open Enrollment .
<i>Dental</i>	Upon retirement, dental benefits will continue at the basic level. Currently, CSU pays the full cost of dental premiums for retirees and their eligible dependents. There are two dental plans to choose from: 1-Delta Dental Basic – a fee-for-service (indemnity) group plan, 2-PMI DeltaCare Basic - a prepaid dental health maintenance (HMO) plan.	It is your responsibility to monitor your retirement pay warrant (check) to verify that you are enrolled in a CSU dental plan. Inquiries about your dental benefits should be directed to the Human Resources Office or Delta Dental (888) 335-8227, PMI DeltaCare (800)4224234 or go to <a href="http://www.deltadental.org">www.deltadental.org</a> .
Vision	CSU does not provide vision benefits for retirees. Upon retirement, you have the option of continuing vision coverage for an 18-month period under the Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1986. Please contact Human Resources to obtain the necessary paperwork required in initiating COBRA coverage for vision. This information will be mailed to eligible employees upon retirement.	You must submit premium payments in a timely manner in order for COBRA coverage to continue. Inquiries can be obtained from Medical Eye Services ,(800) 872-6372.

## FACTS ABOUT CALPERS SPONSORED MEDICARE HEALTH PLANS

Enrollment in a CalPERS Medicare health plan is **not** automatic. To ensure continuous coverage in the CalPERS Health Program, before or at the time you retire, contact CalPERS.

**Active Employees:**

You do not have to do anything right now. If you continue to work after age 65, you will continue to be enrolled in the BASIC health plan. However, you should contact the Social Security Administration to ask about deferring your enrollment in Medicare Part B until you retire.

**When you retire,** you and your enrolled dependents who are eligible for Medicare Part A (Hospital) and Part B (Medical), age 65+, will no longer be eligible to be enrolled in a CalPERS Basic Health plan.

You may continue your CalPERS-sponsored health plan by enrolling in a CalPERS sponsored Medicare health plan. If you are not eligible for Medicare, you may remain enrolled in the basic health plan, but you will be required to provide evidence of non-eligibility. If you are

eligible for Medicare through a spouse, you may not continue enrollment in a basic health plan.

CalPERS offers enrollment in either a Supplement to Medicare plan or Medicare managed care plan. To enroll in a Medicare plan, you must be enrolled in both Part A and B of Medicare. Enrollment in a Medicare health plan combines your federal Medicare insurance benefits with your CalPERS group health plan benefits to ensure full coverage. Medicare plans are designed to cover some of Medicare’s deductibles and co-payments, which are your responsibility after Medicare has provided their payment.



Contact your health plan or refer to your annual *CalPERS Health program* information to determine what type of Medicare plan is offered by your health plan. Your health plan enrollment determines whether you will be enrolled in a Supplement to Medicare plan or Medicare managed care plan.

**Do not refuse or decline enrollment in Medicare Part B** when you become eligible for Medicare, unless you continue to

work. Refusing Part B will jeopardize your eligibility for continued enrollment in the CalPERS Health Program.

**Do not Cancel Medicare Part B** after enrollment. After you have applied for Medicare Part B benefits, you must maintain continuous enrollment in Medicare Part B in order to continue your CalPERS Health benefits enrollment. If you cancel your Medicare Part B benefits, you will be ineligible to continue your CalPERS health benefits. To reinstate your health plan coverage after canceling Part B you will be required to reapply for Medicare Part B during Social Security’s General Enrollment Period.

Questions regarding your eligibility for Medicare must be directed to the Social Security Administration (SSA) office by calling 1-800-772-1213.

**Special Note:**

Active employees and/or their dependents who are eligible for Medicare Part A and B based on End Stage Renal Disease may enroll in a Medicare plan. Contact SSA, your employer, and your health plan for further information.

[www.CalPERS.ca.gov](http://www.CalPERS.ca.gov)

# Benefit Facts.....

## **Beneficiary Forms**

Certain life events, such as marriage, divorce, and birth or adoption of a child, may affect your beneficiary(ies). If there is no Beneficiary Designation Form on file at the time of your death, the benefits will be paid as designated by law.

Beneficiary Designation Forms are available in Human Resources for CalPERS, Standard Employer-Paid Life, and Designee of Last Pay Warrant.

## **Change of Retirement Systems (Reciprocity)**

If you leave a CalPERS-covered employer for employment covered by another California public retirement system, you may qualify for your future retirement benefits to be based on your highest final compensation received while a member of either retirement system. For more information on reciprocity, please refer to *When You Change Retirement Systems* booklet available in Human Resources or can be downloaded through the CalPERS website — [www.calpers.ca.gov](http://www.calpers.ca.gov)

## **CalPERS Redeposit of Withdrawn Contributions**

If you have previously withdrawn contributions, you may be eligible to redeposit your contributions and restore your service credit. Please refer to *A Guide to Your CalPERS Service Credit Purchase Options* booklet available in Human Resources, or the CalPERS website — [www.calpers.ca.gov](http://www.calpers.ca.gov)

Additional information regarding other types of service for which you may be able to receive credit are also addressed in this booklet — Service Prior to Membership, Leave of Absence (Educational/Service/Sabbatical/Educational), Military, Peace Corps, Americorps\*VISTA.

## **CalPERS NEW Service Credit Purchase Option**

Beginning January 1, 2004, you can now purchase additional retirement service credit that is not based on actual employment with a CalPERS employer. Active CalPERS members in a compensated employment and have at least five years of earned service credit can purchase "additional retirement service credit" that can be applied toward retirement benefits. In some cases, certification of past employment may be required. The costing method is intended to be "cost neutral" to employers, which means the member covers the entire cost to future benefits.

You can buy from one to five years of additional service credit. Credit must be purchased in whole year increments and only one election can be made (even if you choose to purchase less than five years of credit).

This service credit option will be available on an ongoing basis (unless repealed by future legislation). There is no set period to submit a request other than those limitations imposed by the eligibility criteria. For example, a request received after separation from employment would not be processed because you must be in compensated employment with a CalPERS employer to be eligible to elect the additional service credit.

Additional information, forms, and an on-line service calculator are available through the CalPERS website.

## **Online Services— [www.calpers.ca.gov](http://www.calpers.ca.gov)**

- Calculating your own retirement estimates—Retirement Planning Calculator (A pin number is required through CalPERS Personal Access. Additional instructions are provided on their website.)
- View your Annual Member Statement
- Request an official retirement estimate
- Estimate the cost of additional Service Credit — Service Credit Cost Estimator
- Health Benefit Plans

*Special thanks to Lillian Dayal, Human Resources Intern, for designing the Newsletter.*

## Miscellaneous Benefits



**Superior auto insurance exclusively for University employees**

Auto Home & Insurance Plus. As a university employee, you qualify for special lock-in rates which include low rates negotiated exclusively for employees and their families, guaranteed rates for an entire year and unlimited towing and roadside service .

Call 1-877-999-8952 for a free quote or log onto [www.APlus.com](http://www.APlus.com).

### **New ATM with Outside 24 Hour Access Now Available**



Cal State 9 Credit Union has placed a new ATM through the front of the Pioneer Bookstore, (located next to the buy back windows)

This new ATM is available 24 hours a day, and will dispense \$5 bills as well as \$20s. Not a member? Want to join? Stop by the branch in the Pioneer Bookstore—it's easy to join, and the benefits can last a lifetime.

You can also log onto [www.calstate9.com](http://www.calstate9.com).



### **Home Loan Program Exclusively for CalPERS Members**

The CalPERS program offers eligible members protection, opportunity, comfort, and security in purchasing or refinancing a home. There are no minimum services or vesting eligibility requirements. For more information visit [www.calpers.ca.gov](http://www.calpers.ca.gov) or call (800) 874-7377.

### **Save for your future— U.S. Savings Bonds**



Are you looking for a way to save money without putting your hard-earned money at risk?

Buying Savings Bonds is a safe and easy way to save money. Whether you select Treasury's I Bond or Series EE Bond, your money is guaranteed to grow and be there for your future needs. The Series EE Bonds are available through payroll deductions. Contact Human Resources for more information. For more information visit: [www.savingsbond.gov](http://www.savingsbond.gov) or call (800) 4US-BOND.

**Stop by the Human Resources office located at Warren Hall room 615 or phone us at (510) 885-3634.**