



What is COBRA continuation coverage?

Federal law requires that most group health plans give employees and their families the opportunity to continue their group health coverage when there is a "qualifying event" that would result in a loss of coverage under an employer's plan. Depending on the type of qualifying event, "qualified beneficiaries" can include the employee covered under the group health plan and the covered employee's spouse and dependent children enrolled in the group health plan. Although not required by law, CSU offers COBRA coverage to registered domestic partners of CSU employees covered under CSU's group health plans.

You, your spouse or your registered domestic partner, and your dependent children could become qualified beneficiaries if they lose group health coverage under the CSU plans due to a qualifying event. Qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage at a rate of 102% of the monthly premium rate. COBRA applies only to group health coverage offered by CSU (i.e., medical, dental, vision and HCRA) and not to any other benefits offered by CSU (such as life insurance, disability, or accidental death and dismemberment).

When is COBRA coverage available?

COBRA will be offered to qualified beneficiaries only after CSU has been notified that a qualifying event has occurred.

How Long Does COBRA Last?

COBRA is a temporary continuation of coverage. When the qualifying event is the death of the employee, the covered employee's divorce or legal separation, employee's dissolution of domestic partnership, or a dependent child's losing eligibility as a dependent child, COBRA coverage can last for up to a total of 36 months. When the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA coverage generally can last up to a total of 18 months.

Who is entitled to elect COBRA and what is a qualifying event?

EMPLOYEE: If you are an employee, you will become a qualified beneficiary if you lose your group health coverage because either one of the following events happens:

- Your hours of employment with CSU are reduced, or your employment with CSU ends for any reason other than your gross misconduct.

SPOUSE: If you are the spouse of a CSU employee, you will become a qualified beneficiary if you lose your group health coverage because any of the following qualifying events happen:

- Your spouse (the employee) dies; hours of employment with CSU are reduced; employment with CSU ends for any reason other than his or her gross misconduct; or you become divorced or legally separated from your spouse. Also, if your spouse (the employee) reduces or eliminates your group health coverage in anticipation of divorce or legal separation, and a divorce or legal separation later occurs, then the divorce may be considered a qualifying event for you even though your coverage was reduced or eliminated before the divorce.

DOMESTIC PARTNER: A person enrolled as the employee's registered domestic partner will be entitled to elect COBRA if he or she loses group health coverage because any of the following qualifying events happen:

- Your registered domestic partner (the employee) dies; hours of employment with CSU are reduced; employment with CSU ends for any reason other than his or her gross misconduct; or registered domestic partnership with the employee is dissolved.

DEPENDENT: A person enrolled as the employee's dependent child will be entitled to elect COBRA if he or she loses group health coverage because any of the following qualifying events happen:

- The parent-employee dies; hours of employment with CSU are reduced; employment with CSU ends for any reason other than his or her gross misconduct; parents become divorced or legally separated; or child is no longer eligible for coverage under the plan as a "dependent child."

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[Visit us at
www.aba.csuhayward.edu/HR/]

Benefits Program Overview

CSU Family Medical Leave

The Family Medical Leave (FML) provides eligible employees with up to 12 weeks of leave time without the risk of losing their job. Under FML eligible employees may request a leave to:

- cover childbirth, newborn child care, placement of a child with the employee for adoption or foster care,
- care for a seriously ill spouse, domestic partner, child or parent; or
- if you suffer a serious health problem

Eligibility

All full-time and part-time employees (excluding student employees) employed for at least one academic year or 12 months (not necessarily continuously) preceding the leave are eligible. Student employees must be employed at least one year and must have worked at least 1,250 hours in the 12-month period preceding the leave.

The maximum leave permitted under FML is 12 weeks in a 12-month period. Family and Medical Leave entitlements under both federal and state regulations run concurrently **except** for pregnancy disability leave.

Use of Leave Credits

The CSU requires employees to exhaust their personal holiday and any accumulated vacation and CTO leave credits prior to beginning an unpaid leave. Sick leave is considered paid leave and is tracked against the FML 12-week entitlement. FML runs concurrently with most leave programs.

FML on an intermittent or reduced work schedule

Leaves for a serious health condition can be permitted on either an intermittent or reduced work schedule when medically necessary. State law also permits leave on an intermittent basis for the birth/ placement and/ or care of a child.

Benefits during FML

As long as the employee is using his or her own leave credits, all benefits in effect at the time the leave commenced automatically continue. If the leave credits should run out before the 12-week Family and Medical Leave entitlement is exhausted, the CSU would continue to pay its portion of medical, dental and vision premiums while on an unpaid FML. If you should fail to return from an unpaid FML, the CSU may require you to reimburse it for medical, dental, and vision premiums paid on your behalf during the unpaid portion of FML unless your failure to return is due to a serious health condition or other circumstances beyond your control.

Seniority

Permanent employees earn seniority points during both the paid and unpaid portions of FML.

Medical Certification

The Human Resources will require a *Family Medical Leave Notice and Request* form and *Health Provider Certification* from an employee seeking leave for the serious health condition of either the employee or family member. Written notification with medical certification shall be provided to Human Resources as soon as the event necessitating the leave becomes known to you. Check the provisions of your Memorandum of Understanding (MOU) for additional information.

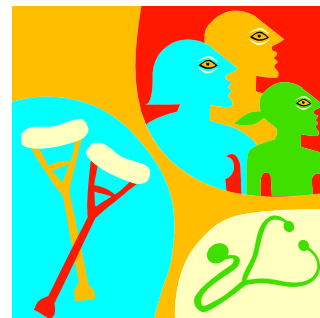
Additional information is available in Human Resources, WA 615, (510) 885-3634.

Bereavement (Funeral) Leave

The intent of funeral leave is to provide an allotment of time for an employee to be off work for the purposes of bereavement and/or to make funeral arrangements. For each death of an immediate family member, you will be granted leave with pay for a period in accordance with your Collective Bargaining Agreement. Significantly close relatives include:

- spouse or domestic partner, children, step-children,
- mother, father, sister, brother, grandmother, grandfather, grandchild, son-in-law, daughter-in-law,
- your spouse's or domestic partner's, children, mother, father, brother, sister, grandmother, grandfather, grandchild, son-in-law, daughter-in-law,
- relatives living in your immediate household, except domestic employees, roomers or roommates.

NOTE: Please review your contract for a more complete listing of eligible immediate family members and benefits at Human Resources' website — www.aba.csuhayward.edu/HR/ or by calling Human Resources.



Benefit Facts...

New Employee Orientation

The orientation sessions are scheduled on the third Tuesday of each month from 8:30 a.m. to noon. Upcoming sessions include:

- February 15, 2005
- March 15, 2005
- April 19, 2005

These sessions provide an overview of University policies as well as Human Resources and Payroll procedures. Current employees are welcome to attend on a space-available basis.

Employee Entertainment Discounts

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

www.aba.csu Hayward.edu/HR

USE Credit Union

USE is a full service financial institution. They offer—Online banking, Bill Pay, wireless internet banking, ATM services and many additional member services. Special discounts, FREE programs, and valuable information are just some of the unique benefits. This includes recreation and travel discounts, home buying information & discounts, free quotes and consultations.



Visit them at www.usecu.org or call

1-866-USE-4-U to learn more.

On-Campus Optometry Eye Clinic

The UC Berkeley School of Optometry provides services to students as well as staff and faculty at Student Health Services. They are an approved provider through the **CSU vision plan, Medical Eye Services**. A wide selection of contemporary glasses and contact lenses are available.



For appointments:

Call (510) 885-3735

Clinic Hours: Wed 9:30 am-4:00 pm

Thurs 8:30 am - 4:00 pm

Upcoming Events



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, March 22, 2005

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

Session II: 1:00 p.m. to 3:00 p.m.

Location: MI 2106

Spouses and Domestic Partners are welcome to attend.



Brown Bag Seminar

Don't let closing costs keep you from buying a home. The Closing Cost Advantage Program is perfect for first-time home buyers or those needing help with the up-front costs associated with buying a home. Join us in learning more about the benefits available.

- Low/Zero down payment options
- Fixed/adjustable/interest only rate mortgage
- Purchase/Refinance transactions

Date: Wednesday, February 16, 2005

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

Session II: 1:15 p.m. to 2:00 p.m.

Location: UU 102

Bring your lunch and join us!

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

Getting Organized

In today's workplace, where multitasking and a busy schedule are now part of the landscape, it's a challenge to get organized—and an even bigger challenge to stay that way. Commonly, when people are disorganized, they feel overwhelmed and out of control, which eventually hampers their ability to accomplish what needs to be done.

Understanding how to get organized is critical to maintaining high productivity, keeping a sharp focus on your most important job responsibilities and controlling your stress level.

Plan Your Day

Organization begins by knowing what you're going to tackle each day. At the end of each workday, write a "To Do" list, prioritizing your activities for the following day. But don't block off all your time. Be available for emergencies and special opportunities. And give yourself time to think.

Lose The Stickies

Sticky notes and random scraps of paper are hindrances to productivity. If you constantly make little notes of things to do, phone numbers or appointments, you'll never get organized. If you need a quick reminder, write it in your planner where it won't be misplaced or overlooked.

You've Got Mail

Business mail never stops. When opening it, deal with it as soon as possible. If there are quick letters you need to write in response, set aside time in your day to write them. But set aside the same time every day to write e-mails that require more time and thought.

Stop Procrastinating

You've got to do it eventually, so why not now? Nothing hampers productivity more than procrastination. Don't put off tasks because you don't like them. If you don't like returning phone calls, make sure you don't leave work until all calls are returned. Use your procrastination time to actually accomplish something, and you'll start to feel less overwhelmed.

PacificCare Behavioral Health