

HR/Benefits Review

February 2003

new

At Your Service website expands

(<http://atyourservice.ucop.edu>)

The University's new HR/Benefits website, At Your Service, which we introduced in the Fall 2002 issue of this newsletter, has been well-received during its inaugural months. UC HR/Benefits will continue to add more features and links as needed to help better serve your needs.



Personalized benefits information now online

Your Benefits Online

Look to "Your Benefits Online" for updated self-service applications and information specific to your personal UCRS retirement plans and health and welfare benefit plans. "Your Benefits Online" is organized into four categories: "Your Money," "Your Health and Welfare" (for active employees only), "Stay Connected," and "Quick Links".

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Nearly \$1 billion shortfall in UC state funding expected

UC budget-saving measures being considered

As you have probably read in University and public news sources, Governor Davis has proposed a series of state budget cuts for the current 2002-03 fiscal year, and additional cuts for 2003-04, to close the gap in California's unprecedented budget deficit, estimated by the Department of Finance at nearly \$35 billion.



The governor's proposals contain serious cuts for the University that will impact many UC programs significantly. In a letter to the University community in early January, President Atkinson acknowledged that "many employees are anxious to learn what kinds of personnel programs we will be pursuing to help achieve budget savings in the coming year. We are deep in the process of evaluating options in this area and expect to have more information soon. I appreciate your patience."

Summary of what we know

This article gives a summary of the budgetary context and governor's funding proposals as they stood in late January, as well as personnel programs that were being evaluated at press time. Please keep in mind that the state budget process for 2003-04 is just beginning, and that much can change between now and the final adoption of a budget sometime this summer.

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Shortfall

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For full details about the information in this article, you can read the "Our University" newsletter (www.ucop.edu/news/budget/issue6.html). The website includes President Atkinson's January letter, a budget timeline, comprehensive budget proposal details, and a helpful set of questions and answers.

Your local Human Resources office can help you obtain this information if you do not have Internet access.

UC's overall budget shortfall

In December, Governor Davis proposed a series of mid-year budget cuts across state government, including at the University of California, to help close the state's budget deficit.

The Board of Regents has adopted those proposed cuts for 2002-03, recognizing that the University has only half a year to achieve the targeted savings and that any changes made by the Legislature can be incorporated into the University's budget at a later date. Mid-year cut details are available online (www.ucop.edu/news/archives/2002/dec16art1.htm).

In January, the governor released his state budget proposal for 2003-04, which includes \$299 million in new funding cuts for the UC system and, when added to the mid-year cuts, brings the University's total cuts over an 18-month period to \$373 million.

With these proposals, UC's state-funded budget falls nearly \$1 billion below the level the University had expected by this point under its Partnership Agreement with the governor, an agreement that outlines UC's basic funding requirements.

Since the beginning of the 2001-02 year, UC has taken \$533.3 million in state funding cuts and has forgone an additional \$423.5 million in expected Partnership funding for faculty and staff salaries and other cost increases, for a total shortfall of \$956.8 million.

UC's proposed state-funded budget is approximately \$3 billion when, under the Partnership, it was expected to be roughly \$4 billion.

Proposed UC program cuts

The \$299 million in newly proposed UC budget cuts for next year are in many of the same areas that were targeted for \$74 million in mid-year cuts this year. None of the proposed cuts are final until a state budget is approved by both the Legislature and governor.

**Serious cuts...
will impact many
UC programs
significantly.**

Cuts totalling \$264.2 million are proposed for administration and libraries, educational outreach, research, student services, teacher professional development, public service, AP Online, K-12 Internet, and instruction/student fees.

An additional unallocated reduction of \$34.8 million is proposed.



Enrollment growth, UC Merced

The governor's proposal includes increased funding in 2003-04 for enrollment growth, allowing UC to continue providing a place for all eligible students seeking a UC education. Additionally, the proposal includes one-time start-up funding for the opening of the new Merced campus by 2004.

Impact on staff and faculty

Unfortunately, in addition to the proposed cuts, the governor's budget proposal includes no funding for salary increases for UC faculty and staff in the 2003-04 fiscal year, nor for state employees generally.

"The lack of funding for salaries is another unfortunate element of the situation we are facing," President Atkinson said. "Competitive compensation is key to quality, and a merit program must continue to be a high priority for the University. We will be looking closely at our options as the budget process moves forward, and we remain hopeful that a recovering economy will begin to provide some fiscal relief later this spring."

The magnitude of the budget reductions also means, unfortunately, that layoffs could be

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Special UCRP allocation

Capital Accumulation Provision II (CAP II)

In an effort to mitigate disappointing 2002-03 salary increases due to limited state funding, the University of California Regents have approved additional retirement funds for eligible UC employees by way of a special retirement account.

“All of our faculty and staff work very hard to maintain UC as a premier educational institution and they deserve to be recognized accordingly,” said Judy Boyette, associate vice president of human resources and benefits. “Since we are only able to give modest raises on a systematic basis this year due to the state’s budget deficit, we wanted to try to find additional forms of rewarding people financially. And even though this doesn’t increase employees’ incomes immediately, it does give them a financial boost later on.”

Reduced state funding

Due to the recent economic downturn and resulting decline in state revenues, the University of California received significantly reduced state funding for 2002-2003 salary programs, which only provided UC with enough funds to offer administrative employees 1.5 percent raises system-wide. This is the second consecutive year that UC received less-than-expected state funding for employee salaries.

Eligibility and allocation

This special account, called a Capital Accumulation Provision (CAP) accrual credit, will be available to all eligible UC employees who are members of the University of California Retirement Plan (UCRP). The CAP would be the equivalent of 5 percent of the eligible

Record number of phone calls during

Open Enrollment

The 2003 Open Enrollment period for employees and annuitants to make changes to their UC health and welfare coverage concluded in November with a record number of actions. Contributing to this increase was the discontinuation of UC Care, the addition of the new Health Care Reimbursement Account, and new rules for the DepCare Reimbursement Account.

UC HR/Benefits experienced some delays in the Open Enrollment Action Line and HR/Benefits Customer Service phone lines due to the extraordinarily high volume of calls and transactions. The Open Enrollment Action Line received more than 46,000 calls, a figure that was more than double of any year during the previous five.

Beyond our control

During this Open Enrollment, we encountered some challenges that were beyond our control, including last minute plan negotiations with our insurance companies, Post Office delays, and lost mailings. Whenever we had the ability to correct problems, we did so in as timely a manner as possible. We have learned from these experiences and appreciate the patience, understanding, and good humor of our employee and annuitant customers during Open Enrollment.

Year-round process

Open Enrollment is a year-round process for many HR/Benefits staff, involving, among other things, complex plan negotiations beginning in February; extensive computer systems upgrades; campus and laboratory benefits training; and writing, designing and printing plan materials. For example, more than 2,000 working hours were required to complete the programming needed for Open Enrollment, which included system upgrades to calculate monthly rates and to produce complex personalized statements.

Based on numerous requests we have received, we are pursuing online Open Enrollment transactions for active employees next year. ▲

Review your medical plan

Like many UC employees, you may have changed your medical plan during Open Enrollment. By now, you should have received a new member packet for your plan and ID cards for yourself and your family members.

Take a moment today to familiarize yourself with your new plan. Follow these three steps to understand your new plan; you will find it time well spent.

Review your new member materials

If you have not already done so, confirm the information on your ID card, including your primary care physician (PCP), if applicable. HMO plans often include your PCP's phone number and office visit or prescription drug copayment information. Your ID card includes your plan's toll-free Customer Service number and other service numbers in case any of the information is incorrect.

Check your plan materials

As you review your new member packet materials, be certain that you understand how your plan works and note important facts for any preauthorization requirements, deductible charges, and emergency and urgent care procedures. Note the services you regularly use such as: office visits, the prescription drug plan, and the mail order drug service. Keep critical phone numbers, plan materials and hospital facility information near your phone, so when you need the information quickly, it is handy.

Once you have all the "necessary" information firmly in your grasp, take a few minutes to thumb through your plan materials. You may learn about services you don't think you will need, but may require at a later date.

If you have Internet access, visit our At Your Service website (<http://atyourservice.ucop.edu>) for additional information about your plan. If something about your benefits is unclear, contact your plan directly for clarification. A complete listing of telephone numbers for all the medical plans is available on the At Your Service website under "Contact List." Your local Benefits Office also has people trained to help explain your plan benefits. It is best to understand your options and costs before you or a family member requires medical services. If you run into a problem with your plan, make an appointment with your local Benefits Office or Health Care Facilitator (see page 5) to help resolve your problem.

Check one of your 2003 pay stubs

Verify that the correct monthly premium for your coverage has been deducted from your check. It is best to check it now, before it becomes a serious problem or affects your continuation of coverage.

You will find—especially if you have had medical coverage through another employer before coming to UC—that the University's medical plans are one of our most valuable benefits. All of our medical plans are first quality and a great value. But the true value of your plan is how well it works for you. By taking a few minutes now, you will be more prepared to derive the full benefit of your coverage. ▲

Reminder

All medical claims under the Aetna plans (UC Care, Core and High Option) incurred prior to January 1, 2003 should be submitted directly to Aetna before December 31, 2003. Claims submitted after 2003 will not be covered.

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Your local Health Care Facilitators

If you need assistance obtaining the full benefits and services available from your UC-sponsored health plan, contact your local Health Care Facilitator. UC's Health Care Facilitators are available at all campuses and laboratory locations to provide customer service and help resolve problems and questions related to your medical plan coverage.

Meet our new facilitators...

Bridget Sheehan-Watanabe, UCLA

Last August, Bridget joined the UCLA staff as the new Health Care Facilitator for both campus and Health Care Human Resources. Bridget brings much needed experience and skill to her new position, including a background as an attorney for non-profit legal services organizations.

Bridget spent four years at the Center for Health Care Rights, and she was instrumental in a project involving the implementation of legislation that created California's Department of Managed Health Care and the Independent Medical Review Process.

Pamela Hayes, UCSF

Last June, Pamela Hayes joined the UCSF Benefits and Financial Planning staff as the Health Care Facilitator for both the campus and medical center. Pamela has worked at UCSF for almost four years, initially serving as Client Services Representative and most recently as a Staff and Compensation Analyst. Prior to that time she worked as a Human Resources generalist at Nordstrom with a focus on benefits, training and problem resolution.

Loida Bartolome-Mingao, Lawrence Berkeley National Laboratory

Loida has over 20 years of HR experience, extensively in the areas of benefits and recruitment. She worked in various departments at UCSF over a period of 19 years, and in the Corporate HR at Bio-Rad Laboratories at its headquarters in Hercules, prior to joining LBNL in 2000. After serving as a Benefits Representative for LBNL, she assumed the role of the Health Care Facilitator in September 2002.

Johnetta Jones, Lawrence Livermore National Laboratory

Johnetta recently was appointed the Health Care Facilitator after spending 15 years at UC Office of President working in a variety of positions, most recently as a manager of the Service Credit Allocation Program. At UCOP, Johnetta spent 11 years working in Benefit Programs Customer Service and enjoyed the experience of interacting with UC employees.

Pam Koby, Los Alamos National Laboratory

In January, Pamela Koby joined LANL's Benefits Team as Health Care Facilitator. Pam has 15 years diverse administrative experience including human resources and accounting. She has worked at LANL on a part time basis as a Benefits Representative for the past five years. ▲

Making wellness work for you

Learning how to maintain your health may be one of the best ways to help counteract the effects of rising health care costs and declining access to care. We all face daily decisions which affect our health and quality of life, and the *UC Berkeley Wellness Letter*, devoted to nutrition, fitness, and self-care, can help clarify the often conflicting and superficial health reports in the media. For close to 20 years, the eight-page *Wellness Letter* has provided up-to-date, practical, evidence-based information while emphasizing physical, mental, and emotional well-being.

Practical Advice

The *Wellness Letter* relies on the expertise of the School of Public Health and other UC Berkeley researchers, as well as other top international scientists, to cover a wide-range of topics which offer practical advice for daily living. It is the only health letter to be top-rated by *Money* magazine and *U.S. News & World Report*.

Return Postcard

To find out more about the *UC Berkeley Wellness Letter*, visit their website. If you are interested in taking advantage of the special one-year subscription offer for new subscribers, please return the postcard inserted in this newsletter or go to the CalMarketplace website (www.CalMarketplace.org/well.html). ▲



Shortfall

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necessary in some program areas targeted for cuts. However, at press time, the University was evaluating a number of other potential personnel-related options, including reduction-in-time/pay and other programs, to help achieve budget savings with the least possible impact on jobs. More information will be provided in the near future as decisions about these options are made.

Impact on student fees

As part of the budget cuts, the governor is proposing a reduction in state funding for the University's instructional budget, which he assumes would be offset by a student fee increase.

Already, mandatory systemwide student fees at UC have been increased \$135 per quarter beginning with the spring 2003 term, along with additional increases for professional school students. Under the governor's 2003-04 budget proposal, the total increase in mandatory systemwide and professional school fees over the two years 2002-03 and 2003-04 would be 35 percent.

The Board of Regents will not set 2003-04 student fee levels until later this spring.

More information on UC student fees is available online (www.ucop.edu/news/factsheets/2002/student_fees.pdf). ▲

Personnel Policies

Online

The updated Personnel Policies for Staff Members manual was printed last November and is now available through your department or Human Resources office. An online version is available on the UC HR/Benefits website (<http://atyourservice.ucop.edu>) under "Personnel Policies, Contracts, and Procedures."

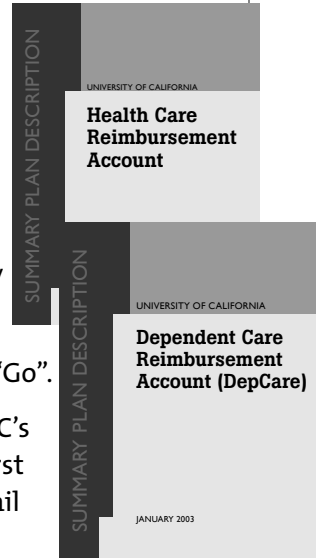
This manual for managers, senior professionals, and support staff outlines the policies, procedures, expectations and entitlements of the University with regard to employment. ▲

Go online for

Flexible Spending Accounts

If you are enrolled in the Dependent Care Reimbursement Account or the new Health Care Reimbursement Account, online access is now available for your accounts. Here are a few helpful hints to get you off to a good start with these plans:

1. Go to the SHPS, Inc. website and click on Login/Participant in the upper left-hand corner.
2. Enter the data requested on this page and hit "Go".
3. If you wish to communicate with SHPS, Inc., (UC's DepCare administrator) via email, select the first button that says "Email" and provide your email address. This is optional. If you don't elect this option, everything will be handled via U.S. mail.
4. The next button, "Reimbursement Accounts," displays your account status and your annual election.
5. Select "Get Documents" to sign up for direct deposit. You must complete and submit the *Electronic Funds Transfer Form* before direct deposits can begin. This section also provides a printable claim form. If you have any questions, please call the SHPS, Inc. Customer Service Center at 1-877-270-3915. ▲



Can't find your pay stub?

View your pay information online!

<https://ucfy.ucop.edu>

UC employees can now view pay stub information online through the UC For Yourself website and choosing "View Your UC Pay Advice." This feature allows you to view your earnings, deductions, and tax withholding information by selecting the desired pay date. A future enhancement is planned that will provide the year-to-date values for your earnings and deductions. Note that online pay stub information is not available for employees of the UC-managed national laboratories.

Update your records

UC For Yourself also contains features that allow you to update your income tax withholding status and allowances, update your personal information (home address, phone number and Personal Identification Number (PIN)). You may also obtain a verification of your employment, which is often needed when obtaining loans. ▲

Bencom.fone changes

You may have noticed that a few transactions are no longer available on bencom.fone, UC's automated voice response system. The decision to remove these features was due to the increased popularity of UC's Internet applications and the decreased usage of bencom.fone. As a result of the high resource costs required to support bencom.fone, UC HR/Benefits decided not to duplicate information available on the At Your Service website. The following features are no longer available on bencom.fone, but the information can still be found in other ways:

403(b) and DC Plan Enrollment Line

- Starting, stopping, or changing 403(b) and DC Plan contributions (now available online; <http://atyourservice.ucop.edu>, select "Your Benefits Online"). If you do not have Internet access, you may obtain a form directly through your department representative.

Health and Insurance

- Plan Changes and Rates for Current Year, and Health and Insurance Enrollments fax (you can still confirm your enrollments on bencom.fone, or by using "Your Benefits Online".) For plan rates, see UC's *Your Group Insurance Plans* available on At Your Service (<http://atyourservice.ucop.edu>, under "Forms & Publications") or through your local Benefits Office.

DepCare (Contributions, Key Dates, and DepCare Information)

- The Dependent Care Reimbursement Account is now administered by SHPS, Inc.. For additional information on your DepCare account check the SHPS, Inc., website (www.shps.net/myshps and select "Login/Participant") or call 1-877-270-3915 (see page 7 for details). ▲



At your service *continued from page 1*

Your money

"Your Money" allows you to view your:

- UCRS account balances,
- benefits summary,
- 403(b) Plan loan balance (You may also apply for one—active employees only),
- UC-managed fund performance, or
- Links to Fidelity Investments or Calvert Group website.

"Your Money" also features applications to:

- transfer UC Fund balances,
- begin/change plan contributions (active employees only)
- request a distribution (inactive employees only),
- view performance for UC-managed funds,
- view investment links,
- estimate future values of your retirement benefits ("Forecast your Fortune").

Your health & welfare

If you are actively employed at UC, "Your Health and Welfare" applications allow you to view a summary of your health and welfare plan enrollments, links to your personal plans, an overview of your benefits, and information on your options during life/work changes. This page also contains a link to help you find a doctor.

Stay connected

"Stay Connected" features links for UC Campus and lab websites, employee directories, and campus directories.

Quick links

"Quick Links" allows you to access the features you use regularly, such as:

- UCRS Account Balances,
- Your Benefits Summary,
- Begin/Change Plan Contributions,
- Change Your PIN,
- At Your Service, and
- UC For Yourself. ▲

Pretax Transportation Program changes for 2003

University employees are able to reduce their taxable earnings by paying for certain transportation expenses through pretax payroll deductions.

Federal and state laws allow eligible employees to have pretax deductions for parking, transit pass, or vanpooling expenses, subject to specific limits.

New state limit

For 2003, the limit for pretax parking expenses paid by payroll deduction has increased from \$185 to \$190 a month. For the first time this year, the limit applies to state income tax under California tax law changes, and continues to apply to federal income tax and FICA (Social Security and Medicare) withholding.

Your FICA taxes are calculated at 6.2% of taxable earnings for Social Security up to the 2003 Social Security wage base of \$87,000, and 1.45% for Medicare (no wage base limit).

The pretax deduction limit for the combined value of transit passes and vanpooling expenses will remain at \$100 per month in 2003, and the limit will apply to both federal and state taxes. Previously, there was no state deduction limit for transit pass and vanpooling expenses.

Program details

Pretax deductions are automatic when you sign up for payroll deductions to cover parking, transit pass, or vanpooling expenses. Eligibility for the Pretax Transportation Program, and specific program features vary by location. You should check with the person in your department who handles payroll matters for detailed information and assistance.

If you do not want these deductions taken on a pretax basis, you can opt out of the program by completing a Form UPAY 884. Full details about the program, as well as Form UPAY 884, are contained in the *Pretax Transportation Program Factsheet*. The factsheet is available in your department or from your local Benefits Office, as well as online at the At Your Service website under “Forms and Publications – Checklists and Factsheets” (http://atyourservice.ucop.edu/forms_pubs/categorical/checklists_factsheets.html). ▲



CAP II

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employee's covered compensation (compensation used for the purpose of determining benefits under UCRP) earned and paid from April 2002 through March 2003. The CAP will be placed into a separate retirement account in the University of California Retirement Plan (UCRP) and will earn a specified rate of interest (currently 7.5 percent) until the employee retires or leaves University service.

Eligibility

UC employees who are active UCRP members on April 1, 2003 will be eligible for the CAP. This would include UCRP members on sabbatical or approved leave of absence. Disabled, retired, and inactive members would be excluded. Employees will be notified of their CAP allocation by mail. Check the At Your Service website (<http://atyourservice.ucop.edu>) under “Retirement & Savings—Capital Accumulation Provision” for additional information about CAP II.

Prior allocations

This is not the first time UC has offered employees a CAP program. In fact, UC Regents also approved a CAP last year to help offset similarly disappointing salary increases. The 2001 CAP provided eligible employees with a CAP allocation of 3 percent of salary, at a current annual interest rate of 7.5 percent. Eligible UCRP members previously received CAP accrual credits in the early 1990's, during another period when the state's budget was under severe pressure. ▲

Purchasing or refinancing a home?

www.worldsavings.com/ucloans

For many years, the University of California has had an affiliation with an outside mortgage lender to provide a variety of home loan products to University employees and annuitants at reduced fees. Recently, the University entered into a new agreement with World Savings Bank, FSB, through which World Savings has committed to providing home financing options to University employees at favorable terms and fees with their usual high level of customer service.



Loan Discounts

World Savings is offering University employees and annuitants a discount of \$500 off the normal fees for home loan products, whether you're purchasing a home or refinancing. Or, if you open a World Equity Line of Credit, World Savings will waive their usual \$200 Equity Line of Credit fee.

World Savings offers many different types of loans and repayment options to match your financing needs. For additional details on the program, visit the World Savings website or call World Savings at 1-866-UC-LOAN8 (1-866-825-6268) to apply for a loan or to speak with a representative dedicated to handling UC applications.

If you do request a loan, you can obtain a copy of your UC employment verification (for active employees only) on the UC For Yourself website (<http://ucfy.ucop.edu>) under "Verify Your UC Employment" (see page 7 for more details.)▲



Long-term care coverage available through CalPERS

www.calpers.ca.gov/longtermcare

From April 1, 2003 through June 30, 2003, all California public employees and retirees (including UC employees and retirees) will have the opportunity to apply for long-term care coverage through CalPERS.

\$50,000 per year

CalPERS Long-Term Care (LTC) coverage pays for extended care that is needed due to a chronic disease, injury, or frailty of old age, and can help pay the costs of assistance with basic activities such as dressing, bathing, or eating. LTC plans can help pay for extended care at home, an assisted living facility, an adult day care center, or a nursing home. Without a LTC plan, the cost for one year in a nursing home averages \$50,000 per year.

Three Plans

Applicants will have an opportunity to choose from a broad array of benefit options in each of the three CalPERS Long-Term Care Plans. Visit the CalPERS website to request your free 2003 application kit, or call 1-800-266-1050.

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Psychological First Aid Training

The tragedy of September 11, 2001 underscored the critical need for large-scale crisis response planning, human stress management, and safety concerns. Each UC location has an emergency response plan for disasters, and many locations have begun to expand their plans to address the psychological need of victims of tragedies.

UC Training

Last year, UC HR/Benefits sponsored Critical Incident Stress Management (CISM) training for 82 University representatives. CISM was developed to provide psychological first aid, which is vital in helping victims, safety and rescue personnel, and their family members cope with trauma. Psychological first aid has been used following the 9/11 tragedy, the bombing in Oklahoma, and the LANL fire in New Mexico.

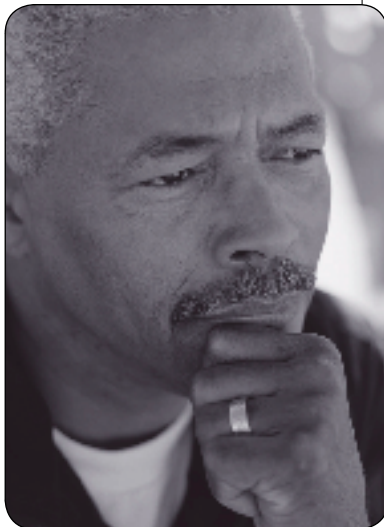
Program goals

The goals of the UC training were: to provide each location with trained professionals who can provide psychological first aid, to begin discussion for developing a response strategy at each campus, and to create an intercampus resource that can offer support to a sister campus in need.

Better prepared

Many program participants felt that CISM psychological first aid should be added to the disaster response plan for each UC location. As a result of the training, UC is now better prepared to come to the aid of its faculty, staff, and students in the event of a disaster. For additional details about CISM, see the website for the International Critical Incident Stress Foundation, Inc. (www.icisf.org). For more information about the UC training, contact Bruce Goya, Manager—Behavioral Health Administration and Support Programs, at 1-800-239-4002, extension 70867.

“CISM helps our emergency personnel work through their psychological and emotional responses to trauma,” said Bob Charbonneau Systemwide Emergency Preparedness Coordinator ▲



HR/Benefits Review

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In conformance with applicable law and University policy, the University is an affirmative action/equal opportunity employer. Please send inquiries regarding the University's affirmative action and equal opportunity policies for staff to Director Mattie Williams, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Executive Director Sheila O'Rourke, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

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HR/Benefits Review

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HR/Benefits Review

Inside

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- **CAP II**
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