

# HR/Benefits Review

News for University of California Faculty and Staff

December 2004

## Annual random audit of UC health and welfare plan enrollees

**Early** in 2005, UC HR/Benefits will conduct its annual random audit of UC employees, retirees and their family members enrolled in UC-sponsored health and welfare plans. The audit is required by UC insurance plan regulations. The audit helps contain costs for both UC and employees/retirees by verifying that only those who are eligible for coverage are enrolled in UC-sponsored plans.

### Review eligibility of enrolled family members

Before the verification process starts, we ask that you review your health and welfare plan enrollments and make sure that your enrolled family members are eligible for UC-sponsored coverage.

- Eligibility rules: You can review eligibility rules for family members by going online to UC's HR/Benefits website (<http://atyourservice.ucop.edu>) and selecting the "Annual Random Audit to Begin in Early 2005" article under "Current News."
- Your personal enrollments: You may review your personal enrollments by going online

## Bencom.fone services ending in 2004

**By** the end of the year, UC's automated telephone service, bencom.fone, will no longer be available for use; however, all of the bencom.fone services and information previously offered are available on our website, At Your Service (<http://atyourservice.ucop.edu>). The UC Customer Service Center (1-800-888-8267) will continue to be available, as it has in the past.

For the past 10 years, bencom.fone has provided UC faculty, staff and retirees current retirement account balances and investment performance, health and insurance enrollments, general information, phone numbers and various transactions—a total of 26 options—24 hours a day, seven days a week.

During peak usage in a typical month, bencom.fone processed over 2,000 transactions and over 5,000 inquiries, and during its lifetime handled two UCRS Board Elections and nine Open Enrollments.

### Shift to website transactions

In the past few years, as our website has grown in popularity, usage of bencom.fone has been in steady decline. Our most recent statistics confirm that for services offered on both bencom.fone and At Your Service, 96%–99% of the transactions are now completed on our website.

With these factors in mind, we have decided that although the phone system has been a useful tool, available resources can be used more effectively by supporting your needs online. We will continue to enhance and expand the At Your Service website. In future issues of this newsletter, we will update you on the new services that become available on the At Your Service website. ▲

(<http://atyourservice.ucop.edu>) and selecting "Your Benefits Online" and "View Your Enrollments."

- Your coverage level: A summary of your level of coverage (e.g., self with adult or self with child) is available on your UC pay stub or electronic direct deposit statement.

In general, the random audit process will include four steps:

1. Random selection
2. Verification
3. De-enrollment (cancellation) of UC-sponsored coverage
4. COBRA (if applicable)

*continued on page 3*

## UC dual-degree programs in medicine & cultural competency

# Diversity in medicine key to enhanced care for the underserved

[www.ucop.edu/healthaffairs](http://www.ucop.edu/healthaffairs)  
[www.ucihs.uci.edu/PRIMELC](http://www.ucihs.uci.edu/PRIMELC)

**“The** problems of meeting the health care needs of our underserved populations are problems of the entire system—not just the affected community,” says Dr. Michael Drake, M.D., now in his fourth year as UC’s vice president of health affairs.

That is one reason why the University’s innovative efforts to teach cultural competency as part of the medical curriculum should “be based on the needs of our patients rather than on the backgrounds of our students,” he says.

A groundbreaking effort was launched in July 2004 at UC Irvine as the College of Medicine’s Program in Medical Education for the Latino Community (PRIME-LC), the nation’s first medical education program focused on Latinos. PRIME-LC will serve as a model for similar programs planned to begin at UCSD and UCSF in two or three years with focus on other underserved populations in California.

### Health care for the underserved

A number of scholarly studies in which Drake has participated have documented that there are significant disparities in the treatment that American minority, poor, and disenfranchised people receive in the health care system.

“America’s underserved are subject to unequal medical treatment and

access, and tend to have poor health outcomes compared to average patients,” he says. Moreover, he has found that it is more difficult to take care of the underserved because the playing field is not level for them in terms of general quality of health and socio-economic support systems.

### Addressing the Issues

Drake says that UC is designing the PRIME programs to address these disparities head-on by recognizing that “it should take longer than the usual medical school curriculum to teach cultural competency” that will yield doctors who are expert in the care of underserved people.

He lists as the primary target California groups for these programs the Latino population, the African-American population, the homeless poor of inner cities, Central Valley residents—particularly the Hmong—and remote rural Californians.

### PRIME-LC

PRIME-LC, directed by Dr. Albert Manetta, M.D., senior associate dean of educational affairs in the College of Medicine, is a five-year program leading to both an MD degree and a masters in Social Ecology.

The Social Ecology curriculum concentrates on Latino health care disparities, public health and health care policy, Mexican and Latin American history and sociology, and Spanish language fluency.

*continued next page*

## ABOUT DR. MICHAEL V. DRAKE

[www.ucop.edu/healthaffairs/bio.html](http://www.ucop.edu/healthaffairs/bio.html)

Michael Drake drew inspiration to become a doctor from his father, a psychiatrist whose practice office was in the family home.

An ophthalmologist, Dr. Drake completed his undergraduate education at Stanford and received his

medical degree from UCSF in 1975. His post-graduate training included an internship at Martin Luther King, Jr. General Hospital in Los Angeles, residency at UCSF Medical Center, and a fellowship at UCSF and Harvard Medical School.

For the next 20 years, he served as a physician-scientist, teacher, and academic administrator at UCSF, including appointments as professor of ophthalmology and senior associate dean for admissions and extramural academic programs in the School of Medicine.

In 2000, Dr. Drake was appointed UC’s vice president for health affairs. He oversees education and research activities at UC’s 15 health sciences schools located on seven campuses, and has oversight responsibility for the UC Special Research Programs (Tobacco-Related Disease Research, Breast Cancer Research and HIV/AIDS Research), the California/Mexico Health Initiative, and the newly developed California Health Benefits Review Program. He continues limited academic medical practice and research at UCSF.



### Program focus, goals

Rather than focusing on educating students from a particular race or ethnicity, the PRIME programs will focus on meeting the needs of the patient community by turning out doctors from diverse backgrounds who are expert in caring for the target population.

Students who are accepted into the program must have outstanding academic records and extensive service or experience with the Latino community.

Not coincidentally, Drake points out, the PRIME initiatives will help the University – the nation’s largest single producer of trained physicians—to increase medical faculty diversity. A long-term goal for the PRIME programs is to prepare and encourage graduates for careers in academic medicine.

### AAMC honors Dr. Drake

Drake has committed the past 25 years to enhancing diversity in the medical profession, and has been honored for his lifelong advocacy by the Association of American Colleges (AAMC) 2004 Herbert W. Dickens, M.D., Award.

Drake received the award on November 7 at the AAMC’s 115th Annual Meeting in Boston, where he delivered the Nickens Memorial Lecture. Drake took that opportunity to showcase UC’s PRIME initiatives in a presentation that also examined the rich historical background of diversity in medical education today. The presentation currently is being prepared for publication, and we will inform you of its availability in a future issue of this newsletter. ▲

### De-enrollment period

If UC determines through the audit process that an ineligible person is enrolled in a UC-sponsored plan(s), the employee/retiree and all family members will be de-enrolled (cancelled) for 12 consecutive months from the plan or plans in which the ineligible family member was enrolled. The 12-month deenrollment period, effective January 1, 2005, is a policy change from the current 18-month period.

### COBRA coverage

The employee and all eligible family members who are de-enrolled may elect coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA) at 102% of the combined employer and employee premium. Ineligible family members, however, will not be able to elect COBRA. During the de-enrollment period, retirees and certain family members (such as adult dependent relatives) must continue coverage under COBRA to remain eligible for UC-sponsored coverage after the de-enrollment period ends. For additional information about COBRA, go to the At Your Service website or check with your local Benefits Office.

After the 12-month de-enrollment period, the employee/retiree may re-enroll himself/herself and any eligible family members during the 31-day period of initial eligibility or the next available Open Enrollment, with coverage effective January of the following year. See the *Your Group Insurance Plans* booklet (available on the At Your Service website) or your local Benefits Office for more details about enrollment periods.

Should you have any questions about the annual random audit, please contact your local Benefits Office or the UC Customer Service Center at 1-800-888-8267. ▲

If you need to **de-enroll a family member**: You may do so by submitting an *Enrollment, Change, Cancel, or Opt Out—Employees Only* (UPAY 850) form.

This form is available from the At Your Service website under “Forms & Publications” and is listed under “U” for UPAY 850. You may also request a copy of the form from your local Benefits Office.

## Senior COBRA no longer available

**Senior** COBRA continuation of medical coverage will no longer be available to those who terminate employment after January 1, 2005, as a result of the recently passed Assembly Bill 254 (AB 254).

Senior COBRA gave former employees age 60 and older who met other qualifications the option to continue their medical coverage after their Federal COBRA or Cal-COBRA period ended.

Beginning January 1, 2005, certain terminating UC employees and their spouse or former spouse may continue their medical plan coverage under the Health Insurance Portability and Accountability Act (HIPAA), after their Federal COBRA and Cal-COBRA is exhausted.

To be eligible for the new HIPAA coverage, a former UC employee must:

- be age 60 or older,
- have five years of continuous UC service (prior to termination), and
- be covered under a UC-sponsored group medical plan

Generally, HIPAA coverage is considered more cost effective for seniors who have exhausted COBRA continuation coverage. A notice of availability of coverage will be provided in the new COBRA election notice upon termination of employment. ▲

## The Women's Health and Cancer Rights Act

### Annual notification of rights

The Women's Health and Cancer Rights Act of 1998 (Women's Health Act) requires group medical plans such as those offered by UC that provide coverage for mastectomies to also provide certain related benefits or services.

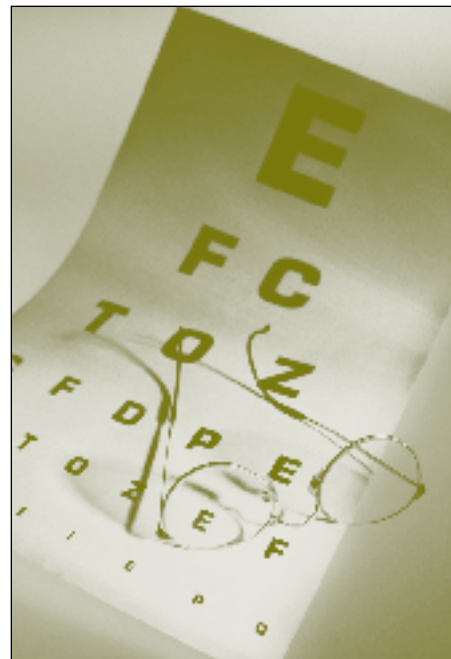
Under a UC-sponsored medical plan, a plan member (employee, retiree, or eligible family member) who receives a mastectomy and elects breast reconstruction in connection with the mastectomy must receive coverage for the following:

Reconstruction of the breast on which the mastectomy was performed;

Surgery and reconstruction of the other breast to produce a symmetrical appearance; and Prosthesis and treatment of physical complications of the mastectomy, including lymphedema.

Coverage will be provided in a manner determined in consultation with the patient's physician and is subject to the same deductibles, coinsurance, and copayments that apply to other medical or surgical benefits covered under the plan.

If you have questions, please contact your medical plan carrier or refer to your carrier's plan booklet for specific coverage. ▲



## Online VSP benefits

[https://www.vsp.com/member/htmls/member\\_home.jsp](https://www.vsp.com/member/htmls/member_home.jsp)

**Vision** Service Plan (VSP) has recently redesigned their website to allow access to personalized benefits information.

If you are enrolled in VSP, under the "View Your Benefits Information" option you may find information on benefits for eye exams, prescription glasses, contact lenses, Laser VisionCare Discounts and Non-VSP provider coverage. You may also use the website to find a VSP doctor, as well as information on your previous visits and savings. ▲

## Why does UC offer supplemental disability insurance?

**Disability** insurance protects you and your family if any illness or injury prevents you from working for an extended period of time. Injuries and illness happen more often than you think, and the consequences can be serious.

- Three out of ten workers between the ages of 35 and 65 will become disabled for 90 days or more, according to a Society of Actuaries Group Commissioners Table.
- The National Safety Council reports that half of all mortgage foreclosures happen because the homeowner can't work.
- During the working years, you are three times more likely to suffer a major disability than to die, according to the American Council of Life Insurers.

To help protect you against these and other risks, the University of California offers Short-Term and Supplemental Disability Insurance Plans to eligible employees. To learn more about these plans, go online to the At Your Service website and click on "Disability" under "Health and Insurance." In upcoming issues of this newsletter, we will include additional articles about the disability insurance plans. ▲

## Is your home underinsured?

**One** national survey has indicated that three out of every four homes may be underinsured. The primary cause is the increase in building material costs and increase in remodeling projects. As a part of an industry-wide correction effort, A+ Auto/Home Insurance (California Casualty) will initiate a home re-evaluation survey to make sure homes have the proper level of insurance.

Those having UC-sponsored A+ homeowners insurance will receive a letter of explanation in advance of their contract renewal date. If you have any questions, please call A+ Auto & Home Insurance at 1-800-705-1679. ▲



## Mental health benefit change

### Blue Cross (PPO & PLUS) and Definity Health plan

**United** Behavioral Health (UBH) provides mental health benefits for the Blue Cross PPO, Blue Cross PLUS, and Definity Health Plans (Santa Barbara and San Francisco employees only). Beginning January 1, 2005, all outpatient mental health services with an out-of-network provider will be limited to 20 visits per calendar year.

Beginning January 1, 2005, you must notify UBH before using an out-of-network provider for mental health outpatient treatment services to avoid a higher coinsurance rate. All members with UBH currently receiving treatment from an out-of-network provider (for mental health outpatient services) must remember to call UBH (1-888-440-8225) in January before continuing their treatment.

Additional information is available on the At Your Service website, or from UBH. ▲



## New pretax transportation program limits

**The** Internal Revenue Service has announced increases for pretax transportation deduction limits for 2005 based on inflation adjustments announced by the Department of Labor.

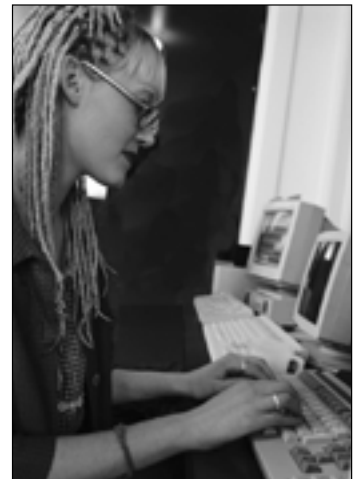
The federal limit for pretax parking expenses paid by payroll deduction will increase from \$195 to \$200 a month. The pretax deduction limit for the combined value of transit passes and vanpooling expenses will increase from \$100 to \$105 a month. These rates are also applicable to transportation deductions for California state withholding purposes.

The new limits will be effective with paychecks issued on or after January 1, 2005. An updated *Pretax Transportation Program Factsheet* (2005) and enrollment form will be available online at the At Your Service website (<http://atyourservice.ucop.edu>) in January, as well as at local Benefits and Parking offices. ▲

## Employee responsibilities for protecting personal information

<http://www.ucop.edu/irc/protectinfo.html>

**The** following guidelines outlining UC employee responsibilities for safeguarding the privacy of personal information are reprinted from the University-wide Department of Information and Resources and Computing (IR&C) website. For additional information about safeguards in the law, go to the IR&C web address listed above.



Respect for privacy of personal information is a core University of California principle. All UC employees must protect any personal information they handle in their work, including your own information and that of students, alumni, employees, patients, donors, etc.

Examples of personal information include Social Security numbers, financial account numbers, and patient health data, as well as names in combination with payroll information, home address, or home phone number. ▲

**Rule of Thumb:** If the information identifies or is linked to an individual, safeguard it! Here are steps you can take:

- Protect your laptop carefully so it does not get lost or stolen
- Do not store personal information on portable devices, e.g., laptops
- Protect your computer passwords so others cannot access your accounts
- Use a password-protected screensaver
- Log out of programs when you leave your office
- Position your monitor so passersby cannot read the screen
- Remove all data from your computer when you dispose of it
- Protect confidential documents when you step away from your desk
- Lock your office door when you leave the room
- Shred unneeded confidential papers
- Seek guidance from your local IT or computer security coordinator

Coming in the February issue

## A look at new family friendly initiatives for UC faculty

<http://ucfamilyedge.berkeley.edu>

**The** Alfred P. Sloan Foundation has awarded a grant to the University earmarked for work to assess, revise, and implement a package of “family-friendly” policies, programs, benefits and services designed to address work/family issues for ladder-rank faculty. One focus includes making flexible career paths and part-time work status viable options for ladder-rank faculty with caregiving responsibilities.



Under the grant, the Universitywide “Faculty Family Friendly Edge” initiative has been launched with principal investigation headquartered at the Berkeley campus. Next issue, we’ll take a look at the innovative policy and program initiatives that are being pursued to position UC with a competitive advantage in addressing work and family issues for faculty. We’ll also examine some interesting research findings from the work/family survey that went to ladder-rank faculty last year. ▲

## Winter Holiday Hours

**Closure from 12/24 – 12/31**

**This** year, the Office of the President, including the UC Customer Service Center, will be officially closed during the Winter and New Year Holiday period, beginning Friday, December 24 through Friday, December 31, 2004.

If you wish to contact the UC Customer Service Center, please take note of our holiday schedule and plan accordingly. ▲

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Coordinating Editor: Steven Ong  
([Steven.Ong@ucop.edu](mailto:Steven.Ong@ucop.edu))

Design: Maria Theren

UNIVERSITY OF CALIFORNIA  
HUMAN RESOURCES AND BENEFITS  
P.O. Box 24570  
Oakland, CA 94623-1570

Associate Vice President:  
Judith W. Boyette

Executive Director, Client  
Relations and Diversity: Kay Miller

Associate Director,  
Communications: Carl Klompus

Periodicals Manager/Editor:  
Norm Cheever

Website: <http://atyourservice.ucop.edu>



University of California  
HR/Benefits  
P.O. Box 24570  
Oakland, CA 94623-1570

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By authority of the Regents, University of California Human Resources and Benefits, located in Oakland, administers all benefit plans in accordance with applicable plan documents and regulations, custodial agreements, University of California Group Insurance Regulations, group insurance contracts, and state and federal laws. No person is authorized to provide benefits information not contained in these source documents, and information not contained in these source documents cannot be relied upon as having been authorized by the Regents. Source documents are available for inspection upon request (1-800-888-8267). What is written here does not constitute a guarantee of plan coverage or benefits—particular rules and eligibility requirements must be met before benefits can be received. The University of California intends to continue the benefits described here indefinitely; however, the benefits of all employees, retirees, and plan beneficiaries are subject to change or termination at the time of contract renewal or at any other time by the University or other governing authorities. The University also reserves the right to determine new premiums, employer contributions and monthly costs at any time. Health and welfare benefits are not accrued or vested benefit entitlements. UC’s contribution toward the monthly cost of the coverage is determined by UC and may change or stop altogether, and may be affected by the state of California’s annual budget appropriation. If you belong to an exclusively represented bargaining unit, some of your benefits may differ from the ones described here. Contact your Human Resources Office for more information.

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) provides for continued coverage for a certain period of time at applicable monthly COBRA rates if you, your spouse, or your dependents lose group medical, dental, or vision coverage because you terminate employment (for reasons other than gross misconduct); your work hours are reduced below the eligible status for these benefits; you die, divorce, or are legally separated; or a child ceases to be an eligible dependent. Note: The continuation period is calculated from the earliest of these qualifying events and runs concurrently with any other UC options for continued coverage. See your Benefits Representative for more information.

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 of Diversity and Employee Programs, University of California Office of the President, 300 Lakeside Drive, Oakland, CA 94612 and for faculty to Director of Academic Affirmative Action, University of California Office of the President, 1111 Franklin Street, Oakland, CA 94607.

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Human Resources and Benefits  
P.O. Box 24570  
Oakland, CA 94623-1570

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**And more....**

Este boletín informativo estará disponible en **español** a partir de hoy.

Nos complace anunciar que el boletín *HR/Benefits Review* estará disponible en español. Visite "At Your Service" en la Internet (<http://atyourservice.ucop.edu>). Cuando llegue a la página web haga clic en "Forms and Publications" y seleccione "Newsletters". Normalmente, la traducción al español del boletín estará disponible dos semanas después de la publicación de la versión impresa en inglés.