

msu human resources Source

Fall 2005

www.hr.msu.edu


MSU Wins “Cool Places to Work” Award

It's official. Michigan State University is a cool place to work! So say the judges of the 2005 Cool Places to Work Competition co-sponsored by Crain's Detroit Business and the Grand Rapids Business Journal and supported by the American Society of Employers and the Michigan Department of Labor and Economic Growth. MSU is one of 60 Michigan employers to win the honor.

To be eligible for the award, employers had to first be nominated by an employee. Nominees then were asked to fill out a detailed survey that measured workplace commitment to various programs, policies and practices that contribute to great work environments.

Some of the factors measured included the range of employee benefits offered, flexible work schedule opportunities, diversity initiatives, training and education opportunities, tuition reimbursement programs, family support services, paid leave benefits, employee recognition programs, retirement programs, safety programs, and commitment to promoting employees from within the organization.

Michelle Artibee, an administrative assistant in the Family Resource Center, said she nominated MSU because she appreciates the excellent benefits at MSU.

“The educational development programs we have here are especially terrific,” Artibee said. “MSU helped me achieve my bachelor's degree and now I'm pursuing an MBA. And having a very work-life sensitive supervisor who has allowed me the schedule flexibility to be an active parent is also a large part of why I love working at MSU.” 

MSU HR Profile: Human Resource Development

Wouldn't it be great to have a whole team of people working on your behalf year after year to help you develop the skills you need to succeed and advance in your career at MSU? Well - you do have such a team. Meet the Human Resource Development staff at MSU Human Resources.

Dawn Hecker, Edita Herbstova, Dannel McCarrick, Julie Rorick, and Nancy Sanchez are the Human Resource Development (HRD) team at MSU.

Ask coworkers or frequent program attendees to describe them and you'll likely hear they're a fun, friendly and highly-skilled team that is 100 percent dedicated to helping MSU employees grow on the job and beyond.

“The biggest reward of our work in HRD is seeing MSU employees learn and flourish,” said Dawn Hecker, assistant director at MSU HR and director of HRD services. “We exist to help individual employees and units at MSU succeed.”

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Advancing Knowledge. Transforming Lives.



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A Note from the Assistant Vice President . . .



Pamela S. Beemer
Assistant Vice President
for Human Resources

The front page of this edition of *Source* announces that MSU is one of 60 Michigan organizations recently honored with a “Cool Places to Work” award. About 300 companies were nominated for the award by employees who said their workplaces go the extra mile to keep them safe, happy, engaged and growing in their jobs.

The sponsors of the contest researched the nominees through a detailed survey that measured employer commitment to concepts like workplace flexibility, promotion of diversity, provision of comprehensive benefits, attention to safety and availability of professional development opportunities.

We are proud to have measured up well against these important standards of workplace quality. But the indicator of our success as an employer that we take the most pride in at MSU Human Resources is the quality of the people MSU attracts and retains.

Evidence of that quality was particularly evident in the aftermath of Hurricane Katrina. In the days that followed the initial disaster, there was an outpouring of compassion and assistance from groups and individuals throughout the MSU community.

MSU collectively reached out with assistance that varied from fund raising drives to quickly organized efforts to welcome students to MSU whose educational dreams collapsed along with the university they used to attend.

And those outreach efforts continue, with MSU researchers and experts reaching out to support ongoing recovery efforts in a variety of ways with their knowledge, skills and expertise. In the midst of this national tragedy, MSU drew together and used our individual and collective resources to help.

Witnessing the devastating effects of Hurricane Katrina made many of us pause to reflect upon the riches of our own lives that we sometimes take for granted. We have become more grateful for blessings like food, housing, jobs with good benefits and educational opportunities for ourselves and our families.

This *Source* includes information about many of the benefits and enrichment opportunities available to MSU employees.

You’ll find useful information on the Flexible Spending Account benefit available at MSU as well as resources to help you take full advantage of MSU retirement benefits.

There also is helpful information about some of the many professional development opportunities available to MSU employees through the office of Human Resource Development.

And I hope all units will take advantage of the opportunity to send representatives to the Best Practices Conference described in this edition to learn about faculty, staff and student efforts that create and enhance access and inclusion at MSU and beyond. It promises to be a day that will further enrich us as individuals and strengthen us as a community.

Pam Beemer



A Look Ahead: What's Coming in 2005/2006 and Beyond . . .

Student Employment Joining with MSU HR in 2006

The Student Employment function on campus will be integrated with MSU Human Resources in fall 2006.

Student employment operations currently reside in the Office of Career Services and Placement (CSP). The partnership of MSU HR and CSP in administering the student employment function will yield many benefits for both students and the units that employ them.

"After the transition, hiring managers in MSU units will be able to work with just one office for all their employment needs related to support staff, temporary staff and student employees," said Pam Beemer, assistant vice president of MSU Human Resources.

Students also will benefit.

"This will allow us to concentrate on helping students make the most of their student employment experience," said Kelley Bishop, CSP executive director. "Connecting the application process with HR's systems will mean a more efficient process for both students and campus employers."

Additional information about the partnership will be provided in future editions of *Source* prior to fall 2006.

FSA Open Enrollment Scheduled

The annual open enrollment period for eligible MSU employees to sign up for Flexible Spending Accounts (FSA) will run from **Tuesday, Nov. 1 through Monday, Nov. 14, 2005**. During that time,

eligible employees can enroll or re-enroll on-line at www.hr.msu.edu.

FSAs allow enrollees to pay for many common out-of-pocket medical and child care expenses with pre-tax dollars through two types of accounts: Health Care Spending Accounts (HCSA) and Dependent Care Spending Accounts (DCSA).

If you are a current FSA enrollee, please see the article on page 10 of this *Source* to read about a law change that allows employers to extend the deadline for using FSA funds.

Access and Inclusion Conference

Mark your calendar now for the 2005 Best Practices Conference on Access and Inclusion: Transforming Lives at MSU and Beyond. It will be held at the Kellogg Center on Oct. 28, 2005 from 9:30 a.m. to 4 p.m. Learn about faculty, staff and student efforts that create, enhance and support access and inclusion at MSU and beyond. The conference is free for all MSU faculty, staff and students.

You can find out more and register to attend on-line by visiting www.diversity.msu.edu/bpc2005. The registration deadline is Oct. 24, 2005 and on-site registrations will not be available. Don't miss it — register today!

Leadership Seminar Series

The Offices of Academic Human Resources and Human Resources are co-sponsoring a series of seminars for Executive Managers, Deans, Associate and Assistant Deans, Chairs, Directors and Support Staff Supervisors levels 15-17.

The seminar series is part of the Executive Leadership Development Program (ELDP) and some upcoming topics include:

- Implications and Applications of the Myers-Briggs Type Indicator for Leadership. Nov. 17, 2005, 7:30 a.m. to 12 p.m.
- Change Leadership: Tools for Leaders of Organizational Change Feb. 28, 2006, 8 a.m. to 2 p.m.
- Adaptive Leadership: Enhancing Individual and Team Performance May, 24, 2006, 8:30 a.m. to 5 p.m.

Learn more and register on-line at: www.provost.msu.edu/facdev.

Progress on MAP and Compass Sites Continues

Progress continues on developing two new Web-based systems that will streamline hiring processes at MSU for applicants, hiring units and MSU HR staff.

The MSU Applicant Page (MAP) will allow internal and external applicants to view open positions, apply for jobs and track the status of their applications on-line.

The Comprehensive Automated Staffing System (COMPASS) will allow designated hiring managers to complete most hiring and classification-related functions entirely on-line.

Training will be offered to hiring managers in units before the new systems are fully implemented. Watch for more details in future

Source editions. 

MSU HR

News You Can Use . . .

Dependent Verification Letters Coming in October

Do you have a dependent enrolled in your health and/or dental program that will be between 19 and 25 years old in 2005? Or, do you have a grandchild, niece or nephew enrolled under your health and/or dental program? If so, you will receive a letter in October requesting information about continued coverage eligibility for your dependent.

Please be sure to respond to the letter promptly. You will need to return the necessary information to MSU Human Resources Benefits by Nov. 4, 2005 to avoid coverage termination for those dependents who are still eligible for benefits. If you do not respond to this mailing, health and/or dental care coverage for your dependent will end on December 31, 2005.

You should also be aware that if you have a dependent who turned or will turn 23 during the 2005 calendar year, his or her dental coverage will be terminated. Dependents who turn 23 during the 2005 calendar year and meet eligibility requirements for continuing health care coverage will be moved to a Family Continuation Rider policy effective January 1, 2006.

The Family Continuation Rider policy requires a monthly premium paid by the employee. This premium is significantly less

than COBRA, and the policy is exactly the same as that available to employees. The dependent can remain enrolled in the Family Continuation Rider until the end of the year they turn 25, as long as they continue to meet the eligibility criteria.

Additional information is available at www.hr.msu.edu/HRsite/Benefits/FacStaff/LifeChg/OAD.htm. Or contact MSU Human Resources Benefits at 517-353-4434, or toll-free at 800-353-4434.

If your last name begins with the letter A-K, enter extension 154; L-Z enter extension 157. You may also e-mail your questions to benefitsinfo@hr.msu.edu.

MSU NetID is Your Passport to Electronic Services

Your MSU NetID is your key to accessing electronic resources and e-mail at MSU. If you don't have your NetID activated, you are missing out on being able to use a wide variety of useful campus resources.

The NetID is used for so many important functions that it is a virtually indispensable part of life at MSU.

From enrolling for your health benefits and accessing university e-mail to accessing the Angel system or perusing the latest MSU media clips in the MSU Today Daily News Update, you'd better

have an activated MSU NetID and password handy or these and many other MSU resources will be unavailable to you.

You can find more information on getting and using an MSU NetID at <https://netid.msu.edu>.

If you have any questions about your MSU NetID, you also can call the ACNS Help Desk at 517-432-6200 or visit <http://help.msu.edu> to access additional helpful information.

Identity Theft Resources

In this complex computer age, a vast array of personal information about each of us, such as social security and credit card numbers, resides on the servers of insurance organizations, medical providers, government agencies, past employers, banks, merchants and other types of institutions.

Unfortunately attempts to steal personal information from businesses and organizations are common.

At MSU HR we regularly take steps to enhance the security of servers that contain confidential employee information.

We also recommend that employees be vigilant in monitoring personal financial accounts and credit reports in order to detect and prevent malicious use of personal information.

There are some active steps that all individuals can take to prevent suffering damages related to identity theft. As a matter of good practice, experts recommend that we check our credit histories with the three major U.S. credit agencies at least once each year.

The Michigan Attorney General's Office has prepared a

comprehensive “Consumer Alert on Free Credit Reports” that contains detailed information about accessing free annual credit reports and other useful information.

Because there are many fraudulent Web sites set up to look like organizations that provide free credit reports, accessing the three major credit agencies through the links available on the Attorney General’s Web site is a good idea.

You can find the sites by going to www.michigan.gov/ag and clicking on the “Free Credit Reports” link.

There is also a toll-free hotline operated jointly by the three major credit reporting agencies that can assist you in getting your credit reports. That number is 1-877-322-8228.

JHCC Explores Opportunities for Third Agreement

The MSU Joint Health Care Committee (JHCC) has reconvened to begin discussing a third successor health care agreement. The committee will meet throughout the end of the year to review the results of previous agreements and explore opportunities for a third agreement. The committee is made up of representatives from MSU management and the MSU Coalition of Labor Organizations. A full list of members is available at www.hr.msu.edu.

Community Charitable Campaign

The Michigan State University 2006 Community Charitable Campaign (MSU CCC) kicked off on September 20, 2005.

You should receive donation materials from your unit’s campaign

coordinator shortly.

MSU CCC is an annual campaign to raise money for local charities. Be sure to look over this year’s pledge form. The designation options have changed in order to give you the opportunity to give directly to the three federations involved with the campaign.


You can learn more about the campaign at the MSU CCC Web site at www.msuccc.msu.edu.

You also can learn more about the three charitable federations involved at the following Web sites:

- www.capitalareainitedway.org
- www.healthcharitiesofmi.org
- www.earthsharemichigan.org.

Check Out Fall Sesquicentennial Activities

Sesquicentennial celebration activities are in full swing all over campus. To keep tabs on what’s happening, visit the S150 Web site at www.S150.msu.edu. A few upcoming events highlighted on the site include:

- Water Carnival on Oct. 7
- Fireworks Spectacular on Oct. 7
- Sesquicentennial Parade on Oct. 8
- Sparty Statue Dedication on Oct. 8
- MSU Champions Autograph Tent on Oct. 8
- The Green and White Ice Cream Giveaway on Oct. 21
- And more . . . 

MSU Moves


MSU Healthy U, IM Sports and Olin Health Center will launch “MSU Moves” this fall. This innovative, on-line program will be available to MSU faculty, staff, retirees and students. A spin-off of the national program “America On The Move,” MSU Moves will inspire the MSU community to engage in fun, simple ways to become more active and eat more healthfully to achieve and maintain a healthy weight.

QuitNet® Tobacco Cessation Program

QuitNet®, the world’s leading provider of on-line tobacco cessation services, will be offered to MSU faculty, staff, retirees and students this fall as a collaborative effort between Healthy U and Olin Health Education Services. QuitNet® has a simple, but far-reaching mission: to help people quit using tobacco products.

Healthy E-mail Service

In October 2005, Healthy U will offer the Healthy E-mail Service, an upgrade of the Healthy E-mail Project that began in 2000. Subscribers will receive an e-mail message once a week on numerous health topics, from the best treatment for ear infections to the latest information on back pain. The format will be easy to read and continue to be based on solid, evidence-based research.

For the latest information on MSU Moves, QuitNet®, and the Healthy E-Mail Project, keep an eye on the Healthy U Web site at healthyu.msu.edu. 

Human Resource Development Profile, *Continued*

HRD achieves its goals by offering a variety of programs and services to MSU employees. Most HRD courses are targeted to support staff employees, though HRD frequently teams up with the Office of Faculty and Organizational Development on special offerings for faculty and academic staff as well.

HRD Courses

HRD is probably best known for the wide array of professional development courses the office offers on campus.

Several times per year, employees find the brightly colored Odyssey Course Catalogue in their mailboxes, featuring dozens of professional development course offerings. During the last academic year, HRD offered about 250 professional development sessions on topics such as:

- Breaking Free from Stress
- A Systems Approach to Project Management
- Communicating with the Media
- Sexual Harassment Recognition and Prevention
- Medical Vocabulary
- and much more.

To serve the widely varying needs of the MSU community, HRD works with a diverse group of nationally-recognized consultants who represent a variety of backgrounds, perspectives and specialties. HRD also takes advantage of helpful resources at MSU like the Vendor Diversity Program through Purchasing to recruit diverse, highly-skilled

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trainers and program facilitators.

“We are constantly researching trends in professional development and talking to units about their needs,” said Edita Herbstova, assistant director at HRD. “We rely on many resources, both inside and outside of MSU, to develop courses that meet the unique needs of MSU employees.”

You don't have to wait for the Odyssey Course Catalogue to hit your mailbox to find out about current HRD course offerings. You can read about offerings anytime on the MSU HR Web site and can even register for classes on-line.

To peruse course offerings on-line, just visit <http://www.hr.msu.edu/HRsite/ProDev/Staff/>.

Certificate Series

When a need is identified for more in-depth training in a specialized area, HRD develops a certificate series which includes groupings of related classes. Some current certificate programs include:

- Essentials of Financial Administration at MSU
- Excellence in Customer Service
- Excellence Training in Competencies for CTs
- Foundations of Effective Business Communications
- Foundations of Medical-Technical Communication at MSU
- Foundations of Student Employee Supervision

Leadership Development

HRD offers several series specifically focused on enhancing the skills of MSU leaders at all levels. Some of these include:



- Foundations of Effective Leadership: Succeeding at Supervision
- Leadership from the Inside: The Team and Group Leader Challenge
- Leading Edge: An Advanced Certificate Series for Supervisors

HRD also has teamed up with the Office of Faculty and Organizational Development to form an Executive Leadership Development Program (ELDP). (See related story on page 3).

Cost of Classes Supported

One of the great things about HRD course offerings is that in most cases, you don't have to use funds from your department's limited budget to attend.

MSU has a strong organizational commitment to continuing education for MSU employees. The Educational Assistance Program and the Course Fee Courtesy Program are two ways MSU demonstrates its commitment to professional development.

Journey to Success



Under the Educational Assistance Program, eligible employees can receive financial assistance to attend college or non-credit job-related courses from an approved institution or program, including HRD courses.

In the Course Fee Courtesy Program, the spouse or MSU-recognized same-sex domestic partner and dependent children of eligible MSU employees can receive tuition assistance to attend MSU.

You can find more detailed information about these two programs on the MSU Human Resources Web site. Or, you can talk to Julie Rorick, the HRD program assistant who supports both programs.

“I really enjoy getting to meet many different people and help them connect with the resources they need to meet their educational goals,” Rorick said.

More than Just Courses

Though HRD courses and the Educational Assistance and Course Fee Courtesy programs are the office’s most widely recognized

services, HRD offers much more.

“HRD offers many services that go beyond the traditional training class format,” said Kris Hynes, director of Human Resource Services, which includes HRD. “When we identify a professional development need, HRD creates tailored programming to meet that need. The M.E.N.T.O.R.S. Program, the Coaching Program, our certificate series and leadership programs are examples of HRD creating programming to address needs.”

Mentoring and Coaching

In the M.E.N.T.O.R.S. Program, HRD matches support staff members who want to acquire new skills or are new to their positions at MSU with another staff person who has useful expertise or skills to share.

Mentoring pairs meet monthly for a year with support as needed from HRD staff. Each participant attends a group orientation and receives a program notebook with helpful tips and discussion guidelines to get the mentoring relationship off to a good start.

“Working to match individuals with mentors who can help them reach their goals is an especially rewarding part of my job,” said Edita Herbstova.

Nancy Sanchez, an HRD program assistant, agrees.

“I love that I am able to be a part of making program participants feel comfortable and well-cared for when they come to one of our programs,” Sanchez said. “Participants tell us they are able to take the information and skills they learn at HRD and use them as tools in their work as well as their

personal lives, and that makes me feel terrific.”

Sanchez soon will be coordinating a new HRD offering for clerical-technical employees, the Coaching for Professional Enhancement Program. In this program employees will be matched with a professional coach to help them achieve their professional goals. Participants will embark on a structured experience that combines the benefits of small group sessions with peers and individualized sessions with a career coach.

Consulting Services

MSU units experiencing challenges that need unique solutions can call on HRD for assistance.

“We can problem-solve with unit administrators to address issues or maximize improvement opportunities,” Hecker said. “It’s really exciting and rewarding to work with a unit to identify a lasting solution and make a real difference.”

It’s all about YOU!

HRD programs and services all have one goal: helping MSU and its employees succeed. Program assistant Dennel McCarrick, who handles accounting functions for HRD, sums up the feeling of all Human Resource Development team members.

“We all strive to make HRD a very positive, fun place for people to come for professional development and renewal,” McCarrick said. “We all want people to leave HRD having learned something new that will enhance their professional and personal lives.”

MSU HR Retirement Seminars Help You Plan the Retirement You Want

Advance planning is key to having the kind of retirement you want to have. Do you want to travel? Pursue hobbies? Relocate to a different community? Sound planning now can help ensure you will have enough resources when you retire to do all the things you want to do.

"It's important for MSU employees to remember that their retirement plans are largely self-managed," said Renee Rivard, MSU director of Benefits. "Taking the time to learn about investment strategies and options now can pay off big when it's time to retire."

MSU HR offers education sessions throughout the year to help employees become retirement-savvy. To register for the following sessions, call 517-353-4434 ext. 0,

or e-mail benefitsinfo@hr.msu.edu. There is no charge to attend any of these sessions.

Taking Advantage of Your Retirement Savings Options

This seminar will help you learn about the current retirement savings options available to you and your family. The session will cover the differences between MSU's 403(b) Retirement plan, 457(b) Deferred Compensation plan, traditional IRAs, Roth IRAs, SEP and other retirement savings options. Suitable for all employees.

**Oct. 18, 2005 at 12:15 p.m.
and 5:15 p.m.
125 Nisbet Building**



It Pays to Plan Ahead!

Michigan Education Savings Program (MESP)

Learn about a great way to save for future college expenses – Michigan's 529 savings plan. Suitable for all employees.

**Nov. 2, 2005 at 12:15 p.m.
10 Nisbet Building**

INDIVIDUAL COUNSELING SESSIONS

Individual appointments may be scheduled by contacting the investment sponsor directly. Availability and times are at the discretion of the investment sponsor.

AIG VALIC by contacting the following local agents:

- MSU Voicemail Hotline at 800-892-5558 ext. 89105
- Xavier Ates at 800-448-2542
- Todd Dowrick at 800-448-2542
- Daniel Watson at 800-448-2542

AXA Advisors/AXA Equitable by contacting the following local agents:

- Bill Burke at 517-347-4646
- Robert Courtney at 517-347-4646
- Bill Ferguson at 517-347-4646
- Sherry VanKampen at 517-347-4646
- Jeff West at 517-347-4646

Fidelity Investments by phone at 800-642-7131

Lord, Abbett & Co. by contacting the following local agents:

- James Huber at 517-324-4616
- Jeffrey Richards at 517-351-4877
- Kim Seymour at 517-351-4877
- Rick Scherer at 517-339-7988

TIAA-CREF on their Web site at

www.tiaa-cref.org/moc or by contacting the following local office:

- Robin Lach at 517-203-3610 (appt. scheduling only)

Vanguard Group on their Web site at

www.meetvanguard.com or by phone at 800-662-0106 ext. 14500

Contact information for all MSU investment plan sponsors also can be found on the MSU HR Web site at: www.hr.msu.edu.

TIAA-CREF Income Options

Learn about the array of income options that are available at retirement. Suitable for employees within two to three years of retirement.

Nov. 2, 2005 at 5:15 p.m.

10 Nisbet Building

On-line Services from TIAA-CREF

Explore all the features that are at your fingertips with TIAA-CREF's extensive on-line services. Did you know you can create your own retirement income illustrations, evaluate your asset allocation, see if your savings goals are on track, and compare performance of your different funds?

Learn how easy it is to use the on-line financial tools that are available to you. Suitable for all employees.

Nov. 2, 2005 at 3 p.m.

10 Nisbet Building

15 Financial Myths – Demystified

This seminar will dispel some common misconceptions people have about retirement and estate planning, insurance, and general financial planning. The session will cover strategies to protect and enhance assets. Suitable for all employees.

Nov. 9, 2005 at 12:15 p.m.

125 Nisbet Building

Issues as We Age – Living Longer and Better

There are many issues to sort out as you approach retirement. This seminar will help you identify what type of insurances you may need and learn about Medicare, estate planning, and how to identify

your financial needs. Suitable for employees approaching retirement.

Nov. 9, 2005 at 3 p.m.

125 Nisbet Building

Focus on Estate Planning

Many people want to leave a substantial estate behind for their heirs. But without sound financial preparation, estates can be significantly reduced by taxes, probate costs and administrative fees. Learn the key elements of estate planning. Suitable for all employees.

Nov. 9, 2005 at 5:15 p.m.

125 Nisbet Building

The Road Next Travelled

If you are within five years of retirement, this two-day workshop is for you. This workshop addresses many questions retirees face.

Guest presenters cover an itinerary that includes MSU benefits, financial perspectives, Social Security benefits, legal concerns, and lifestyle issues.


The workshop is free to MSU faculty and staff, with a minimal charge for guests.

Participants must register in advance and space is limited.

Please contact MSU Human Resource Development at 355-0183 ext. 169, or send an e-mail to odyssey@hr.msu.edu to register. Participants must attend both days.

Oct. 11 and 13, 2005

Location confirmed upon registration.

Take steps today to plan the kind of retirement you want to have in the future! 

FSA Information Sessions

Representatives from MSU's Flexible Spending Accounts (FSA) plan administrator, Weyco Inc., will make a dozen presentations at MSU this fall. Come meet Weyco staff and learn about FSAs.

Tuesday, Oct. 25, 2005

MSU Union, Green Room
10 a.m., 11:30 a.m., 12:30 p.m.

Wednesday, Oct. 26, 2005

International Ctr., Spartan Room A
12:30 p.m., 2 p.m., 3:30 p.m.

Tuesday, Nov. 1, 2005

MSU Union, Green Room
10 a.m., 11:30 a.m., 12:30 p.m.

Thursday, Nov. 3, 2005

International Ctr., Spartan Room C
12:30 p.m., 2 p.m., 3:30 p.m.

FSA Open Enrollment Sessions

MSU Benefits staff will be available at several times and locations during open enrollment to answer questions and assist people in enrolling. Visit with MSU HR Benefits staff at the following dates and times.

Wednesday, Nov. 2, 2005

International Ctr., Spartan Room C
10 a.m. to 4 p.m.

Tuesday, Nov. 8, 2005

MSU Union, Green Room
8 a.m. to 2 p.m.

Wednesday, Nov. 9, 2005

MSU Union, Green Room
10 a.m. to 4 p.m.

Thursday, Nov. 10, 2005

International Ctr., Spartan Room C
8 a.m. to 2 p.m.

Changes in Law Allow Extra Time to Use Health Care Spending Accounts

We have some good news for Health Care Spending Account (HCSA) enrollees! A recent change in federal law makes it possible for MSU Human Resources to offer HCSA enrollees additional time to use your HCSA funds each year.

In the past, all funds had to be used between Jan. 1 and Dec. 31 of the program year.

The change gives enrollees two months and 15 days longer to use remaining HCSA funds and additional time to submit eligible claims for reimbursement as well.

You can now continue using remaining 2005 HCSA funds through Mar. 15, 2006 and you now have until Apr. 30, 2006 to submit 2005 claims for reimbursement.

“That’s great news for people who get to the end of the year and find they still have a portion of their 2005 HCSA funds they haven’t used,” said Renee Rivard, MSU-HR director of Benefits “Instead of forfeiting those funds on Dec. 31, 2005, enrollees now have until March 15, 2006 to finish using their funds.”

IRS rules still require enrollees to forfeit any funds they haven’t used by the new March 15 deadline.


Two Key Points to Remember

1. The deadline extension applies only to Health Care Spending Accounts, *not* Dependent Care Spending Accounts (DCSA). The deadline for using 2005 DCSA funds for eligible care services is still Dec. 31, 2005. Any 2005 DCSA funds not used by Dec. 31, 2005 will be forfeited according to IRS rules.

NEW!	Deadline for Using 2005 HCSA Funds	Deadline to Submit 2005 HCSA Claims
New Deadlines	March 15, 2006	April 30, 2006

Spend Less. Save More. Flexible Spending Accounts


2. HCSA Debit Cards are based on the calendar year. This means that on Jan. 1, 2006, your HCSA Debit Card will be connected to your 2006 Health Care Spending Account. You will no longer be

able to access 2005 HCSA funds by using the Debit Card. Instead, you will need to pay for eligible items or services first and then submit receipts in order to be reimbursed. 

HCSA Substantiation Requirements

Question: Health Care Spending Account (HCSA) enrollees have been asking lately why they have to submit receipts for some, but not all, HCSA Debit Card transactions.

Answer: IRS rules require Flexible Spending Account (FSA) administrators to substantiate the eligibility of ALL items and services billed to flexible spending accounts, including those transactions using HCSA Debit Cards. Some types of expenses, like doctor visits or prescription drug co-pays, can be automatically substantiated because co-pays are predictable amounts from medical providers. Fortunately, most HCSA Debit Card purchases fall into this category and do not need additional substantiation. For example, out of the 17,484 debit card transactions made by HCSA enrollees between January and June this year, receipts were requested for only 2,641 of those transactions – meaning receipts are requested about 15 percent of the time.

What kinds of items make up the 15 percent of Debit Card transactions that usually require submission of receipts? According to plan administrator Weyco, Inc., the HCSA Debit Card transaction types most likely to generate a request for a receipt include: dental services, vision services, over-the-counter drugs and prescription drugs that have a co-pay that is different from the standard co-pay. Dental services are particularly likely to need substantiation because HCSA funds can only be used to pay for dental services NOT already covered by insurance. For this reason, Weyco needs to substantiate not only the amount you pay, but also the amount your insurance pays for a procedure or service. 

Your Rights Under USERRA

The Uniformed Services Employment and Reemployment Rights Act (USERRA) protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military services. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

REEMPLOYMENT RIGHTS

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- You ensure that your employer receives advance written or verbal notice of your service;
- You have five years or less of cumulative service in the uniformed services while with that particular employer;
- You return to work or apply for reemployment in a timely manner after conclusion of service; and
- You have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you:

- Are a past or present member of the uniformed service;
- Have applied for membership in the uniformed service; or
- Are obligated to serve in the uniformed service;

Then an employer may not deny you any of the following because of this status:

- Initial employment;
- Reemployment;
- Retention in employment;
- Promotion; or
- Any benefit of employment.

In addition an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

HEALTH INSURANCE PROTECTION

- If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

ENFORCEMENT

- The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.
- For assistance in filing a complaint, or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its Web site at <http://www.dol.gov/vets>. An interactive on-line USERRA Advisor can be viewed at <http://www.dol.gov/elaws/userra.htm>.
- If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, depending on the employer, for representation.
- You may also bypass the VETS process and bring a civil action against an employer for violation of USERRA.

The rights listed here may vary depending on the circumstances. This text of this notice was prepared by VETS, and may be viewed on the internet at this address: <http://www.dol.gov/vets/programs/userra/poster.pdf>. Federal law requires employers to notify employees of their rights under USERRA and employers may meet this requirement by displaying this notice where they customarily place notices for employees.

U.S. Department of Labor: 1-866-487-2365
Employer Support of the Guard and Reserve:
1-800-336-4590

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Suggestions are Welcome!

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Special thanks to the following individuals and units for their assistance with *Source*.

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The Assertive Manager: Getting Results and Influencing Others - NEW!

10/6/05, 8:30 a.m. - Noon.

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Fall semester - June 1

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MSU Human Resources

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