

Prizes at the benefits fair

While you are at the fair, be sure to enter your name in the raffle! Entrants in the raffle will have the opportunity to win great prizes, including an electric toothbrush, an MP3 player and even a **Kindle!** Stop by the HR table (by the entrance) to find out how to enter. Each vendor will also be giving away small prizes to each employee that attends the fair.

CIT rolls out Portal

As many of you know, Calvin is in the process of transitioning from Blackboard (KnightVision) to Moodle. All classroom resources already operate in Moodle, but this summer more transitions will start to take place. CIT is working on a portal to house current KnightVision resources (such as web time and community deals) and will roll it out effective May 15. Training opportunities will be available this summer, but feel free to [contact](#) Matt Jeltrema in CIT with any questions.



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Special edition: benefits and open enrollment

This issue of *The Resource* is dedicated almost entirely to you and your benefits. The annual benefits fair and open enrollment period is coming up soon and we want to make sure you have all the information you need. It's also my hope that this newsletter can serve as a guide as you start to think about your benefits for the upcoming year.

The benefits fair—entitled **Benefits 101: Will you pass the course?**—will take place on April 27 from 9 a.m. to 4 p.m. in the Spoelhof Fieldhouse Complex. Come meet our vendors, attend informative seminars about changes in the next benefits year and eat great food. So, would you pass Benefits 101? We promise that there won't be a quiz at the end of the benefits fair, but I do hope that you will take the opportunity to further learn about Calvin's benefits and what's coming in the next fiscal year.

Perhaps the most important question is, "what can I do during open enrollment?" During the month of May you will have the opportunity to (1) enroll in or drop health/dental benefits, (2) switch between the two available health insurance plans (HMO/POS), (3) enroll in a health care and/or dependent care flexible spending account for the plan year, (4) apply for voluntary life insurance for you and your dependents and (5) enroll in or change your voluntary salary reduction agreement (SRA) for pension.

All communication for this open enrollment period will be done electronically via email and

through the open enrollment page on the human resources website. Open enrollment begins on May 1 and the final day to enroll or make changes is May 31. Changes will take effect on July 1, 2011.

One exciting change this year is the reappearance of online benefits enrollment. Our office has been working hard to roll out this technology in time for the benefits fair and we are excited to show it off! Rather than filling out paper forms you will log in to KnightVision and select the appropriate benefits online. You can make changes at any time *during the open enrollment period*. You must sign off on your enrollment by May 31 at 11:59 p.m. EST. We hope the new system will be intuitive, but an FAQ will be available on our website after the benefits fair.

In addition to all of the benefits activities taking place in the next few months, training and development is still going strong. This spring we also have two [professional development days](#) for office assistants, a [seminar](#) from Pine Rest (our EAP) and more "Plug In" video series sessions. For a full list of spring training and development opportunities, check out our [website](#) or the upcoming events list on page four.

We hope that the benefits fair will answer most of your questions about the 2011/2012 plan year and the open enrollment process, but you are welcome to [contact](#) our office with any questions. See you on April 27!

Todd Hubers
director of human resources

Got questions? How to contact your benefits providers

Do you have specific questions about your benefits that aren't answered in this newsletter? Most of our benefits partners and providers will be present at the benefits fair on April 27, but you can also feel free to contact them using the information below:

Priority Health

Medical and prescription insurance provider
800.446.5647; 616.942.1221
[Website](#)

Delta Dental

Dental insurance
800.482.8915
[Website](#)

BASIC

Flexible spending administrator
800.444.1922 ext 1
[Website](#)

TIAA-CREF

Retirement plan provider
517.203.3618
Calvin rep: John VanderSloot
[Website](#)

UNUM Provident

Life insurance, A&D, long-term care
800.421.0344

Buiten & Associates

Benefits partner
616.956.0040
[Website](#)

Pine Rest

Employee assistance program (EAP) provider
616.281.6305
[Website](#)



A peek at health insurance and health care reform for 2011 and 2012

Wondering what changes are coming this year? Read on and be sure to attend the benefits fair!

As our office anticipates the benefits fair in two weeks, we wanted to address the changes coming in this open enrollment period. Much more information will be available on April 27

First, the college is switching to an online benefits enrollment system that functions within Datatel/ Colleague, Calvin's existing technology system. This move will save money and trees as all open enrollment communication and the enrollment itself will be done electronically. You will also be able to check your enrollments as needed throughout the year. The new system will become intuitive over time, but if you have any questions, an FAQ will be available on our website once open enrollment begins.

The **second** item of note is that the college will not be making any changes in coverage to our health plans. The premium share cost will be increasing by eight percent for HMO/HRA plans but coverage is remaining the same. You can get more information about how this change affects you by attending the session at the Benefits Fair hosted by Todd Hubers and Priority Health

(session presented at 9 a.m. and 2 p.m.).

Third, you are probably wondering how health care reform will affect your benefits. Because we are maintaining the same health coverage next year, the only real change is the ability to add adult children up to the age of 26 to your benefits. Health care reform doesn't make any restrictions other than age. Children may be added regardless of student status, marital status or if they have access to their own group health coverage. That being said, we do want to encourage you to weigh the costs and compare Calvin's plan to whatever plan your adult child may have access to, particularly those living outside of the Priority Health network.

Another important facet of health care reform is the option for an employer to maintain "grandfathered plan" status. Simply speaking, Calvin has chosen to become a grandfathered plan because our current health plan is working for us. Without grandfathered status, the college would not have been allowed to continue with our current plan design. Many requirements of health care

reform were already in place in Calvin's plan and for this upcoming plan year, we will not be required to make any other big changes. The college will readdress this issue each year, but for this benefits open enrollment period, very little will change for Calvin employees. For example, co-pays and deductibles will remain the same. If you want more detailed information about what it means to be a grandfathered plan, you may check out the Department of Labor (DOL) [website](#).

More extensive changes as a result of health care reform will be coming in future benefits enrollment cycles. For example: starting in 2014, health and dependent care flexible spending accounts will have a \$2,500 maximum (the current maximum is \$5,000). That being said, relatively few changes are reflected in this upcoming plan year due to Calvin's grandfathered status. We will provide more information about health care reform in upcoming years as our plan changes.

If any of this information provokes questions, we encourage you to come to the benefits fair! You may also [contact](#) our office at 526.6495.

BENEFITS 101: WILL YOU PASS THE COURSE?

A+

In addition to free food, prizes and the chance to talk to benefit providers at the benefits fair, informative sessions will be offered every hour from 9 a.m. to 3 p.m. All sessions are in the Steen Conference Room (VA 210).

9 a.m.—Health insurance and health care reform

Come hear about changes for the upcoming year and important information regarding how health care reform affects Calvin. *Presentation by Priority Health, Todd Hubers and Buiten & Associates.*

10 a.m.—Staying well

Join Lorraine Vermeer-Otte, certified massage therapist, to learn tips and tricks of staying well and practical

ways to be healthy and pain-free in your life.

11 a.m.—Long-term care insurance

In this session, Legacy Services will address important consumer needs to understand before buying long-term care insurance (LTCi). All attendees receive a free 45-page booklet on how to buy LTCi.

12 p.m.—Fitness for weight loss

There are lots of diet and exercise plans out there, but choosing the wrong plan could be harmful to your health. Priority Health representatives will provide insights on how to lose weight the right way and keep it off for good.

1 p.m.—Healthy Habits

In this session, offered at 1:00 and 1:30, Roy Zuidema will

look at how far Healthy Habits has come, what the program has accomplished and where it can go from here. *Note: attendees can earn 0.5 Healthy Habits credits.*

2 p.m. — Health insurance and health care reform (repeat of 9 a.m. session)

3 p.m.—Five habits of highly successful investors

This seminar from TIAA-CREF will provide fundamental knowledge of how to best invest.

Priority Health will also offer an interactive “**Fat Fighting**” display from 11 a.m. to 2 p.m. Try out different at-home workout equipment pieces, wear the 20 lb. fat vest or pose questions to the exercise science professionals!

Getting to know NEW STAFF

We want to take this opportunity to welcome the staff members (new or transitioned) who are starting at Calvin this month. Let's all strive to make them feel welcome!

Judi Groenendyk, department assistant for health services

Irene Helmholdt, administrative assistant for communication arts & sciences

Gwen Vryhof, program coordinator for the Calvin Center for Innovation in Business

David Zylstra, customer support specialist for CIT

Timeline for OPEN ENROLLMENT

Here are the important dates you'll need to know for benefits open enrollment:

April 27: Benefits Fair from 9 a.m. to 4 p.m.

May 1: First day of open enrollment online

May 31: Open enrollment ends at 11:59 p.m. EST

June 30: 2010-2011 plan year ends

July 1: 2011-2012 plan year begins

*September 15: Final day to incur medical expenses using your 2010-2011 flex account. Claims must be submitted by September 30.

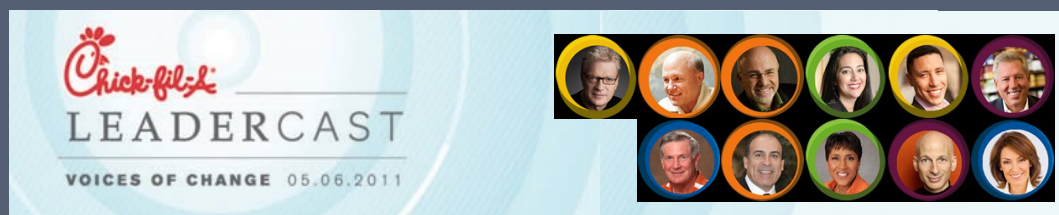
Chick-fil-A Leadercast: Voices of Change

Mark your calendar for a one-day leadership event featuring world-renowned speakers addressing leadership issues that matter most!

On Friday, May 6, The Chick-fil-A Leadercast will be coming to the Covenant Fine Arts Center (CFAC) from 8:00 a.m.-4:30 p.m.

Discounted rates are available for Calvin staff and faculty members as well as groups. If you are registering a very large group, contact Lori Feenstra at 616.526.8425.

Don't miss this great training opportunity! Tickets must be ordered by April 25.



Benefits 101: Take the quiz

Do you fully understand your benefits and know everything you need to know for open enrollment? If not, make sure to attend the Benefits Fair! Until then, see how you do on our benefits pop quiz!

Never fear! Book reviews will be back in the May newsletter.

Do you consider yourself a benefits expert or are you a little rusty? Either way, why don't you try out a pop quiz?

1. How many employees at Calvin are benefits eligible?

- a. 600-750
- b. 751-850
- c. 851-1000
- d. Exactly 811

2. In the context of Calvin benefits, what do the initials in HRA stand for?

- a. Health Reimbursement Arrangement
- b. Health Risk Assessment
- c. Human Resources Awareness
- d. Hybrid Robots Association

3. When does open enrollment officially begin?

- a. April 27
- b. June 1
- c. May 1
- d. None of the above

4. True or false: you have until September 15 to use the flexible spending dollars set aside for the 2010-2011 plan year.

5. Which of the following are approved "life events" that may qualify you to make changes to your benefits during the plan year? (circle all that apply)

- a. Getting married
- b. Dependent adult child gets married
- c. Unexpected medical expenses
- d. Having a baby

6. Fill in blanks: For eligible employees, Calvin makes pension contributions to a TIAA-CREF 403(b) account of either ____% or ____% of salary, based on classification and years of service.

7. True or false: Calvin's benefits package includes vision insurance.

8. What is the name of Calvin's flexible spending administrator?

- a. Corporate Benefits Strategies
- b. Automatic Data Processing (ADP)
- c. BASIC
- d. UNUM Provident

Answer key: (1: b; 2: a; 3: c; 4: true; 5: a & d; 6: 5% & 10%; 7: false; 8: c)

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Human Resources
Calvin College

Physical address
Youngsma Center 240
1580 East Beltline

Mailing address
3201 Burton St SE
Grand Rapids, MI 49546

616.526.6495 ph
616.526.6832 fax
humanresources@calvin.edu

www.calvin.edu/hr
<http://jobs.calvin.edu>
t [@CalvinCollegeHR](https://twitter.com/CalvinCollegeHR)

Upcoming Events

2011 Benefits Fair

This year's benefits fair will be on April 27 from 9 a.m. to 4 p.m. with seminars every hour from 9 to 3. A detailed schedule is available on page three of this newsletter.

EAP training sessions (from Pine Rest)

This seminar will take place in the Commons Annex alumni board room from 11:45 a.m. to 1:15 p.m.

April 12: Building positive relationships

*More information available [online](#); please [RSVP](#) to HR

Plug In: Leading, Learning and Connecting video series

Join Razel Jones, training and orientation coordinator, for these sessions to watch and discuss the *Trombone Player Wanted* video series created by author, researcher and motivational speaker [Marcus Buckingham](#). All sessions are from 12-1:15 p.m.

April 13

May 11

June 17

*[RSVP](#) to HR

Professional development days - for office assistants

This spring, we will be offering two half-day trainings for office assistants. Both sessions include lunch and are from 12-5 p.m.

April 20

April 26

*[RSVP](#) to HR