

## Benefits fair recap

On November 5, the human resources office had our 6th annual Benefits Fair. Check out page three for a recap of the day and feedback from those who attended.

## Deadline for benefits enrollment: December 9

You'll find a lot of information in this month's newsletter about your Calvin benefits. Each benefits-eligible employee should have received an open enrollment package via ICM containing detailed benefits information and forms to re-enroll. If you have any questions, please feel free to contact our office. We're happy to help. And remember, those forms need to be returned to human resources by December 9, 2009!



Above: Staff members Camille Jones and Joy'l Ver Heul enjoy the benefits fair

Photo courtesy of Deirdre Honner

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## This month, it's all about your benefits

The leaves are falling, the air is crisp and—dare I say it?—winter is just around the corner.

As Robert Frost says, “nothing gold can stay” (especially in Michigan), but we have been blessed with some glorious fall days. This time of year makes most people think about turkey, raking leaves and the holidays, but here in HR, it's all about your benefits.

I wanted to take this opportunity to say thank you to the faculty and staff members who attended this year's benefits fair on November 5. The HR staff enjoyed the opportunity to see all of you and we hope the day was informative and fun. They say location is everything, and I think the Spoelhof Fieldhouse Complex was a great place for the fair. The new venue offered wide open spaces, a great hospitality suite for refreshments and plenty of sensory stimulation for fair-goers (like those agile rock climbers).

We were fortunate to partner with Healthy Habits and Roy Zuidema, director of wellness, for the benefits fair. Check out an interview with Roy on page two in the “It's My Job” section. The Healthy Habits table collected over 250 questionnaires and Calvin employees earned a total of 182 healthy habits credits by completing their bingo cards and attending sessions.

If you didn't get a chance to attend my session on the 2010 Calvin benefits renewal, you can access the presentation [here](#). This presentation will detail changes for the upcoming year as well as give you an idea of what's happening to your plan.

One of the biggest changes is that Calvin is transitioning its benefits plans from calendar year plans to fiscal year plans (July to June), to align them with the college budget year. Check out the Q&A on page two for much more information.

In order to save money, we are also switching back to a paper enrollment process this year. Check your mailbox for your open enrollment packet and be sure to complete and submit your enrollment forms to human resources by December 9. All of the forms in that packet can also be found [online](#).

It might be difficult to believe, but we're already halfway through November! As the holidays draw near, we at Calvin can look forward to some time off. Both the [2009](#) and [2010](#) holiday calendars are posted on the human resources website.

As always, if you have questions, ideas for an article, or a book review (read a great review by Myrna Anderson on page four), please email [humanresources@calvin.edu](mailto:humanresources@calvin.edu).

Todd Hubers  
director of human resources

## It's My Job A chat with Roy Zuidema

He's on a personal mission to abolish high heels and neckties (for health reasons) and will gently scold you for driving when you could have walked. Meet Calvin's director of campus wellness, Roy Zuidema.



Resource: What is your primary duty at Calvin?

Roy: I administer all facets of the [Healthy Habits](#) program.

Resource: What makes you good at your job?

Roy: I always tell my kids that it doesn't matter *what* you do as long as you're passionate about it. I'm passionate about wellness and I love my job.

Resource: What is your mission for Calvin?

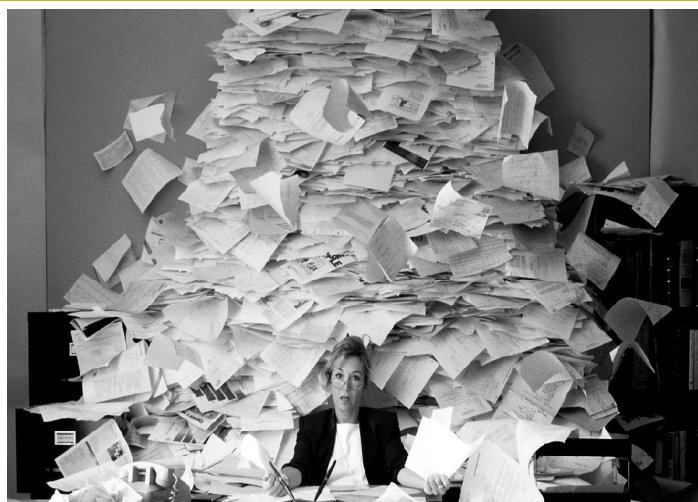
Roy: It's my goal to create a *culture* of wellness on campus. I think what I do is a win-win: our employees feel better and have more vitality, and that helps Calvin keep healthcare costs down.

Resource: How many Calvin employees take advantage of healthy habits?

Roy: According to Priority, 87% of our faculty and staff members participated in at least one Healthy Habits activity last year!

Resource: Tell us one unique thing about yourself.

Roy: One of my life's goals is to hike to the top of Mt. Kilimanjaro in Africa.



### What do I need to know about open enrollment?

Open enrollment provides an opportunity for employees to enroll in or change health or dental plans (e.g. adding dependents or changing between HMO and POS coverage) and to register for flexible spending deductions which will be effective for the first six months of 2010.

### Why is Calvin switching back to a paper enrollment process?

The online enrollment system had a monthly fee associated with it and the college is able to save money by switching back to paper benefits enrollment.

### Are there changes in my coverage for the upcoming year?

There is no decrease in coverage. All services that were covered before are still covered (at the same rate) and there are no changes in prescription coverage or co-pays. HMO/HRA premium shares will increase by 8%, POS premium shares will increase by 16% and dental premium shares will increase by 4.4%-8.8% depending on the plan. There will be no further rate changes until July 2011.

One increase in coverage is that mental health services will now be covered the same as other specialist services (same number of office visits; co-pays based on health plan). This

change is a result of the Mental Health Parity Act passed by congress this year.

### What about deductibles?

Deductibles will be reset in January 2010 and again in July 2010 due to the change to a fiscal year benefits plan. The college will be using money from its Health Reimbursement Account to cover personal deductibles on the HMO/HRA plan for the first six months of 2010. Employees on the HMO plan will not be responsible for their deductible until July 2010. POS deductibles and maximums will be reset in January 2010 and again in July 2010.

### Why are there two open enrollment periods in the next year?

Calvin is transitioning its benefit plans to a fiscal year plan (July-June), thus aligning the plans with the college budget year.

### What is the change for dependents over the age of 24?

Beginning January 1, 2010, Calvin coverage will no longer extend to full-time students over age 24. This decision follows IRS and financial aid guidelines where students over 24 are considered independent unless disabled. Employees with applicable dependents will receive information about COBRA continuation coverage around the time of their dependent's 24th birthday.

## Open enrollment season is here—are you ready?

What are the changes for 2010?  
How do I enroll in my benefits?  
Answers to these questions and more found below.

### How much money should I set aside for flexible spending?

At this time, you should only put as much money into your flexible spending account as you need for the first six months of 2010. The money you elect to set aside will be deducted from your paychecks for the first six months of 2010. You will have an opportunity to enroll in flexible spending for July 2010-June 2011 in the spring.

### Is Calvin continuing with the "extended year" for medical expenses under the flexible spending account?

Yes. Medical expenses can be incurred through September 15, 2010 for the January-June 2010 plan. This provides an extra 2.5 months to spend flex dollars on medical expenses.

### When can I enroll in voluntary life insurance?

Open enrollment for voluntary life insurance will be during the spring with an effective date of July 1, 2010 or when approved by Unum.

### I lost my enrollment form. Where can I find another?

Enrollment forms for health, dental and flexible spending can be found on the [human resources website](#).

### What is the deadline for open enrollment?

Enrollment forms are due to the human resources office by **December 9, 2009**.



## Benefits fair provides information, resources

Last week, over 300 staff and faculty attended the benefits fair in the Spoelhof Fieldhouse Complex.

"I was pleased with the feedback given by those who attended and by the benefits providers, who were thrilled to be able to speak directly with faculty and staff at Calvin" said Dorothy Britton, manager of benefits and compensation at Calvin.

Benefits vendors agreed that the day was a success. "We were very impressed with the turnout of employees, the fantastic new location and all of the great accommodations," said Jason Vary account manager at Delta Dental, "this was one of our best benefits fairs this year."

This year, faculty and staff could play "benefits bingo" to be entered in prize drawings. Each employee received a bingo card and needed to visit each vendor's table to get a stamp.

"The bingo card was brilliant," said Joyl'Ver Heul, print and multimedia communications designer, "I enjoyed chatting it up with vendors and finding out about changes in my plan and new opportunities."

A completed bingo card and attendance at informative sessions gave faculty and staff the opportunity to earn up to 1.5 healthy habits credits. "I thought the teamwork between HR and Healthy Habits was an excellent idea," said department assistant

Dee Jackson, "Their collaborative efforts were a definite winner." A total of 182 healthy habits credits were earned by staff and faculty at the benefits fair.

The human resources office collected 215 benefits bingo cards and gave away 20 prizes. The grand prize, a single health insurance premium share (a \$490 value), went to athletic recruitment coordinator Mark Asma.

Those who were unable to attend the benefits fair can find information, including a PowerPoint presentation about changes in the upcoming year, [here](#).

For specific questions about your benefits, please contact [our office](#).

## Calvin Benefits DID YOU KNOW

**DID YOU KNOW** that Calvin's commitment to lifelong learning extends to you (and your families too)? Full-time staff members may enroll in two free college and/or Calvin Theological Seminary courses per academic year. Part-time staff members can accumulate free courses at the rate of one course for every 1,000 hours worked. Additionally, spouses have the opportunity to audit Calvin classes for free. For more information about enrolling in classes at Calvin, please contact the [admissions office](#).

Employees may also be eligible for tuition assistance for dependents. If you have a student attending Calvin or any of the area's Christian K-12 schools, you may be able to receive tuition reimbursement.

These are only a few of Calvin's great education benefits! Check out the [benefits overview](#) to see a full list. Please consult the [benefits eligibility chart](#) on the human resources website to verify your eligibility.

## On Campus TIAA-CREF 1-1s

TIAA-CREF representative John Vandersloot will be on campus several times this fall for individual meetings with Calvin staff and faculty members.

Want to meet with John to talk about your pension? You can view his schedule and make reservations on the [TIAA-CREF website](#).

## Need to contact your benefits providers?

Got questions about your benefits? Here's how to contact Calvin's vendors:

### Priority Health

Medical and prescription insurance provider  
www.priorityhealth.com  
800-446-5674 or (616) 942-1221

### Delta Dental

Dental insurance provider  
www.deltadentalmi.com  
800-482-8915

### TIAA-CREF

Retirement plan provider  
http://enroll.tiaa-cref.org/calvin  
800-842-2776

### Corporate Benefits Strategies (CBS)

Flexible spending administrator  
https://www.hrbenefitsdirect.com/cbs  
(616) 365-2413 ext. 115

### Employee Assistance Center (EAC)

Free, confidential employee assistance services  
www.eaccare.com  
800-227-0905

### Legacy Services

Long-term care services  
800-230-3398 ext. 101  
John Vandersloot: 866-842-2825 ext. 6618

### UNUM Provident

Life, A&D and long-term disability provider  
www.unumprovident.com  
800-421-0344

### Buiten & Associates

Benefits plan consultants  
www.buiteninsurance.com  
800-530-9221

## What are you reading?

We at Calvin are a culture of education and self-improvement. What better way to encourage our colleagues in their lifelong learning than to ask that revealing question—"what are you reading?"

Want to submit a book review?  
Email [humanresources@calvin.edu](mailto:humanresources@calvin.edu)

### What are you reading?

This month, we snagged a book review from **Myrna Anderson**, senior writer from communications and marketing. So Myrna, what are you reading?

Scoop  
by Evelyn Waugh



Novelist John Boot, who is nursing a broken heart, tries to get an assignment about the breaking civil war in the fictional country of Ishmaelia for the London newspaper the *The Daily Beast*. Unfortunately for the writer, it is *William* Boot, a nature writer for the same paper ("Feather-footed through the plashing fen passes the questing vole ...") who is mistakenly sent to cover the Ishmaelia conflict.

William bumbles into success as a war correspondent, and his adventures with rival reporters, politicians, activists and one very mysterious traveler form the plot of *Scoop*, a comic novel by English novelist Evelyn Waugh. *Scoop* is a very cynical and very funny take on the world of newspaper journalism.

One of the joys of reading Evelyn Waugh is coming upon one of his brilliantly acerbic jokes, such as the title

of John Boot's latest book, *Waste of Time*: "a studiously modest description of some harrowing months spent among the Patagonian Indians." Another is meeting characters such as Mr. Salter, foreign editor of the *The Daily Beast*. Salter, wary of contradicting his powerful boss, *Beast* publisher Lord Copper, will only answer his queries with "Definitely, Lord Copper" or "Up to a point." ("Capital of Japan. Yokohama, isn't it?" "Up to a point, Lord Copper.") A third joy of reading Waugh is that, when the whole comic world he's constructed begins inevitably to collapse into chaos, there is usually at least one character left standing who seems like a decent human with a good, if chastened, heart. Such is William, at the apex of his journalistic career and at the expense of much else. It is then that the reader learns of his affectation for the collection of batty relatives he left behind at Boot Hall—and, for that matter-- his affection for the questing vole.

If there is a satiric novelist of Evelyn Waugh's skill writing today, I would be unlikely to know it. In the limited time I have to read, I tend to read something that is already on my bookshelves—and I recently began to re-read *Scoop*. Though it is set in the journalistic world of the 1930s, its insights seem relevant even in the age of cable news and the Huff Post. I can't claim that the novel has a great deal of universal moral truth to communicate, but it's a lot of fun.

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## Upcoming Events

### Holiday schedule

Calvin will be closed for the holidays on the following days:

Thanksgiving	Thursday, November 26 Friday, November 27
Christmas	Friday, December 25 Monday, December 28 Tuesday, December 29 Wednesday, December 30 Thursday, December 31
New Years	Friday, January 1

\*View the 2009 holiday calendar [here](#).  
\*View the 2010 holiday calendar [here](#).

### Sexual harassment awareness, training and prevention (for staff)

All training sessions are held in the alumni board room from 3–4 p.m.

Tuesday, November 17  
Thursday, December 10

\*[Register](#)

More sessions are coming in the spring of 2010.



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