

## **Resolutions for 2008 – It's not too late!**

*Suggestions from [HR/Benefits](#) and [HR/Disability Management](#)*

- 1. Check your Check** - Check your January paycheck to see if you are enrolled in the “correct” benefits plans. If you changed medical plans during Open Enrollment, verify that the plan you selected is shown. Verify your FSA deductions if you are enrolled in HCRA or DCRA. Don't let small mistakes become big problems.
- 2. Designate your Beneficiaries** - Are your Beneficiary designations in order for your retirement, life insurance and retirement savings plans? Make sure they are up-to-date and current. To confirm your Beneficiary designations, log into your accounts on the [At Your Service online](#) website and the [FITSCo](#) website and review your current selections. You can make any changes to your current designations online.
- 3. Save on Supplemental Disability premium costs** - You may be able to save monthly premium costs by reviewing your disability insurance to see if your current coverage continues to meet your family needs. If you have over 30 days of accrued sick leave or vacation credits, you may be able to increase your waiting period and reduce your monthly premiums. You may always extend your waiting time, but if you want to decrease it you will need to submit a Statement of Health. Use this [handy calculator](#) to determine what your new costs might be!
- 4. Reduce your Taxes!** - You can reduce your taxes and save for retirement by taking advantage of tax-deferred savings opportunities. Review your accounts and take advantage of the many online planning tools available on the [FITSCo](#) website. Consider enrolling in a 403(b) and/or 457(b) plan and start saving for your retirement. You can contribute up to \$15,500 pre-tax in each plan. If you are 50 years or older during the current tax year, you can contribute up to \$20,500 pre-tax in each plan,
- 5. Know your HCRA/DCRA deadlines** - Continue to submit eligible expenses towards your 2007 Health Care Reimbursement and 2007 Dependent Care Reimbursement flexible spending accounts through March 15, 2008. You **must** submit all 2007 receipts for reimbursement before June 15, 2008. More information about these accounts, including eligible/ineligible expenses can be found on the [At Your Service](#) website.
- 6. Ensure your Medical Plan ID cards are accurate** – If you received a new medical plan card for 2008, check to ensure that your information is correct (including your PCP and Medical group if required by your plan). If anything is inaccurate, contact Customer Service for the medical plan.
- 7. Learn about your Behavioral Health benefits** – Are you struggling with personal, family, and/or work stress issues? Behavioral Health benefits are now administered separately from your medical plan for most employees. You can learn more about [United Behavioral Health](#) benefits including a list of in-network providers and/or to get authorization for services. (You will need to log-in to the website using account number 11280.) UCSF also has an employee assistance program ([Faculty and Staff Assistance Program](#)) which provides confidential assessment, counseling, crisis intervention and referral services to faculty, staff, and healthcare professionals of the campus community.
- 8. Save on Medications** – Utilize your medical plan's prescription mail order provider for maintenance medications. Contact information is available [here](#).

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- 10. Be proactive about changes in family status** – If you have a change in family status this year, remember to add any new dependents to your insurance plans within 31 days from the change in family status. Review your life insurance and disability plan to see if your current coverage still meets your family needs. To learn more about family status changes that affect benefit plans, please go to the [At Your Service](#) website.
- 11. Keep your work area free of clutter** – Ensure that your work space is free of all hazards, for example stray computer cords and boxes. The area below your desk should allow you to comfortably place your legs and feet without obstruction.
- 12. Stretch and take breaks during the day** – It is important to intermittently rotate your position while working. Build into your work day short stretch breaks.
- 13. Report any workplace hazards** – If you see any visible workplace hazards take the time to report them immediately to the appropriate person. For example, this may include torn carpeting or water on the floor.
- 14. Review workplace safety procedures** – Be informed of required safety procedures such as Emergency Evacuation plans, proper chemical handling, use of protective equipment and safe lifting techniques. Some of these are available on the [EH&S](#) website.
- 15. Promote a Supportive Work Environment** – Work to create a positive work environment for yourself and others. University resources regarding a Supportive Work Environment can be found [here](#).
- 16. Commit to Wellness** – Learn more about [UC Wellness Resources](#). Eligible employees and their family members can check out the [StayWell](#) website and complete the Health Assessment questionnaire to receive a \$75 gift certificate. Stay tuned for UCSF-specific Wellness programs.