

HRS Newsletter



How can the Blue Cross website be of assistance to me?

Once you login to the Blue Cross of Idaho website you will have access to a complete history of your health insurance records including your claims history, explanation of benefits (EOB) for all claims, hospital admissions and prior authorizations.

You'll also find:

- A link to your prescription benefits
- Plan coverage information
- Useful forms (medical/dental claim forms, name/address change, request ID card)
- WellConnected tools and information

To access this information, just go to www.bcidaho.com and have your Blue Cross of Idaho member card available.

Independent Contractor Forms

HRS has updated the Independent Contractor Payment Form (ICP) to allow users to send the form electronically for approval signatures (similar to the Personnel Action Form). We will be holding training sessions on Thursday, March 5th from 2:00 p.m. - 3:00 p.m. and Friday, March 6th from 9:00 a.m. - 10:00 a.m. in SUB 143.

We have also put together information on our website to help you determine whether an individual performing services for you is an employee or a contractor, <http://www.lcsc.edu/humanresources/icp.htm>

One of the forms that we have listed is a checklist that is broken down into 3 sections and at the end will determine whether the individual is an employee or contractor,

<http://www.lcsc.edu/humanresources/icp%20checklist.htm>.

If you have any other questions, please call HRS at x.2269.

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Important Dates to Remember:

- ♦ March 8th
Daylight Savings Time Begins
- ♦ March 17th
St. Patrick's Day
- ♦ March 20th
First Day of Spring

Obscure Holidays:

- ♦ March 8th
Employee Appreciation Day
- ♦ March 9th
Panic Day
- ♦ March 26th
Make Your Own Holiday Day
- ♦ March 27th
Quirky Country Music Song Titles Day

Comparing PERSI Base Plan & Choice 401(k) Plan

PERSI members - even longtime members - are often confused about the differences between the Base Plan and the Choice Plan. Adding to the confusion is the debate over which is better: a defined benefit (DB) plan or a defined contribution (DC) plan. While they share similarities, the plans are different. Fortunately, PERSI members have the best of both worlds...the security of the Base Plan and the option to supplement their retirement with contributions to the Choice 401(k) Plan. Either plan alone would be good, but together they provide a more secure retirement for PERSI members.

What is a Defined Benefit Plan?

The PERSI Base Plan is a defined benefit plan. It is a state-guaranteed pension plan funded by you and your employer to serve as an income source when you retire. Participation is required if you work for a PERSI-covered employer and work 20 hours a week or more. If you are a general member, you currently contribute 6.23% of your salary to PERSI each pay period, and your employer contributes 10.39%. The funds are pooled in a trust and invested to pay future benefits. The responsibility falls to PERSI to invest wisely and to get the best and safest return on the money.

As a PERSI member, you are promised a monthly benefit when you become vested (eligible). Your benefit starts at retirement and continues as long as you live. The amount you receive is based on a "defined" formula that includes your average monthly salary over a base period, a multiplier, and years of credited service. You will never outlive your benefit because it is for your lifetime regardless of what you contributed.

The Base Plan also offers additional value including an annual cost of living adjustment (COLA), death and disability benefits, and the option of providing a lifetime benefit to a contingent annuitant after your death.

For many years, the Base Plan was the only retirement plan available to members. In 2001, PERSI chose to distribute \$155 million in excess investment earnings to members. To accommodate this distribution, PERSI established the Choice 401(k) Plan.

What is a Defined Contribution Plan?

The Choice 401(k) Plan is a defined contribution plan. It is a retirement plan where you make tax-deferred, voluntary contributions to a retirement savings account. You direct your investments - and assume the risk, and you decide how much you want to contribute through payroll deductions each pay period (subject to Internal Revenue Service limits). The funds belong to you and you are responsible for all investment decisions. You can change the amount of your deferral at any time. At retirement, you may leave your money in the Choice Plan, take a lump sum payment, receive monthly installment payments over a specified period of time, or rollover the balance into another eligible retirement account. (Some restrictions apply; contact PERSI for details). It is also possible to combine any of these options. Unlike the Base Plan, the Choice 401(k) Plan includes a loan feature.

Many individuals think the DC plan is easier to understand since it's similar to a bank account...you make a deposit (your contributions) and can see your balance at a glance. It's hard for some people to appreciate the value of the monthly benefit they will receive from their DB plan because they won't draw it until the end of their careers, which could be 25-30 years. With a DB plan you are free from investment responsibilities. With a DC plan you'll do better if you understand investing and have the time to manage your investments.

So which is better a defined benefit or a defined contribution plan? PERSI members don't have to decide between the two types of plans...both are already available to you.

Continued on next page . . .

You may have heard it said that retirement savings is like a three-legged stool. One leg is Social Security, another is personal savings, and the third leg is your PERSI Base Plan. How do you think the legs of your stool are holding up? If you're unsure about Social Security, and you're not setting aside some personal savings, then your stool may be wobbly. The Base Plan leg alone may not be enough for your retirement. So, if you think your stool needs some propping up, consider making contributions to the Choice 401(k) Plan. By adding the Choice 401(k) Plan to your retirement savings strategy - even in these tough economic times, you may increase your financial security in retirement.

If you're not already participating in the Choice 401(k) Plan, it's easy to get started. First, visit the PERSI Web site at www.persi.idaho.gov and take the ChoicePlan Web tour. Then from the Home Page, under the "Members" drop-down menu, click on "Choice 401(k) Plan." Scroll down to the *Choice 401(k) Plan Informational Materials and Forms* area and click on "[Request an Enrollment Kit.](#)" You may also start, change, or stop payroll deductions for tax-deferred contributions to the Choice 401(k) Plan, by completing a "[Choice 401\(k\) Plan Deferral Election Form](#)" and submitting it to payroll.

If you have any questions about your Base Plan, or want to talk to someone about the Choice 401(k) Plan, you can call the PERSI Answer Center Monday - Friday from 7:30 a.m. to 5:30 p.m. at 1-800-451-8228.

Base Plan & Choice Plan at a glance

	BASE PLAN	CHOICE 401(k) PLAN
Participation	Mandatory. Employees who work 20 hours or more per week and complete 5 months of employment	Optional. Members who are eligible for the Base Plan
Tax deferred contributions	Yes	Yes
Employee contributions	Yes, mandatory. General member 6.23% of gross pay	Yes, voluntary. For 2009: may contribute up to \$16,500
Employer contributions	Yes, mandatory. General employer 10.39% of gross pay	Optional, at employer's discretion
Rollovers allowed (incoming & outgoing)	Yes, under certain circumstances (if outgoing for a termination or buy back) No incoming funds accepted	Yes, if incoming from another qualified plan or pre-tax IRA (not from Roth IRA) Yes, if rolling out to another qualified plan or regular or Roth IRA
Benefit at retirement	Calculated using a defined formula	Based on account balance and distribution method selected
Distribution methods	Installment payments Choose from various options	Member chooses: lump sum or installment payments
Member changes contribution amount	No	Yes, at any time
Loans allowed	No	Yes
Investment options	None, managed by PERSI	12 options, self-managed
Cost of Living Adjustments	Yes	No
Disability Benefit	Yes	No
Death Benefit	Beneficiary may get up to 2x the account balance or a lifetime benefit	Account balance distributed to beneficiary(ies)
Can I run out of money?	No. Regardless of your account balance, a lifetime benefit is guaranteed once you are vested.	Yes. Based solely on account balance.

New 2009 Federal Withholding Rates

A message from the State Controller's Office . . .

Due to the Federal American Recovery and Reinvestment Act of 2009 that was signed into law last week, the Federal Withholding Rates for 2009 have changed.

The new tax rates will be effective beginning with the March 6, 2009 pay date.

The IRS Notice below explains these changes:

The Internal Revenue Service released new withholding tables that will result in more take-home pay this spring for millions of American workers.

The new tables incorporate the new Making Work Pay credit, one of the [key tax provisions](#) included in the American Recovery and Reinvestment Act of 2009 that became law earlier this week.

"For most taxpayers, the additional credit will automatically start showing up in their paychecks this spring," said IRS Commissioner Doug Shulman. "Since employers and payroll companies will handle this change, people typically won't need to take any additional action. The IRS will continue working to implement this and other provisions of the new law as quickly as possible."

The [new withholding tables](#), along with other instructions related to the new tax law, will be incorporated in new Publication 15-T. This publication will be posted to the IRS website.

Eligible workers will get the benefit of this change without any action on their part. This means that workers don't need to fill out a new W-4 withholding form to get the Making Work Pay credit reflected in their take-home pay. A [Form W-4](#) will not need to be submitted for the automatic withholding change. Individuals and couples with multiple jobs may want to submit a revised W-4 Form to ensure enough withholding is held to cover the tax for the combined income. [Publication 919](#) provides additional guidance for tax withholding.

Available for tax years 2009 and 2010, the [Making Work Pay credit](#) is 6.2 percent of a taxpayer's earned income with a maximum credit of \$800 for a married couple filing a joint return and \$400 for other taxpayers, but it is phased out for higher income taxpayers. Most workers will qualify for the maximum credit. Because the credit is refundable (people can get it even if they owe no tax), most low-income workers will also qualify for the full credit.

Though all eligible taxpayers will need to claim the credit when they file their 2009 income tax return next year, the benefit will generally be spread out over the paychecks they receive beginning this spring and continue until the end of the year.

Many higher-income taxpayers will see little or no change in their take-home pay. That's because the Making Work Pay credit is phased out for a married couple filing a joint return whose modified adjusted gross income (AGI) is between \$150,000 and \$190,000 and other taxpayers who modified AGI is between \$75,000 and \$95,000.

Taxpayers will not get a separate, special check mailed to them from the IRS like last year's economic stimulus payment.



Administrative Assistants Conference

You're expected to do whatever it takes to keep the "train moving" amidst the confusion brought on by re-engineering, restructuring, new technology - whatever changes you're up against.

It seems like for every one task outlined in your job description, there are 20 more "between the lines." Without a doubt, there are great growth opportunities out there for assistants. But with the opportunity often comes a skill gap that can add additional stress to your already stressful life. And that's where this valuable conference comes in. You'll have the exciting opportunity to learn new, practical skills that will enable you to manage your job and your career with new professionalism, new authority, and new success.

Join other career-minded assistants in your pick of 10 information-packed sessions that focus on the areas most important to your on-the-job performance. In between sessions, network with your peers who face the same challenges you do - you'll be pleasantly surprised at what you learn.

Say "Yes" to this special day dedicated to your professional growth and professional development. You'll return to your office re-energized, refreshed, and ready to tackle the world!

This one-day conference will be held in Spokane, WA on March 26th at the Ramada Inn (Spokane International Airport). The cost is \$199 per person.

Professional Development & Training at LCSC

LCSC will be holding a couple of employee training programs for the month of March. These programs are open to any LCSC employees which include full-time, part-time, irregular help, adjuncts, and work studies. The training programs are free and offer basic workplace essential skills training. Just go to www.lcsc.edu/pdt to sign up for one or all of the following courses:

March 5th - MS FrontPage Intermediate: This course is designed to give you intermediate experience using Front Page in combination with the LCSC templates. Understanding the LCSC Templates & Structure. 1. Image sizing 2. Fonts 3. File Management Audience: LCSC Page Managers who have FP experience.

March 6th - MS Excel Intermediate: This course is designed to give you intermediate level experience in MS Excel and is a follow-up to the MS Excel Basic course. This course is a hands-on learning experience with lecture.

March 12th - MS Word Tips & Tricks: This course will cover the following topics: 1. Creating a table of contents - auto features 2. Mail merges 3. Word forms - button creation 4. Track changes 5. Protect Word documents 6. Adding backgrounds

March 26th - MS Access 2007 Basic: This course is designed to give you entry level experience in Microsoft Access. They will discuss the terminology, navigation, table set up, design and editing, and creating simple forms and reports. This course is a hands on learning experience with lecture.

Happy Anniversary To . . .

Julie Crea, Events & Campus Card Services **10 years**
Joan Bowen, Registrars Office **15 years**
Doris Miles, Events & Campus Card Services **20 years**



March Birthdays

Carl Brood	1	Judy Bittick	10	Kate Speck	17
Don Craber	1	Angie Weiland	10	Marika Botha	19
Samantha Franklin	1	Jack Peasley	12	Jan Paynter	19
Jennifer Weeks	2	DeAnn Johnson	12	Ken Wareham	21
Richard Harding	2	Anita Bradley	13	Judy Dahl	21
Michael Owen	3	Bert Sahlberg	13	Christen Best	23
Keegan Schmidt	6	Wendy Shuttleworth	13	Jennifer Light	23
Patty Leonard	7	Denise Harris	14	Janet Wetmore	25
Peggy Wasserman	7	Lindsey Hight	14	Matt Brady	25
Diane Driskill	8	Brian Fannesbeck	15	Mary Lou Robinson	27
Cyndie Hammond	8	Ken Clark	15	Bart Bramell	28
Tess Hendriks	9	Trena English	16	Debra Leachman	30
Andy Tuschhoff	9	Don Willows	16	Michelle Doty	30
Michele D'Arcy-Evans	10	Tracy Collins	17	Gayla Lamb	30
Jerry Hindberg	10	Mary Browne	17	Debra Gourluck	31

Human Resource Services

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- Jan Paynter
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- Alanna Shuey
Office Assistant x.2269

Our mission is to provide innovative human resource programs and services that support the College's mission in an environment of honest communication, ethical conduct, and respect for all individuals of Lewis-Clark State College.

Our intent is to provide you with the best service possible. We strive to provide you with timely, accurate, and professional advice and service in Benefits, Equal Employment/Affirmative Action, Employee Records, Employee Relations, Payroll, and Compensation and Policy issues.

We want you to always be satisfied (if not elated) at the service you receive from our HRS Professionals. If you have any ideas or suggestions that will help us serve you better, please give us a call at extension 2269 or contact us at HR@lcsc.edu and let us know what you think.

*We are delighted to be able to assist you in any way we can. **GO WARRIORS!***

HRS Staff