

Quarterly Update

March, 2007

“Leadership...Yesterday and Today”

LONG TERM CARE INSURANCE



What is long term care insurance? Long term care insurance gives financial help if you need care as a result of a disability. Disability and being disabled mean you are unable to perform activities of daily living without substantial assistance. Long term care insurance can pay for a long term care facility, assisted living facility, professional home care services and hospice care. However, what is important to consider is that long term care insurance can help protect your assets and independence, provide care during a time of need, and lessen the burden on your spouse or other family members.

Essex County College is pleased to announce that it is now offering the State of New Jersey's Long Term Care Insurance Plan through the Prudential Insurance Company of America. Long term care insurance allows you to plan for your future

needs and helps provide you with peace of mind should the need for care arise down the road. The services covered by long term care insurance are not covered by most medical plans or Medicare, and even if covered by a medical plan, the coverage is very limited.

The College has been offering long term care insurance to all employees through UnumProvident since 2005. Currently there are a number of employees who have elected this coverage.

With the addition of the State of New Jersey's Long Term Care Insurance Plan, employees now have the choice of two (2) plans through different carriers. You can do comparison benefit and cost shopping to see which benefit plan works the best for your needs. Long term care insurance is a benefit that you can purchase for yourself as well as for your spouse.

If you missed the first Prudential presentation held on March 7, 2007, you're invited to attend the second

session with a question and answer period scheduled for Thursday, March 15, 2007, at 2:30 PM in the Fourth Floor Multipurpose Room and learn more about this offering.



EMPLOYEE EMPOWERMENT

Are you a participant in the Public Employees' Retirement System (PERS), Teachers' Pension and Annuity Fund (TPAF) or Police and Firemen's Retirement System (PFRS)? Do you understand how the pension system works? Do you have a clear understanding of vesting, purchase of service, basic pension benefits, life insurance and retirement options?

The State of New Jersey offers different types of seminars for employees to attend based on their specific interest. Available seminars are as follows:

- **THE EDGE:** Covers the basic pension benefits, life insurance, tax-deferred savings plans, financial and estate planning and more.
- **WOMEN'S SEMINAR:** The seminar's primary focus is to specify how the financial needs of women differ from their male counterparts. Empowers women by providing information about their personal benefits and financial situations.
- **RETIREMENT WORKSHOP:** If you are planning to retire within the next 12 to 18 months, you

should consider attending this workshop. The workshop is designed to answer questions about retirement planning, option selection, post-retirement issues and health benefits in retirement. All participants will receive a personalized retirement estimate.

- **PRE-RETIREMENT SEMINAR (ONE DAY):** Designed for a member who is thinking about retiring within the next 5 years. Retirement planning is stressed in this seminar with particular emphasis on pension and social security benefits. Tax deferred savings, financial planning and post-retirement health benefits will also be discussed.
- **PRE-RETIREMENT SEMINAR (TWO-DAY):** Designed for a member who is considering retirement within the next 3 years. Over the course of two (2) days, members will learn about their pension and social security benefits, health benefits and Medicare, long term care and life insurance and financial and estate planning.

Easy on line registration at <http://www.state.nj.us/treasury/pensions/index.html>.

EMPLOYEE RECOGNITION



Essex County College congratulates and thanks Linda Vann-Dupree, Junior Buyer in the Purchasing Department, for coming forward and waiving her medical and dental coverage. During this college budget crisis time, Linda stepped

forward and waived her medical and dental coverage since she is covered under her spouse. She said she hopes that other employees in the same situation would “come forward and do their part.”

ID THEFT



Deter....Detect...Defend

Common ways ID theft happens:

- *Dumpster Diving.* Rummaging through trash looking for bills or other paper with your personal information on it.
- *Skimming.* Stealing credit/debit card numbers by using a special storage device when processing your card.
- *Pretending* to be financial institutions or companies and send spam or pop-up messages to get you to reveal your personal information.
- *Changing Your Address.* Diverting your billing statements to another location by completing a “change of address” form.
- *“Old-Fashioned”* Stealing of wallets and purses; mail, including bank and credit card statements; pre-approved credit offers; and new checks or tax information.

Always remember to shred personal documents when they are no longer needed or are out of date.

Visit www.ft.c.gov/idtheft for some good advice.

NEW PASSPORT REQUIREMENT



The Departments of State and Homeland Security announced on January 23, 2007, that citizens of the United States, Canada, Mexico and Bermuda are now required to present a passport upon entering the United States when arriving by air from any part of the Western Hemisphere. U.S. citizens can find information about how to apply for a passport at <http://travel.state.gov/> or by calling 1-877-487-2778 .

TIPS FOR BETTER HEALTH



Make a promise to yourself and become more nutrition conscious. Enjoy some of the following suggestions:

- *Sweet Potatoes.* Loaded with vitamin C, potassium and fiber.
- *Grape Tomatoes.* Sweeter and firmer than other tomatoes and their bite-size shape makes them perfect for snacking, dipping, or salads. Packed with vitamin C and vitamin A.
- *Fat-free (skim) or 1% Milk.* Excellent source of calcium, vitamins and protein.
- *Blueberries (fresh or frozen).* They’re rich in fiber, vitamin C, and antioxidants. Add them to your cereal or yogurt, or sprinkle on low-fat ice cream.

- ***Citrus Fruits.*** Great tasting and rich in vitamin C, folic acid and fiber. Perfect for a snack or dessert. Consider a juicy orange, Clementine or a tart grapefruit.

ANNUAL HEALTH NOTICES

*Notice To State Health Benefits Program
Participants About Compliance With
Federal Health Insurance Requirements*

And

*Notice of Privacy Practices To Enrollees In the
New Jersey State Health Benefits Program*

The above notices are available for your viewing and printing from www.essex.edu in the Human Resources section under New Jersey State Health Benefits Program.

The above referenced notices address how medical information may be disclosed, how you can get access to this information and how the New Jersey State Health Benefits Program conforms with the Health Insurance Portability and Accountability Act (HIPPA).

WEIGHT WATCHERS AT WORK

Did you consider joining our Weight Watchers at Work Program? Never got around to signing up? Need to lose a few pounds before summer? This is a great opportunity. All meetings and weigh-ins are held at ECC. Another important fact to consider is that the following insurance carriers offer member discounts:

- **CIGNA:** Call 1-800-CIGNA24, www.myCIGNA.com.
- **NJ Plus:** Call 1-800-651-6000, www.horizonblue.com/discounts.
- **Oxford:** Call 1-800-760-4566, www.oxfordhealth.com.

- **Traditional:** Call 1-800-651-6000, www.horizonblue.com/discounts.

Call ext. 3087 and join today.

CUSTOMER SERVICE



Usually when we think about customer service, it's common to think that certain individuals or departments are the only ones responsible for providing that service. However, if you seriously think about the subject, all employees provide customer service and this contributes to the College's reputation for service and courtesy. Consider the telephone. Many employees have contact with internal and external customers during the course of their work day. There is the face to face contact as well as conversations on the telephone.

Consider the following suggestions on handling telephone calls:

- *Understand the features of the telephone. Be sure you understand how to transfer a call.*
- *Make sure the caller is placed on hold before discussing the situation with a co-worker.*
- *Never eat or drink while talking on the telephone.*
- *Answer in as few rings as possible.*

ECC...Every customer counts!