



# HR Monthly Newsletter



APRIL 2026

## **Protecting Your Personal Information:** Which documents to keep and which to shred

When it comes to protecting your identity, you might think about keeping usernames to yourself, using strong passwords, and reviewing your statements. That's all great. But it's also important to think about what to do with documents or digital files that contain your financial information. So, let's look at what you should keep and lock up, and what you should shred or delete.

### **Keep for a Year**

- Bank Statements
- Pay Stubs
- Undisputed Medical Bills
- Credit Card and Utility Bills
- Deposited Checks

If you can access these documents electronically, consider shredding your paper copies.

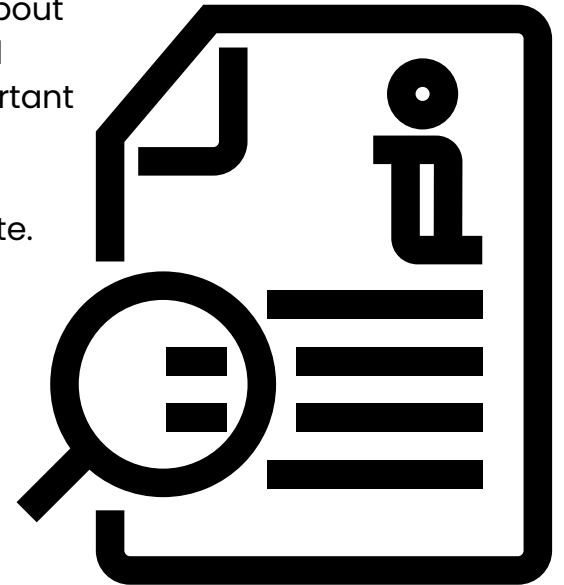
### **Keep For At Least Three Years**

- Income Tax Returns
- Tax related documents i.e. canceled checks, receipt, W-2s, and 1099s
- Records related to selling a home

In some cases, the IRS recommends keeping tax returns and tax related documents for longer than three years. If you can access these documents electronically, consider shredding your paper copies.

### **Keep While You Own**

- The title to your vehicle
- The title or deed to your home
- Documents related to mortgage or vehicle loans
- Home improvement receipts
- Rental agreements and leases
- Sales receipts and warranty information for major appliances



## Keep Forever

### And lock up:

- Birth certificates or adoption papers
- Social Security Cards
- Valid passports and citizenship or residency papers
- Marriage licenses and divorce decrees
- Military records
- Wills, living wills, powers of attorney, and retirement and pension plans
- Death certificates of family members
- Vital health records (especially those that pre-date electronic health records)



## Shred

- ATM receipts
- Offers of credit or insurance
- Cleared checks (after 14 days)
- Credit reports
- Prescription information for medicines you no longer take
- Expired warranties
- Expired credit cards, driver's licenses, and other forms of identification

When it's time to dispose of documents with your personal or financial information, shred them. If you don't have a shredder, look for a local shred day in your community. For more information, visit the Federal Trade Commission.

## Take Your Protection a Step Further

As a reminder, employees enrolled in our benefits program may have access to ID Shield, which offers identity monitoring and support. It's a great resource to help safeguard your personal information in today's digital world.

### IDShield | Top IDShield Benefits

**360 Degree Protection** — Threat monitoring of your identity, credit, financial accounts, device, online reputation and social media.

**Monthly Score Tracker** --- watch your credit score and map your credit trends

**Financial Protection** — \$1 Million Identity Fraud Protection for unauthorized electronic fund transfers and identity theft-related expenses.

**Full-Service Restoration** — In case of theft, you get a licensed private investigator to restore your identity to its pre-theft status.

**Unlimited Consultation** gives you access to an identity theft specialist for consultation on any identity theft or online privacy concern.

**Real-time Alerts** — Receive an alert on your mobile app, member portal and email when a threat is detected to your identity or credit.

**Provides 24/7/365 live support for identity theft emergencies.**

**READY  
TO HELP**



## Get to know your plan with your online account

Your online account can help you understand your plan — how it works and what it covers.

Here's an example: Lisa strains her knee while running. Her primary care provider recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.\* Lisa asks herself:



### “Does my plan include physical therapy?”

Lisa checks her account to see if physical therapy is a benefit under her health plan. She's allowed up to 20 visits each year.



### “But how close am I to reaching my deductible?”

Lisa has a deductible of \$2,600. Her account shows she needs to pay \$1,000 to meet the deductible before her health plan will pay most of the remaining cost.\*



### “Can I pay for my portion out of my health spending account?”

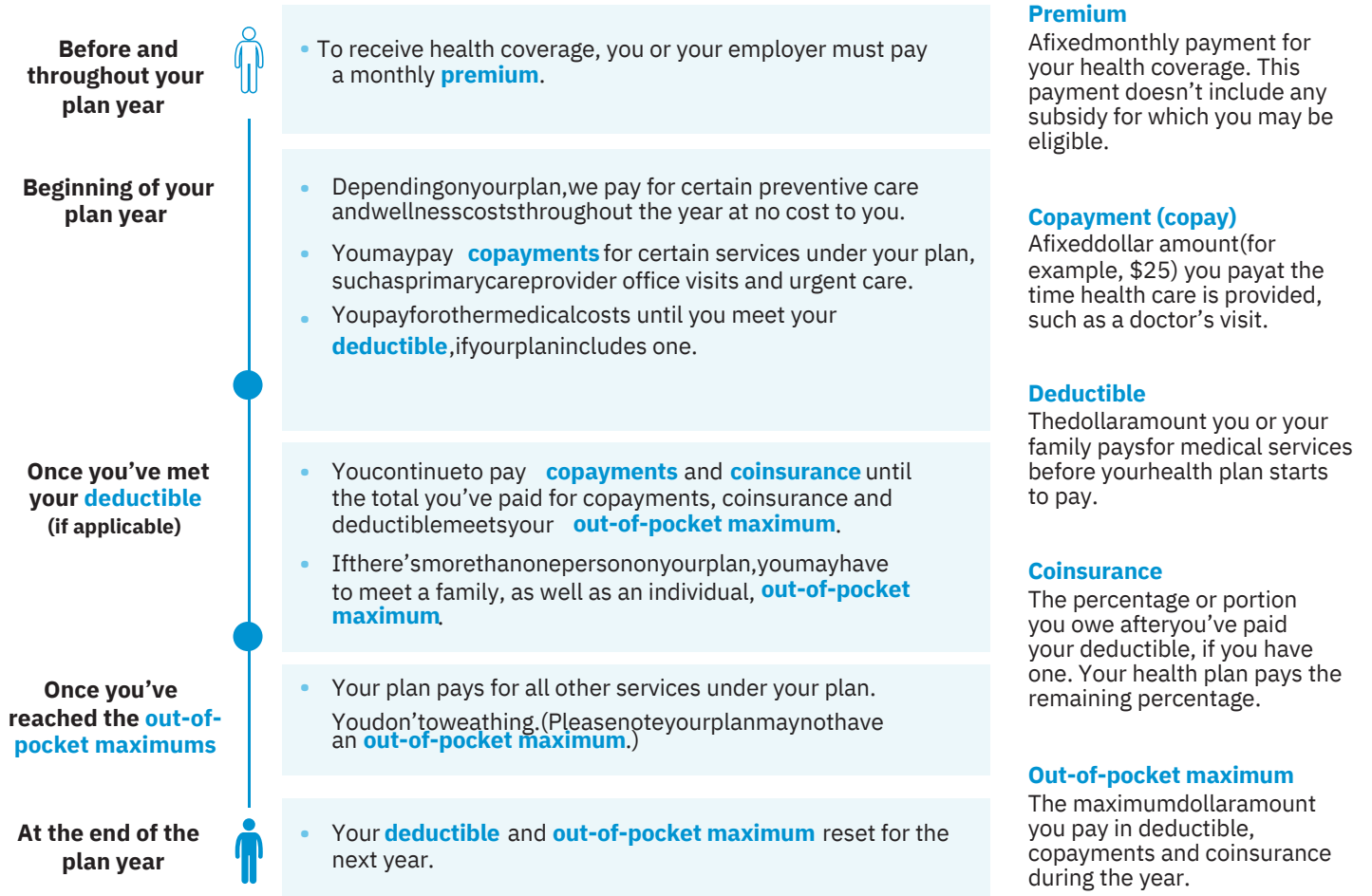
Lisa's account shows she has enough to pay her portion of physical therapy. Because she's had few health expenses during the year, she also has enough to pay for the deductible and qualified medical expenses that aren't paid by her plan.



### “Who do I see?”

Lisa's primary care provider recommends a physical therapist who's close to Lisa's home. Before making an appointment, Lisa checks her account for more details. She sees he's accepting new patients and takes her plan. Lisa schedules an appointment.

# Learn the terms and how your plan works



**Create your account:**  
Visit [bcbsm.com/onlineaccount](https://bcbsm.com/onlineaccount)

**Get the app:**  
Scan this QR code or visit [bcbsm.com/app](https://bcbsm.com/app)



If you need help, call the Web Support Help Line at **1-888-417-3479 (TTY: 711)**.





## Bookstore Spring Sale

March 30 - April 11

20% Off Select  
Drawing Essentials

### Remembrance Day

#### Upcoming Holidays !

**Friday May 22<sup>nd</sup> - Wellness Day**  
**Monday, May 25<sup>th</sup> - Memorial Day**



Remember to turn your out of office messages on for your email and phone.  
Enjoy your time off!

Take a moment to show our planet some love. Whether it's recycling, planting something new, or simply spending time outdoors, even small actions can make a big difference. Let's work together to keep our Earth happy and healthy!

## Happy Earth Day



## **A Small Talk Guide For Introverts**



Those who excel at small talk tend to have an advantage in both professional and personal settings. But for many introverts, these exchanges can feel pointless and even cause anxiety, worry, and stress. This course offers guidance on how to navigate the world's insatiable demand for small talk. Learn practical techniques and strategies for initiating and maintaining genuinely interesting small talk, never running out of things to talk about, and discovering how it can even be enjoyable and valuable especially in professional settings.

**We want your feedback!**

**Be featured in the Employee Spotlight!**

<https://forms.gle/d5MGAcrc72GwHtxg9>

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## **How Can We Help?**

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