# New Employee Benefits Enrollment Overview

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<tbody>
<tr>
<td><strong>Medical</strong>&lt;br&gt; <strong>Employer Cost Varies Based on Plan</strong></td>
<td>Complete the Benefits Worksheet – Submit to Faculty Affairs/HR, MSR 340</td>
<td>NO – Medical enrollments are submitted electronically. Your signature on the Benefits Worksheet is considered enrollment authorization.</td>
<td>You will receive ID cards from your medical plan. Also watch for monthly employer/employee paid deductions on your pay stub.</td>
<td>Typically effective the 1st of the month following your first paycheck provided you have completed and submitted your Benefits Worksheet.</td>
<td>Employee and all eligible dependents you choose to enroll.</td>
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<tr>
<td><strong>Dental</strong>&lt;br&gt; <strong>Employer Paid</strong></td>
<td>Complete the Benefits Worksheet – Submit to Faculty Affairs/HR, MSR 340</td>
<td>Yes, you will be contacted when the Enrollment Authorization has been prepared – employee signature is required to establish enrollment.</td>
<td>Watch for monthly employer paid deductions on your pay stub.</td>
<td>Typically effective the 1st of the month following your first paycheck provided you have completed your Benefits Worksheet and signed the Enrollment Authorization form.</td>
<td>Employee and all eligible dependents you choose to enroll.</td>
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<tr>
<td><strong>Vision</strong>&lt;br&gt; <strong>Employer Paid</strong></td>
<td>Automatic</td>
<td>No</td>
<td>Watch for monthly employer paid deductions on your pay stub.</td>
<td>Typically effective the 1st of the month following your first paycheck.</td>
<td>Employee and all eligible dependents you choose to enroll.</td>
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<tr>
<td><strong>Life Insurance</strong>&lt;br&gt; <strong>Employer Paid</strong></td>
<td>Automatic</td>
<td>No</td>
<td>Watch for monthly employer paid deductions on your pay stub.</td>
<td>1st of the month following your hire date.</td>
<td>Employee Only</td>
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<tr>
<td><strong>Long-Term Disability</strong>&lt;br&gt; <strong>Employer Paid</strong></td>
<td>Automatic</td>
<td>No</td>
<td>Watch for monthly employer paid deductions on your pay stub.</td>
<td>Date of Hire</td>
<td>Employee Only</td>
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<tr>
<td><strong>FlexCash Medical/Dental</strong>&lt;br&gt; <strong>In-Lieu of Health and/or Dental Benefits</strong>&lt;br&gt; <strong>Employer Paid</strong></td>
<td>Complete the Benefits Worksheet – Submit to Faculty Affairs/HR, MSR 340</td>
<td>Yes, you will be contacted when the Enrollment Authorization has been prepared – employee signature is required to establish enrollment.</td>
<td>Watch for monthly employer paid contributions on your pay stub.</td>
<td>Typically effective no later than the 1st of the second month following receipt of signed Enrollment Authorization.</td>
<td>Employee Only</td>
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To learn more about the above plans, go to [www.csustan.edu/hr](http://www.csustan.edu/hr)

Id cards will be provided to you as indicated below. Please note that not all plans provide id cards.

- For all health plans, confirmation and id cards will be mailed to your home address. Contact health plan directly for missing cards.
- Delta Dental Enhanced/Premier does **NOT** provide ID cards. Employee’s SSN will be used to confirm coverage DeltaCare USA will mail ID cards to your home address. Contact dental plan directly for missing cards.
- Vision Service Plan (VSP) does **NOT** provide ID cards. Employee’s SSN will be used to confirm coverage.

**Effective Dates of Benefits Coverage (Contingent upon enrollment in a timely manner):** Typically, if the Benefits Worksheet has been received, benefit coverage will be effective the 1st of the month following receipt of your first paycheck. For example, if your first paycheck is issued September 30, your benefits will be effective October 1st.

All benefits terminate at the end of the month following last paycheck, i.e., if your last paycheck issued June 30, your, benefits will terminate July 31.

Upon termination of benefits, employees and eligible dependents may enroll in COBRA coverage. Contact the Office of Faculty Affairs and Human Resources for additional information.

Dependents who are not eligible: children age 26 and over; children’s spouse’s; disabled children over age 26 who were never enrolled or were deleted from coverage; former spouses; stepchildren of former spouses; parents; grandparents; cousins; other relatives. *Stepchildren of former spouses may be eligible when the employee retains custody. They must certify as “economically dependent”.*

**Important Note on Coverage**

You must enroll no later than 60 days from date of hire or a 90 day waiting period may apply. Contact Rose Jones at (209) 664-6730 or by email at rjones4@csustan.edu with any questions.

See reverse side for additional benefit information.

New Employee_Benefit_Overview: 2/25/14
Medical Plan Options – This is a general overview. For more information please refer to the CalPERS Health Benefit Summary and the Evidence of Coverage for the individual plans. This information is available on our website at www.csustan.edu/hr or from the Faculty Affairs/Human Resources Office, MSR, 340.

HMOs (Health Maintenance Organizations)
Structure
- You choose a participating Primary Care Physician (PCP)
- Covered family members may choose their own PCP
- Generally you must get a referral from your PCP to participating specialists and providers. However, Blue Shield Access+ offers self-referral to participating specialists for an increased co-pay.
- If you travel outside of your service area, you would be covered for medical visits only in the case of life threatening emergencies

HMO Plans
- No deductibles
- No overall lifetime plan maximum
- Co-pay for doctor’s visits
- Co-pay for urgent care visits (at the HMO’s participating facility)
- Co-pay for emergency room visits
  - Co-pay waived if admitted to hospital
- Co-pay for prescriptions vary based on the following
  - Generic drug
  - Brand name drug
  - Non-formulary drug
  - 90 or 100 day supply/mail order
- No charge for hospitalization/surgeries/lab work

Health Maintenance Options Plans (HMO)
- Blue Shield Access+
- Blue Shield NetValue (not available in Stanislaus or Merced Counties)
- Kaiser Permanente

PPOs (Preferred Provider Organizations)
Structure
- In a PPO, you pick your doctors from a list of “in-network” physicians
- You may pick your own primary care physician and any other doctors whom you or your dependents normally see (for example, a pediatrician, dermatologist, or cardiologist)
- Routine services are covered, as are emergency services if you need them when you are out of the plan service area

PPO Plans
- Administered by Anthem Blue Cross of California
- $500 deductible per person and $1,000 per family per year
- Office visit – $20 (not subject to deductible)
- Emergency room - $50 deductible
  - Waived if admitted to the hospital
- Co-pay for prescriptions vary based on the following:
  - Generic drug
  - Brand name drug
  - Non-formulary drug
  - 90 or 100 day supply/mail order
- Hospitalization/surgeries/lab work PERSCare - 90/10 Plan (you pay deductible then 10% share of cost up to maximum of $2,000/individual or $4,000/family)
- PERS Choice - 80/20 Plan (you pay deductible then 20% share of cost up to maximum of $3,000/individual or $6,000/family)
- PERS Select – 80/20 (you pay deductible then 20% share of cost up to maximum of $3,000/individual or $6,000/family)
Dental Plan Options – This is a general overview. For more information please refer to the Dental Plan Summary and the Evidence of Coverage for the individual plans. This information is available on our website at www.csustan.edu/hr or from the Faculty Affairs/Human Resources Office, MSR, 340.

Eligible employees receive employer-paid dental coverage (no premium cost to employee), regardless of the number of dependents an employee has covered. Employees must sign up to receive coverage.

All dental coverage for CSU employees is provided by either DeltaCare USA Plan or Delta Dental PPO. For more information, refer to the Dental Plan Summary insert in your benefits packet.

DeltaCare USA
- Must receive treatment from contracted dental providers; to locate a provider go to www.csustan.edu/hr
- No claim form
- Identification Card issued
- No deductible
- No maximum benefit
- Orthodontic benefit – $1,400 maximum co-payment for covered children up to age 26; $1,600 maximum co-payments for adults. Plus a $350 start-up costs for 24-month treatment plan.

Delta Dental PPO Program
- Each family member may select the dentist of their choice
- No referrals
- No claim forms
- No ID card – Provider will use employee’s SSN to confirm coverage
- Preventive cleaning covered at %100 – limit 2 per calendar year
- Most other services - plan pays 80% of usual, customary and reasonable (UCR) charges
- Orthodontic- No deductible, 50% of UCR; $1,000 maximum per patient per case
- Deductible For Basic and Prosthetic Dentistry - $50 individual up to maximum of $150/ family per calendar year
- Maximum Benefit - $2,000 per calendar year per person

Vision Plan
Eligible employees receive employer-paid vision coverage through Vision Service Plan (VSP). No card is issued; in-network providers can verify your eligibility using your SSN. For more information, refer to the VSP insert in your benefits packet.

FlexCash
If you are covered by another insurance program (perhaps as a dependent), you may be eligible for a cash payment in lieu of medical and/or dental insurance. In order to receive Flex Cash, you must provide proof of other, non-CSU coverage.

FlexCash Payment (to Employees)
- Waive medical only - $128.00 per month
- Waive dental only - $12.00 per month
- Waive both medical and dental - $140.00 per month

Employer Paid Long Term Disability (LTD)
- Eligibility: Appointed half-time or more for more than six months in an management (M80), bargaining unit 4, bargaining unit 3 (excluding FERP participants, or bargaining unit 1; or appointed for at least six (6) weighted teaching units or more for at least one semester in a lecturer or coach academic year position (Unit 3).
- Administered through Standard Insurance
- Effective first academic day (for faculty) or date of appointment
- Provides 66.66% of monthly salary
- 180 day waiting period

Employer Paid Life Insurance
- Eligibility: Appointed half-time or more for more than six months in an management (M80), bargaining unit 4, bargaining unit 3 (excluding FERP participants, or bargaining unit 1; or appointed for at least six (6) weighted teaching units or more for at least one semester in a lecturer or coach academic year position (Unit 3).
- Administered through Standard Insurance
- Effective on the first of the month after your date of hire
- For coverage amount go to www.csustan.edu/hr
- Voluntary Life Insurance is available
California Public Employees’ Retirement System - CalPERS

- As a full-time employee appointed for more than 6 months, or a half-time employee appointed for one year, you are automatically enrolled in CalPERS.
- If you are a temporary faculty member, you must be appointed at half-time or more and work two consecutive semesters to qualify for the CalPERS Retirement Plan. You will become enrolled in CalPERS beginning the third consecutive semester you are appointed at half-time or more.
- As an employee of CSU and a CalPERS member, you will also pay in to Social Security.

Part-time Seasonal and Temporary (PST) Alternative Retirement Plan

If your appointment does not qualify for CalPERS membership you will be automatically enrolled in the PST program. PST is in lieu of Social Security. More information on the PST program is available at www.csustan.edu/hr or in the Faculty Affairs/Human Resources Office, MSR 340.

Voluntary Retirement Savings Plans

- Tax deferred programs
- Supplement your retirement
  - + 403(b) Tax-Sheltered Annuity (TSA)  
  - + 457 Deferred Compensation Plan  
  - + 401k Thrift Plan

Voluntary Benefit Plans

To enroll, determine if you are eligible, get plan, cost, or contact information for voluntary benefit plans please go to www.csustan.edu/hr.

- Auto and Home Insurance (California Casualty)
- * Met Law Legal Plan (MetLife)
- ** Group Critical Illness (Aflac)
- ** Voluntary Life Insurance (The Standard)
- ** Voluntary Accidental Death and Dismemberment (AD&D) (Company code: The Standard)
- ** Voluntary Long Term Disability (LTD) (The Standard)**
- TruHearing Hearing Aid Discount Program
- ATT Discount Telephone Program (ATT)
- Verizon Discount Telephone Program (Verizon)

* Enroll within first 60 days of employment or during open enrollment each year.

** Enroll within first 60 days of employment with no medical certification required.

Flexible Spending Accounts – HCRA/DCRA

Maximize your pre-tax dollars by enrolling in the plan of your choice (one or both):

Healthcare Reimbursement Care Account (HCRA)

- Pay eligible healthcare expenses from fund paid in pretax dollars
- Covers medically necessary expenses incurred by you and your dependents
- Contribute a maximum of $208.33 a month
- You have 60 days to enroll from your appointment date
- Reimbursement: Timely and easy! Claims are processed three times per month
- Fax or email your claim forms to ASI, the third party administrator.
- Submit claims on-line, use flexible Spending Account Debit Card, or opt to have reimbursement direct deposited into your account.

Dependent Care Reimbursement Account (DCRA)

- Pay certain expenses before taxes
- Covers day care or before/after school care for child/children under the age of 13
- Adult day care is covered for dependent adults
- Contribute a maximum of $416.66 a month
- You have 60 days to enroll from your appointment date

Employee Assistance Program (EAP) Available to Staff, Faculty and their families

The EAP is a cost-free resource for the faculty and staff of California State University, Stanislaus. EAP staff are licensed professionals who offer assessment, counseling, and referrals to help resolve a broad range of personal, work, and family issues. All benefits eligible faculty, staff, and their immediate family members are eligible to use the EAP free of charge. The program offers a friendly, accessible and confidential place to discuss matters that affect you, a colleague, a friend or a loved one. It might be beneficial to talk about your concerns with a counselor.

EAP services may be broadly grouped in the following categories:

- Personal Counseling
- Work-related Issues Counseling
- Variety of additional useful resources including but not limited to financial and legal advising