

## BENEFITS OVERVIEW

### HEALTH PLANS

- 8 HMO Plans – Blue Shield of CA, Kaiser, Anthem Blue Cross (2 plans), HealthNet (2 plans), Sharp, United Healthcare
- 3 PPO Plans – PERS Choice, PERS Select and PERS Care, they are administered by Anthem
- Monthly cost varies with plan; see attached plan rate comparison chart.

### DENTAL PLANS

- 2 Plans – Delta Dental, a fee-for service plan and DeltaCare USA, a pre-paid plan.
- Currently, monthly premiums are paid by the University.

### VISION PLAN

- Vision Services Plan (VSP) administers our plan.
- Currently, monthly premiums are paid by the University. Employees may enroll in VSP Premier for a low monthly cost.

### FLEXCASH

If you currently have non-CSU group coverage, you may waive the CSU health and dental benefits available to you and be reimbursed for additional income. If you waive health and dental coverage, you will be reimbursed \$140.00 per month. If you waive health coverage only, you will receive \$128.00 per month. If you waive dental only, you will receive \$12.00 per month. If your other coverage terminates, you may enroll in CSU coverage within 60 days of the termination date. **You have 60 days from the date of the hire to enroll in FlexCash or during the Open Enrollment period. FlexCash is not retroactive and it may take up to 60 days before you will see it on your check stub.**

### HEALTH CARE REIMBURSEMENT ACCOUNT

This program provides for payment of certain health care expenses, on a pre-tax basis, from a special established account.

### DEPENDENT CARE REIMBURSEMENT ACCOUNT

This program provides for payment of certain dependent care expenses, on a pre-tax basis, from a special established account.

### LIFE INSURANCE

The University provides a Life and Accidental Death and Dismemberment policy for Units 2,3,4,5,7,8,9,Confidential and MPP employees (refer to your CSU Benefits Summary of the level of coverage). You may purchase additional life insurance for yourself, spouse and/or child(ren) with Standard Insurance Company.

### VOLUNTARY BENEFITS PLANS

We also have available additional voluntary benefits plans that you can enroll in, they include: Auto and Home Insurance, Group Critical Illness Insurance, Pre-Paid Legal, Voluntary Accidental Death & Dismemberment, Voluntary Life Insurance. Due to CSU Policy and individual vendor requirements, eligibility varies by plan. More information can be found in this summary.

## WHEN TO ENROLL

- You are allowed **60 days** from the effective date of your qualifying appointment, to enroll in Health, Dental, Health Care Reimbursement Account, Dependent Care Reimbursement Account.
- If you **miss the 60 day deadline**, you may request for enrollment in health and dental, however, there will be a **90 day waiting period** from the date of your request for coverage to be effective, generally, the 1<sup>st</sup> of the month following the 90 day period.
- If you miss the 60 day deadline for Dependent and/or Health Care Reimbursement, you must wait until the next open enrollment period.
- If you miss the 30 day deadline for Voluntary Life Insurance, you may request to purchase additional life insurance at anytime; however, you must complete a health questionnaire.

## HOW TO ENROLL

- Please complete a **Benefits Enrollment Worksheet** and submit it directly to the Human Resources Department – WH 340.
- If you are enrolling a spouse or domestic partner to your health and/or dental, **you must provide his/her social security number and a copy of your marriage certificate/license or registration of domestic partnership with the State of California.**
- You may enroll children dependents up to age 26. They are eligible even if they are married, do not live with you, or are not students. Eligible children are defined as natural, adopted, step or domestic partner's children. **You must provide a birth certificate and social security number for each child.**

## EFFECTIVE DATES

HEALTH - Effective on the 1<sup>st</sup> of the following month from when you submit the completed enrollment forms to the Benefits Services Department. **Providing you have submitted your completed enrollment worksheet within 60 days of your qualifying event. If you submit your enrollment worksheet 60 days after your qualifying event, you will have a 90 day waiting period before your benefits start.**

DENTAL - Effective on the 1<sup>st</sup> of the following month when you submit the completed enrollment forms to the Benefits Services Department. **Providing you have submitted your completed enrollment worksheet within 60 days of your qualifying event. If you submit your enrollment worksheet 60 days after your qualifying event, you will have a 90 day waiting period before your benefits start.** Please wait until you see “Delta II” or “PMI 2” on your pay stub before you make a dental appointment.

VISION – Effective when “Vision-VSP” appears on your pay stub. Employees must enroll in VSP Premier within 60 days from the qualifying event date or during Open Enrollment.

## PROOF OF COVERAGE

### HEALTH

- Until you receive copies of your identification card(s) from your health carrier. If you do not receive your medical cards 3 weeks from the effective date, please contact your Health Plan Provider.
- For pharmaceutical services, you have to pay out of pocket and submit a request for reimbursement form to the health carrier when you receive your identification card.
- You may not see any contributions (if any) listed as a deduction on your first paycheck. Do not be alarmed – this does not mean you are not covered. **Your insurance is effective on the date indicated on your enrollment form. Your share of the premium will catch up with you.**

### DENTAL

- Delta Dental – You will not receive an identification card; your Delta dentist will contact Delta to confirm your eligibility. You may access their website at [www.deltadentalins.com/csu](http://www.deltadentalins.com/csu) for Group Number info and for Dentist Directories.
- DeltaCare USA – You will receive an identification card indicating your assigned dentist. You may access their website at [www.deltadentalins.com/csu](http://www.deltadentalins.com/csu) for Group Number info, to re-print cards and for Dentist Directories.

### VISION

- You will not receive an identification card. Your VSP Provider will contact VSP to verify eligibility by using your social security number.

You will receive copies of your enrollment forms after your enrollment worksheet has been processed. *Please note: enrollment for dental/vision is not finalized until the deduction appears on the paystub.*

## DEPENDENT ELIGIBILITY

Dependent eligibility is defined as follows:

- Spouse
- Domestic partner (registered with the State of California)
- Unmarried dependent children from birth to the end of the month in which the child reaches 26. A dependent child includes a stepchild, a natural child recognized by the parent, a legally adopted child, or a child living with the employee in a parent-child relationship who is economically dependent upon the employee (Parent-Child Affidavit must be completed).