



Channel Islands  
CALIFORNIA STATE UNIVERSITY

# ENROLLING IN BENEFITS

GUIDEBOOK FOR NEW EMPLOYEES



**IT'S YOUR FUTURE... BE THERE, HAPPY AND HEALTHY**

[www.csuci.edu/hr/benefits](http://www.csuci.edu/hr/benefits)

# WELCOME TO CSUCI!

## It's Your Future... Be There, Happy and Healthy

This Guide provides you with an overview of all available CSU benefits. If you are uncertain which benefits apply to you, check with your campus benefits office. Your health plan benefit is provided in partnership with the California Public Employees' Retirement System (CalPERS). Full details on health plans are available on the CalPERS website located at [www.calpers.ca.gov](http://www.calpers.ca.gov).



## TABLE OF CONTENTS

Welcome .....	1	Dental.....	9
Start Planning.....	2	Basic Life, AD&D and Long Term Disability.....	9
Helpful Tips For Selecting A Health Plan .....	3	Health Care & Dependent Care Reimbursement Plans.....	10
CalPERS Health Plan Statement.....	3	Voluntary Benefits .....	11-12
Eligibility and Dependent Eligibility .....	4	Voluntary Benefits & Employee Assistance Program .....	12
Health Plan Options .....	5	Fee Waiver / Reduction Benefit .....	13
Rates .....	6	How to Enroll .....	14
FlexCash .....	6	Frequently Asked Questions & Contacting CSUCI Benefits.....	15
Vision.....	7-8		



## START PLANNING

This is your opportunity to reflect on your benefits and your family's needs and fine-tune your benefits package to match. Take this opportunity to think about any changes you and your family anticipate in the coming year. Then, determine which benefit plans and programs will best match your needs.



## ENROLL WITHIN 60 CALENDAR DAYS OF YOUR DATE OF HIRE



### Ready, Set, Enroll...

We encourage you to review your benefits to determine the best options available to you and your family. Please ensure you review this guide in its entirety, as it provides important information and an overview of all available benefits.

- CalPERS Health and Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- ARAG Legal Insurance
- The Standard Insurance (Voluntary Life, AD&D, Long Term, Critical Care Illness Plan, & Accident Insurance)
- California Casualty (Auto or Home Insurance)
- Basic Vision and Vision Service Plan (VSP) Premier Plan enhancement (enrollment and cancellation may only be done during Open Enrollment) after the completion of 12 months of enrollment
- Fidelity 403(b) Supplemental Retirement Plan
- Fee Waiver
- Employee Assistance Program (EAP)
- Pet Insurance



## HELPFUL TIPS FOR SELECTING A HEALTH PLAN

There are a number of factors you may want to consider when selecting a plan, including access to doctors, range of benefits, cost of services, monthly premium cost, restrictions to specific groups of doctors, referral and authorization by a primary care physician (PCP), and access to specialist or prescription drugs and restriction on a plan formulary or list of preferred drugs.

**Here are some useful tips you should consider when selecting a health plan:**

- Identify your needs and the needs of your family members.
- Consider the employee monthly premium costs.
- Understand the basics of how your health plan works, e.g., whether it's a PPO, or HMO plan.
- Consider your out-of-pocket costs along with co-pays for prescription drugs.
- Review your health plan availability by county and ZIP code.
- Review the health plan covered benefits and exclusions.
- Consider any life changes that may occur during the upcoming year.
- Consider coverage if you travel or have a dependent in college in another state.



## CALPERS HEALTH PLAN STATEMENT

The CalPERS Health Plan Statement is available online, yearly.

**The online statement will:**

- Allow you 24/7 access to view and/or print your customized health enrollment information.
- Inform you of specific health benefit changes that may impact you in the upcoming year.
- Provide you with direct access to all CalPERS Open Enrollment information.

Other resources include the Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the Health Plan websites.

Log-in to your personalized my|CalPERS account to access your online statement. If you do not have a CalPERS account, you can create one by going to the my|CalPERS Log-in page, and select Register Now.

You should also review the health plan “Search by ZIP Code” CalPERS online tool, which identifies plans available in your area.







## ELIGIBILITY

- To qualify for most benefits, you must initially have an appointment that exceeds six months and one day, with a time base of at least .50.
- Academic year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.
- Affordable Care Act (ACA) – Employees who do not meet eligibility requirements listed above may qualify for health care under ACA.
- If you do not meet any of the eligibility criteria above, you may still be eligible to enroll in many of the voluntary plans.

## DEPENDENT ELIGIBILITY

### Dependents of an eligible employee include:

- Spouse (unless legally separated or divorced);
- Domestic partner (registered through the Secretary of State process); and
- Dependent children from birth to the end of the month in which the child reaches 26.

**A dependent child includes a step, natural, adopted, domestic partners', a child certified disabled prior to age 26, or a child living with the employee in a parent-child relationship who is economically dependent upon the employee. For a listing of required supporting documentation, please contact your campus benefits office.**



# UNDERSTANDING HOW DIFFERENT HEALTH PLANS WORK

The health and well-being of our employees is important, and we encourage you to make sure your benefits work for you. We encourage you to stay informed and make sure you understand your choices and how the different types of health plans work.

## PPO Health Plans (Preferred Provider Organizations)

- You choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers.
- You will pay more to use an out-of-network provider. Members are subject to an annual deductible.

**PERS Platinum, PERS Gold, and PORAC\***

*\*Restricted to Peace Officers paying members*

## HMO Health Plans (Health Maintenance Organizations)

- You and your eligible family members must select a primary care physician, who is responsible for coordinating your health care, including any referrals to a specialist.
- Requires you to receive care through a network of providers.

**Anthem Blue Cross Traditional & Select, Blue Shield Access+, Blue Shield Trio, Kaiser, Health Net Salud y Mas, UnitedHealthcare Alliance, United Healthcare Harmony, and Western Health Advantage**

The CSU offers the following health plans:

## PPO Plan Options

- PERS Platinum
- PERS Gold
- PORAC<sup>1</sup>

<sup>1</sup>Restricted to paying members of Peace Officers Research Association of California (PORAC)

## HMO Plan Options

- Anthem Blue Cross Select
- Anthem Blue Cross Traditional
- Blue Shield Access+
- Blue Shield Trio
- Health Net Salud y Mas
- Kaiser Permanente
- UnitedHealthcare Alliance
- UnitedHealthcare Harmony
- Western Health Advantage
- Sharp Performance Plus California

## 2025 CalPERS Health Plan Premiums

HEALTH PLAN	Enrolled Employee & Eligible Dependents	2025 Total Monthly Premium	All Employee Groups (except Unit 6)			Unit 6		
			2025 Amount Paid by CSU	2025 Amount Paid by Employee	2024 Amount Paid by Employee	2025 Amount Paid by CSU	2025 Amount Paid by Employee	2024 Amount Paid by Employee
ANTHEM BLUE CROSS SELECT HMO CALIFORNIA	Employee Only	\$1,021.71	\$1,021.71	\$0.00	\$0.00	\$1,021.71	\$0.00	\$0.00
	Employee + 1	\$2,043.42	\$2,039.00	\$4.42	\$0.00	\$2,043.42	\$0.00	\$0.00
	Employee + 2 or more	\$2,656.45	\$2,551.00	\$105.45	\$40.48	\$2,571.00	\$85.45	\$20.48
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	\$1,309.07	\$1,060.00	\$249.07	\$214.94	\$1,065.00	\$244.07	\$209.94
	Employee + 1	\$2,618.14	\$2,039.00	\$579.14	\$505.88	\$2,049.00	\$569.14	\$495.88
	Employee + 2 or more	\$3,403.58	\$2,551.00	\$852.58	\$748.64	\$2,571.00	\$832.58	\$728.64
BLUE SHIELD ACCESS+ CALIFORNIA	Employee Only	\$965.86	\$965.86	\$0.00	\$0.00	\$965.86	\$0.00	\$0.00
	Employee + 1	\$1,931.72	\$1,931.72	\$0.00	\$0.00	\$1,931.72	\$0.00	\$0.00
	Employee + 2 or more	\$2,511.24	\$2,511.24	\$0.00	\$0.00	\$2,511.24	\$0.00	\$0.00
BLUE SHIELD ACCESS+ EPO CALIFORNIA (Restricted to certain counties)	Employee Only	\$965.86	\$965.86	\$0.00	\$0.00	\$965.86	\$0.00	\$0.00
	Employee + 1	\$1,931.72	\$1,931.72	\$0.00	\$0.00	\$1,931.72	\$0.00	\$0.00
	Employee + 2 or more	\$2,511.24	\$2,511.24	\$0.00	\$0.00	\$2,511.24	\$0.00	\$0.00
BLUE SHIELD TRIO (Restricted to certain counties)	Employee Only	\$909.10	\$909.10	\$0.00	\$0.00	\$909.10	\$0.00	\$0.00
	Employee + 1	\$1,818.20	\$1,818.20	\$0.00	\$0.00	\$1,818.20	\$0.00	\$0.00
	Employee + 2 or more	\$2,363.66	\$2,363.66	\$0.00	\$0.00	\$2,363.66	\$0.00	\$0.00
HEALTH NET SALUD Y MAS CALIFORNIA	Employee Only	\$753.72	\$753.72	\$0.00	\$0.00	\$753.72	\$0.00	\$0.00
	Employee + 1	\$1,507.44	\$1,507.44	\$0.00	\$0.00	\$1,507.44	\$0.00	\$0.00
	Employee + 2 or more	\$1,959.67	\$1,959.67	\$0.00	\$0.00	\$1,959.67	\$0.00	\$0.00
KAISER PERMANENTE CALIFORNIA	Employee Only	\$1,045.20	\$1,045.20	\$0.00	\$0.00	\$1,045.20	\$0.00	\$0.00
	Employee + 1	\$2,090.40	\$2,039.00	\$51.40	\$38.30	\$2,049.00	\$41.40	\$28.30
	Employee + 2 or more	\$2,717.52	\$2,551.00	\$166.52	\$140.79	\$2,571.00	\$146.52	\$120.79
KAISER PERMANENTE – OUT OF STATE	Employee Only	\$1,422.26	\$1,060.00	\$362.26	\$329.45	\$1,065.00	\$357.26	\$324.45
	Employee + 1	\$2,844.52	\$2,039.00	\$805.52	\$734.90	\$2,049.00	\$795.52	\$724.90
	Employee + 2 or more	\$3,697.88	\$2,551.00	\$1,146.88	\$1,046.37	\$2,571.00	\$1,126.88	\$1,026.37
PERS PLATINUM	Employee Only	\$1,335.30	\$1,060.00	\$275.30	\$232.87	\$1,065.00	\$270.30	\$227.87
	Employee + 1	\$2,670.60	\$2,039.00	\$631.60	\$541.74	\$2,049.00	\$621.60	\$531.74
	Employee + 2 or more	\$3,471.78	\$2,551.00	\$920.78	\$795.26	\$2,571.00	\$900.78	\$775.26
PERS GOLD	Employee Only	\$943.70	\$943.70	\$0.00	\$0.00	\$943.70	\$0.00	\$0.00
	Employee + 1	\$1,887.40	\$1,887.40	\$0.00	\$0.00	\$1,887.40	\$0.00	\$0.00
	Employee + 2 or more	\$2,453.62	\$2,453.62	\$0.00	\$0.00	\$2,453.62	\$0.00	\$0.00
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	\$894.00	\$894.00	\$0.00	\$0.00	N/A	N/A	N/A
	Employee + 1	\$1,789.00	\$1,789.00	\$0.00	\$0.00	N/A	N/A	N/A
	Employee + 2 or more	\$2,325.00	\$2,325.00	\$0.00	\$0.00	N/A	N/A	N/A
SHARP PERFORMANCE PLUS CALIFORNIA (Restricted to San Diego County)	Employee Only	\$868.45	\$868.45	\$0.00	\$0.00	\$868.45	\$0.00	\$0.00
	Employee + 1	\$1,736.90	\$1,736.90	\$0.00	\$0.00	\$1,736.90	\$0.00	\$0.00
	Employee + 2 or more	\$2,257.97	\$2,257.97	\$0.00	\$0.00	\$2,257.97	\$0.00	\$0.00
UNITEDHEALTHCARE ALLIANCE HMO CALIFORNIA	Employee Only	\$961.35	\$961.35	\$0.00	\$0.00	\$961.35	\$0.00	\$0.00
	Employee + 1	\$1,922.70	\$1,922.70	\$0.00	\$0.00	\$1,922.70	\$0.00	\$0.00
	Employee + 2 or more	\$2,499.51	\$2,499.51	\$0.00	\$0.00	\$2,499.51	\$0.00	\$0.00
UNITEDHEALTHCARE HARMONY HMO CALIFORNIA	Employee Only	\$820.13	\$820.13	\$0.00	\$0.00	\$820.13	\$0.00	\$0.00
	Employee + 1	\$1,640.26	\$1,640.26	\$0.00	\$0.00	\$1,640.26	\$0.00	\$0.00
	Employee + 2 or more	\$2,132.34	\$2,132.34	\$0.00	\$0.00	\$2,132.34	\$0.00	\$0.00
WESTERN HEALTH ADVANTAGE (Restricted to Bay Area, Sacramento and other Northern regions)	Employee Only	\$914.27	\$914.27	\$0.00	\$0.00	\$914.27	\$0.00	\$0.00
	Employee + 1	\$1,828.54	\$1,828.54	\$0.00	\$0.00	\$1,828.54	\$0.00	\$0.00
	Employee + 2 or more	\$2,377.10	\$2,377.10	\$0.00	\$0.00	\$2,377.10	\$0.00	\$0.00

\*This plan is restricted to employees in Unit 8, State University Police Association (SUPA) and requires membership.

FlexCash is available if you are eligible for health and dental coverage and have other non-CSU group medical and/or dental.

IF YOU WAIVE	PAYMENT
Medical and Dental	\$140 per month
Medical Only	\$128 per month
Dental Only	\$12 per month



## VISION PLANS

### The California State University's Vision Service Plan (VSP) – Basic and Premier

#### Vision Service Plan (VSP)

The CSU provides Basic vision insurance automatically for eligible employees and their families at no cost to the employee. Employees also have the option to upgrade to the Premier plan for a small monthly cost.



#### Vision Plan Overview Basic and Premier Plans

Eye exams are an important part of overall health care for the entire family. The Vision Benefits Summary may help you decide which plan best fits the needs for you and your family.

The VSP offers a large network of contracting providers including both optometrists and ophthalmologists to choose from when vision care is needed. When a contracting network provider is used, the care is considered “in-network,” out-of-pocket costs will be less, and the highest level of benefits is received. If a provider outside the network is used, the care is considered “out-of-network” and coverage is still provided, but the out-of-pocket costs will be significantly higher.

#### Which Plan Is Right For You?

Although the plans utilize the VSP network of providers, your out-of-pocket costs associated with the plans will vary. Use the Summary to determine which plan suits your vision needs.

The best vision plan for you depends on a number of factors:

- What are your anticipated vision expenses?
- What can you afford to pay out-of-pocket (in terms of co-payments) when vision care is needed?
- Do you have other vision insurance?

#### Premier Plan Eligibility

Eligible dependents are the same across all plans (health, dental and vision) and defined in this guide under Eligibility. However, unlike the eligibility for health and dental, when you elect to enroll in the Premier Plan, any dependents you wish to cover must also be enrolled into the Premier Plan coverage or they will lose their Basic vision coverage as well. You cannot choose to enroll in the Basic and Premier vision plans coverage at the same time or split enrollments by leaving any dependents in the Basic vision plan.

#### Monthly Cost of Coverage

Enrolled Employee and Eligible Dependents	Basic Plan	Premier Plan
Employee Only	\$0.00	\$5.06
Employee + One	\$0.00	\$17.08
Employee + Family	\$0.00	\$31.73

For more information, please visit [www.vsp.com](http://www.vsp.com) or call (800) 400-4569.



## Your VSP Vision Benefits Summary

### Coverage with a VSP Provider—Basic Plan

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal imaging</li> <li>Every calendar year</li> </ul>	\$10 Up to \$39
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full.</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> <li>Available as needed</li> </ul>	\$20 per exam
<b>Prescription Glasses</b>		
Frame	<ul style="list-style-type: none"> <li>\$110 frame allowance</li> <li>\$130 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>Every other calendar year</li> </ul>	\$0
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every other calendar year<sup>1</sup></li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>UV protection</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20–25% on other lens enhancements</li> <li>Every other calendar year</li> </ul>	\$0 \$55 \$95-\$105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every other calendar year<sup>1</sup></li> </ul>	\$0
VSP Lightcare™*	<ul style="list-style-type: none"> <li>\$110 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.</li> <li>Every other calendar year</li> </ul>	\$0

### Coverage with a VSP Provider—Premier Plan

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine retinal imaging</li> <li>Every calendar year</li> </ul>	\$10 Up to \$39
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full.</li> <li>Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma and more.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> <li>Available as needed</li> </ul>	\$20 per exam
<b>Prescription Glasses</b>		
Frame*	<ul style="list-style-type: none"> <li>\$210 frame allowance</li> <li>\$230 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$115 Walmart/Sam's Club/Costco frame allowance</li> <li>Every calendar year</li> </ul>	\$0
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>UV protection</li> <li>Tinted lenses</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$0 \$0 \$95-\$105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$200 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	\$0
VSP Lightcare™*	<ul style="list-style-type: none"> <li>\$210 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.</li> <li>Every calendar year</li> </ul>	\$0

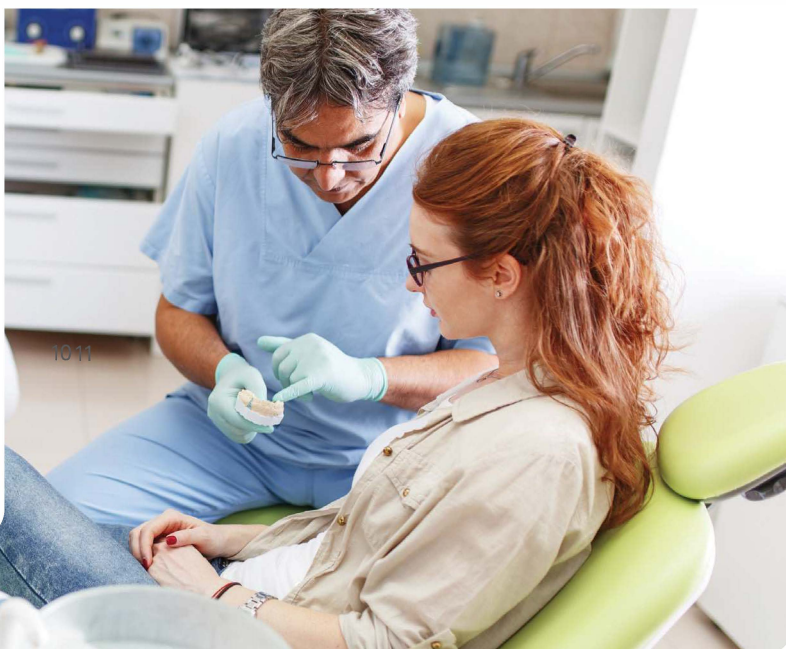
VSP Computer VisionCare Plan (Employee-only coverage)	<ul style="list-style-type: none"> <li>Evaluates your vision needs related to computer use</li> <li>\$95 allowance for a wide selection of frames</li> <li>Single vision, lined bifocal, lined trifocal and occupational lenses</li> <li>Every other calendar year<sup>1</sup></li> </ul>	\$10
Additional Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="https://vsp.com/offers">vsp.com/offers</a></li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam.</li> </ul>	
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul>	
	<b>Exclusive Member Extras</b> <ul style="list-style-type: none"> <li>Save up to 60% on digital hearing aids with TruHearing. Visit <a href="https://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="https://vsp.com/offers">vsp.com/offers</a>.</li> <li>Everyday savings on entertainment, health and wellness, travel and more with VSP Simple Values.</li> </ul>	

## DENTAL PLANS

### Delta Dental and Delta Care Plans

The CSU pays 100% of the monthly premium cost for dental coverage for you and your eligible dependents, including a spouse or a registered domestic partner and/or children up to age 26.

For additional information, you can go to [https://www.deltadentalins.com/group\\_sites/csu/index.html](https://www.deltadentalins.com/group_sites/csu/index.html), call (888) 335-8227 if you are enrolled in the Delta Dental PPO Plan, or (800) 422-4234 if enrolled in DeltaCare USA Plan.



When it comes to choosing a dental plan, you want benefits to fit the needs of you and your family. Delta Dental PPO and DeltaCare USA both offer comprehensive dental coverage, quality care, and excellent customer service.

- When you visit a PPO dentist, your diagnostic and preventative services (like cleanings and exams) will not count towards your maximum.
- Enhanced coverage has been added for gum disease associated with a number of diagnosed systemic conditions (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke).

### Delta Dental PPO

This plan allows you to select the dentist of your choice. Both you and Delta Dental have a shared responsibility of paying the dentist for services received. If you choose a dentist who participates in the Delta Dental PPO Network and/or the Delta Dental Premier Network in California, claims will be filed on your behalf.

*Please note: If you select a dentist from the Delta Dental PPO Network, you will pay fewer out-of-pocket expenses.*

### DeltaCare USA

A prepaid dental health maintenance organization (DHMO) is available for California residents only. All covered dental services must be performed by DeltaCare USA panel dentists. Under this plan, no claim forms are required. Each covered dental service has a specific co-payment amount and several services are covered at no charge. You will receive an identification card and welcome letter. The welcome letter will list your DeltaCare USA panel dentist. You may change your assigned dentist by contacting DeltaCare USA.

## OTHER EMPLOYER PROVIDED BENEFITS

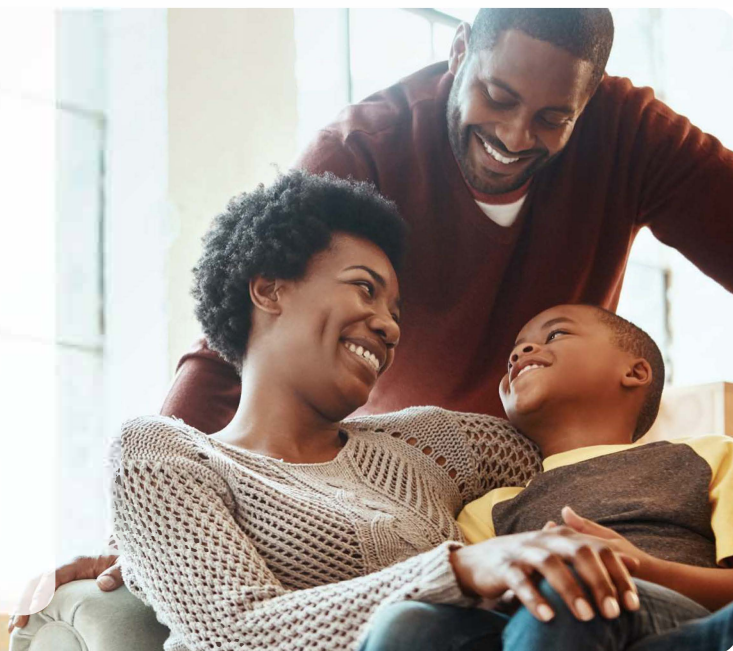
### CSU Employer-Paid Basic Life, AD&D and Long-Term Disability

The CSU provides Basic Life, Accidental Death & Dismemberment (AD&D), and Long-Term Disability (LTD) to specific employee groups at no cost offered through The Standard. Some of the components of the Basic Life insurance contains travel assistance, portability of insurance, funeral arrangements, identity theft prevention, and estate planning. LTD insurance is intended to replace a portion of your income by providing a monthly benefit if you cannot work for an extended period of time due to illness or injury. For more information, please visit [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu) or call (800) 378-5745.

# HEALTH CARE & DEPENDENT CARE REIMBURSEMENT PLANS

## Health Care Reimbursement Account Plan

This plan allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health, dental, and vision care expenses for you, your spouse/registered domestic partner, and eligible dependent(s). You may contribute up to \$3,200 each plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2025 monthly maximum is \$266.66.



## Debit Card

ASIFlex is the claims administrator for this plan. You should review the ASI Summary for a list of reimbursable and non-reimbursable expenses and additional information about this plan at [www.asiflex.com](http://www.asiflex.com). Each enrollee will automatically receive two HCRA debit cards in the mail from ASI Flex.

## ASIFlex Mobile App

You can check your balance from the palm of your hand with the ASIFlex Mobile App! Submit claims from anywhere, anytime. For more information, visit [www.asiflex.com](http://www.asiflex.com)

## FSA Store

In addition to the ASIFlex Mobile App, employees can purchase eligible products and services through the Flexible Spending Account (FSA) site (FSASore). <https://FSASore.com> is the one stop source for all things FSA. They have the largest inventory of FSA-eligible products and services on the web. Their competitive pricing and quick turnaround coupled with a website you can trust makes them the source for Flexible Spending Account information and shopping. You can also use your FSA debit card to shop on their site. They accept most FSA debit cards as well as all major credit cards. Please Note: Although they accept FSA debit cards, ASIFlex might require a receipt for your purchase to substantiate the claim.

Additional information about both plans can be obtained at [www.asiflex.com](http://www.asiflex.com), or by contacting ASIFlex at (800) 659-3035. Re-Enrollment is required for continuation of this voluntary benefit during annual Open Enrollment.



## Dependent Care Reimbursement Account Plan

The Dependent Care Reimbursement Account Plan (DCRA) allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for childcare expenses for your eligible dependent child(ren) under the age of 13. Additionally, if you have an older dependent who lives with you and is filed as a dependent on your annual tax return who requires assistance with day-to-day living, you can claim these eligible expenses through your DCRA. You may contribute up to \$5,000 each plan year (\$2,500 if married, filing a separate tax return) through payroll deduction. Neither contributions nor reimbursements are taxed. Enrollment in the DCRA is required each year along with your designated contribution amounts. The 2025 monthly maximum amount is \$416.66. ASIFlex is the claims administrator for this plan.





## Legal Plan

Voluntary legal insurance benefits are provided by ARAG®. ARAG offers you access to local network attorneys who can help you address life's legal situations. Plus, network attorney fees are 100% paid in full for most covered matters. ARAG legal plan coverage can only be enrolled in within 60 days of benefits eligibility and during Open Enrollment  
<https://www.araglegal.com/plans> or 800-247-4184 and provide policy ID number 19061csu.

## Critical Illness Insurance

The CSU provides eligible employees and their families the opportunity to purchase Critical Illness Insurance. Critical Illness Insurance is an affordable way to make up the difference between what your medical insurance covers and what you'd owe out of pocket if you or a family member were to be diagnosed with a covered critical illness.  
[www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu) or call (800) 378-5745.

## Auto and Home Insurance

California Casualty provides employees with group Auto and Home Insurance at a discounted rate. Policy rates are guaranteed for 12 months—even if you have a claim. Employees are eligible to enroll in the plan at any time. To learn more about this program and/or to enroll, go to [www.calcas.com/csu](http://www.calcas.com/csu) or call (877) 526-7243.



## Life Insurance

The Standard offers you the opportunity to purchase Group Life Insurance for you and your eligible dependents. Standard Insurance will allow employees the opportunity to enroll or increase Supplemental Life Insurance. To learn more about this benefit and/or to enroll, go to [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu) or call (800) 378-5745.

## Long-Term Disability (LTD)

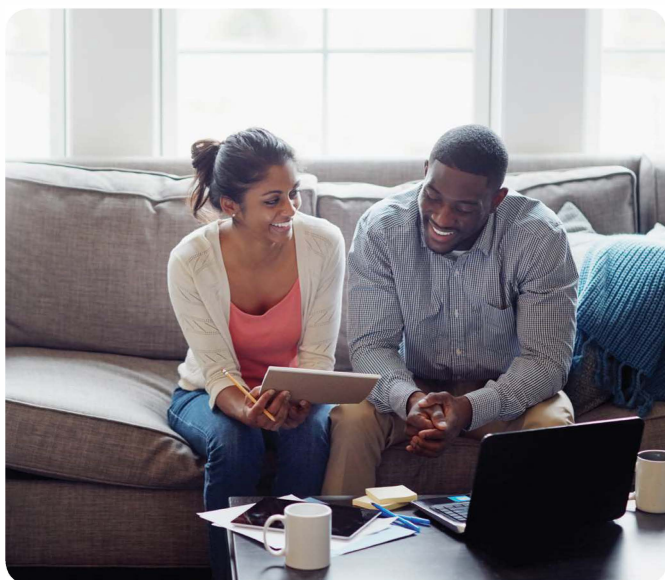
The Standard offers you the opportunity to purchase a level of group disability insurance with either a 30-day or 90-day waiting period. Employees automatically enrolled in the CSU employer-paid LTD plan are not eligible to participate in this voluntary plan. To learn more about this benefit and/or to enroll, go to [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu) or call (800) 378-5745.

## Accidental Death and Dismemberment (AD&D) Insurance

The Standard offers group Accidental Death and Dismemberment (AD&D) Insurance that covers you and your dependents in the event of death or dismemberment as a result of a covered accident. You may elect up to \$1 million in coverage. Spouse/registered domestic partner and dependent child(ren) coverage is also available. To learn more about this benefit and/or to enroll, go to <https://www.standard.com/mybenefits/csu/> or call (800) 378-5745.

## Group Accident Insurance

Keep your finances on track when an accident happens. The Standard offers Accident insurance that is an affordable way to make sure you can cover the gap between what your medical insurance covers and what you'd owe out of pocket if you or a family member were to get injured. The benefit is paid directly to you and you can use this money wherever you need it most. To learn more about this benefit and/or to enroll, go to <https://www.standard.com/mybenefits/csu/accident.html> or call



(800)378-5745

## California State University Supplemental 403(b) Program Account

The California State University Supplemental Retirement (CSU TSA) Program is a voluntary 403(b) plan that allows eligible employees to save for retirement by investing monthly contributions in tax-deferred accounts.

### Pre-Tax Contributions

Save for retirement by investing monthly pretax contributions in tax-deferred accounts. Pre-tax contributions means more savings towards your retirement goals than after tax savings.

### Roth Option

Unlike a traditional pretax 403(b), the Roth 403(b) allows you to contribute after-tax dollars and then withdraw taxfree dollars from your account when you retire.

### By participating in this Plan, you have the opportunity to:

- Accumulate tax-deferred or post-tax (Roth) balances to help support you CalPERS retirement income.
- Reduce current income taxes and possibly lower your tax bracket.
- Choose from many investment options or utilize a brokerage link.
- Plan for retirement and other financial needs.
- Take advantage of Fidelity Investments campus representatives and online tools.

### How to Enroll

You may enroll in the program at any time by going to [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate)

- Click on the "Enroll Now" button,
- Enter your information, including plan number 50537,
- Deadline to enroll is the 5th the month for the next month's paycheck.

### More Information

- Meet with a Fidelity Retirement Planner to discuss your retirement goals and make sure you are on track by calling 800-603-4015.
- To learn more about the program, go to [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate).

## Nationwide - Pet Insurance

Whether they have two legs or four, every family member deserves quality health care. That's why this new pet health insurance gives you the freedom to use any vet, anywhere, including specialist and emergency providers. Nationwide is offering two benefit options for your pets. This insurance can cover your pet's accidents, illness and even preventive care and wellness services. Plans are available for dogs, cats, birds, small mammals and exotics (such as reptiles). To learn more about this plan and/or to enroll, visit [www.petinsurance.com/calstate](http://www.petinsurance.com/calstate) or call (877) 738-7874.

## LifeMatters by Empathia Employee Assistance Program (EAP)

Employee Assistance Programs provide free, confidential counseling and referral services to eligible employees and any members of their household, including dependents living away from home, have 24-hour access to confidential services that support emotional well-being, safety and productivity in the workplace. This program is provided by the CSU as part of the state's commitment to promoting employee health and wellbeing. It is offered at no charge to the employee and provides a valuable resource for support and information during difficult times, as well as consultation on day-to-day concerns. EAP is an assessment, short-term counseling, and referral service designed to provide you and your family with assistance in managing everyday concerns. To access benefits, please call (800) 367-7474 or visit [www.mylifematters.com](http://www.mylifematters.com)

Password: csuci

# Fee Waiver / Reduction Benefit

CSU faculty and staff have access to various programs designed to enhance professional development, expand their knowledge base and improve skills to create and share new ideas. One program is the CSU Fee Waiver and Reduction Program which was established in 1975 and provides CSU employees and their eligible dependents the opportunity to attend classes at CSU campuses at reduced rates. Fee waiver courses include undergraduate, graduate, credential, on-line, and summer term courses if they are state-supported.

Join our Home Grown community of current employees who have earned a degree using fee waiver or pass the benefit to an eligible dependent.



## To Apply

### For yourself:

- 1) Choose your Track  
<https://www.csuci.edu/hr/benefits/feewaiver/program-tracks.htm>
- 2) Complete Staff Fee Waiver Application found here: <https://www.csuci.edu/hr/benefits/feewaiver/forms.htm>

### For your qualified dependent:

Complete the Dependent Fee Waiver Application found here: <https://www.csuci.edu/hr/benefits/feewaiver/forms.htm>

Email completed and approved forms to: [feewaiver@csuci.edu](mailto:feewaiver@csuci.edu)

## Eligible Students

Eligible employees in good academic standing may use the benefit toward courses for Career Development, for Work-Related reasons, or for Personal Enrichment as long as they meet the course requirements. Eligible employees can pass the benefit to their enrolled spouse, registered domestic partner, or dependent child meeting eligibility requirements.

## Eligible Programs

Programs must be state-supported (not offered through colleges of Extended Learning.) For a list of state-supported programs, navigate to CSU Degrees on website and search for programs of interest. All results with a source of "Campus" are eligible.

Dependents using the benefit must apply as a student through Cal State Apply and must be enrolled in a program in order to use the benefit to reduce their cost.

## Amount Waived

Tuition for two courses or six units is waived per semester. Mandatory campus fees may also be waived or reduced, depending on the bargaining unit of the employee and the relationship of the student to the employee.

The Cal State Apply application fee is reimbursable under the benefit.

## Benefit Eligibility Criteria

Unit 1: All active employees

Units 2, 4, 5, 6, 7, & 9: Full-Time employees (i.e., permanent, temporary, and probationary) and part-time permanent employees.

Unit 3: Either tenure track faculty, FERP\*, or lecturers with a three-year appointment as well as coaches with at least six years of service in their department.

Unit 8, C99\*\*, E99\*\*, M98: Full-time or part-time permanent employees, and full-time probationary employees (no temporary appointments).

M80 (MPP): Full-Time employees (includes temporary employees).

\*FERP faculty are eligible for the benefit only for semesters in which they have an active appointment.

\*\* More information found at: <https://www.csuci.edu/hr/benefits/feewaiver/>



# How to Enroll

Once you have made your benefit choices, enroll online through CHRS Benefits Self Service in the myCI Online Portal . Employees have 60 days from the date of eligibility or a life event to enroll in or make changes to benefits. Enrollment is effective the 1st of the following month. All supporting documentation, such as marriage certificate and birth certifications should be emailed to [benefits@csuci.edu](mailto:benefits@csuci.edu).

- Automatically register\* for MOVEit by visiting <https://transfer.data.calstate.edu>.
- Authenticate with SSO (your work credentials) and Duo.
- Select "**Packages**" or "**Send Package**"
- Fill in the recipient name, subject and notes sections and attach file (if needed). Note: you are only able to send to users that have previously logged into MOVEit.
- Click the red "**Send**" box.



## Enrolling Dependents

### Have Dependent Information Ready

- ❖ Full, Legal Name
- ❖ Date of Birth
- ❖ Social Security Number
- ❖ Relationship to you

### Required Documentation for Enrolling Dependents

- ❖ Your child(ren) and/or step child(ren) under age 26
  - Submit a copy of the official **Birth Certificate**.
  - When adding a parent-child relationship, additional documentation may be required.
- ❖ Child(ren) over age 26 who became disabled before the age of 26 and depend upon you for economic support
  - Contact the Office of Human Resources for required documentation.
- ❖ Spouse
  - Submit a copy of Government issued **Marriage Certificate**.
- ❖ Registered Domestic Partner
  - Submit a copy of the **Declaration of Domestic Partnership** that you received from the California Secretary of State Office.

# FREQUENTLY ASKED QUESTIONS

Please visit our website <https://www.csuci.edu/hr/benefits/index.htm> where you can access our Benefits Frequently Asked Questions (FAQ's)

## CONTACTING CSUCI BENEFITS Team

**Fee Waiver ..... HR Office**

[hr.forms@csuci.edu](mailto:hr.forms@csuci.edu) (805) 437-8490

**Benefits, Leave of Absence and Workers' Comp Specialist ..... Kim Sones**

[kimberly.sones@csuci.edu](mailto:kimberly.sones@csuci.edu) (805) 437-8490

**Associate Director, Human Resources..... Diana Enos**

[diana.enos@csuci.edu](mailto:diana.enos@csuci.edu) (805) 437-8490

### ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of California State University, Channel Islands. The details of these plans are contained in the official Evidence of Coverage (EOC) booklets or plan documents. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in the EOC or official plan documents. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the EOC or official plan documents, the formal wording in the EOC or official plan document will govern.