

OPEN ENROLLMENT FOR 2018

GUIDEBOOK FOR BENEFITS ELIGIBLE EMPLOYEES

September 11, 2017 through October 6, 2017



CHOOSE WELL, LIVE WELL, BE WELL

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WELCOME TO THE CSU OPEN ENROLLMENT FOR 2018 Choose Well, Live Well, Be Well

This Guide is intended to cover plan changes effective January 1, 2018. It 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.

Access to your Health Plan Statement will be available online through myCalPERS August 28, 2017. If you have any questions, you may contact the CalPERS Customer Contact Center at (888) CalPERS or 888-225-7377.

Open Enrollment begins September 11, 2017 and ends October 6, 2017.



**SEPTEMBER 11, 2017
THROUGH OCTOBER 6, 2017**

START PLANNING

The CSU provides a variety of benefits to help protect your health, well-being and income. Upon meeting eligibility requirements, some benefits are provided automatically and at no cost to you while others allow you to elect and contribute toward the cost. This allows you to choose the benefits that best meet your needs and lifestyle.



Ready, Set, Enroll...

During Open Enrollment, 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 changes for 2018 and an overview of all available benefits.

During Open Enrollment, you can enroll, change or cancel the following benefit plans:

- CalPERS Health and Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- MetLaw Legal Plan (enrollment and cancellation may only be done during Open Enrollment)
- AFLAC (Critical Care Illness) Plan
- The Standard Insurance (Voluntary Life, AD&D, Long Term Disability)
- California Casualty (Auto or Home Insurance)
- **NEW** Vision Service Plan (VSP) Premier Plan enhancement now offered (enrollment and cancellation may only be done during Open Enrollment)



WHAT'S CHANGING FOR 2018

CSU Health Plans:

The CalPERS Board of Administration administers the health plans on behalf of the CSU. Monthly costs may vary depending on the health plan you choose. You can view a snapshot of your 2018 monthly costs on pages 8-9 of this Guide.



ATTENTION

Anthem Exclusive Provider Organization (EPO)
for Monterey County will not be offered in 2018.

OVERVIEW OF PLAN CHANGES EFFECTIVE JANUARY 1, 2018:

Health Plan Rate Changes:

- Effective January 1, 2018, rates for most health plans will change. Please refer to page 8-9 and review the monthly employee cost.

Change – Anthem Exclusive Provider Organization (EPO) for Monterey County is no longer offered in 2018:

- If you are enrolled in EPO in Monterey County, use the CalPERS Health Plan Search by ZIP code to view/choose health plans available in your area. If you do not make a change during Open Enrollment, you and your enrolled family members will be moved into the Anthem Blue Cross Select HMO health plan.

New Health Plan - Western Health Advantage (WHA) Offered in Northern Counties:

- This Health Maintenance Organization (HMO) plan is offered in 2018 in the Bay Area, Sacramento and other Northern regions.

County Expansions / Contractions:

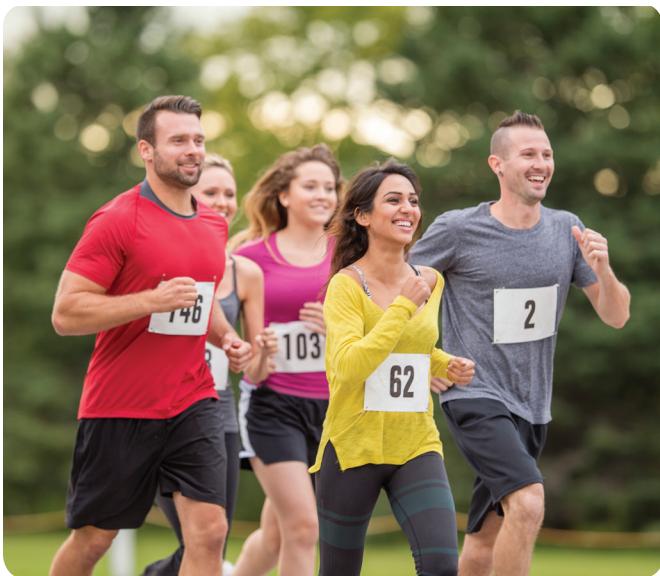
- Health Net Smartcare is expanding into Placer County; cities include Lincoln, Loomis, Roseville, Rocklin and Granite Bay.
- Kaiser (non-Medicare) is expanding into state of Washington counties: Grays Harbor, Island, King, Kitsap, Lewis, Mason, Pierce, San Juan, Skagit, Snohomish, Spokane, Thurston, and Whatcom.
- Anthem Blue Cross Select HMO is expanding into Monterey County.

New Vision Service Plan (VSP) Premier:

- Great news! The CSU is now offering a choice of two vision plans. The VSP Basic Plan is still provided at no cost to you. Or, if you choose, you can upgrade to the VSP Premier Plan for a small monthly cost. The VSP Premier Plan allows higher allowances for frames and contacts every calendar year.

Healthcare Reimbursement Account:

- All employees who are currently using the ASIFlex Benny Master Card will be issued the new ASIFlex Visa Debit Card by January 2018.



HELPFUL TIPS FOR SELECTING A HEALTH PLAN

Open Enrollment is an opportunity for you to review your current benefit plan elections to ensure they continue to meet your needs and those of your family. There are a number of factors you may want to consider, 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.
- Look beyond the employee monthly premium cost.
- Understand the basics of how your health plan works, e.g., whether it's a PPO, EPO 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 will be available online, August 28, 2017.

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 2018 Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the Health Plan websites.

Log-in to your personalized myCalPERS account to access your online statement. If you do not have a CalPERS account, you can create one by going to the myCalPERS 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.

EXPLORING WELLNESS AT THE CSU

The CSU is committed to a culture that promotes wellness through healthy lifestyles that enhance the quality of life for our faculty and staff.

Wellness is a lifestyle that assists individuals achieve a high level of well-being by integrating body, mind and spirit. The CSU encourages faculty and staff to participate in programs, activities and services that impact their wellness and the wellness of CSU communities.

Featured below are some of the wellness programs that employees may participate in. Good health is more than the absence of illness, but is also a dynamic state of well-being that acknowledges the importance and inseparability of wellness. Check with your campus Human Resources/Benefits office for further details about all these programs.



Emotional Wellness – How you feel

CSU campuses provide employee assistance programs (EAP) to both staff and faculty. EAP provides free, confidential counseling and referral services. Eligible employees have 24-hour access to confidential services that support emotional well-being, safety and productivity in the workplace.

Physical Wellness – How you live

CSU health plans offered through CalPERS provide many programs and classes that promote a healthier you. Many CSU campuses offer wellness programs that promote healthy living and eating.

Intellectual Wellness – How you think

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.

Occupational Wellness – How you perform

The CSU supports occupational wellness by offering programs to assist employees in their career development plans. At the CSU, Systemwide Professional Development (SPD) provides options for CSU employees to expand their job-related learning. We believe learning is an ongoing, life-long process which can enhance the personal and professional development of the CSU employee. SPD offers a myriad of self-paced e-learning courses, books, videos and on-the-job training that allows employees to grow and potentially advance in the workplace.

Financial Wellness – How you manage your finances

Financial wellness is a critical part of employee well-being as money can be a huge source of anxiety. The CSU offers many programs to assist employees with being financially fit, such as CalPERS retirement, income protection benefits (including life insurance and disability), and investment options for future financial security through the CSU Tax Sheltered Annuity 403(b) Program. Employees are able to receive free personalized financial counseling offered through Fidelity. They provide help with maximizing retirement savings and other financial goals.

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'll pay more to use an out-of-network provider. Members are subject to an annual deductible.

PERS Choice, Select & Care, PORAC*

*Restricted to Peace Officers paying members

EPO Health Plans (Exclusive Provider Organizations)

- You select in-network providers when seeking medical care, but a primary care physician and referrals are not required. Offers in-network coverage only.

**Anthem Blue Cross
(Del Norte County)**

**Blue Shield Access+
(Colusa, Mendocino & Sierra Counties)**

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+, Kaiser, Sharp,
Health Net Salud y Mas, Health Net
SmartCare, UnitedHealthcare Alliance,
and Western Health Advantage**

The CSU will offer the following health plans in 2018:

» PPO Plan Options

- PERS Choice
- PERS Care
- PERS Select
- PORAC¹

» EPO Plan Options

- Anthem Blue Cross²
- Blue Shield Access+ EPO³

» HMO Plan Options

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Blue Shield Access+
- UnitedHealthcare Alliance
- Health Net Salud y Mas
- Health Net SmartCare
- Kaiser Permanente
- Sharp Performance Plus California⁴
- Western Health Advantage⁵

¹Restricted to Peace Officers paying members

²Available only in Del Norte County

³Available only in Colusa, Mendocino and Sierra Counties

⁴Available to residents of San Diego

⁵Restricted to the Bay Area, Sacramento, and other Northern regions

2018 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Unit 6)		Unit 6	
		2018 Amount Paid by Employee	2017 Amount Paid by Employee	2018 Amount Paid by Employee	2017 Amount Paid by Employee
Anthem Blue Cross Select HMO California	Employee Only	\$71.73	\$33.23	\$66.73	\$28.23
	Employee + 1	\$216.46	\$131.46	\$206.46	\$121.46
	Employee + 2 or more	\$305.50	\$197.60	\$285.50	\$177.60
Anthem Blue Cross Traditional HMO California	Employee Only	\$116.34	\$165.91	\$111.34	\$160.91
	Employee + 1	\$305.68	\$396.82	\$295.68	\$386.82
	Employee + 2 or more	\$421.48	\$542.57	\$401.48	\$522.57
Anthem Blue Cross EPO California <small>(Restricted to Del Norte County)</small>	Employee Only	\$0.00	\$33.88	\$0.00	\$28.88
	Employee + 1	\$71.32	\$132.76	\$61.32	\$122.76
	Employee + 2 or more	\$116.82	\$199.29	\$96.82	\$179.29
Blue Shield Access+ California	Employee Only	\$27.32	\$123.44	\$22.32	\$118.44
	Employee + 1	\$127.64	\$311.88	\$117.64	\$301.88
	Employee + 2 or more	\$190.03	\$432.14	\$170.03	\$412.14
Blue Shield Access+ EPO California (Restricted to Colusa, Mendocino & Sierra Counties)	Employee Only	\$27.32	\$123.44	\$22.32	\$118.44
	Employee + 1	\$127.64	\$311.88	\$117.64	\$301.88
	Employee + 2 or more	\$190.03	\$432.14	\$170.03	\$412.14
Health Net Salud Y Mas California	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00	\$0.00	\$0.00
Health Net Smartcare California	Employee Only	\$65.73	\$0.00	\$60.73	\$0.00
	Employee + 1	\$204.46	\$36.78	\$194.46	\$26.78
	Employee + 2 or more	\$289.90	\$74.51	\$269.90	\$54.51
Kaiser Permanente California	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$57.76	\$0.00	\$47.76	\$0.00
	Employee + 2 or more	\$99.19	\$0.00	\$79.19	\$0.00

STATE EMPLOYER MONTHLY CONTRIBUTION RATE

The employer contribution rates below are what the CSU contributes toward your monthly health premium. The employee cost shown above is any amount above the employer contribution.

Coverage Level	All Employees (Except R06)	R06 Employees
Employee Only	\$725	\$730
Employee + One	\$1,377	\$1,387
Employee + Family	\$1,766	\$1,786

2018 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Unit 6)		Unit 6	
		2018 Amount Paid by Employee	2017 Amount Paid by Employee	2018 Amount Paid by Employee	2017 Amount Paid by Employee
Kaiser Permanente - Out Of State	Employee Only	\$232.05	\$233.67	\$227.05	\$228.67
	Employee + 1	\$537.10	\$532.34	\$527.10	\$522.34
	Employee + 2 or more	\$722.33	\$718.74	\$702.33	\$698.74
PERSCare	Employee Only	\$51.19	\$119.37	\$46.19	\$114.37
	Employee + 1	\$175.38	\$303.74	\$165.38	\$293.74
	Employee + 2 or more	\$252.09	\$421.56	\$232.09	\$401.56
PERS Choice	Employee Only	\$0.00	\$33.88	\$0.00	\$28.88
	Employee + 1	\$71.32	\$132.76	\$61.32	\$122.76
	Employee + 2 or more	\$116.82	\$199.29	\$96.82	\$179.29
PERS Select California	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$23.45	\$0.00	\$3.45
Peace Officers Research Association of California (PORAC)*	Employee Only	\$9.00	\$0.00	N/A	N/A
	Employee + 1	\$163.00	\$118.00		
	Employee + 2 or more	\$204.00	\$149.00		
Sharp Performance Plus California (Restricted to San Diego County)	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00	\$0.00	\$0.00
Unitedhealthcare Alliance HMO California	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$32.18	\$23.34	\$22.18	\$13.34
	Employee + 2 or more	\$65.93	\$57.04	\$45.93	\$37.04
Western Health Advantage (Restricted to Bay Area, Sacramento and other Northern regions)	Employee Only	\$0.00	N/A	\$0.00	N/A
	Employee + 1	\$63.88		\$53.88	
	Employee + 2 or more	\$107.14		\$87.14	

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

FLEXCASH

FlexCash	Amount
Medical	\$128
Dental	\$12.00
Total	\$140.00

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

During Open Enrollment, you may enroll or make changes to your existing FlexCash election.

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. Effective January 1, 2018, employees will have the option to purchase VSP Premier, an enhancement to the basic vision insurance plan.

The VSP Premier plan offers a higher level of benefits for lenses, contacts and frames.

Vision Plan Overview

Eye exams are an important part of overall health care for the entire family. The Vision Benefits Summary may help you decide if you or your family need a separate vision plan to save money, stay healthy and look great.

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 for 2018?
- 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?

Monthly Cost of Coverage

	Basic Plan	Premier Plan
Employee Only	\$0.00	\$4.33
Employee + One	\$0.00	\$16.13
Employee + Family	\$0.00	\$30.52

For more information, please visit www.csuactives.vspforme.com or call (800) 400-4569.

Your VSP Vision Benefits Summary

VSP Provider Network: VSP Advantage - Basic Plan

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$10
Prescription Glasses		\$0
Frame	<ul style="list-style-type: none"> \$95 allowance for a wide selection of frames \$115 allowance for featured frame brands 20% savings on the amount over your allowance Every other calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every other calendar year* 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Average 20-25% savings on other lens enhancements Every other calendar year 	\$55 \$95 - \$105
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$120 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) Every other calendar year 	\$0

Monthly Contribution - Basic Plan

Employee Only \$0.00 Employee + One \$0.00 Employee + Family \$0.00

Your Coverage with Out-of-Network Providers

Visit vsp.com for details if you plan to see a provider other than a VSP network provider.

Exam up to \$50 Frame up to \$60 Single Vision Lenses up to \$45 Lined Bifocal Lenses up to \$65	Lined Trifocal Lenses up to \$85 Progressive Lenses up to \$85 Contacts up to \$110
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Coverage with a participating retail chain may be different. VSP guarantees coverage from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.

VSP Provider Network: VSP Choice - Premier Plan

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$10
Prescription Glasses		\$0
Frame	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$220 allowance for featured frame brands 20% savings on the amount over your allowance \$110 allowance at Costco® Every calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children Every calendar year 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 20-25% savings on other lens enhancements Every calendar year 	\$0 \$95-105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$200 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation) Every calendar year 	\$0
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Retinal Screening</p> <ul style="list-style-type: none"> No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	

Monthly Contribution - Premier Plan

Employee Only \$4.33 Employee + One \$16.13 Employee + Family \$30.52

Computer Vision Care (Employee Only)

Computer Vision Exam	<ul style="list-style-type: none"> Evaluates your vision needs related to computer use Every other calendar year 	\$10 for exam
Frame	<ul style="list-style-type: none"> \$95 allowance for a wide selection of frames Every other calendar year 20% savings on the amount over your allowance \$110 allowance at Costco® Every calendar year 	Combined with exam
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and occupational lenses Every other calendar year 	Combined with exam
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available at contracted facilities. 	

1. Brands/Promotion subject to change.

*New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there's a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.

DENTAL

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 www.deltadentalins.com/csu, call (800) 765-6003 if you are enrolled in the Delta Dental PPO Plan, or (800) 422-4232 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.

» Delta Dental PPO

An indemnity plan is a plan that 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

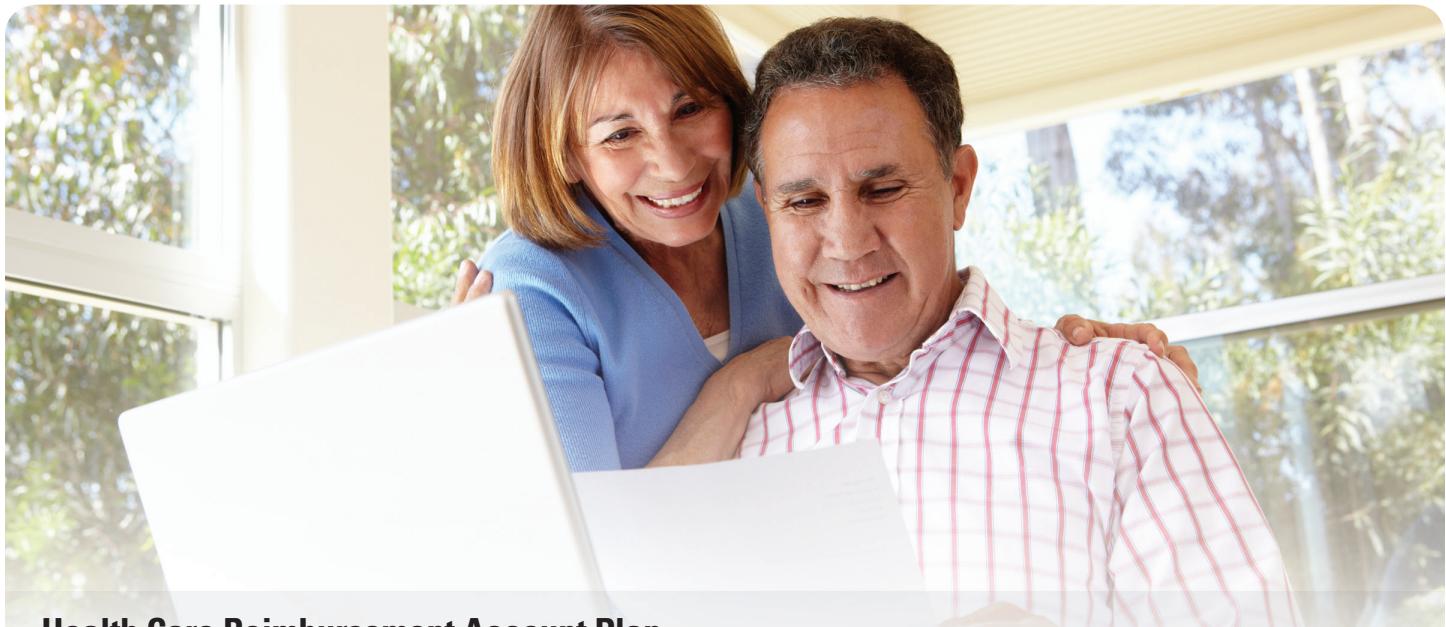
A prepaid dental health maintenance organization (DHMO) is available for California residents only. All covered dental services must be performed by DeltaCare USA panel dentists. Under this plan, no claim forms are required. Each covered dental service has a specific co-payment amount and several services 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/ 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 \$2,600 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 2018 monthly maximum is \$216.66.

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. The HCRA debit card request form can be obtained at csyou.calstate.edu/openenrollment. All employees who are currently using the ASIFlex Benny Master Card, will be issued the new ASIFlex Visa Debit Card by January 2018.

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 <https://webdocs.asiflex.com/mobile/ASIFlexMobileAppPoster2017.pdf>

FSAStore

In addition to the ASIFlex Mobile App, employees can purchase eligible products and services through the Flexible Spending Account (FSA) site (FSAStore). FSAStore.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.



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 2018 monthly maximum amount is \$416.66. ASIFlex is the claims administrator for this plan.

Additional information about both plans can be obtained at www.asiflex.com, or by contacting ASIFlex at (800) 659-3035.

VOLUNTARY BENEFITS



Legal Plan

The group legal plan, called MetLaw®, is provided by Hyatt Legal Plans, a MetLife company. This plan provides representation for many personal legal services for you and your eligible dependents. Covered legal services performed by a network attorney are fully paid for by the plan. Employees may only enroll or cancel during Open Enrollment. To learn more about this plan and/or to enroll, go to www.metlife.com/mybenefits or call (800) 438-6388.



Critical Illness Insurance

Group Critical Illness Insurance, offered by Aflac, provides a lump-sum payment to cover out-of-pocket medical expenses and costs associated with life changes following the diagnosis of a covered critical illness. In addition, Aflac provides a cash benefit for specified health screenings. You and/or your spouse/registered domestic partner must be between the ages of 18-64 and enrolled in a health insurance plan in order to enroll in this plan. To learn more about this plan and/or to enroll, visit www.aflac.com/csu or call (800) 433-3036.



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 or call (866) 680-5142.



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 or call (800) 378-5745.

VOLUNTARY BENEFITS



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 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 www.standard.com/mybenefits/csu or call (800) 378-5745.



CSU Tax Sheltered Annuity (TSA) 403(b) Program

Fidelity Investments is the CSU's 403(b) Program record-keeper. Save for retirement by investing pre-tax or post-tax (Roth) contributions. You may enroll in the program at any time by going to NetBenefits.com/Calstate and clicking on the "Enroll Now" button. Enter your information, including plan number 50537. The monthly election deadline is the 5th of each month for the next month's paycheck. Meet with a Fidelity Retirement Planner to discuss your retirement goals and make sure you are on track by calling 800-603-4015 or going to getguidance.fidelity.com. To learn more about the program, go to NetBenefits.com/calstate. Generally, all employees may participate with the exception of certain student classifications.

UPDATE YOUR BENEFICIARY INFORMATION

When was the last time you checked your designated beneficiaries?

Open Enrollment is the ideal time to review your beneficiary designations. Please review your beneficiaries to ensure your information is current.

Designations	Check With:
Final Pay Warrant	<ul style="list-style-type: none">Campus Payroll Office
Retirement	<ul style="list-style-type: none">CalPERS www.calpers.ca.gov
403(b) Tax Sheltered Annuity (TSA) Program	<ul style="list-style-type: none">Fidelity Investments www.netbenefits.com/calstateAny other CSU Legacy Vendor
Employer-Paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none">The Standard Insurance www.standard.com/mybenefits/csu
Voluntary Life Insurance and AD&D	
401(k) and 457	<ul style="list-style-type: none">Savings Plus www.savingsplusnow.com

FREQUENTLY ASKED QUESTIONS

1. What is “Open Enrollment?”

The benefits “Open Enrollment” period is the time each year when all employees can enroll in benefits coverage or make changes to their current benefits coverage for the upcoming year.

2. What are the Open Enrollment dates this year?

The Open Enrollment period for 2018 benefits is September 11, 2017 – October 6, 2017.

3. Who is eligible to participate?

Active employees with appointments 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.

Employees who do not meet eligibility requirements listed above may qualify for health care under the Affordable Care Act (ACA).

Employees that do not meet the eligibility criteria above may still be eligible to enroll in many of the voluntary plans (HCRA, DCRA, Group Critical Illness, Auto and Home Insurance, Legal Plan).

4. Do all current, eligible employees need to enroll or re-enroll for benefits during the Open Enrollment period?

Your current benefits elections (except for Dependent Care and Healthcare Reimbursement Accounts) will roll over to the 2018 plan year. You must re-enroll in the Flexible Spending Accounts every year.

5. What is a flexible spending account?

Flexible spending accounts (FSAs) allow you to set aside money – tax-free – then use that tax-free money when you have certain everyday expenses, such as childcare and healthcare-related costs. CSU offers you two FSAs: a Healthcare FSA and a Dependent Care FSA. You must enroll (or re-enroll) in the flexible spending accounts annually to participate.

6. What is the effective date of my new benefit choices?

The new benefit choices are effective January 1, 2018.

7. How do I find out if my doctor participates with CalPERS health plans?

To determine if your doctor participates in CalPERS, you can go to www.calpers.ca.gov to access the Health Plan Chooser to find doctor directories and estimate cost.

8. What happens if I miss the Open Enrollment period or if I fail to enroll during my first 60 days of employment as a new hire?

If you have not previously been enrolled in health coverage through CSU and have not provided proof of other coverage, HIPAA offers two provisions – Special Enrollment and Late Enrollment – for employee and their eligible family members to enroll in a CalPERS health plan outside of the initial enrollment period and the Open Enrollment period.

Special Enrollment must be requested within 60 calendar days of one of the following qualifying events:

- Loss of other non-CalPERS coverage
- Marriage/registered domestic partnership
- Birth/adoption
- Court-ordered coverage
- Divorce/termination of registered domestic partnership

Late Enrollment allows an employee to request enrollment if they declined or cancelled enrollment for themselves or their eligible dependents and the Special Enrollment exceptions do not apply. Late Enrollment is applied as:

- A 90-day waiting period is required
- The effective date of enrollment will be the first of the month following the 90-day waiting period after required documentation has been provided to the campus benefits office.

Employees on Leave of Absence during the Open Enrollment period may change plans and add/delete dependents. Employees who do not change plans and add/delete dependents during the Open Enrollment period may do so within 60 days of the date they return to regular pay status.

9. Who do I contact with additional questions?

Please direct any questions to your campus Benefits Office.

QUESTIONS?

Any questions regarding how to make any Open Enrollment changes should be directed to your local campus Benefits Office. For additional information regarding the Benefit Providers Phone and Website information, you can visit: csgyou.calstate.edu/Employee-Resources/Benefits/Pages/provider-contact-list.aspx

BENEFITS FAIR

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of the California State University. 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.