CSU The California State University

OPEN ENROLLMENT FOR 2019

GUIDEBOOK FOR BENEFITS ELIGIBLE EMPLOYEES

September 10, 2018 through October 5, 2018

IT'S YOUR FUTURE…BE THERE, HAPPY AND HEALTHY

csyou.calstate.edu/openenrollment

WELCOME TO THE CSU OPEN ENROLLMENT FOR 2019

It's Your Future…Be There, Happy and Healthy

This Guide is intended to cover plan changes effective January 1, 2019. 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 my|CalPERS August 27, 2018. If you have any questions, you may contact the CalPERS Customer Contact Center at (888) CalPERS or 888-225-7377.

Open Enrollment begins September 10, 2018 and ends October 5, 2018.

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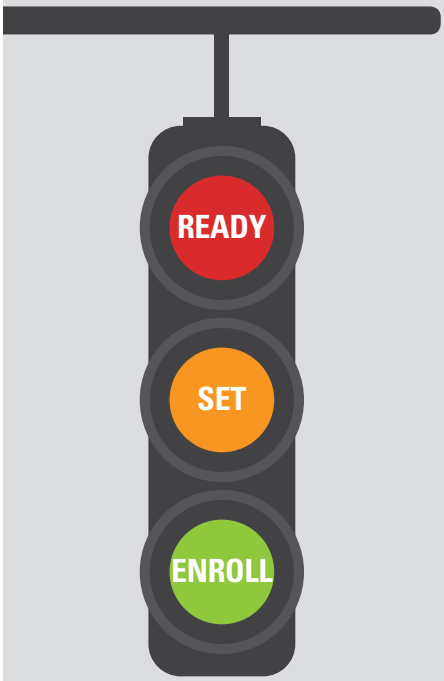
START PLANNING

Open Enrollment is your annual opportunity to reflect on your benefits and your family's needs and fine-tune your benefits package to match. Many life events can occur over the course of the year that can impact the types of plans and amount of coverage you need. Take this opportunity to think about the changes you and your family have experienced in the past year, or anticipate in the coming year. Then, determine which benefit plans and programs will best match your needs.

ENROLL OR MAKE CHANGES
SEPTEMBER 10, 2018 THROUGH OCTOBER 5, 2018



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 2019 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)
- 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

While the following benefits are not part of Open Enrollment, we encourage you to review them during this time:

- 403(b) Tax Sheltered Annuity
- Fee Waiver
- Wellness

WHAT'S CHANGING FOR 2019

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 2019 monthly costs on pages 8-9 of this Guide.

⚠ ATTENTION

Health Net will no longer be offered in Sacramento in 2019

OVERVIEW OF PLAN CHANGES EFFECTIVE JANUARY 1, 2019:

Health Plan Rate Changes:

- Effective January 1, 2019, rates for most health plans will change. Please refer to page 8-9 and review the monthly employee cost.

Change – Health Net will no longer be offered in Sacramento in 2019

- Health Net will no longer be offered in Sacramento.
- If you are enrolled in Health Net and reside in Sacramento, and do not make a change during Open Enrollment, you and your enrolled family members will be administratively moved to a comparable plan in your area.

County Contractions:

- Blue Shield Access+ will exit eight Bay Area Counties: Alameda, Contra Costa, Marin, San Francisco, San Mateo, Santa Clara, Solano, and Sonoma.

PERS Select Basic PPO Plan has adopted a value-based insurance design:

- The new PERS Select plan will change co-pays for primary care, specialists, and urgent care; award credits to reduce your annual deductible; eliminate hospital tiering, so you can access any hospital in your network at one coinsurance rate; eliminate coinsurance for inpatient delivery, after enrollment in the Healthy Moms program.

Delta Dental PPO Plan Enhancements:

- When you visit a PPO dentist, your diagnostic and preventative services (like cleanings and exams) will not count against your annual maximum. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.
- SmileWay Wellness Benefit is an enhanced coverage for higher risk employees. Employees with certain qualifying diagnosed medical conditions (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke) are offered expanded coverage such as one periodontal scaling and root planing procedure per quadrant per calendar year covered at 100%.

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.
- Consider the employee monthly premium costs.
- 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 27, 2018.

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 2019 Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the Health Plan websites.

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

NEW CalPERS members will be able to access Open Enrollment information on their newly designed application for mobile devices at mobile.my.calpers.ca.gov.

EXPLORING WELLNESS AT THE CSU

CSU in partnership with our vendors for health, dental, vision, employee assistance program, and financial wellness, are 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 to 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 will 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 2019:

PPO Plan Options

- PERS Choice
- PERS Care
- PERS Select
- PORAC[1]

EPO Plan Options

- Anthem Blue Cross[2]
- Blue Shield Access+ EPO[3]

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 California[4]
- Western Health Advantage[5]

[1]Restricted to paying members of Peace Officers Research Association of California (PORAC)

[2]Available only in Del Norte County

[3]Available only in Colusa, Mendocino and Sierra Counties

[4]Available to residents of San Diego

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

2019 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Teamsters 2010 – Unit 6)		Teamsters 2010 – Unit 6	
		2019 Amount Paid by Employee	2018 Amount Paid by Employee	2019 Amount Paid by Employee	2018 Amount Paid by Employee
Anthem Blue Cross Select HMO California	Employee Only	$8.89	$71.73	$3.89	$66.73
	Employee + 1	$87.78	$216.46	$77.78	$206.46
	Employee + 2 or more	$143.51	$305.50	$123.51	$285.50
Anthem Blue Cross Traditional HMO California	Employee Only	$300.48	$116.34	$295.48	$111.34
	Employee + 1	$670.96	$305.68	$660.96	$295.68
	Employee + 2 or more	$901.65	$421.48	$881.65	$401.48
Anthem Blue Cross EPO California (Restricted to Del Norte County)	Employee Only	$30.78	$0.00	$25.78	$0.00
	Employee + 1	$131.56	$71.32	$121.56	$61.32
	Employee + 2 or more	$200.43	$116.82	$180.43	$96.82
Blue Shield Access+ California	Employee Only	$65.03	$27.32	$60.03	$22.32
	Employee + 1	$200.06	$127.64	$190.06	$117.64
	Employee + 2 or more	$289.48	$190.03	$269.48	$170.03
Blue Shield Access+ EPO California (Restricted to Colusa, Mendocino & Sierra Counties)	Employee Only	$65.03	$27.32	$60.03	$22.32
	Employee + 1	$200.06	$127.64	$190.06	$117.64
	Employee + 2 or more	$289.48	$190.03	$269.48	$170.03
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	$0.00	$65.73	$0.00	$60.73
	Employee + 1	$59.40	$204.46	$49.40	$194.46
	Employee + 2 or more	$106.62	$289.90	$86.62	$269.90
Kaiser Permanente California	Employee Only	$0.00	$0.00	$0.00	$0.00
	Employee + 1	$18.78	$57.76	$8.78	$47.76
	Employee + 2 or more	$53.81	$99.19	$33.81	$79.19

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 Teamsters 2010 – Unit 6)	Teamsters 2010 – Unit 6
Employee Only	$734	$739
Employee + One	$1,398	$1,408
Employee + Family	$1,788	$1,808

2019 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Teamsters 2010 – Unit 6)		Teamsters 2010 – Unit 6	
		2019 Amount Paid by Employee	2018 Amount Paid by Employee	2019 Amount Paid by Employee	2018 Amount Paid by Employee
Kaiser Permanente - Out Of State	Employee Only	$230.68	$232.05	$225.68	$227.05
	Employee + 1	$531.36	$537.10	$521.36	$527.10
	Employee + 2 or more	$720.17	$722.33	$700.17	$702.33
PERSCare	Employee Only	$195.89	$51.19	$190.89	$46.19
	Employee + 1	$461.78	$175.38	$451.78	$165.38
	Employee + 2 or more	$629.71	$252.09	$609.71	$232.09
PERS Choice	Employee Only	$30.78	$0.00	$25.78	$0.00
	Employee + 1	$131.56	$71.32	$121.56	$61.32
	Employee + 2 or more	$200.43	$116.82	$180.43	$96.82
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	$0.00	$0.00	$0.00
Peace Officers Research Association of California (PORAC)*	Employee Only	$40.00	$9.00		
	Employee + 1	$225.00	$163.00	N/A	N/A
	Employee + 2 or more	$288.00	$204.00		
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	$0.00	$32.18	$0.00	$22.18
	Employee + 2 or more	$21.00	$65.93	$1.00	$45.93
Western Health Advantage (Restricted to Bay Area, Sacramento and other Northern regions)	Employee Only	$0.00	$0.00	$0.00	$0.00
	Employee + 1	$15.58	$63.88	$5.58	$53.88
	Employee + 2 or more	$49.65	$107.14	$29.65	$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. 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 for 2019?
- 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	$4.33
Employee + One	$0.00	$16.13
Employee + Family	$0.00	$30.52

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

Your VSP Vision Benefits Summary

VSP Provider Network: VSP Advantage - **Basic Plan**

Benefit	Description	Copay
WellVision Exam	• Focuses on your eyes and overall wellness • Every calendar year	$10
Prescription Glasses	**$0**	
Frame	• $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	• Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every other calendar year*	Included in Prescription Glasses
Lens Enhancements	• Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average 20-25% savings on other lens enhancements • Every other calendar year	$55 $95 - $105 $150 - $175
Contacts (instead of glasses)	• $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

Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

VSP Provider Network: VSP Choice - **Premier Plan** (Enhanced Coverage)

Benefit	Description	Copay
WellVision Exam	• Focuses on your eyes and overall wellness • Every calendar year	$10
Prescription Glasses	**$0**	
Frame	• $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	• Single vision, lined bifocal, and lined trifocal lenses • Polycarbonate lenses for dependent children • Every calendar year	Included in Prescription Glasses
Lens Enhancements	• Tinted lenses • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average 20-25% savings on other lens enhancements • Every calendar year	$0 $0 $95-105 $150-$175
Contacts (instead of glasses)	• $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	**Retinal Screening** • Pay 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	• Evaluates your vision needs related to computer use • Every other calendar year	$10 for exam
Frame	• $95 allowance for a wide selection of frames • Every other calendar year	Combined with exam
Lenses	• Single vision, lined bifocal, lined trifocal, and occupational lenses • Every other calendar year	Combined with exam
Extra Savings	**Glasses and Sunglasses** • 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. **Laser Vision Correction** • Average 15% off the regular price or 5% off the promotional price; discounts only available at contracted facilities.	

1. Brands/Promotion subject to change. 2. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. *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 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 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.

New benefit for 2019 for the Delta Dental PPO Plan:

- 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/ 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 $2,650 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 2019 monthly maximum is $220.83.

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.

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.

FSA Store

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.

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

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 2019 monthly maximum amount is $416.66. ASIFlex is the claims administrator for this plan.

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. Enrollment is a two step process. Once you have registered, you must log in again in order to complete the enrollment process. 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.

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.

California State University Tax-Sheltered Annuity (TSA) 403(b) Program

The California State University Tax-Sheltered Annuity (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 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.

Empathia Life Matters Employee Assistance Program (EAP)

(Available at most campuses)

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 for those campuses offering Empathia, please call (800) 367-7474 or visit Life Matters online at www.mylifematters.com. Please contact your campus Benefits Office for your campus assigned password.

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.

Final Pay Warrant
Campus Payroll Office

Retirement
CalPERS www.calpers.ca.gov

403(b) Tax Sheltered Annuity (TSA) Program
Fidelity Investments www.netbenefits.com/calstate
Any other CSU Legacy Vendor

Employer-Paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D)
The Standard Insurance www.standard/com/mybenefits/csu

Voluntary Life Insurance and AD&D 401(k) and 457
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 2019 benefits is September 10, 2018 – October 5, 2018.

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 2019 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, 2019.

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 canceled 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: csyou.calstate.edu/Employee-Resources/Benefits/Pages/provider-contact-list.aspx.

CSU The California State University

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.

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