



**CALIFORNIA STATE
UNIVERSITY CHICO**
HUMAN RESOURCES SERVICE CENTER
BENEFITS

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Welcome!

Welcome to the Benefit Programs Overview, a comprehensive resource containing useful information about the benefits package offered by California State University (CSU), Chico. Your benefits package is an important part of your total compensation package at the University, adding value and giving you peace of mind.

You can enroll with the assurance that your benefit needs are handled with the highest priority and confidentiality.

Benefit Programs Overview

- ▶ Human Resources Service Center

Benefits Office

Kendall Hall, Room 118

530-898-5436

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Benefit Eligibility Rules - Academic Personnel

You are eligible for benefits enrollment if:

- You are tenured or on tenure-track, $\frac{1}{2}$ (7.5 WTU) or greater;
- You are a lecturer/coach in an academic year (AY) classification or at least 6 WTUs for at least one semester.

Please note: A reduction in timebase or WTU's to less than the requirement above will result in cancellation of benefits, COBRA will be offered.

Eligible Dependents

You may also enroll eligible dependents, including:

- Your spouse or domestic partner*
- Your children (natural, adopted or step) under the age of 26
- A child with whom you have a parent-child relationship**

*Marriage certificates, certificate of domestic partnership, dependent child birth certificates and Social Security numbers*** are **REQUIRED** to enroll.*

You will need to recertify your dependents occasionally.

* Senate Bill 30 (signed by the governor 7/30/19) amended the definition of a domestic partner in Family Code sections 297 and 299.2. Under the new definition of a domestic partnership, any couple regardless of sex, over the age of 18, and those younger who qualify under the requirements set forth in section 297.1 of the Family Code, are eligible to establish a domestic partnership. The Secretary of State started registering Declarations of Domestic Partnership under the new definition effective January 1, 2020.

** Defined as an employee who assumes a parental role and is considered the primary-care parent.

***Please do not submit Social Security numbers on forms sent via e-mail, as it is not secure.

Double Coverage Not Allowed

- Health
If you are currently covered under another CalPERS-sponsored health plan and wish to enroll in a CSU health plan, you must cancel your current plan.
- Dental
If you are currently covered under another State and/or CSU-sponsored dental plan and wish to enroll in a CSU dental plan, you must cancel your current plan.
- Vision
Double-coverage for vision is allowed.

Two Types of Health Plans Available

HMO Plan (Blue Shield Access+)

You will be assigned a Primary Care Provider (can be changed to another in-network provider)

Less out-of-pocket expenses

Some co-payments may apply

No deductibles

No lifetime maximum

Limited coverage area (CA Only)

Must get referrals to specialist

You must obtain services from the plan's network of providers

PPO Plans (PERS Care, PERS Select, PERS Choice)

Underwritten by Anthem/Blue Cross

More out-of-pocket expenses

Do not need referrals

Some co-payments may apply

Worldwide coverage (PERS Choice and PERS Care)

PERS Select is available in California only

Annual deductible amounts must be met before some benefits apply

Can obtain services from any doctor - if you visit preferred providers, the plan pays more of the cost

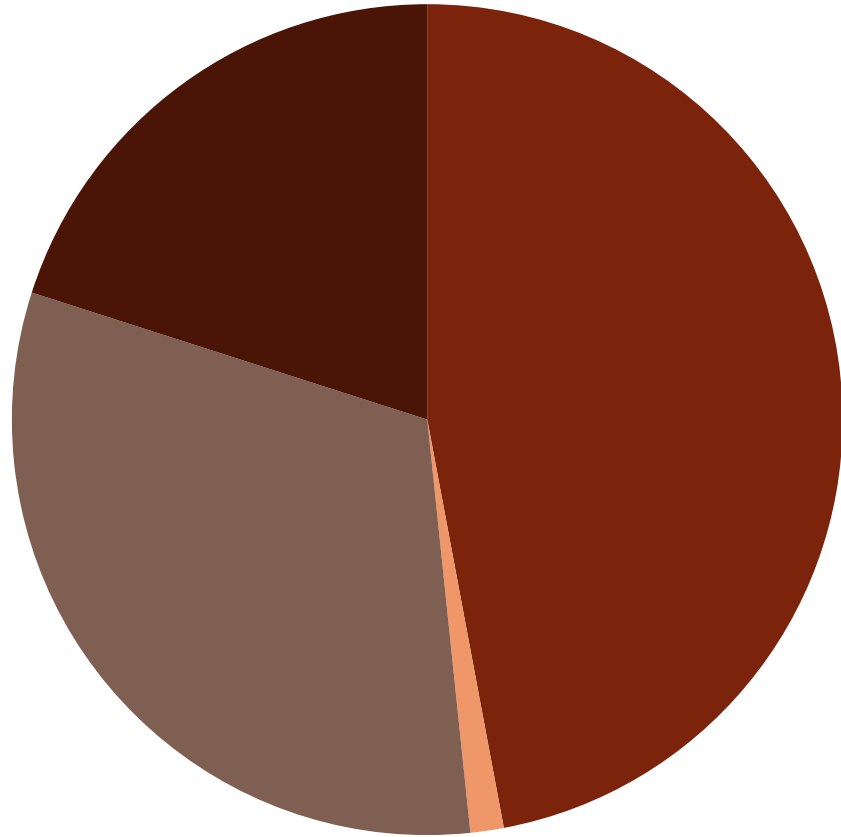
Employee's Monthly Share of Premium for 2020 Calendar Year

	Blue Shield Access + HMO	PERS Select PPO	PERS Choice PPO	PERSCare PPO
Employee Only	\$143.16	\$0.00	\$ 20.00	\$222.88
Employee + 1	\$359.32	\$0.00	\$113.00	\$518.76
Employee + 2 or more	\$498.42	\$0.00	\$178.20	\$705.69

The CSU pays a share of your premium:

Employee Only \$767, Employee +1 \$1,461, Employee + 2 or more \$1,868

Current Health Plan Enrollment



■ Blue Shield Access+
HMO

■ PERSCare

■ PERS Choice

■ PERS Select

Dental Plan Options

(Premiums fully paid by the CSU)

DeltaCare HMO

Less out-of-pocket expenses

Cleanings and exams two times per calendar year at no charge

No deductible

\$1,600 maximum out-of-pocket plus \$350 startup cost for orthodontics

Small network of providers, there are no local pediatric dentists on plan

You must designate 1 of the 4 local providers as your dentist (Chico Dental Care, Chico Modern Dentistry or Western Dental Care of Chico or Yuba City)

Delta Dental PPO

More out-of-pocket expenses

Cleanings and exams two times per calendar year at no charge

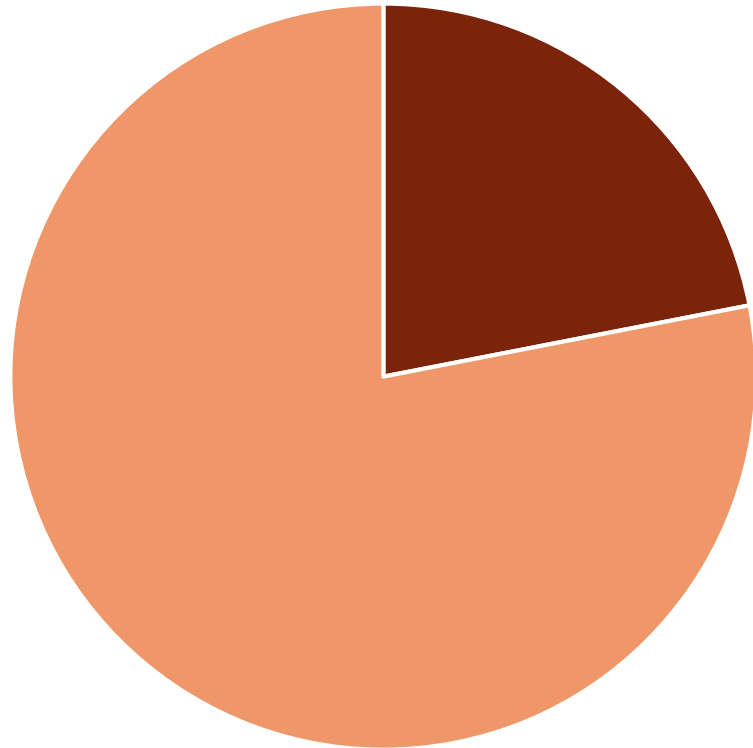
\$50 calendar-year deductible for restorative work then covered at percentage based on bargaining unit

\$2,000 max benefit per family member per calendar year

Large network of providers

\$1,000 orthodontics maximum coverage per patient

Current Dental Plan Enrollment



■ DeltaCare HMO

■ Delta Dental PPO

Vision Plan

Vision Service Plan

1-800-877-7195

www.vsp.com

- Premiums for basic coverage are fully paid by the CSU
- No identification card required
- Lens and frame benefit every other calendar year
- May enroll in premier coverage at <http://csuactives.vspforme.com/>
- Computer Vision Care (CVC) glasses available to CSU, Chico employees every other calendar year (prescription must be different than regular prescription)
- Obtain [CVC form](#) from our website

FlexCash

If you have other health and/or dental coverage outside of the CSU, the FlexCash Plan pays you cash in lieu of CSU coverage.

The following reimbursements are paid monthly, and are considered additional income for tax purposes.

\$128 in lieu of health enrollment

\$ 12 in lieu of dental enrollment

- Proof of other coverage is required (identification card)
- Cannot be enrolled in another CSU plan
- Must be enrolled in another GROUP plan
- Cannot be enrolled in individual health coverage or under Covered California, Medicare Medi-Cal, Tri-Care or medical cost-sharing programs

Health Care Reimbursement Account (HCRA)

Offers the ability to pay for eligible out-of-pocket health care expenses with pre-tax dollars, maximum monthly contribution of \$225.00 monthly (\$2,700 annually)

- Is not a Health Savings Account, you MUST use all contributions each year or funds are relinquished
- \$12 per year administrative fee (\$1 per month)
- Submit receipts to third-party administrator, ASI, for reimbursement
- Some eligible expenses include:
 - Deductibles
 - Co-pays
 - Prescriptions Co-pays
 - Orthodontia
 - Hearing Aids
 - Some vision wear and dental services
 - For a complete list of eligible expenses visit <https://www.asiflex.com/>
- If you have unused funds you can purchase items at the ASIFlex Store

Dependent Care Reimbursement Account (DCRA)

Offers the ability to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars, maximum monthly contribution of \$416.66 (\$5,000 annually)

- You **MUST** use all contributions each year or funds are relinquished
- \$12 per year administrative fee (\$1 per month)
- Submit receipts to third-party administrator, ASI, for reimbursement
- In general, eligible dependents include:
 - Children under age 13
 - A spouse who is physically or mentally unable to care for self
 - A financially dependent member of the household
- It is advisable to consult with a financial advisor to ensure that there is a tax advantage

Life Insurance and Accidental Death & Dismemberment

- Administered by *The Standard*
- Premiums are paid by the CSU
- \$50,000 policy provided
- You may choose to purchase *voluntary* coverage at your cost. If you apply within 60 days of your date of hire you can apply for up to \$150,000 without medical questionnaire
- Detailed information on the plan is found at www.standard.com/mybenefits/csu

Long Term Disability Insurance

- Administered by *The Standard*
- Premiums are paid by the CSU
- You may choose to purchase *voluntary* coverage at your cost. If you apply within 60 days of your date of hire you can apply without medical questionnaire.
- Detailed information on the plan is found at www.standard.com/mybenefits/csu.

Retirement Plans

Generally, employees at CSU, Chico are required to be enrolled in one of two retirement plans. Your current appointment, employment history and other factors determine which plan you are enrolled in.

- [CalPERS](#) (California Public Employees' Retirement System)
Your retirement formula is based on several factors; your original CalPERS membership date, prior agency affiliation, separation date from prior agency and date of hire with the CSU.
- PST (Part-time, Seasonal and Temporary Employees' Retirement System)
Administered by [Savings Plus](#)

CalPERS

- CalPERS is a defined benefit retirement plan. The plan provides benefits based on the member's years of service, age and final compensation rather than by employee contributions. In addition, benefits are provided for disability, death, and payments to survivors or beneficiaries of eligible members.
- Eligible “academic year” faculty employees include:
 - Those appointed full-time for longer than 6 months
 - Temporary faculty members appointed for half-time or more become eligible at the start of their third consecutive semester at half-time or more.
- Employees are vested after **five** years of CalPERS service and are at least age 50 or 52.
- Employees who retire from the CSU after **ten** years of service are eligible for lifelong health and dental benefits for themselves and their eligible dependents.
- Employees contribute 5 to 7.25% of their gross pay.
- Employees also contribute to Social Security.

CalPERS Reciprocity

- Certain agencies have an agreement with CalPERS and are considered “reciprocal” retirement systems. Prior participation in one of these may impact your retirement plan eligibility.
- The Reciprocal Self-Certification form (included with your new-hire paperwork) lists reciprocal retirement systems and it is extremely important for you to review and *fully* complete this form, complete dates (mm/dd/yyyy) must be included. Return the form with your new-hire paperwork.
- New CalPERS members, coming from one of these agencies, may also be able to establish reciprocity with CalPERS and have pensions from two systems coordinated for a potentially higher retirement benefit.
- Contact CalPERS at 1-888-225-7377 for specific reciprocity questions.

Part-time, Seasonal and Temporary Employees' Retirement Program (PST)

- Currently, all non-CalPERS eligible employees are placed in the Part-time, Seasonal and Temporary Employees Retirement Program; a 457 Deferred Compensation Plan. The plan is administered by the State Department of Personnel Administration (DPA) under the [Savings Plus program](#).
- Enrollees include:
 - Part-time employees who work less than half-time
 - Half-time employees who work less than one year
 - Seasonal employees
 - Temporary employees who work less than six months in a fiscal year
- Employees contribute 7.5% of gross pay, there is no employer contribution.
- Employees do not contribute to Social Security while in this program.
- If you become eligible for CalPERS after PST membership, the 7.5% deduction to PST stops. CalPERS enrollment occurs automatically when you begin teaching your third *consecutive* semester with .50 timebase or more. Contact our office if you have any questions.

Voluntary Retirement Savings Options

The following programs allow eligible employees to save toward retirement by investing pre-tax contributions in tax-deferred investments. These contributions are made through payroll deductions, prior to federal and state taxes being calculated. There is no employer contribution.

- 403(b), a Tax Sheltered Annuity, administered by Fidelity
<https://nb.fidelity.com/public/nb/calstate/home>
- Roth Plan, administered by Fidelity
<https://nb.fidelity.com/public/nb/calstate/home>
- 457(b), a deferred compensation plan, administered by Savings Plus
<https://www.savingsplusnow.com>
- 401(k), a thrift plan, administered by Savings Plus
<https://www.savingsplusnow.com>

Visit the plan website to schedule an appointment or to begin contributing.

Miscellaneous Voluntary Benefits

The CSU offers several other benefits to employees such as,

- The Standard Life, AD & D and LTD Insurances (Guaranteed issue if you enroll within 60 days of employment)
- Critical Illness and Accident Insurance administered by The Standard
- MetLaw Legal Services (May enroll within 60 days of employment or during annual open enrollment period)
- California Casualty - Auto, Homeowners & Renters Insurance
- Employee Assistance Program (Life Matters)

How do I enroll?

- **Health, Dental and FlexCash**
 - Complete the [Benefits Enrollment/Change Worksheet](#) and [A/R Agreement](#)
 - Make copies of required supplemental documentation
 - E-mail to benefits@csuchico.edu or submit to Kendall Hall 118 within 60 days of hire date. NOTE: Do not send Social Security numbers via e-mail, we will contact you for this information
 - Health and dental coverage will be effective the first of the month following submission
- **Vision**
 - Automatic enrollment in the basic plan
 - If enrolling dependents, employee must designate on the Benefits Worksheet
 - Coverage will be effective the first of the month following date of hire
 - Enroll in premier coverage at <https://csuactives.vspforme.com>
- **Health Care Reimbursement or Dependent Care Reimbursement Accounts**
 - Complete the [2020 Health and Dependent Care Reimbursement Account Form](#)
 - Submit to Kendall Hall 118 within 60 days of hire date
 - **MUST RE-ENROLL DURING OPEN ENROLLMENT**
- **CSU-paid Life and Long Term Disability**
 - Automatic enrollment
 - If Desired, download and complete the [Beneficiary Designation Form](#) and mail to [The Standard](#).

How do I enroll?

- **401(k) and 457(b) Plan**
 - Administered by State of California through Nationwide
 - Visit [Savings Plus](#) or;
 - Call 1-855-616-4776

- **403(b) and Roth Plan**
 - Administered by California State University through Fidelity
 - Visit [NetBenefits](#) or;
 - Call 800-343-0860 for assistance or to schedule a one-on-one appointment

Generally, the effective date will be the first day of the *second* month following enrollment.

When is it effective?

Enroll within 60 days of employment or qualifying event	Effective date
Health	First day of the month following enrollment
Dental	First day of the month following enrollment
Vision, basic	First day of the month following date of hire*
HCRA/DCRA	First day of the second month following enrollment
CSU-paid LTD (if applicable)	First day of employment
CSU-paid Life (if applicable)	First day of the month following date of hire*
Voluntary Life, AD&D, LTD	When approved by The Standard

Enroll anytime	Effective date
403(b), Roth through Fidelity	First of the second month following enrollment
457(b), 401(k) through Savings Plus	First of the second month following enrollment

**In rare cases, the date of hire may fall in one calendar month but be considered part of the following pay period. The earliest effective date would then be the first of the month following that pay period.*

What comes next?

- If you wish to enroll in a health, dental, vision or the FlexCash Program, complete a [Benefits Enrollment/Change Worksheet](#) and [A/R Agreement](#).
- If choosing the DeltaCare HMO plan, specify a dental practice on the worksheet. (Choices: Chico Dental Group, Chico Modern Dentistry, Western Dental Group of Chico, Western Dental Group of Yuba City)
- Include required certificates for your dependents (marriage, domestic partnerships and birth certificates).
- Submit all documents via e-mail to benefits@csuchico.edu or to Human Resources Dept.
- For guaranteed issue coverage for the *voluntary* life, AD&D, LTD, Critical Illness or Accident insurance plans, enroll within the first 60 days of your hire date.

Expectations

- Your **health** plan will mail identification (ID) cards to your home, generally within 2 weeks. When you receive your ID cards, please check immediately for accuracy. If enrolled in the Blue Shield HMO and you would like to change your assigned physician, call the number on your ID card to request a change.
- HMO doctors may cancel their contract with the insurance plan at any time. In that event, you will need to select a new doctor. A doctor cancelling a contract with the HMO is *not* considered a permissible reason to change health plans. The employee must wait until the next open enrollment period.
- Changing HMO doctors is allowable any time during the year, the employee must notify the plan of your intent prior to seeking medical treatment.
- Due to time constraints at the State Controller's Office, your initial premium may not appear on your first pay warrant. You will be asked to sign an [accounts receivable agreement](#) for your *initial* benefit premium. Notify the Benefits unit if premiums do not appear within two months of enrollment.

Expectations

- Enrollees in the **Delta Dental PPO** plan will not receive ID cards. The employee's name and date of birth should be provided to the dentist for billing. Employees may print an ID card from the [Delta Dental PPO](#) website.
- [DeltaCare USA \(HMO\)](#) will mail ID cards to your home, generally within 2 weeks. When you receive your ID cards, please check immediately for accuracy.
- Enrollees in the VSP vision plan will not receive ID cards. The employee's name and date of birth should be provided for billing. Employees may print an ID card from the [VSP](#) website.
- In most cases, adding or deleting dependents must be processed within 60 days of the qualifying event. Complete the [Benefits Enrollment/Change Worksheet](#) and send to benefits@csuchico.edu along with the required supplemental documents. Plan rate changes should be verified **by the employee** upon receipt of their paycheck following their request.
- Each fall, during open enrollment, employees are able to make changes to their health and dental plans or enroll/re-enroll in the HCRA or DCRA plans. All changes are effective January 1 of the following year. Plan rate changes should be verified **by the employee** upon receipt of their January paycheck or the paycheck following their request.

Contact Information, Resources and Forms

- **Retirement Plans**
 - [CalPERS](#) (California Public Employee Retirement System) 888-225-7377
 - [Savings Plus](#) 855-616-4776
- **Health Plans**
 - [2020 Health Plan Rates and Side-by-Side Comparison](#)
 - [Blue Shield Access+ HMO](#) 800-334-5847
 - [PERS Choice, PERS Select and PERSCare](#) 877-737-7776
 - [FlexCash Plan and Tax Advantage Premium Plan \(TAPP\) Brochure](#)
 - [Benefits Enrollment/Change Worksheet](#)
 - [Accounts Receivable \(A/R\) Agreement](#)
- **Dental Plans**
 - [2020 Dental Plan Side-by-Side Comparison](#)
 - [Delta Dental PPO](#) 800-335-8227
 - [DeltaCare USA \(HMO\)](#) 800-422-4234
 - [Benefits Enrollment/Change Worksheet](#)
- **Vision Basic Plan (automatic enrollment for employee)**
 - [VSP Plan Summary](#)
 - [VSP Web Site](#)
 - [Benefits Enrollment/Change Worksheet](#) (complete worksheet for dependents)

Contact Information, Resources and Forms

- **Health Care Reimbursement or Dependent Care Reimbursement Accounts**
 - [Health Care Reimbursement Account \(HCRA\) Plan Brochure](#)
 - [Dependent Care Reimbursement Account \(DCRA\) Plan Brochure](#)
 - [DCRA/HCRA Enrollment Authorization Form \(For 2020 Tax Year\)](#)
- **Investment Programs**
 - [Voluntary Retirement Savings Accounts Limits and Comparison Chart](#)
 - [Savings Plus - 401\(k\) and 457\(b\)](#)
 - [Fidelity - 403\(b\) and Roth IRA](#)
- **The Standard (Life, AD&D and LTD)**
 - [Brochures, Certificates and Forms](#)
- **The Standard Critical Illness Insurance**
 - [Enrollment, Plan Information and Rates](#)
- **The Standard Accident Insurance**
 - [Enrollment and Plan Benefits](#)
- **CalPERS Long-Term Care**
 - [Enrollment, Plan Information and Rates](#)
- **MetLaw Legal Plan**
 - [Enrollment and Attorney Directory](#)
- **California Casualty (Auto and Home Insurance)**
 - [Quotes and Plan Information](#)

Questions

- The [Benefits website](#) has additional information and useful links.
- Contact the Benefits office at 530-898-5436 or benefits@csuchico.edu.