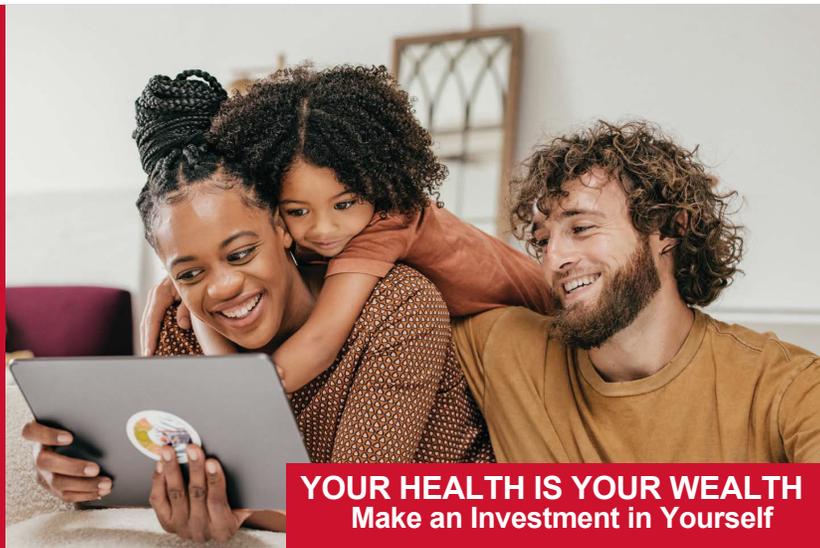


# WELCOME TO THE CSU OPEN ENROLLMENT

## START PLANNING

Open Enrollment is your annual opportunity to review your benefits, your family's needs and to fine-tune your benefits package to match. Many life events can occur during the year that can affect the types of plans and amount of coverage you need. 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 suit your needs best.



**YOUR HEALTH IS YOUR WEALTH**  
Make an Investment in Yourself

**SEPTEMBER 18, 2023 THROUGH OCTOBER 13, 2023**

**Benefits Fair and Wellness EXPO**  
**Wednesday, September 27, 2023**  
**Satellite Student Union**  
**Time: 10:30 AM – 1:00 PM**

## Ready, Set, Enroll...

This handout provides important changes for 2024 and an overview of all available benefits.

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

- CalPERS Health plan
- Delta Dental plan
- Dependent Care Reimbursement Account (must re-enroll each year to continue)
- Health Care Reimbursement Account (must re-enroll each year to continue)
- **New Carrier: ARAG Legal Services** (enrollment during Open Enrollment & automatic enrollment for current MetLaw participants)
- Vision Service Plan (VSP) Basic and Premier (enrollment and cancellation may occur only during Open Enrollment for the Premier Plan)
- The Standard Insurance Critical Illness or Accident Insurance

The following benefits are not restricted to Open Enrollment, but we encourage you to review them during this time:

- 403(b) Supplemental Retirement Plan
- Empathia - Employee Assistance Program (employees are automatically enrolled)
- The Standard Insurance (voluntary life, AD&D, long-term disability)
- California Casualty Auto, Home and Renters Insurance
- Nationwide Pet Insurance

No action is required if you are not requesting a health plan change or adding/deleting dependent(s).

Action is required if you plan to continue enrollment in the flexible spending plan (HCRA/DCRA) for 2024. Re-enrollment is required for NEW or continuation of plan(s).

Forms are available on the *Fresno State HR Benefits Open Enrollment website* beginning September 18, 2023. **All requests must be submitted no later than Friday, October 13, 2023 by 5:00pm.** No exceptions can be made due to the State Controller's processing time.

Open Enrollment changes will become effective on **January 1, 2024**. Please confirm your changes on your January 1, 2024 pay warrant through your *Cal Employee Connect* or *myFresnoState account*.

## Benefits Fair & Wellness Expo Wednesday, September 27, 2023

The Fresno State Benefits Fair and Wellness Expo is back! Human Resources and Organizational Excellence are partnering to bring this event to the Satellite Student Union from 10:30am to 1:00pm. All CSU employees are welcome and encouraged to attend. During the event you will be able to meet with the benefit providers. We hope you will take advantage of this time to ask any questions you may have about the health, dental, vision or voluntary benefits available to you and your eligible dependents.



## OVERVIEW OF PLAN CHANGES EFFECTIVE FOR 2024

### Health Plan Rate Changes

Effective January 1, 2024, rates for most health plans will change. Please refer to page 4 to review the monthly employee cost.

### HealthNet Smart Care Removed from the CalPERS Health Program

Effective January 1, 2024, HealthNet Smart Care will no longer be an available health plan to CSU employees. Employees who are in this plan will need to elect a different health plan coverage during Open Enrollment. Employees currently enrolled in HealthNet Smart Care will be administratively transferred to Blue Shield Access+ effective January 1, 2024 if they don't make a plan change.

### Tips for Selecting a Health Plan

You may want to consider factors such as access to doctors, range of benefits, cost of services, monthly premiums, 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. Other tips to keep in mind:

- Identify your needs and the needs of your family members.
- Understand the basics of how your health plan's network is managed e.g., whether it's a PPO or HMO plan.
- Consider your out-of-pocket costs, as well as copays for prescription drugs, office visits, lab tests and hospitalization.
- Review your health plan availability by county and ZIP code.
- Review your health plan's covered benefits and exclusions.
- Consider coverage if you travel or have a dependent in college in another state.

### Legal Insurance Plan Carrier Change and Enhancements

Effective January 1, 2024 voluntary legal insurance benefits will now be provided by ARAG®. You'll receive greater legal protection with no loss in coverage at a lower price. ARAG offers you access to local network attorneys who can help you address life's legal situations. Plus, network attorney fees are 100% paid in full for most covered matters. ARAG legal plan coverage can only be enrolled in during Open Enrollment.

### Health Care Reimbursement Account (HCRA)

You may contribute up to \$3,050 for the 2024 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2024 monthly minimum is \$20.00 and the maximum is \$254.16 ASIFlex is the claims administrator for this plan.

### Dependent Care Reimbursement Account (DCRA)

New for Dependent Care participants: Employees may now participate in the new Recurring Direct Pay Program. This program allows you to take advantage of your pre-tax benefit by directly paying your child care provider from your DCRA account.

Additional information about both (HCRA & DCRA) plans can be obtained at [www.asiflex.com](http://www.asiflex.com) or by calling ASIFlex at (800) 659-3035.

# 2024 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

## Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Unit 6)			Unit 6		
		2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee	2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee
ANTHEM BLUE CROSS SELECT HMO CALIFORNIA	Employee Only	\$925.57	\$0.00	\$20.85	\$925.57	\$0.00	\$15.85
	Employee + 1	\$1,851.14	\$0.00	\$108.70	\$1,851.14	\$0.00	\$98.70
	Employee + 2 or more	\$2,366.00	\$40.48	\$226.01	\$2,386.00	\$20.48	\$206.01
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	\$983.00	\$214.94	\$233.65	\$988.00	\$209.94	\$228.65
	Employee + 1	\$1,890.00	\$505.88	\$534.30	\$1,900.00	\$495.88	\$524.30
	Employee + 2 or more	\$2,366.00	\$748.64	\$779.29	\$2,386.00	\$728.64	\$759.29
BLUE SHIELD ACCESS+ CALIFORNIA HMO	Employee Only	\$892.49	\$0.00	\$0.00	\$892.49	\$0.00	\$0.00
	Employee + 1	\$1,784.98	\$0.00	\$0.00	\$1,784.98	\$0.00	\$0.00
	Employee + 2 or more	\$2,320.47	\$0.00	\$66.79	\$2,320.47	\$0.00	\$46.79
KAISER PERMANENTE CALIFORNIA HMO	Employee Only	\$964.15	\$0.00	\$0.00	\$964.15	\$0.00	\$0.00
	Employee + 1	\$1,890.00	\$38.30	\$6.36	\$1,900.00	\$28.30	\$0.00
	Employee + 2 or more	\$2,366.00	\$140.79	\$92.97	\$2,386.00	\$120.79	\$72.97
PERS PLATINUM PPO	Employee Only	\$983.00	\$232.87	\$200.89	\$988.00	\$227.87	\$195.89
	Employee + 1	\$1,890.00	\$541.74	\$468.78	\$1,900.00	\$531.74	\$458.78
	Employee + 2 or more	\$2,366.00	\$795.26	\$694.11	\$2,386.00	\$775.26	\$674.11
PERS GOLD PPO	Employee Only	\$859.31	\$0.00	\$0.00	\$859.31	\$0.00	\$0.00
	Employee + 1	\$1,718.62	\$0.00	\$0.00	\$1,718.62	\$0.00	\$0.00
	Employee + 2 or more	\$2,234.21	\$0.00	\$0.00	\$2,234.21	\$0.00	\$0.00
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	\$853.00	\$0.00	\$0.00	N/A	N/A	N/A
	Employee + 1	\$1,708.00	\$0.00	\$0.00			
	Employee + 2 or more	\$2,220.00	\$0.00	\$0.00			
UNITEDHEALTHCARE ALLIANCE HMO CALIFORNIA	Employee Only	\$882.98	\$0.00	\$0.00	\$882.98	\$0.00	\$0.00
	Employee + 1	\$1,765.96	\$0.00	\$0.00	\$1,765.96	\$0.00	\$0.00
	Employee + 2 or more	\$2,295.75	\$0.00	\$64.47	\$2,295.75	\$0.00	\$44.47

## 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	\$983.00	\$988.00
Employee + One	\$1,890.00	\$1,900.00
Employee + Family	\$2,366.00	\$2,386.00

# FLEXCASH

FlexCash	Amount
Medical	\$128
Dental	\$12
<b>Total</b>	<b>\$140</b>

FlexCash is available if you are eligible for health and dental coverage and have other non-CSU group health and/or dental coverage. The following are not qualifying group health plan coverage for purposes of the FlexCash Benefit Program: **an individual health insurance policy (for example, from Covered California or another insurance marketplace) and coverage under Tricare, Medicare and Medi-Cal.**

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

## DENTAL PLANS: Delta Dental PPO and DeltaCare USA HMO

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, visit [deltadentalins.com/csu](http://deltadentalins.com/csu), or call **(800) 626-3108** if you are enrolled in the Delta Dental PPO Plan. Call **(844) 519-8751** if enrolled in the 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. **REMINDER:** Recent Enhancements for the **SmileWay Wellness Benefit** available under the Delta Dental PPO Plan includes:

- When you visit a PPO dentist, your diagnostic and preventive services (such as cleanings and exams) will not count toward your maximum.
- Enhanced coverage has been added for gum disease associated with a number of diagnosed systemic conditions (amyotrophic lateral sclerosis (ALS), cancer, chronic kidney disease, diabetes, heart disease, HIV/AIDS, Huntington’s disease, joint replacement, lupus, opiod misuse and addiction, Parkinson’s disease, rheumatoid arthritis, Sjogren’s syndrome 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 rendered. 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 less in out-of-pocket expenses.

### DeltaCare USA HMO

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. No claim forms are required. Each covered dental service has a specific copayment amount and several services are covered at no charge.

You will receive an identification card and welcome letter, which lists your DeltaCare USA panel dentist. The welcome letter will list your DeltaCare USA panel dentist. You may change your assigned dentist by contacting DeltaCare USA.

# VISION PLANS

## The CSU's Vision Service Plan Basic and Premier

### Vision Service Plan (VSP)

The CSU automatically provides the Basic plan 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 fee. If the employee elects the Premier plan, any dependents they wish to cover must also be enrolled.

For additional information, visit [csuactives.vspforme.com](https://csuactives.vspforme.com) or call (800) 400-4569.



## Overview of the Basic and Premier Vision Plans

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

The VSP offers a large network of contracting providers, including optometrists and ophthalmologists. 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." Coverage is still provided, but the out-of-pocket costs will be significantly higher.

### Which Plan Is Right for You?

The plans utilize the VSP network of providers, but your out-of-pocket costs associated with the plans will vary.

The best vision plan for you depends on several factors:

- What are your anticipated vision expenses for 2024?
- What can you afford to pay out of pocket (in terms of copayments) when vision care is needed?
- Do you have other vision insurance?

## Employee Coverage for CSU

CSU and VSP provide you with a choice of affordable vision plans. You have a choice between the Basic Plan, or may upgrade to the Premier Plan for enhanced benefits.

- Basic Plan: Advantage Premier Network
- Premier Plan: Choice Network

## Premier Plan Eligibility

Eligibility requirements are the same across all plans (health, dental and vision) and defined in this guide under eligibility. However, unlike with health and dental, the Premier Plan requires all dependents to also be enrolled in the Premier Plan coverage or they will lose their Basic vision coverage. You cannot enroll in the Basic and Premier vision plans 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	\$4.03
Employee + One	\$0	\$15.01
Employee + Family	\$0	\$28.41

# YOUR VSP VISION BENEFITS SUMMARY

## Coverage with a VSP Provider—Basic Plan

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

## Coverage with a VSP Provider—Premier Plan

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

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

<sup>†</sup>Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

<sup>†</sup>Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

\*Coverage with a retail chain may be different or not apply.

<sup>†</sup>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.

VSP guarantees member satisfaction 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. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on [vsp.com](https://www.vsp.com). ©2023 Vision Service Plan. All rights reserved.

VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare and VSP Premier Edge are trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 104702 VCCM

# HEALTH CARE & DEPENDENT CARE REIMBURSEMENT PLANS

## Health Care Reimbursement Account

This plan allows you to set aside a portion of your pay on a pretax basis to reimburse yourself for eligible health, dental and vision care expenses for you, your spouse/registered domestic partner and eligible dependent(s).

You may contribute up to \$3,050 for the 2024 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2024 monthly minimum is **\$20.00** and maximum is **\$254.16**. ASIFlex is the claims administrator for this plan.



## **Debit Card**

The ASIFlex Card (a limited use pre-paid debit card) provides an easy way to pay for out-of-pocket health care expenses for you, your spouse, and any tax dependents. The advantage of the card is that you do not have to pay with cash or a personal credit card. The ASIFlex Card will allow you to pay directly from your health care account and can be used at health care providers that accept VISA and certain retail merchants that inventory eligible health care products.

## **ASIFlex Mobile App**

You can check your balance from the palm of your hand with the ASIFlex Mobile App. Submit claims from anywhere, anytime. The app is available to download in the Apple Store and Google Play.

## **FSA Store**

Employees can purchase eligible products and services through the Flexible Spending Account (FSA) site, FSAstore. FSAstore.com has the largest inventory of FSA-eligible products and services on the web. It's a website you can trust to provide competitive pricing and quick turnaround for Flexible Spending Account information and shopping. Cardless pay is now available through the FSAstore by simply choosing the ASIFlex Payment option during the checkout process. Most FSA debit cards, as well as all major credit cards are accepted. Please note: although it accepts FSA debit cards, ASIFlex might require a receipt for your purchase to substantiate the claim.

Additional information about both plans can be obtained at [www.asiflex.com](http://www.asiflex.com) or by calling ASIFlex at (800) 659-3035.

## Dependent Care Reimbursement Account

The Dependent Care Reimbursement Account plan (DCRA) allows you to set aside a portion of your pay on a pretax 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 requires assistance with day-to-day living and is listed as a dependent on your annual tax return, 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 2024 monthly maximum amount is **\$416.66**. ASIFlex is the claims administrator for this plan.



## VOLUNTARY BENEFITS

### Critical Illness

Group Critical Illness Insurance is offered through The Standard, which 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, there are cash benefits 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 to participate in this plan. To learn more about this benefit and/or enroll, go to [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu) or call **(800) 378-5745**

### Accident Insurance

Accidents can happen when least expected, and while they can't always be prevented, you can have the financial support to make your recovery less expensive and stressful. This insurance, provided by The Standard, can help with out-of-pocket expenses such as deductibles, copays, transportation to medical centers, and more. To learn more about this benefit and/or enroll, go to [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu) or call **(800) 378-5745**.

### Legal Plan

You can't predict the future, but you can plan for it. An ARAG® legal insurance plan isn't just for the serious issues. It's for events you plan for, like getting married or creating a will. Or the unexpected situations, like a traffic ticket or landlord dispute. Network attorney fees are 100% paid in full for most covered matters. Benefit from a wide range of coverage and services to protect you and your loved ones. Employees can enroll only during open enrollment. To learn more about this plan and enroll, go to [ARAGlegal.com/CSU](https://ARAGlegal.com/CSU) or call **(800) 247-4184**.

### Auto, Home and Renters Insurance

Discounted auto, home and renters insurance is offered exclusively to all CSU employees (excluding rehired annuitants and students) through California Casualty. Employees can save an average of over \$500 and receive unique benefits like: free/waived deductible if your vehicle is hit/vandalized on campus, identity theft protection, 12-month rate lock guarantee, no charge personal property coverage up to \$500 and payroll deduction available at no cost to active employees or monthly E-Z Pay Plans with skip payment options. Employees can enroll at any time. For more insurance information, safety resources or to get a quote, visit [calcas.com/csu](https://calcas.com/csu) or call **(866) 680-5142**.

### Life Insurance

You have the opportunity to purchase group life insurance for you and your eligible dependents. Employees have the opportunity to enroll or increase supplemental life insurance at any time. However, evidence of insurability may be required. To learn more about this benefit and/or to enroll, go to [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu) or call **(800) 378-5745**.

### Long-Term Disability (LTD)

You have 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 [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu) or call **(800) 378-5745**.

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

You are eligible to purchase 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. Coverage for spouse/registered domestic partner and dependent child(ren) coverage are also available. To learn more about this benefit and/or to enroll, go to [standard.com/mybenefits/csu](https://standard.com/mybenefits/csu) or call **(800) 378-5745**.



# FREQUENTLY ASKED QUESTIONS

## 1. What is Open Enrollment?

The Open Enrollment period is the time each year when all employees can enroll in benefits coverage or change their current benefits coverage for the upcoming calendar year.

## 2. What are the Open Enrollment dates this year?

The Open Enrollment period for benefits is September 18, 2023 through October 13, 2023.

## 3. Who is eligible to participate?

Active employees with appointments that exceed 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 who do not meet the eligibility criteria above may still be eligible to enroll in many of the voluntary plans (HCRA, DCRA, auto, home and renters insurance, pet insurance, the legal plan, or the 401(k), 457 and 403(b) plans).

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

Your current benefits elections (except for dependent care and health care reimbursement accounts) will roll over to the 2024 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 money when you have certain everyday expenses, such as costs related to child care and health care. CSU offers you two FSAs: The Healthcare Reimbursement Account and the Dependent Care Reimbursement Account. 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, 2024.

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

Visit [calpers.ca.gov](http://calpers.ca.gov) to access the Health Plan Search by ZIP Code tool to find doctors or medical groups in your search. Information is subject to change on a weekly basis. Before making any plan changes, contact the doctor or health plan to confirm availability.

## 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 employees 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 follows:

- 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 Human Resources Benefits office.

Employees on leave of absence during Open Enrollment 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 Human Resources Benefits at 559-278-2032.

## California State University (CSU) 403(b) Supplemental Retirement Plan (SRP)

The CSU provides you the opportunity to participate in the 403(b) Supplemental Retirement Plan (SRP). The SRP is a voluntary program that can help you save money on taxes, invest in your future and supplement your income in retirement. By contributing into the CSU 403(b) SRP, you can improve your chances of reaching your retirement goals.

Whether retirement is a long way off or right around the corner, by participating in the CSU 403(b) SRP, you could make a big difference in preparing for your future. Start with what you can and build from there. The important thing is that you start!

### Two ways you can contribute:

#### Pretax Option

Save for retirement by investing monthly pretax contributions in tax-deferred investments. Pretax contributions mean more savings go toward your retirement goals than after-tax savings.

#### Roth Contribution (After-Tax) Option

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

#### Advantages of saving in the CSU 403(b) SRP:

- Easy and convenient—Contributions are automatically deducted from your pay.
- Tax-advantaged—Both pretax and Roth options available.
- Variety of investment options—It's easy to find an investment strategy that helps you meet your goals.
- Guidance and education—Free consultations with Fidelity retirement planners are available at all 23 campuses.
- Time is an asset—The sooner you start saving toward retirement, the more you benefit from compounding interest.
- Consolidate your retirement assets—Your campus Fidelity retirement planner can assist you in rolling over your balances from previous employers or your other CSU 403(b)s.

#### How to Enroll

You may enroll in the plan at any time. You can:

- Call Fidelity at (877) 278-3699 and mention CSU plan number 50537
- Go online to [NetBenefits.com/calstate](http://NetBenefits.com/calstate)
  - Click on the "Enroll Now" button
  - Enter your information, including CSU plan number 50537

#### More Information

- Go to [csyou.calstate.edu/srp](http://csyou.calstate.edu/srp)
- CSU employees are entitled to complimentary one-on-one consultations with a Fidelity Retirement Planner on campus. Schedule your appointment by calling (800) 642-7131.

Regular review of your contributions and investment elections keep you on track towards reaching your retirement goals.

## Empathia Life Matters - Employee Assistance Program (EAP)

The Employee Assistance Program provide free, confidential counseling and referral services to eligible employees and members of their household—including dependents living away from home— 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 well-being. It is offered at no charge to you and is a valuable source of support and information during difficult times as well as consultations on day-to-day concerns. The EAP is an assessment, short-term counseling and referral service designed to assist you and your family in managing everyday concerns. In addition to in-person EAP counseling, LifeMatters offers phone counseling sessions by appointment. These sessions may be scheduled through the program's toll-free number and are conducted by providers located and licensed in the state of California. To access benefits, please call (800) 367-7474, or visit Life Matters online at [www.mylifematters.com](http://www.mylifematters.com). Contact Human Resources office, 278-2032, for the campus-assigned password.

## Nationwide Pet Insurance

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

## 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 them to ensure your information is current.

**Final Pay Warrant**  
Campus Payroll Office

**Retirement**  
CalPERS [my.calpers.ca.gov](http://my.calpers.ca.gov)

**403(b) Supplemental Retirement Plan**  
Fidelity Investments [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate)

**Any other CSU 403(b) Legacy Vendor**

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

**Voluntary Life Insurance, AD&D, Critical Illness and Accident Insurance**  
The Standard [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu)

**401(k) and 457**  
Savings Plus [www.savingsplusnow.com](http://www.savingsplusnow.com)