

WELCOME TO THE CSU OPEN ENROLLMENT FOR 2023

THRIVE AND SHINE A Roadmap to Your CSU Benefits



ENROLL OR MAKE CHANGES SEPTEMBER 19, 2022 THROUGH OCTOBER 14, 2022

Ready, Set, Enroll...

Please be sure to review this guide in its entirety, because it provides important changes for 2023 and an overview of all available benefits.

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

- CalPERS Health
- Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- MetLife Legal Plan (enrollment and cancellation may occur only during Open Enrollment)
- Vision Service Plan (VSP) Basic and Premier Plans (enrollment and cancellation may occur only during Open Enrollment for the Premier Plan)
 - The Premier Plan can only be canceled during Open Enrollment after completing 12 months of enrollment
- The Standard Critical and 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, add/delete dependent(s), or need to enroll/re-enroll in a flexible spending account (HCRA/DCRA) for 2023.

Open Enrollment Requests: Adobe Sign forms are available on the *Fresno State HR Benefits Open Enrollment website* beginning September 19, 2022. **All requests must be submitted no later than Friday, October 14, 2022 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, 2023. Please confirm your changes on your January 1, 2023 pay warrant through [Cal Employee Connect](#) or [myFresnostate](#).



OVERVIEW OF PLAN CHANGES EFFECTIVE FOR 2023

Health Plan Rate Changes:

- Effective Jan. 1, 2023, rates for most health plans will change. Please refer to page 4 to review the monthly employee cost.

Preferred Provider Organization (PPO)

New match to a Primary Care Provider (PCP) for PPO members who have not already selected a PCP. This would not change the ability to see a specialist any time.

Health Benefit Design Change

New benefit for members providing medically necessary and clinically appropriate hearing aids in both ears at 100% coverage every 36 months.

Health Care Reimbursement Account Plan (HCRA)

You may contribute up to \$2,850 for the 2023 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2023 monthly maximum is \$237.50. ASIFlex is the claims administrator for this plan.

Vision Service Plan (VSP) New Plan Enhancements

Effective January 1, 2023, your Vision benefits are being enhanced to include VSP LightCare™. Even if you don't wear prescription glasses, an annual eye exam is an easy and cost-effective way to take care of your eyes and overall health. With VSP LightCare™ you can use your frame and lens benefit to get non-prescription eyewear from your VSP® network doctor. Sunglasses or blue light filtering glasses may be just what you're looking for.

Visit a VSP network doctor and choose either prescription eyewear coverage, or use your frame and lens allowance toward ready-to-wear:

- non-prescription sunglasses or
- non-prescription blue light filtering glasses

Premier participants will also see a **small rate decrease**, effective plan year 2023.


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 or by calling ASIFlex at (800) 659-3035.

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. You may log in using the campus-assigned password: **FresnoState**



THRIVE AND SHINE
**A Roadmap to Your
CSU Benefits**

2022 Open Enrollment Events

CSU Virtual Benefits Fair

This year the regional virtual benefits fair will be held on **Zoom Events**. All CSU employees are welcome and encouraged to attend. During the event, you will be able to meet virtually with your campus benefit team as well as the benefit providers. We hope you will take advantage of this time to answer any questions you may have about the health, dental, vision or voluntary benefits available to you and your dependents.

The registration link will be provided on the **Fresno State Open Enrollment** and the **CSU Open Enrollment** websites. Once registered, you will receive a confirmation email with a link and instructions on how to join.

Central Region

Wednesday, October 5, 2022 from 10:00 a.m. to 1:00 p.m.

Bakersfield, Channel Islands, Fresno, Monterey Bay, Northridge, San Bernardino, San Luis Obispo and Stanislaus

Campus Open Enrollment Workshops

Two in-person Open Enrollment Workshops will be provided by the Human Resources Benefits Team. The workshop will provide an overview of the 2023 health plans, flexible spending and voluntary plans. The Benefits team will be available to assist you with Open Enrollment questions and health plan material during the workshop.

Wednesday, September 28, 2022

University Business Center
Peters Building Room 194
10:00 am – 11:00 am

Tuesday, October 4, 2022

University Business Center
Peters Building Room 194
10:00 am – 11:00 am

To register for the above workshops log into your *myFresnoState*, click on *Employee Self-Service* select *Learning & Development*, click on *CSU Learn*.

Limited seating available

2023 CaIPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Unit 6)			Unit 6		
		2023 Amount Paid by CSU	2023 Amount Paid by Employee	2022 Amount Paid by Employee	2023 Amount Paid by CSU	2023 Amount Paid by Employee	2022 Amount Paid by Employee
ANTHEM BLUE CROSS SELECT HMO CALIFORNIA	Employee Only	\$883.00	\$20.85	\$32.08	\$888.00	\$15.85	\$27.08
	Employee + 1	\$1,699.00	\$108.70	\$148.16	\$1,709.00	\$98.70	\$138.16
	Employee + 2 or more	\$2,124.00	\$226.01	\$222.01	\$2,144.00	\$206.01	\$202.01
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	\$883.00	\$233.65	\$382.07	\$888.00	\$228.65	\$377.07
	Employee + 1	\$1,699.00	\$534.30	\$848.14	\$1,709.00	\$524.30	\$838.14
	Employee + 2 or more	\$2,124.00	\$779.29	\$1,131.98	\$2,144.00	\$759.29	\$1,111.98
BLUE SHIELD ACCESS+ CALIFORNIA HMO	Employee Only	\$842.61	\$0.00	\$84.22	\$842.61	\$0.00	\$79.22
	Employee + 1	\$1,685.22	\$0.00	\$252.44	\$1,685.22	\$0.00	\$242.44
	Employee + 2 or more	\$2,124.00	\$66.79	\$357.57	\$2,144.00	\$46.79	\$337.57
HEALTH NET SMARTCARE HMO CALIFORNIA	Employee Only	\$883.00	\$110.39	\$191.13	\$888.00	\$105.39	\$186.13
	Employee + 1	\$1,699.00	\$287.78	\$466.26	\$1,709.00	\$277.78	\$456.26
	Employee + 2 or more	\$2,124.00	\$458.81	\$635.54	\$2,144.00	\$438.81	\$615.54
KAISER PERMANENTE CALIFORNIA HMO	Employee Only	\$852.68	\$0.00	\$0.00	\$852.68	\$0.00	\$0.00
	Employee + 1	\$1,699.00	\$6.36	\$61.34	\$1,705.36	\$0.00	\$51.34
	Employee + 2 or more	\$2,124.00	\$92.97	\$109.14	\$2,144.00	\$72.97	\$89.14
PERS PLATINUM PPO	Employee Only	\$883.00	\$200.89	\$130.78	\$888.00	\$195.89	\$125.78
	Employee + 1	\$1,699.00	\$468.78	\$345.56	\$1,709.00	\$458.78	\$335.56
	Employee + 2 or more	\$2,124.00	\$694.11	\$478.63	\$2,144.00	\$674.11	\$458.63
PERS GOLD PPO	Employee Only	\$766.11	\$0.00	\$0.00	\$766.11	\$0.00	\$0.00
	Employee + 1	\$1,532.22	\$0.00	\$0.00	\$1,532.22	\$0.00	\$0.00
	Employee + 2 or more	\$1,991.89	\$0.00	\$0.00	\$1,991.89	\$0.00	\$0.00
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	\$775.00	\$0.00	\$0.00	N/A	N/A	N/A
	Employee + 1	\$1,525.00	\$0.00	\$0.00	N/A	N/A	N/A
	Employee + 2 or more	\$2,000.00	\$0.00	\$0.00	N/A	N/A	N/A
UNITEDHEALTHCARE ALLIANCE HMO CALIFORNIA	Employee Only	\$841.72	\$0.00	\$2.03	\$841.72	\$0.00	\$0.00
	Employee + 1	\$1,683.44	\$0.00	\$88.06	\$1,683.44	\$0.00	\$78.06
	Employee + 2 or more	\$2,124.00	\$64.47	\$143.88	\$2,144.00	\$44.47	\$123.88

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	\$883	\$888
Employee + One	\$1,699	\$1,709
Employee + Family	\$2,124	\$2,144

FLEXCASH

FlexCash	Amount
Medical	\$128
Dental	\$12
Total	\$140

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

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, 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 HMO 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 HMO both offer comprehensive dental coverage, quality care and excellent customer service.

REMINDER: Recent Enhancements for 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 when dentist is in network.
- 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). Additional information is available on www1.deltadentalins.com.

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.

YOUR VSP VISION BENEFITS SUMMARY

Coverage with a VSP Provider—Basic Plan

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

Coverage with a VSP Provider—Premier Plan

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

Computer Vision Care (Employee-only)	<ul style="list-style-type: none"> Evaluates your vision needs related to computer use \$95 allowance for a wide selection of frames Single vision, lined bifocal, lined trifocal and occupational lenses Every other calendar year† 	\$10
Additional Savings	Glasses and Sunglasses <ul style="list-style-type: none"> Discover all current eyewear offers and savings at vsp.com/offers 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam. 	
	Retinal Screening <ul style="list-style-type: none"> Pay no more than \$39 for a routine retinal screening as an enhancement to your WellVision Exam. 	
	Exclusive Member Extras <ul style="list-style-type: none"> Save up to 60% on digital hearing aids with TruHearing. Visit vsp.com/offers/special-offers/hearing-aids for details. Contact lens rebates, lens satisfaction guarantees, and more offers at vsp.com/offers. Everyday savings on entertainment, health and wellness, travel and more with VSP Simple Values. 	
	Laser Vision Correction <ul style="list-style-type: none"> Average of 15% off the regular price; discounts available at contracted facilities. 	

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

†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.

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VSP, Eyeconic, and WellVision Exam are registered trademarks; VSP LightCare is a trademark; and VSP Computer VisionCare Plan is a service mark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc.

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 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 \$2,850 for the 2023 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2023 monthly maximum is \$237.50. 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 or by calling 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 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 2022 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 www.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 <https://www.standard.com/mybenefits/csu/> or call (800) 378-5745.

Legal Plan

The MetLife legal 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 enroll or cancel during Open Enrollment only. **Enrollment is a two-step process.** Once you have registered, you must log in again 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.

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 <https://www.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 <https://www.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 <https://www.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 <https://www.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 2023 Open Enrollment period for benefits is Sept. 19, 2022 through Oct. 14, 2022.

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 2023 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 Jan. 1, 2023.

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

Visit www.calpers.ca.gov to access the Search Health Plans feature to find doctor directories and estimate costs.

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.
- 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.

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:

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 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
- Complete a paper form, available at your campus benefits office
- Go online to 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
- Visit your campus benefits office
- 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.

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 any life changes that may occur during the upcoming year.
- Consider coverage if you travel or have a dependent in college in another state.

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, 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://CalPERS.my.calpers.ca.gov)

403(b) Supplemental Retirement Plan
Fidelity Investments 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

Voluntary Life Insurance, AD&D, Critical Illness and Accident Insurance
The Standard www.standard.com/mybenefits/csu

401(k) and 457
Savings Plus www.savingsplusnow.com