



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.

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!

There are 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 campuses and virtually.
- 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 or online at **NetBenefits.com/calstate**
- Regular review of your contributions and investment elections keep you on track towards reaching your retirement goals.

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.

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**. Contact your campus benefits office for your campus-assigned password.

UPDATE YOUR BENEFICIARY INFORMATION

When was the last time you checked your designated beneficiaries?

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

Final Pay Warrant

Campus Payroll Office

Retirement

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.savingsplustnow.com