

## CSU VOLUNTARY BENEFITS PLANS FOR EMPLOYEES WHO ARE NOT ELIGIBLE FOR CSU CORE BENEFITS

This flyer provides an overview of the voluntary benefits plans available to CSU employees who do not meet the standard eligibility criteria for core benefits (such as health, dental and vision). Due to California laws and regulations, CSU policy, collective bargaining agreements, and individual vendor requirements, eligibility varies by plan. Please reference the eligibility chart on the back of this flyer for each plan's specific eligibility requirements.

Please note: Premiums for voluntary benefits plans are fully paid by the employee; the CSU does not contribute.

### Retirement Savings Plans

As a CSU employee, you have three voluntary retirement savings plans available to you. The voluntary retirement savings plans allow employees to save for retirement and supplement their future retirement income sources. These plans offer tax advantages: either as a pre-tax investment that allows your contributions and earnings to grow over time while deferring the payment of taxes until you withdraw the funds, or as an after-tax ROTH contribution that allows your already taxed contributions and earnings to grow over time with no tax liabilities upon withdrawal. The three plans:

1. CSU 403(b) Supplemental Retirement Plan (SRP)
2. Savings Plus 457 Deferred Compensation Plan
3. Savings Plus 401(k) Thrift Plan

The CSU 403(b) Supplemental Retirement Plan (SRP) allows employees to allocate pre-tax or ROTH (after-tax) deductions to Fidelity, CSU's SRP plan administrator. Employees may enroll in this benefit at any time. To learn more about CSU 403(b) SRP, including enrollments and deferral changes, visit Fidelity NetBenefits at [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate) or contact Fidelity at 800-642-7131.

The Savings Plus 457 Deferred Compensation Plan and Savings Plus 401(k) Thrift Plan are administered by the California Department of Human Resources. Employees may enroll in these plans at any time throughout the year. Visit [www.savingsplusnow.com](http://www.savingsplusnow.com) or contact 855-616-4776 to learn more about these plans.

### Health Care Reimbursement Account Plan

A Health Care Reimbursement Account (HCRA) Plan allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health, dental and vision care expenses for you, your spouse or registered domestic partner, and eligible dependent(s). To learn more about contribution limits, please reach out to your campus benefits office. ASIFlex is the claims administrator for this plan. Employees may only enroll in this benefit within 60 days of hire or eligible qualifying event, or during open enrollment. For additional information about this plan and the HCRA debit card, visit [www.asiflex.com](http://www.asiflex.com) or call ASIFlex at 800-659-3035.

### Dependent Care Reimbursement Account Plan

A Dependent Care Reimbursement Account (DCRA) Plan allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for childcare expenses for your eligible dependent child(ren) under the age of 13. Additionally, if you have an older dependent that lives with you and requires assistance with day-to-day living, you can claim these eligible expenses through your DCRA. To learn more about contribution limits, please reach out to your campus benefits office. ASIFlex is the claims administrator for this plan. Employees may only enroll in this benefit within 60 days of hire or eligible qualifying event, or during open enrollment. For additional information about this plan, visit [www.asiflex.com](http://www.asiflex.com) or contact ASIFlex at 800-659-3035.

### Pre-Paid Legal Plan

The MetLife Legal Plan is offered to CSU employees at a nominal cost. It provides representation for many personal legal services for employees and their eligible dependents. The plan covers telephone and office consultations for an unlimited number of matters—even if the matter is not fully covered—so long as it is not excluded. Covered legal services performed by a network attorney are fully paid for by the plan. Participants receive services from either a network or out-of-network attorney. Employees may only enroll in this benefit within 60 days of hire or during open enrollment. To learn more about this plan and how employees may enroll, visit [www.metlife.com/info/csu](http://www.metlife.com/info/csu) or call 800-438-6388.

## Auto and Home Insurance

California Casualty provides CSU employees with auto and home insurance at a discounted rate. Policy rates are guaranteed for 12 months—even if you have a claim. CSU employees are eligible to enroll in this plan at any time. To learn more about this program or to enroll, visit [www.calcas.com/csu](http://www.calcas.com/csu) or call 866-680-5142.

## Pet Insurance

Nationwide offers CSU employees various benefit options for pet insurance. This insurance can cover pet accidents, illnesses, and even preventive care and wellness services. These plans are available for dogs, cats, birds, small mammals, and exotics (such as reptiles). Employees may enroll in this benefit at any time. To learn more about this plan or to enroll, visit [www.petinsurance.com/calstate](http://www.petinsurance.com/calstate) or call 877-738-7874.

## Employee Assistance Program

Empathia Life Matters Employee Assistance Programs (EAP) (available at all campuses) 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. To access these benefits please call (800) 367-7474, or visit Life Matters online at [www.mylifematters.com](http://www.mylifematters.com). Contact your campus benefits office for your campus assigned password.

# VOLUNTARY BENEFITS ELIGIBILITY & ENROLLMENT SUMMARY

Plan	Vendor	Employee Eligibility	Enrollment Deadlines
<b>CSU 403(b) SUPPLEMENTAL RETIREMENT PLAN (SRP)</b>	Fidelity	All CSU employees receiving a W-2; no time base required	Eligible employees may enroll in this plan any time throughout the year.
<b>SAVINGS PLUS 457 DEFERRED COMPENSATION PLAN</b>	Savings Plus Program	All CSU employees receiving a W-2; no time base required	Eligible employees may enroll in this plan at any time throughout the year.
<b>SAVINGS PLUS 401(k) THRIFT PLAN</b>	Savings Plus Program	All CSU employees receiving a W-2; no time base required	Eligible employees may enroll in this plan at any time throughout the year.
<b>DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) PLAN</b>	ASIFlex	All CSU employees with a time base except rehired annuitants and FERP participants	New employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
<b>HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) PLAN</b>	ASIFlex	All CSU employees with a time base except rehired annuitants and FERP participants	New employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
<b>PRE-PAID LEGAL PLAN</b>	MetLife	All CSU employees with a time base except rehired annuitants and FERP participants	Employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
<b>AUTO AND HOME INSURANCE</b>	California Casualty	All CSU employees except rehired annuitants and FERP participants; no time base required	Eligible employees may enroll in this plan at any time throughout the year.
<b>PET INSURANCE</b>	Nationwide	All CSU employees except rehired annuitants and FERP participants; no time base required	Eligible employees may enroll in this plan at any time throughout the year.
<b>PRE-TAX PARKING</b>	Chancellor's Office/ Campuses	All employees are eligible for this benefit; no time base required	Eligible employees may participate in this benefit at any time throughout the year.
<b>EMPLOYEE ASSISTANCE PROGRAM (EAP)</b>	Empathia Life Matters	All employees are eligible for this plan; no time base required	Eligible employees may participate in this benefit any time throughout the year.