

OPEN ENROLLMENT

2020 Sept. 9, 2019
through Oct. 4, 2019



HEALTHY BY CHOICE, NOT BY CHANCE
csyou.calstate.edu/openenrollment

WELCOME TO THE CSU OPEN ENROLLMENT FOR 2020

Healthy by Choice, Not by Chance



This guide is intended to cover plan changes effective Jan. 1, 2020. It provides you with an overview of all available CSU benefits. If you are uncertain which benefits apply to you, check with your campus benefits office. Your health plan benefit is provided in partnership with the California Public Employees' Retirement System (CalPERS). Full details on health plans are available on the CalPERS website, www.calpers.ca.gov.

Access to your Health Plan Statement will be available online through myCalPERS on Aug. 26, 2019. If you have any questions, contact the CalPERS Customer Contact Center at (888) CalPERS or (888) 225-7377.

Open Enrollment begins Sept. 9, 2019 and ends Oct. 4, 2019.

TABLE OF CONTENTS

Welcome	1	FlexCash	8
Start Planning.....	2	Vision.....	9-10
What's Changing for 2020	3	Dental.....	11
Tips for Selecting a Health Plan.....	4	Basic Life, AD&D and Long-Term Disability	11
CalPERS Health Plan Statement.....	4	Health Care and Dependent Care Reimbursement Plans.....	12
Exploring Wellness at the CSU.....	5	Voluntary Benefits	13-14
Eligibility and Dependent Eligibility.....	6	Beneficiary Information.....	14
Understanding How Different Health Plans Work.....	7	Frequently Asked Questions	15
Health Premium Rates	8	Open Enrollment Checklist.....	16

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.



ENROLL OR MAKE CHANGES SEPT. 9, 2019 THROUGH OCT. 4, 2019



Ready, Set, Enroll...

Please be sure to review this guide in its entirety, because it provides important changes for 2020 and an overview of all available benefits.

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

- CalPERS Health and Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- MetLaw Legal Plan (enrollment and cancellation may occur only during Open Enrollment)
- Basic Vision and Vision Service Plan (VSP) Premier Plan enhancement (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
- Nationwide–Pet 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
- Fee Waiver and Reduction Program
- Wellness
- The Standard Insurance (voluntary life, AD&D, long-term disability)
- California Casualty auto or home insurance

WHAT'S CHANGING FOR 2020

CSU Health Plans:

The CalPERS Board of Administration administers the health plans on behalf of the CSU. Monthly costs vary depending on the health plan you choose. You can view a snapshot of your 2020 monthly costs on page 8 of this guide.



OVERVIEW OF PLAN CHANGES EFFECTIVE FOR 2020

Health Plan Rate Changes:

- Effective Jan. 1, 2020, rates for most health plans will change. Please refer to page 8 to review the monthly employee cost.

Introducing Nationwide—Pet Insurance

- CSU will be offering pet insurance through Nationwide for dogs, cats, small mammals and eligible exotic animals.
- Nationwide has two benefit options that assist members with costs associated with pet expenses.

Special Enrollment Period for Accident & Critical Illness Insurance (early 2020)

- This is to announce that as a result of a Request for Proposal (RFP) recently conducted by the CSU, The Standard Life Insurance was awarded the contract for Critical Illness and a new Accident Insurance plan. As part of the transition, Aflac will no longer be enrolling new participants in the Critical Illness plan.
- A special enrollment period will be held in early 2020. Current Aflac participants may stay with Aflac via direct pay or transfer to the new coverage with The Standard in 2020. More information will be provided at a later date.



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, EPO or HMO plan (See page 7).
- 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 the 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.



CALPERS HEALTH PLAN STATEMENT

The CalPERS Health Plan Statement will be available online Aug. 26, 2019.

The online statement will:

- Allow you 24/7 access to view and/or print your customized health enrollment information.
- Inform you of specific health benefit changes that may affect you in the upcoming year.
- Provide you with direct access to all CalPERS Open Enrollment information.

Other available resources include the 2020 Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the health plan websites.

Log in to your personalized myCalPERS account to access your online statement. If you do not have a CalPERS account, create one by going to the myCalPERS login page and select "Register Now."

To identify the available plans in your area, you should also review the health plan "Search by ZIP code" CalPERS online tool.

CalPERS members will be able to access Open Enrollment information on the newly designed application for mobile devices at mobile.my.calpers.ca.gov.



EXPLORING WELLNESS AT THE CSU

In partnership with our vendors providing health, dental, vision, employee assistance program and financial wellness, the CSU is committed to promoting a culture of wellness through healthy lifestyles that enhance the quality of life for our faculty and staff.

Wellness is a lifestyle that integrates body, mind and spirit. The CSU encourages faculty and staff to participate in programs, activities and services that contribute to their wellness and the wellness of CSU communities.

Featured below are the wellness programs that employees may participate in. Good health is more than not being ill, it's also a dynamic state of well-being that acknowledges the importance and inseparability of wellness. Check with your campus human resources/benefits office for further details about these programs.



Emotional Wellness— How you feel

CSU campuses provide Employee Assistance Programs (EAPs) to both staff and faculty. EAPs provide free, confidential counseling and referral services. Eligible employees have 24-hour access to confidential services that support emotional well-being, safety and productivity in the workplace.

Physical Wellness— How you live

CSU health plans offered through CalPERS feature many programs and classes that promote a healthier you. Many CSU campuses have wellness programs that encourage healthy living and eating.

Intellectual Wellness— How you think

CSU faculty and staff have access to programs designed to enhance professional development, expand knowledge and improve skills. The CSU Fee Waiver and Reduction Program, which was established in 1975, provides CSU employees and their eligible dependents the opportunity to attend classes at CSU campuses at reduced rates. Fee waiver courses include undergraduate, graduate, credential, online and summer term courses if they are state-supported.

Occupational Wellness— How you perform

The CSU supports occupational wellness by assisting employees in their career development. At the CSU, Learning and Development provides options for employees to expand their job-related learning. We believe learning is a lifelong process that can enhance employees' personal and professional development. Learning and Development offers a myriad of self-paced e-learning courses, books, videos and on-the-job training that allows employees to grow and potentially advance in the workplace.

Financial Wellness— How you manage your finances

Financial wellness is a critical part of employee well-being because money can be a huge source of anxiety. The CSU offers many programs to help employees become financially fit. They include CalPERS retirement, income protection benefits (including life insurance and disability) and investment options for future financial security through the CSU Supplemental Retirement Plan 403(b) Program. Fidelity Investments offers employees free personalized financial counseling and helps with maximizing retirement savings and other financial goals.



ELIGIBILITY

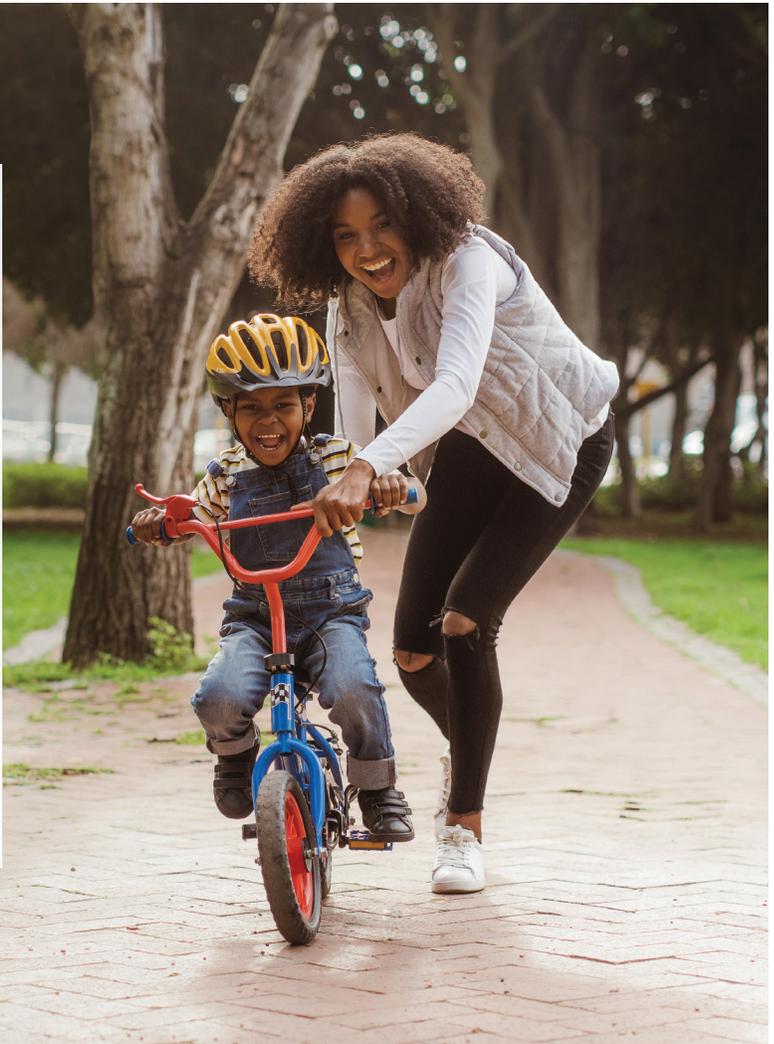
- To qualify for most benefits, you must initially have employment that exceeds six months and one day, with a time base of at least .50.
- Academic-year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.
- Affordable Care Act (ACA)—Employees who do not meet eligibility requirements listed above may qualify for health care under ACA.
- If you do not meet any of the eligibility criteria above, you may still be eligible to enroll in many of the voluntary plans.

DEPENDENT ELIGIBILITY

Dependents of an eligible employee include:

- Spouse (unless legally separated or divorced);
- Domestic partner (registered through the secretary of state process); and
- Dependent children from birth to the end of the month in which the child turns 26.

A dependent child includes a step, natural, adopted, domestic partner's, a child certified disabled before age 26 or a child living with the employee in a parent-child relationship and is economically dependent upon the employee. For a list of required supporting documentation, please contact your campus benefits office.



UNDERSTANDING HOW DIFFERENT HEALTH PLANS WORK

The health and well-being of our employees are important, and we encourage you to make sure your benefits work for you. Stay informed and be sure you understand your choices and how the different types of health plans work.

PPO Health Plans (Preferred Provider Organizations)

- You choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers.
- You will pay more to use an out-of-network provider. Members are subject to an annual deductible.

PERS Choice, Care & Select, PORAC*

**PORAC is restricted to paying members of Peace Officers Research Association of California*

EPO Health Plans (Exclusive Provider Organizations)

- You select in-network providers when seeking medical care, but a primary care physician and referrals are not required. Offers in-network coverage only.

Anthem Blue Cross (Del Norte County)

HMO Health Plans (Health Maintenance Organizations)

- You and your eligible family members must select a primary care physician, who is responsible for coordinating your health care, including any referrals to a specialist.
- Requires you to receive care through a network of providers.

Anthem Blue Cross Traditional Blue Shield Access+

The the following health plans will be available in Humboldt County in 2020:

PPO Plan Options

- PERS Choice
- PERSCare
- PERS Select
- PORAC (Restricted to paying members of Peace Officers Research Association of California (PORAC))

EPO Plan Options

- Anthem Blue Cross (Available only in Del Norte County)

HMO Plan Options

- Anthem Blue Cross Traditional
- Blue Shield Access+

2020 CaIPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	All Employee Groups (except Teamsters 2010 – Unit 6)		Teamsters 2010 – Unit 6	
		2020 Amount Paid by Employee	2019 Amount Paid by Employee	2020 Amount Paid by Employee	2019 Amount Paid by Employee
Anthem Blue Cross Traditional HMO California	Employee Only	\$348.75	\$300.48	\$343.75	\$295.48
	Employee + 1	\$770.50	\$670.96	\$760.50	\$660.96
	Employee + 2 or more	\$1,032.95	\$901.65	\$1,012.95	\$881.65
Anthem Blue Cross EPO California (Restricted to Del Norte County)	Employee Only	\$20.00	\$30.78	\$15.00	\$25.78
	Employee + 1	\$113.00	\$131.56	\$103.00	\$121.56
	Employee + 2 or more	\$178.20	\$200.43	\$158.20	\$180.43
Blue Shield Access+ California	Employee Only	\$143.16	\$65.03	\$138.16	\$60.03
	Employee + 1	\$359.32	\$200.06	\$349.32	\$190.06
	Employee + 2 or more	\$498.42	\$289.48	\$478.42	\$269.48
PERSCare	Employee Only	\$222.88	\$195.89	\$217.88	\$190.89
	Employee + 1	\$518.76	\$461.78	\$508.76	\$451.78
	Employee + 2 or more	\$705.69	\$629.71	\$685.69	\$609.71
PERS Choice	Employee Only	\$20.00	\$30.78	\$15.00	\$25.78
	Employee + 1	\$113.00	\$131.56	\$103.00	\$121.56
	Employee + 2 or more	\$178.20	\$200.43	\$158.20	\$180.43
PERS Select California	Employee Only	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 1	\$0.00	\$0.00	\$0.00	\$0.00
	Employee + 2 or more	\$0.00	\$0.00	\$0.00	\$0.00
Peace Officers Research Association of California (PORAC)*	Employee Only	\$0.00	\$40.00		
	Employee + 1	\$0.00	\$225.00	N/A	N/A
	Employee + 2 or more	\$59.00	\$288.00		

*This plan is restricted to employees in Unit 8, State University Police Association (SUPA), and requires membership.

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	\$767	\$772
Employee + One	\$1,461	\$1,471
Employee + Family	\$1,868	\$1,888

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

FLEXCASH

FlexCash is available if you are eligible for health and dental coverage and have other non-CSU group medical and/or dental coverage.

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

VISION PLANS

The California State University's Vision Service Plan (VSP)—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.



Vision Plan Overview Basic and Premier 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. Use the Summary to determine which plan suits your vision needs.

The best vision plan for you depends on several factors:

- What are your anticipated vision expenses for 2020?
- What can you afford to pay out of pocket (in terms of copayments) when vision care is needed?
- Do you have other vision insurance?

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	\$4.33
Employee + One	\$0	\$16.13
Employee + Family	\$0	\$30.52

For more information, please visit csuactives.vspforme.com or call (800) 400-4569.

Your VSP Vision Benefits Summary

VSP Provider Network: VSP Advantage—**Basic Plan**

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$10
Prescription Glasses		\$0
Frame	<ul style="list-style-type: none"> \$95 allowance for a wide selection of frames \$115 allowance for featured frame brands 20% savings on the amount over your allowance Every other calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children Every other calendar year* 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 20%-25% savings on other lens enhancements Every other calendar year 	\$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

Monthly Contribution—Basic Plan

Employee Only \$0	Employee + One \$0	Employee + Family \$0
-------------------	--------------------	-----------------------

Your Coverage With Out-of-Network Providers

Visit vsp.com for details if you plan to see a provider other than a VSP network provider.	
Exam up to \$50 Frame up to \$60 Single-vision lenses up to \$45 Lined bifocal lenses up to \$65	Lined trifocal lenses up to \$85 Progressive lenses up to \$85 Contacts up to \$110
Coverage with a participating retail chain may be different. Once your benefit is effective, visit vsp.com for details. Coverage 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.	

Computer Vision Care (Employee Only)

Computer Vision Exam	<ul style="list-style-type: none"> Evaluates your vision needs related to computer use Every other calendar year 	\$10 for exam
Frame	<ul style="list-style-type: none"> \$95 allowance for a wide selection of frames Every other calendar year 	Combined with exam
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal and occupational lenses Every other calendar year 	Combined with exam
Extra Savings	<p>Glasses and Sunglasses</p> <ul style="list-style-type: none"> Extra \$20 to spend on featured frame brands. Go to vsp.com/specialoffers for details. 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam. <p>Laser Vision Correction</p> <ul style="list-style-type: none"> Average 15% off the regular price or 5% off the promotional price; discounts only available at contracted facilities. 	

VSP Provider Network: VSP Choice—**Premier Plan** (Enhanced Coverage)

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> Focuses on your eyes and overall wellness Every calendar year 	\$10
Prescription Glasses		\$0
Frame	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames \$220 allowance for featured frame brands 20% savings on the amount over your allowance \$110 allowance at Costco® Every calendar year 	Included in Prescription Glasses
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal and lined trifocal lenses Polycarbonate lenses for dependent children Every calendar year 	Included in Prescription Glasses
Lens Enhancements	<ul style="list-style-type: none"> Tinted lenses Standard progressive lenses Premium progressive lenses Custom progressive lenses Average 20%-25% savings on other lens enhancements Every calendar year 	\$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
Extra Savings	<p>Retinal Screening</p> <ul style="list-style-type: none"> Pay no more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam 	

Monthly Contribution—Premier Plan

Employee Only \$4.33	Employee + One \$16.13	Employee + Family \$30.52
----------------------	------------------------	---------------------------

1. Brands/promotion subject to change. 2. Savings based on network doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Available only through VSP network doctors to VSP members with applicable plan benefits. Ask your VSP network doctor for details. *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.

DENTAL PLANS

Delta Dental and DeltaCare USA

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 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.

New Delta Dental PPO Plan benefit:

- 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 (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke).

Please note that there are currently no providers in Humboldt County that accept Delta Care USA

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

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. The welcome letter will list your DeltaCare USA panel dentist. You may change your assigned dentist by contacting DeltaCare USA.

OTHER EMPLOYER-PROVIDED BENEFITS

CSU Employer-Paid Basic Life, AD&D and Long-Term Disability

The CSU provides Basic Life, Accidental Death & Dismemberment (AD&D) and Long-Term Disability (LTD) to specific employee groups at no cost through The Standard. Some components of the Basic Life insurance contain travel assistance, portability of insurance, funeral arrangements, identity theft prevention and estate planning. LTD insurance is intended to replace a portion of your income by providing a monthly benefit if you cannot work for an extended period of time because of illness or injury.

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 \$2,700 each plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2020 monthly maximum is \$225.



Debit Card

ASIFlex is the claims administrator for this plan. You should review the ASI Summary for a list of reimbursable and non-reimbursable expenses and additional plan information at www.asiflex.com. The HCRA debit card request form can be obtained at csyou.calstate.edu/openenrollment.

ASIFlex Mobile App

You can check your balance from the palm of your hand with the ASIFlex Mobile App! Submit claims from anywhere, anytime. For more information, visit <https://webdocs.asiflex.com/mobile/ASIFlexMobileAppPoster2017.pdf>.

FSA Store

In addition to the ASIFlex Mobile App, employees can purchase eligible products and services through the Flexible Spending Account (FSA) site (FSASore). FSASore.com is the one-stop source for all things FSA. It has the largest inventory of FSA-eligible products and services on the web. Its competitive pricing and quick turnaround coupled with a website you can trust make it the source for Flexible Spending Account information and shopping. You can also use your FSA debit card to shop on the site. 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 2020 monthly maximum amount is \$416.66. ASIFlex is the claims administrator for this plan.



VOLUNTARY BENEFITS

Critical Illness – Coming in early 2020

The new vendor for Group Critical Illness Insurance is now 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. Aflac will no longer be enrolling new participants in the Critical Illness plan. Employees currently enrolled in Aflac's coverage can transfer to the new coverage with The Standard or stay with Aflac via direct pay. More information will be provided at a later date.

NEW Accident Insurance - Coming in early 2020

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.

As the new vendor for both Critical Illness and Accident Insurance, a special enrollment period will be held for The Standard in early 2020.

Legal Plan

The group legal plan, called MetLaw®, is provided by Hyatt Legal Plans, a MetLife company. This 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 and Home Insurance

California Casualty provides employees auto and home/renters insurance with great rates, exceptional service and impressive benefits not available to the general public: \$0 deductible for vandalism or collision to your car parked on campus or at a university-sponsored event, \$500 personal property coverage for items taken from your vehicle, and sabbatical return benefits. Employees can enroll at any time. Explore your options and get a policy comparison at www.calcas.com/CSU or by calling (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 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 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 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!

Two ways you can contribute:

Pretax Contributions Option

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

Roth (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 program at any time. You can:

- Call Fidelity at (800) 642-7131 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 representative planner on campus. Schedule your appointment by calling (800) 603-4015.

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

NEW Nationwide—Pet Insurance

Whether they have two legs or four, every family member deserves quality health care. That's why this new pet health insurance gives you the freedom to use any vet, anywhere, including specialist and emergency providers. Nationwide is offering two 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)

(Available at most campuses)

Employee Assistance Programs 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. 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 for those campuses offering Empathia, 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 Legacy Vendor

Employer-Paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D)

The Standard www.standard.com/mybenefits/csu

Voluntary Life Insurance and AD&D

The Standard www.standard.com/mybenefits/csu

401(k) and 457

Savings Plus www.savingsplustnow.com

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 2020 benefits is Sept. 9, 2019 through Oct. 4, 2019.

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 and home insurance, Pet Insurance, or the legal plan).

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 2020 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: a health care FSA and a dependent care FSA. 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, 2020.

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 to find doctor directories and estimate cost.

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 campus 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 your campus benefits office.

OPEN ENROLLMENT CHECKLIST

TOPIC	CHECKLIST
<input type="checkbox"/> Spouse and Dependents	Ensure your dependents are still eligible to participate. <ul style="list-style-type: none"> • Is your dependent reaching the age of 26? You may be required to remove them soon. • Are they under 26? They are still eligible for benefits.
<input type="checkbox"/> Beneficiary Designations	Make sure all your beneficiaries are up to date. Check for each of the following: <ul style="list-style-type: none"> • CalPERS Retirement Plan • 403(b), 457, 401(k) • The Standard (life and AD&D insurance coverage) • Your last pay warrant
<input type="checkbox"/> Qualifying Events (QE)	Have you recently experienced any of the following qualifying events? <ul style="list-style-type: none"> • Marriage or divorce • Birth or adoption of a child • Domestic partnership • Death of a spouse/partner/child
<input type="checkbox"/> Health Care Reimbursement Account (HCRA) & Dependent Care Reimbursement Account (DCRA)	<ul style="list-style-type: none"> • HCRA offers tax-saving benefits that can be used to pay for out-of-pocket medical expenses not covered by insurance, such as copayments, eyeglasses or dental care. • DCRA can be used for dependent care and also provides tax savings. • Be sure to enroll because this benefit doesn't roll over. Keep in mind the following maximum contributions for 2020: <ul style="list-style-type: none"> • 1. HCRA maximum contribution is \$2,700 (annually) • 2. DCRA maximum contribution is \$5,000 (annually) * <p>*The maximum contribution for married couples filing separate tax returns is \$2,500.</p>
<input type="checkbox"/> Health Care Needs	<ul style="list-style-type: none"> • Have the health care needs of you and/or your family changed over the last year? If yes, it may be time to consider a health insurance plan with a different coverage option. • Be sure your medical doctor is still contracted with your current health plan. • Visit your campus benefit fair to meet with various vendors. • Review your benefits to determine the best options available to you and your family.
<input type="checkbox"/> Voluntary Plans	Check out the voluntary plans for additional coverage/services: <ul style="list-style-type: none"> • Legal Plan—For your legal needs • Nationwide—Pet Insurance • Voluntary life, AD&D and long-term disability coverage • Critical Illness and Accident Insurance (special enrollment, early 2020)
<input type="checkbox"/> California State University 403(b) Supplemental Retirement Plan (SRP) (Plan Number 50537)	SRP helps you save money on taxes, invest in your future and supplement your income in retirement. Enrolling today could make a big difference in preparing for your retirement! <p>You are entitled to complimentary Fidelity financial wellness Consultations. To schedule your appointment, call (800) 603-4015.</p> <p>To enroll, visit www.netbenefits.com/calstate or call Fidelity at (800) 642-7131 or ask your campus benefits office for the enrollment form.</p>

QUESTIONS?

Direct any Open Enrollment questions to your local campus benefits office. For additional information regarding benefit providers' telephone numbers and websites, visit csyou.calstate.edu/Employee-Resources/Benefits/Pages/provider-contact-list.aspx.

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of the California State University. The details of these plans are contained in the official Evidence of Coverage (EOC) booklets or plan documents. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in the EOC or official plan documents. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the EOC or official plan documents, the formal wording in the EOC or official plan document will govern.