



**CSU**

**The California State University**

# EMPLOYEE BENEFITS SUMMARY



# THE BENEFITS OF WORKING

## AT THE CALIFORNIA STATE UNIVERSITY

This summary provides an overview of systemwide benefits to eligible employees.

The CSU is committed to offering benefit plans that provide employees options from which to choose their appropriate level of coverage and to help manage their wellness as well as retirement needs, if applicable. Unless otherwise stated, eligible employees may enroll in employer-paid and voluntary benefits.

### ELIGIBILITY

To qualify for most benefits, you must have employment exceeding 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). If you do not meet any of the eligibility criteria mentioned, you may still be eligible to enroll in many of the voluntary plans.

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 or 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.



## HEALTH CARE BENEFITS

Eligible employees have group medical, dental and vision plans from which to choose coverage. They may cover themselves, their eligible spouse or registered domestic partner and eligible dependent children (up to age 26). For medical and dental employees should enroll within 60 days of employment, within 60 days of a qualifying change in status event (such as marriage or birth of a baby) or during any annual open enrollment period.

- **MEDICAL BENEFITS** The CSU provides a choice of various medical insurance plans. CSU contracts with California Public Employees' Retirement System (CalPERS) for all of our medical plan options. The cost of the medical plan premiums are shared between the CSU and the employee. If you elect a medical plan, you are automatically enrolled in the Tax Advantage Premium Plan (TAPP) unless you opt out. This provides for payment of the required medical plan premiums on a pretax basis.
- **DENTAL BENEFITS** The CSU provides two dental plans through Delta Dental—a PPO and a DHMO prepaid plan. The prepaid plan requires you to select a dentist from an approved list by Delta Dental. The CSU currently pays the full cost of the plan's monthly premium.
- **VISION BENEFITS** The CSU provides a vision care plan through VSP. The CSU currently pays the full monthly cost of the basic coverage for eligible employees and their dependents. Enrollment is automatic and begins on the first day of the month following your date of hire. Employees can purchase additional coverage under the premier plan, which is an enhancement to the basic vision plan.
- **FLEXCASH** Employees can receive \$128 FlexCash per month if they waive CSU medical coverage and/or \$12 FlexCash per month if they waive CSU dental coverage and are enrolled in other non-CSU group coverage. This payment is taxed as additional income. Proof of enrollment is required.

## FLEXIBLE BENEFIT PLANS

Flexible benefit plans help employees save money by allowing them to pay for certain eligible expenses with pretax dollars. The tax savings help offset the impact of these expenses on disposable income.

For Health Care and Dependent Care Reimbursement Accounts, employees may enroll within 60 days of employment, within 60 days of experiencing a qualifying change in status or during any annual open enrollment period.

- **HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) PLAN** With a Health Care Reimbursement Account, employees can set aside a portion of their pay, on a pretax basis, to reimburse themselves for eligible health care expenses. Each year, they may contribute up to the specified maximum allowed by the IRS and the plan through payroll deduction. Neither contributions nor reimbursements are taxed. A debit card is available, which allows an employee to use the card to pay for eligible health care expenses, eliminating out-of-pocket costs. Reenrollment is required annually.
- **DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) PLAN** With a Dependent Care Reimbursement Account, employees can set aside a portion of their pay, on a pretax basis, to reimburse themselves for eligible dependent care expenses. Each year, they may contribute up to the specified maximum allowed by the IRS and the plan through payroll deduction. Neither contributions nor reimbursements are taxed. Please note: The maximum is reduced if you are married and filing a separate tax return. Reenrollment is required annually.
- **PRETAX PARKING DEDUCTION PLAN** Employees may pay for parking in a CSU-qualified parking facility with pretax dollars. Premiums are automatically deducted from their paycheck, unless they opt out of the plan. They may change their election to participate at any time.





## PLANNING FOR YOUR RETIREMENT

The CSU provides employees with a number of retirement benefit plans:

### BASIC RETIREMENT PLANS

- **CALPERS RETIREMENT PLAN** CalPERS is a defined benefit plan, which provides a retirement benefit based on the employee's applicable retirement formula, age at retirement, years of service credit and compensation. Full-time employees (or part-time employees working at least half-time) are automatically enrolled in the CalPERS Retirement Plan. To be eligible, a full-time employee must be appointed for at least six months and one day, or a part-time employee must be appointed for one year or longer. Employees are required to contribute a percentage of their gross monthly salary per month. There is a cap on annual salary that can be used to calculate retirement benefits. The contribution is not subject to federal and state taxes. For additional information about the CalPERS defined benefit plan go to [www.calpers.ca.gov](http://www.calpers.ca.gov).
- **PART-TIME, SEASONAL AND TEMPORARY (PST) RETIREMENT PLAN** Employees who are not eligible for CalPERS retirement are required to participate in the PST Plan. The PST Plan is record kept by the Savings Plus Program administered by the California Department of Human Resources, in lieu of Social Security. Employees enrolled in this program contribute 7.5% of their gross wages on a pretax basis to a retirement account available upon separation of employment.

### VOLUNTARY RETIREMENT SAVINGS PLANS

Three voluntary retirement plan options are available to employees. This allows employees to save toward retirement by contributing to tax-deferred investments and supplement their CalPERS Retirement Plan benefits.

These plans help employees save money on taxes now and invest in their futures. Contributions are automatically deducted from employees' paychecks. Employees are able to change investment options, beneficiary designations and contribution elections online at any time.

Employees may participate in any or all of the plans. Each plan is governed by a different section of the IRS code, resulting in different rules and provisions and subject to certain contribution maximums. The three voluntary retirement plan options are:

- **THE CSU 403(B) SUPPLEMENTAL RETIREMENT PLAN (SRP)** Employees can contribute a portion of their compensation to a pretax or after-tax (ROTH) account. To establish an account or manage monthly contributions, visit [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate).
- **THE STATE OF CALIFORNIA (CALHR) SAVINGS PLUS 457 DEFERRED COMPENSATION PLAN** Monthly contributions can be managed at [www.savingsplusnow.com](http://www.savingsplusnow.com).
- **THE STATE OF CALIFORNIA (CALHR) SAVINGS PLUS 401(K) THRIFT PLAN** Monthly contributions can be managed at [www.savingsplusnow.com](http://www.savingsplusnow.com).

## INCOME PROTECTION BENEFITS

The following benefits provide employees with a source of income should they become disabled and unable to perform normal duties at work. To be eligible for NDI and IDL coverage, the employee must be a CalPERS member.

- **NONINDUSTRIAL DISABILITY INSURANCE (NDI)** NDI provides minimal coverage if an employee is unable to work because of a non work-related injury or illness. This CSU-paid program is effective at time of appointment and provides a weekly benefit for up to 26 weeks of disability.
- **INDUSTRIAL DISABILITY LEAVE (IDL)** IDL provides disability benefits if an employee is unable to work because of a work-related injury or illness. IDL is fully paid by the CSU and provides full pay for the first 22 days of disability and two-thirds pay for the next 11 months of disability.
- **WORKERS' COMPENSATION** If an employee suffers a work-related injury or illness, Workers' Compensation Temporary Disability payments may be selected in lieu of IDL payments and when IDL payments run out.

- **LONG-TERM DISABILITY (LTD)** This benefit varies by employee group. Please see the chart for further information on page 9.

## LEAVE PROGRAMS

The CSU provides employees with a variety of paid and unpaid leave programs.

### PAID LEAVE

- **HOLIDAYS** The CSU offers employees 15 paid holidays each year; 14 scheduled on specific days and a personal holiday that may be taken any time during the year.
- **VACATION** This benefit varies by employee group. Please see the chart for further information on page 10.
- **SICK LEAVE** Employees accrue eight hours of sick leave each month with no maximum accrual. Part-time employees accrue sick leave on a prorated basis. Unused sick leave may be converted into additional service credit at the time of retirement as defined in CalPERS regulations.
- **BEREAVEMENT LEAVE** If an employee experiences the death of an immediate family member or a significantly close relative, the CSU provides up to five days of bereavement leave with pay. This benefit varies by employee group. Employees can reach out to their campus benefits office for further information.
- **CATASTROPHIC LEAVE** The CSU Catastrophic Leave Program allows employees who have exhausted their leave credits and must miss work because of a prolonged illness or injury (including that of an eligible family member) to request catastrophic leave. This may also be due to the effect of a natural disaster/state of emergency on the employee's principal residence. For eligibility information, employees can contact their campus benefits office.
- **PARENTAL LEAVE** An employee is eligible for up to 30 workdays of paid parental leave starting within 60 days of the arrival of a new child. This may vary for select employee groups. Employees can reach out to their campus benefits office for further information.

- **ORGAN DONOR LEAVE PROGRAM** After exhausting all available sick leave, employees are eligible for up to 30 continuous calendar days of paid leave if they donate an organ, and up to five days of paid leave if they donate bone marrow.
- **JURY DUTY** The CSU will continue an employee's salary while they are on jury duty, regardless of length of jury service. For employees to receive their salary for days served in a state court, employees must submit Proof of Service, which will be provided to them as a state of California employee. Employees who serve as a juror in a federal court must make their jury duty stipend payable to the CSU. Employees are entitled to keep any reimbursed travel expenses (e.g., mileage) associated with jury duty service.

## UNPAID LEAVE

- **CSU FAMILY MEDICAL LEAVE (FML)** Under the CSU FML Policy, an employee may take up to 12 weeks of unpaid leave to care for a new child(ren), or care for a seriously ill spouse, registered domestic partner, child, parent (and parent in-law), sibling, grandparent, grandchild or designated person. An employee may also use CSU FML if they suffer a serious health condition or nonwork-related related injury. Sick leave and vacation days, as approved, must be used first before going on unpaid leave.
- **LEAVES OF ABSENCE** Additional leave programs are available. Employees can contact their campus benefits office for further information.

## SURVIVOR PROTECTION BENEFITS

If an employee dies while employed by the CSU, their surviving beneficiary(ies) will receive benefits from a number of CSU-sponsored plans and from any voluntary plans the employee is enrolled in. To be eligible for life insurance and accidental death and dismemberment, an employee must be eligible for health care benefits. To be eligible for CalPERS death benefits, an employee must be a CalPERS member.

- **LIFE INSURANCE BENEFITS** This benefit is paid by the CSU and varies by employee group. Please see the chart for further information on page 11.

- **VOLUNTARY LIFE INSURANCE** Employees may be eligible to purchase up to \$1.5 million of additional life insurance for themselves. They may also purchase life insurance coverage of up to \$750,000 for their spouse/registered domestic partner and/or up to \$20,000 for their eligible dependent children. The CSU offers coverage at reduced group rates. Employees pay the full cost on an after-tax basis. New employees are eligible to receive guaranteed issue coverage up to \$150,000 for themselves, up to \$50,000 for their spouse/registered domestic partner and up to \$20,000 for their eligible dependent children—no health questions asked. For guaranteed issue, coverage must be elected within 60 days of employment. Coverage elected outside of this time period, or above the guaranteed issue amount, will be subject to Evidence of Insurability. Current employees may enroll or increase coverage at any time but must provide Evidence of Insurability. Coverage begins on the first day of the month after the application is approved.

- **VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE** Employees may be eligible to purchase Group AD&D Insurance coverage for up to \$1 million for themselves, in the event of death or dismemberment, as a result of a covered accident. Coverage is also available for a spouse/registered domestic partner and/or eligible dependent children. Employees can enroll in this plan at any time—no health questions required.

- **CALPERS PRERETIREMENT DEATH BENEFITS** If an employee should die before retirement, CalPERS may pay the designated beneficiary a \$5,000 tax-free death benefit. Depending on the employee's length of service, the beneficiary may receive additional benefits. CalPERS may also pay the employee's beneficiary a lump-sum payment equivalent to six months of salary.



## ADDITIONAL CSU BENEFITS

- **FEE WAIVER PROGRAM** This benefit waives specific fees for up to two courses, or six units, whichever is greater, per term. The employee may transfer the fee waiver benefit to a spouse, registered domestic partner or eligible dependent child. Eligibility varies and is based on your employee group. Employees can contact their benefits office for details.
- **CRITICAL ILLNESS INSURANCE** Group Critical Illness insurance 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 (enrollment in a health insurance plan is required). Coverage is available for employees and their spouse or registered domestic partner and children at an additional cost to the employee. Newly appointed employees may enroll in the plan within 60 days of employment or during open enrollment.
- **ACCIDENT INSURANCE** This insurance can help employees recover and provide financial support from an unexpected accident at an additional cost. It can assist with out-of-pocket expenses such as deductibles, copays, transportation to medical centers and more. Newly appointed employees may enroll in the plan within 60 days of employment or during open enrollment.
- **AUTO, HOME AND RENTERS INSURANCE** Employee-paid auto, home and renters insurance coverage is available and can be paid for through payroll deductions. Employees can enroll in this benefit at any time.
- **LEGAL PLAN** The CSU offers a group legal plan to employees at an additional cost. It provides representation for many personal legal services for employees and their eligible dependents. Covered legal services performed by network attorneys are fully paid for by the plan. Newly appointed employees may enroll in the plan within 60 days of employment or during open enrollment.



- **PET INSURANCE** Employees have the option to purchase insurance for pets that can be used at any vet anywhere, including specialists and emergency providers. There are various benefit options available to cover pet accidents, illness and preventive care as well as wellness services. Employees can enroll in this benefit at any time.
- **MEDEX TRAVEL ASSIST PROGRAM**  
This no-cost program provides employees with information, referral, assistance, transportation and evacuation services to help with emergencies that may arise during travel, whether business or personal related. This benefit is available to all employees enrolled in the CSU-paid life insurance.
- **LIFE SERVICES TOOLKIT** Eligible employees have access to the Life Services Toolkit that includes digital identity archive, online estate planning, funeral planning and concierge services. This benefit is available to all employees enrolled in the CSU-paid life insurance.
- **CREDIT UNION** There are a number of credit unions available that provide payroll savings programs as well as standard credit union services.
- **EMPLOYEE ASSISTANCE PROGRAM (EAP)**  
Our EAP provides 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. Contact your campus benefits office for additional information.

## WHEN YOU RETIRE FROM THE CSU

Employees who retire from the CSU and meet the criteria listed below will be eligible to enroll in CalPERS retiree medical benefits, CSU retiree dental benefits and CSU voluntary retiree vision benefits if:

- The eligibility criteria for retirement is met; and
- The individual is deemed eligible for medical, dental and vision benefits while an active employee; and
- Retirement occurs within 120 days of separation.

Employees hired by the CSU and who become members of CalPERS on or after the dates below must have 10 years of service credit with CalPERS to be eligible to enroll in CalPERS retiree medical benefits and CSU retiree dental benefits.

- July 1, 2017 – Faculty (Unit 3)
- July 1, 2018 – Nonrepresented and all other groups (except Unit 8)
- July 1, 2019 – Teaching Associates only (Unit 11)

## GENERAL INFORMATION

- **PAYROLL PROCESS** CSU employees are paid on a monthly basis, on or near the first of the month, with warrants from the California State Controller's Office. Direct deposit of salary through electronic transfer to a bank or credit union is available.



## LONG-TERM DISABILITY

<b>Unit 1—Physicians</b> <b>Unit 3—Faculty</b> <b>Unit 4—Academic Support</b> <b>Confidential (C99)</b>	<p>LTD is an income-protection program that provides benefits after 180 days of continuous disability. LTD is provided to supplement IDL, Social Security disability, retirement system payments or any other group disability plan payments. If disability criteria are met, the employee will receive 66 2/3 percent of pay, up to a maximum of \$10,000 per month, until age 65 or Social Security normal retirement age.</p>
<b>Unit 2—Health Care</b> <b>Unit 5—Operations</b> <b>Unit 6—Skilled Crafts</b> <b>Unit 7—Clerical/Administrative</b> <b>Unit 8—Public Safety</b> <b>Unit 9—Technical</b> <b>Unit 10—CMA Operating Engineers</b> <b>Unit 11—Teaching Associates</b>	<p>An employee can purchase Voluntary LTD insurance, which pays a monthly benefit in the event the employee cannot work for an extended period of time because of a covered illness or injury. Employees may choose a 30- or 90-day waiting period and a monthly benefit amount from \$500 up to a maximum of \$7,500 (not to exceed 60% of pre-disability earnings).</p>
<b>Unit 13—English Language Program</b> <b>Instructors (Cal State LA only)</b>	<p>N/A</p>
<b>Management Personnel Plan (M80)</b>	<p>LTD is an income-protection program that provides benefits after 180 days of continuous disability. LTD is provided to supplement IDL, Social Security disability, retirement system payment or any other group disability plan payments. If disability criteria are met, the employee will receive 66 2/3 percent of pay, up to a maximum of \$18,000 per month, until age 65 or Social Security normal retirement age.</p>



## VACATION

<b>Unit 10—CMA Operating Engineers</b>	Depending upon years of service, an employee earns vacation hours per month as follows: 6 2/3 hours up to three years; 10 hours up to six years; 11 1/3 hours up to 10 years; 12 2/3 hours up to 15 years; 14 hours up to 20 years; 15 1/3 hours up to 25 years; and two days per month thereafter. If an employee has 10 or fewer years of service with the CSU, they can accrue up to a maximum of 272 hours (34 days); if an employee has more than 10 years of service, the maximum is 384 hours (48 days). Part-time employees accrue vacation on a prorated basis.
<b>Unit 1—Physicians</b> <b>Unit 2—Health Care</b> <b>Unit 5—Operations</b> <b>Unit 6—Skilled Crafts</b> <b>Unit 7—Clerical/Administrative</b> <b>Unit 8—Public Safety</b> <b>Unit 9—Technical</b>	Depending upon years of service, an employee earns vacation hours per month as follows: 6 2/3 hours up to three years; 10 hours up to six years; 11 1/3 hours up to 10 years; 12 2/3 hours up to 15 years; 14 hours up to 20 years; 15 1/3 hours up to 25 years; and two days per month thereafter. If an employee has 10 or fewer years of service with the CSU, they can accrue up to a maximum of 320 hours (40 days); if an employee has more than 10 years of service, the maximum is 440 hours (55 days). Part-time employees accrue vacation on a prorated basis. Academic-year employees do not earn vacation.
<b>Unit 3—Faculty</b>	Academic year employees do not earn vacation. If an employee is in a 10- or 12-month position, then they are eligible to earn two vacation days (16 hours) per qualifying month. Employees with less than 10 years of service with the CSU can accrue up to a maximum of 320 hours (40 days); employees with more than 10 years, the maximum is 440 hours (55 days). Part-time employees accrue vacation on a prorated basis.
<b>Unit 4—Academic Support</b>	While in a 10-month, 11-month or 12-month position, employees earn vacation hours per month as follows: 6 2/3 hours up to three years; 10 hours up to six years; 11 1/3 hours up to 10 years; 12 2/3 hours up to 15 years; 14 hours up to 20 years; 15 1/3 hours up to 25 years; and two days per month thereafter. If an employee has 10 or fewer years of service with the CSU, they can accrue up to a maximum of 320 hours (40 days); if an employee has more than 10 years, the maximum is 440 hours (55 days). Academic-year employees do not earn vacation.
<b>Unit 11—Teaching Associates</b>	Employees in a 12-month position earn two vacation days (16 hours) per qualifying monthly pay period. Vacation may be accrued up to a maximum of 80 hours (10 days). Part-time employees accrue vacation on a prorated basis. Academic-year employees do not earn vacation.
<b>Unit 13—English Language Program Instructors (Cal State LA Only)</b>	N/A
<b>Management Personnel Plan (M80) Confidential (C99)</b>	Employees earn two vacation days (16 hours) per month. Employees with less than 10 years of service with the CSU can accrue up to a maximum of 384 hours (48 days); employees with more than 10 years, the maximum is 440 hours (55 days). Part-time employees accrue vacation on a prorated basis.



## LIFE INSURANCE

<b>Unit 1—Physicians</b>	The CSU provides employees with \$25,000 in life insurance coverage and an additional \$25,000 in accidental death and dismemberment coverage, effective the first day of the month following date of hire.
<b>Unit 10—CMA Operating Engineers</b>	The CSU provides employees with \$10,000 in life insurance coverage and an additional \$10,000 in Accidental Death and Dismemberment coverage, effective the first day of the month following date of hire.
<b>Unit 2—Health Care Unit 3—Faculty Unit 5—Operations Unit 7—Clerical/Administrative Unit 8—Public Safety Unit 9—Technical Confidential (C99)</b>	The CSU provides employees with \$50,000 in life insurance coverage and an additional \$50,000 in accidental death and dismemberment coverage, effective the first day of the month following date of hire.
<b>Unit 4—Academic Support</b>	The CSU provides employees with \$25,000 in life insurance coverage and an additional \$25,000 in accidental death and dismemberment coverage, effective the first day of the month following date of hire. Employer-paid life insurance in excess of \$50,000 results in imputed income to the employee; therefore, the option to waive excess coverage is provided.
<b>Unit 6—Skilled Crafts</b>	N/A
<b>Unit 11—Teaching Associates</b>	The CSU provides employees with \$50,000 in life insurance coverage, effective the first day of the month following date of hire.
<b>Unit 13—English Language Program Instructors (Cal State LA Only)</b>	The CSU provides employees with \$10,000 in life insurance coverage and an additional \$10,000 in accidental death and dismemberment coverage, effective the first day of the month following date of hire. Applicable to core instructors only.
<b>Management Personnel Plan (M80)</b>	The CSU provides employees with \$100,000 in life insurance coverage, and an additional \$100,000 in accidental death and dismemberment coverage, effective the first day of the month following date of hire. Employer-paid life insurance in excess of \$50,000 results in imputed income to the employee; therefore, the option to waive excess coverage is provided.



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The benefit plan documents supersede information in this document.