



University Corporation
at **Monterey Bay**



University Corporation at Monterey Bay 2025

BENEFITS AT A GLANCE

A summary of benefits offered to qualified employees working a minimum of 30 hours per week.

2025

**For complete benefit
information:**

csumb.edu/corporation/benefits

Contact Corporation Human Resources

831-582-4498
hr_corporation@csumb.edu



BENEFITS ELIGIBILITY

Benefits eligibility is dependent upon a variety of factors, including employee classification. The Corporation Human Resources department can identify the programs for which you are eligible. Details of many of these programs can be found in the employee handbook or through the Human Resources department.

Benefit Type	Full-Time Regular	Part-Time Regular	Temporary	Student Assistant	Faculty Additional Employment
Medical Insurance (1, 4)	•	•			
Dental Insurance (1, 4)	•	•			
Vision Insurance (1, 4)	•	•			
Life Insurance (1, 4)	•	•			
Long-Term Disability (1, 4)	•	•			
Retirement Plan (4)	•	•			
Voluntary Retirement Contribution	•	•	•		•
Flexible Benefits Plan (4)	•	•			
CA Unemployment/Disability Insurance (2)	•	•	•	•	•
FICA (2, 3)	•	•	•	•	•
Workers' Compensation (2)	•	•	•	•	•
Vacation (1, 4)	•	•			
Other Paid Absences (1, 4)	•	•			
Holidays (2, 4)	•	•			
Educational Assistance (2, 4)	•	•			
Employee Assistance Program (2)	•	•	•	•	•
Direct Deposit	•	•	•	•	•
Sick	•	•	•	•	•

- (1) These benefits become effective on the first of the month following employment within an eligible category.
- (2) Benefits become effective immediately upon employment within an eligible category.
- (3) Full-time students may opt for exemption from FICA.
- (4) Additional information about these benefits can be found in the Employee Handbook.



VISION

The Corporation pays 100% of the premium for employees and all eligible dependents. The plan provides the following benefits:

- Eye examination – once every 12 months (\$20 copay)
- Standard lenses or contact lenses – once every 12 months
- Standard frames – every 12 months

For more information, visit the vsp.com website.



DENTAL

The Corporation pays 100% of the premium for employees and all eligible dependents.

Delta Dental PPO is the preferred-provider option program. With Delta Dental PPO you have access to a network of dentists who accept reduced fees for covered services, giving you the lowest out-of-pocket costs.

For more information, please visit: deltadental.com.



MEDICAL PLAN

Available health plans include health maintenance organizations (HMOs) and preferred provider organizations (PPOs). The University Corporation at CSU Monterey Bay makes a substantial contribution toward the monthly gross premium. The employee pays the difference between the Corporation's contribution and the total premium as shown in the chart below. The medical premiums will be automatically deducted from each semi-monthly paycheck on a pre-tax basis.

Health Plan	Eligible Dependents	2025 Employee Monthly Deduction	2025 Employee Semi-Monthly Deduction	Employer Monthly Contribution
Blue Cross HMO* Plan A	Employee Only	\$75.77	\$37.89	\$870.17
	Employee + One Dependent	\$226.57	\$113.29	\$1,661.37
	Employee + Two or More Dependents	\$374.05	\$187.03	\$2,297.89
Kaiser Permanente* \$20 Copay Plan	Employee Only	\$69.53	\$34.77	\$798.41
	Employee + One Dependent	\$207.97	\$103.99	\$1,524.97
	Employee + Two or More Dependents	\$343.39	\$171.70	\$2,109.55
Blue Cross High Option PPO Plan 9060	Employee Only	\$101.13	\$50.57	\$1,161.81
	Employee + One Dependent	\$303.25	\$151.63	\$2,223.69
	Employee + Two or More Dependents	\$500.33	\$250.17	\$3,073.61
Blue Cross Low Option PPO Plan 8060	Employee Only	\$70.93	\$35.47	\$1,109.01
	Employee + One Dependent	\$212.65	\$106.33	\$2,149.29
	Employee + Two or More Dependents	\$400.81	\$200.41	\$2,939.13



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The Corporation recognizes that life at work and at home can be full of challenges. It's important to know you are not alone. As a Corporation employee, you and your family, including spouse and dependents, can turn to Hartfold's Ability Assist Program for help 24 hours a day, 365 days a year. You choose up to five in-person or phone sessions per incident with a provider from ComPsych's extensive network to help you resolve a broad range of issues including:

- Stress, Anxiety and Depression
- Marriage, Relationship and Family Problems
- Work/School Issues
- Grief
- Child and Elder Care Referral Services
- Substance Abuse
- Financial Information and Resources (e.g., budget, retirement, debt and tax advice)
- Legal Support and Resources
- Health Champion – a service that supports you through any health care concern

All services strictly confidential.
Call 1-800-96-HELPS (1-800-964-3577)

Additional services are available online at GuidanceResources.com



RETIREMENT PLANS

The retirement plan offered by the University Corporation at CSU Monterey Bay is a 403(b) defined contribution plan administered by Teachers Insurance and Annuity Association and College Retirement Equities Fund (TIAA/CREF). The

Corporation provides a 10% employer contribution, with a six-month waiting period and immediate vesting upon eligibility. You may make your own pre-tax contributions to the plan through payroll deduction up to the IRS annual limit. Please contact Human Resources for more information.



BASIC TERM LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Each eligible employee is covered for \$50,000 of term life insurance at no cost, with an additional benefit for accidental death and dismemberment. Supplemental life insurance benefits are also available at group rates. This coverage also includes Will Preparation and Funeral Planning benefits.



LONG-TERM DISABILITY (LTD) INSURANCE

This plan provides partial income replacement benefits for disability resulting from injury or illness sustained on or off the job, following 180 days of disability. LTD benefits are coordinated with other plan payments up to age 65. Coverage is automatic and provided at no cost to eligible employees.



FLEXIBLE SPENDING ACCOUNTS

With the Corporation's Section 125 flexible spending plan, you may pay for certain medical and dependent day care expenses with pre-tax dollars that have been deducted from your paycheck and held by an administrator. You may participate in either or both medical and dependent care expense programs, but money cannot be transferred from one to the other.



SUPPLEMENTAL INSURANCE

American Family Life Assurance Company of Columbus (AFLAC) offers voluntary supplemental insurance providing cash benefits paid directly to you. There are several plan options with pre-tax and after-tax premium deductions. The employee is responsible for 100% of the premiums. Please contact Corporation Human Resources for more information.



VACATION

Vacation is an accrued benefit which provides time off with pay with management approval. Vacation time may be used upon completion of one month of continuous service.

Employee years of service	Hours accrued per month	Days accrued per year
1 month to 3 years	6 2/3	10
37 months to 6 years	10	15
73 months to 10 years	11 1/3	17
121 months to 15 years	12 2/3	19
181 months to 20 years	14	21
241 months to 25 years	15 1/3	23
301 months and over	16	24
Management	16	24



HOLIDAYS

The Corporation normally observes 14 full-day holidays per year and each employee is also entitled to one personal holiday. If a personal holiday is not taken by Dec. 31, it is forfeited. Eligible employee classifications include: full-time regular and part-time regular benefited employees. Prior to the beginning of each calendar year, a list of the dates on which holidays will be observed by the Corporation will be distributed to all employees.



SICK TIME

The Corporation provides sick time to all eligible employees for periods of temporary absence due to illnesses, injuries, medical, vision or dental appointments. Sick leave accrual may vary based on employee status and appointment.



FLEXIBLE SCHEDULE

In order to balance work and personal life, the Corporation provides a flexible work schedule. A flexible work schedule must be compatible with the office workflow and the department's ongoing needs.

Once a work schedule, including beginning and ending time, is agreed upon between the employee and supervisor, it will be forwarded to the Human Resources Manager and placed in the personnel file.



UNEMPLOYMENT INSURANCE

Unemployment insurance provides a weekly income to employees who are out of work through no fault of their own. If you become unemployed, contact the nearest Employment Development Department for eligibility and claim filing information.

FINANCIAL WELLNESS PLANS

Your Money Line is a financial helpline that is free to employees. This financial helpline is staffed with Financial Concierges who are trained to answer employee financial questions. Each personalized dashboard account is filled with e-learning video courses, articles, podcast episodes, and calculators to help our employees work toward accomplishing financial success.



THE CSUMB EMPLOYEE HOUSING PROGRAM

Corporation employees are provided two on-campus housing options: rental units and homes for purchase via a ground-lease plan. The campus

neighborhoods provide employees with workplace-convenient, continuously affordable housing. The program also facilitates employee recruitment, cultivates interaction among employees and the larger university community, and enables greater employee participation in campus affairs.

For more information, visit csumb.edu/corporation/employee-housing



OTTER SPORTS AND AQUATIC CENTERS

The Otter Sports Center houses a 10,000-square-foot gymnasium available for basketball, volleyball, badminton, indoor soccer, aerobics, dance, games and special events. There are also three racquetball courts, a 2,500-square-foot fitness room with cardiovascular and weight-training equipment and locker/shower/sauna facilities.

The Aquatics Center boasts an eight-lane heated outdoor swimming pool measuring 25 meters by 25 yards. The pool's depth ranges from 3 1/2 feet to 13 feet and includes 1-meter and 3-meter diving boards.

Corporation employees can receive a special discount membership rate, as a payroll deduction, for the gym and aquatic center respectively.

Please visit csumb.edu/facilities/otter-sports-center for more information.



MONTEREY SPORTS CENTER

The Monterey Sports Center offers Corporation employees an adult annual corporate membership at \$445 – 10% off the Monterey resident fee.

General Membership includes a fitness orientation, unlimited group exercise classes, complimentary towel service, use of locker/shower room, saunas, gymnasium, weight training center, cardio fitness center, sun deck, and two indoor pools.

Please visit monterey.org/sportscenter for more information.



ADDITIONAL DISCOUNTS

Show your Otter ID card to take advantage of the following additional discounts:

- **Otter Athletics** – Discounted tickets to CSUMB athletic events
- **CSUMB Library** – Employees may obtain a bar code for their Otter ID to check out library materials and utilize interlibrary loan program
- **Wireless Phone Service** – Save 15% on monthly access charges and 25% on select accessories through Sprint/Nextel, Verizon Wireless, AT&T Wireless
- **Software and Technology** – Save up to 85% on select software and technology items, including Adobe products
- **World Theater** – Discounted tickets for performances
- **Free Public Transit** – Use Otter ID to ride the MST (Monterey Salinas Transit) bus free
- **Otter Cycle Center** – Bicycle rentals and repairs right on campus

LOCAL DISCOUNT PROGRAMS

- **Working Advantage** – Online up to 60% discount through Working Advantage (accessible through ADP Time Keeping Portal).
- **California Academy of Sciences** – \$5 discounted tickets to daytime admission, VIP tours, nightlife admission, and nightlife VIP tours to the aquarium, planetarium, rainforest, and natural history museum in the heart of San Francisco's Golden Gate Park (accessible through ADP Time Keeping Portal).
- **Bank of the West** – The Bank At Work Program offers discounted and/or free banking products and services, including higher savings account rates, discounts on loans, free online trades, and a free safe deposit box.