This brochure provides an overview of the voluntary benefits plans available to CSU employees who do not meet the core benefits (e.g., health, dental, and vision) eligibility requirements. Due to CSU policy and individual vendor requirements, eligibility varies by plan. Please reference the eligibility chart on the back page for specific eligibility requirements by plan.

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, which allow you to invest pre-tax dollars. The three plans are listed below:

1. The CSU 403(b) Tax Sheltered Annuity (TSA) Plan
2. The Savings Plus 401(k) Thrift Plan
3. The Savings Plus 457 Deferred Compensation Plan

You may participate in any or all of these plans.

The CSU 403(b) PLAN allows employees to allocate pre-tax deductions to Fidelity. To learn more about the CSU 403(b) plan, go to www.netbenefits.com/calstate. TSA enrollments and deferral changes are designated by employees via Fidelity NetBenefits at www.netbenefits.com/calstate.

The SAVINGS PLUS 401(k) and 457 PLANS are administered by the California Department of Human Resources. To learn more about these plans, go to www.savingsplusnow.com.

HEALTH CARE REIMBURSEMENT ACCOUNT PLAN
A Health Care Reimbursement Account (HCRA) 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/registered domestic partner, and eligible dependent(s). You may contribute up to $2,550 each plan year through payroll deduction. ASIFlex is the claims administrator for this plan. Additional information about this plan and the HCRA Debit Card can be obtained at www.asiflex.com, or by contacting ASIFlex at (800) 659-3035.

DEPENDENT CARE REIMBURSEMENT ACCOUNT PLAN
A Dependent Care Reimbursement Account (DCRA) allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for child care 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. You may contribute up to $5,000 each plan year ($2,500 if married, filing a separate tax return) through payroll deduction. ASIFlex is the claims administrator for this plan. Additional information about this plan and the HCRA Debit Card can be obtained at www.asiflex.com, or by contacting ASIFlex at (800) 659-3035.

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. New employees may enroll within 60 days of employment or during open enrollment. To learn more about this plan or to enroll, go to www.metlife.com/mybenefits, or call (800) 438-6388.
**AUTO AND HOME INSURANCE**

California Casualty provides CSU employees with group auto and home insurance at a discounted rate. Policy rates are guaranteed for 12 months—even if you have a claim. In addition, California Casualty offers policyholders enhanced ID Defense services. CSU employees are eligible to enroll in the plan at anytime. To learn more about this program, or to enroll, go to www.calcas.com/csu, or call (866) 680-5142.

**CRITICAL ILLNESS INSURANCE**

Group Critical Illness Insurance, offered by Aflac, 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, Aflac provides a cash benefit for specified health screenings. New employees are eligible to receive Guaranteed Issue coverage up to $20,000 for themselves and $10,000 for their spouse/registered domestic partner—no health questions asked. For Guaranteed Issue, coverage must be elected within 60 days of employment, or eligibility. Coverage elected outside of this time period or above the Guaranteed Issue amount will be subject to Evidence of Insurability. To learn more about this plan or to enroll, visit www.aflac.com/csu, or call (877) 801-7931.

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**VOLUNTARY BENEFITS ELIGIBILITY & ENROLLMENT SUMMARY**

<table>
<thead>
<tr>
<th>PLAN</th>
<th>VENDOR</th>
<th>EMPLOYEE ELIGIBILITY*</th>
<th>ENROLLMENT DEADLINES</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>AUTO AND HOME INSURANCE</strong></td>
<td>California Casualty</td>
<td>All CSU employees, except Rehired Annuitants and FERP participants.</td>
<td>Eligible employees may enroll in this plan at any time throughout the year.</td>
</tr>
<tr>
<td><strong>CSU 403(b) TAX SHELTERED ANNUITY PLAN</strong></td>
<td>Fidelity</td>
<td>All CSU employees, with the exception of some student classifications.</td>
<td>Eligible employees may enroll in this plan at any time throughout the year.</td>
</tr>
<tr>
<td><strong>DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) PLAN</strong></td>
<td>ASIFlex</td>
<td>All CSU employees with a time base, except Rehired Annuitants and FERP participants.</td>
<td>New employees may enroll in the plan within 60 days of employment/eligibility, or during open enrollment.</td>
</tr>
<tr>
<td><strong>CRITICAL ILLNESS INSURANCE</strong></td>
<td>AFLAC</td>
<td>All CSU employees with a time base, except Rehired Annuitants and FERP participants.</td>
<td>Eligible employees may enroll in this plan at any time throughout the year. For Guaranteed Issue, coverage must be elected within 60 days of employment, or eligibility.</td>
</tr>
<tr>
<td><strong>HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) PLAN</strong></td>
<td>ASIFlex</td>
<td>All CSU employees with a time base, except Rehired Annuitants and FERP participants.</td>
<td>New employees may enroll in the plan within 60 days of employment/eligibility, or during open enrollment.</td>
</tr>
<tr>
<td><strong>LEGAL PLAN (METLAW</strong>)**</td>
<td>Hyatt Legal Plans, Inc. (a MetLife company)</td>
<td>All CSU employees with a time base, except Rehired Annuitants and FERP participants.</td>
<td>Employees may enroll in the plan within 60 days of employment/eligibility, or during open enrollment.</td>
</tr>
<tr>
<td><strong>PRE-TAX PARKING</strong></td>
<td>CSU</td>
<td>Check with campus HR/Payroll department, as eligibility varies. Time base required.</td>
<td>Eligible employees may enroll in this plan at any time throughout the year.</td>
</tr>
<tr>
<td><strong>SAVINGS PLUS PROGRAM - 401(k) &amp; 457 PLANS</strong></td>
<td>Savings Plus Program</td>
<td>All CSU employees except part-time, seasonal or temporary employees who are contributing mandatorily to the PST (Part-time, Seasonal, Temporary) Retirement Plan.</td>
<td>Eligible employees may enroll in this plan at any time throughout the year.</td>
</tr>
</tbody>
</table>

* Some exceptions apply.

Learn more about these CSU benefits online at the Systemwide Benefits Portal: [https://csyou.calstate.edu/Tools/HR/Benefits-Portal](https://csyou.calstate.edu/Tools/HR/Benefits-Portal)  
Revised April 2016