

Human Resources
826-3626

HSU Employment & Benefit Fact Sheet

The following outline summarizes Humboldt State University employee benefits. Please contact Human Resources for further details. The provisions of Collective Bargaining Agreements may modify employee benefits. Check respective agreements for specific information.

PAYDAY is once each month. Payroll warrants are normally released at 4:00 P.M. on the last day of the pay period at the Cashier's Window. Automatic bank deposit forms are available from either Human Resources or the Payroll Office. Payroll warrants will not be mailed to homes. Please refer to the Humboldt State University Calendar for further information. (Extra calendars are available from Human Resources.)

HOLIDAYS are normally observed as follows:

Labor Day	Martin Luther King's Birthday
Admission Day*	Lincoln's Birthday*
Columbus Day*	Washington's Birthday*
Veterans Day	Memorial Day
Thanksgiving Day	Independence Day
Christmas Day	Personal Holiday
New Year's Day	Cesar Chavez' Birthday

*These holidays are moved to Thanksgiving and Christmas.

HEALTH INSURANCE: HSU employees have four health plans from which to choose. Each plan varies in coverage and premium cost, therefore, it is essential that employees compare each plan against personal and family needs prior to making a selection. The State pays a portion of the premium and the balance is deducted from enrolled employee's payroll warrants. Eligibility for health coverage: Half-time or more in an appointment that exceeds six months in duration for all employees except part-time lecturers. *Effective Fall 2002, part-time lecturers and coaches appointed for one semester for at least 6 WTU's (.4 time base) also qualify for health coverage.* Employees must enroll in a health plan within the first 60 days of eligible employment, or serve a 90-day waiting period after enrollment before coverage begins, or wait for the next open enrollment period.

DENTAL INSURANCE is available to all eligible employees. Delta Dental and DeltaCare (formerly PMI) are the only dental plans available at this time. Currently the State pays the entire premium for the employee and dependents. The Delta Dental Plan allows a choice of dentists while the DeltaCare plan restricts you to one. *Please check with Human Resources for the name of the dentist currently contracting with DeltaCare services.* Eligibility for dental plan: Half-time or more in an appointment that exceeds six months in duration. *NOTE: Effective Fall 2002, part-time lecturers and coaches appointed for one semester for at least 6 WTU's (.4 time base) also qualify for dental coverage.* Employees must enroll in a dental plan within the first 60 days of eligible employment, or serve a 90-day waiting period after enrollment before coverage begins, or wait for the next Open Enrollment period. **It is important that employees not seek dental plan services until after the deduction code is reflected on the payroll warrant stub.**

VISION INSURANCE is available to all eligible employees. Vision Service Plan (VSP) is the only vision plan available at this time. Currently the State pays the entire premium for employees and their dependents. If eligible, enrollment will be automatic and no action is necessary. Eligibility for the vision plan is identical to the requirements for the health and dental plan information listed above. **It is important that employees not seek vision plan services until after the deduction code is reflected on the payroll warrant stub.**

LIFE INSURANCE is available to certain bargaining unit employees and is currently paid in full by the employer. If eligible, enrollment will be automatic and no action is required. The amount of coverage varies between bargaining units. You may view your Certificate of Insurance on the web at:
http://www.calstate.edu/Benefits/carrier.materials/BasicLife_Cert_10_2002.pdf

AUTO/HOMEOWNERS INSURANCE is available by payroll deduction through A+ Auto & Home Insurance Plus (formerly California Casualty). The representative visits the campus monthly and can usually be reached once each month in Human Resources during regular office hours. Employees may contact the agent assigned to HSU directly at her toll free number (1-800-448-1317).

LONG TERM DISABILITY INSURANCE is available to certain bargaining unit employees and is currently paid in full by the employer. If eligible, enrollment will be automatic and no action is required. Brochures are available from Human Resources.

DEPENDENT CARE ACCOUNT is available for all eligible employees. It provides for the payment of certain dependent care expenses from pre-tax income. Each month, the amount pre-selected is deducted from the gross salary before income and social security taxes are withheld. These funds are held in a personal Dependent Care Account until eligible expenses are incurred and a claim is filed for reimbursement. Employees must enroll within the first 60 days of eligible employment, or wait until the annual Open Enrollment period each fall. Brochures are available from Human Resources.

TAX ADVANTAGE PREMIUM PLAN (TAPP) is available to all employees who are enrolled in a health plan. The Tax Advantage Premium Plan provides for the employee contribution made toward health plan premiums to be deducted from the gross salary before income

and social security taxes are calculated and withheld. Employees who do not wish to participate in the TAPP program, **must notify Human Resources in writing**. Brochures are available from Human Resources.

HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) is available to eligible CSU employees. It provides the ability to pay for eligible out-of-pocket health care expenses with pre-tax dollars. Employees must enroll within the first 60 days of eligible employment, or wait until the annual Open Enrollment period each fall. Brochures are available from Human Resources.

FLEXCASH is an optional benefit plan that allows eligible employees to waive CSU medical and/or dental insurance in exchange for cash if they have **other non-CSU coverage**. Employees participating in this program will receive additional taxable income each month up to a maximum of \$140. This benefit is offered to all bargaining units. Employees who are covered as dependents of employees of the CSU system are not eligible to participate in the Flex Cash Plan. Employees must enroll during the first 60 days of eligible employment or wait for the next Open Enrollment period, unless a change of status event occurs as defined by the Flex Cash brochure available in Human Resources

NON-INDUSTRIAL DISABILITY INSURANCE (NDI) is a wage continuation program for non-work injuries and illnesses. It is completely paid by the State. The program may provide a benefit of \$125 - \$250 per week, depending upon the bargaining unit. Benefits are payable once a month (for a maximum of 26 weeks) during any one continuous period of disability. Contact Human Resources for further details. See also the Catastrophic Leave Donation program below that may supplement wages with the NDI program.

CATASTROPHIC LEAVE DONATION is available to supplement the NDI, IDL and Temporary Disability Programs, and is also available for employees who are required to care for family members who meet the definition of incapacitation (according to each bargaining contract). It allows employees to donate vacation and sick leave credits to other employees who have exhausted all accrued sick leave, vacation and CTO due to catastrophic illness or injury that has totally incapacitated them from work. Eligible employees must apply for IDL, NDI, or Temporary Disability, if appropriate. Please contact Human Resources for further details.

PUBLIC EMPLOYEES' RETIREMENT SYSTEM (PERS) is the retirement system in which eligible employees of Humboldt State University participate. It is coordinated with Federal Social Security. Membership is mandatory for those employed full-time for a period that exceeds six months or part-time (50% or more) for a period of employment that exceeds one year. Effective Fall Semester 2003, part-time lecturers and coaches may become eligible to the PERS retirement system at the **beginning** of a **third consecutive semester at .4 or more** time base. The monthly employee's contribution is 5% of the gross in excess of the first \$513 before Federal and State Income Taxes.

GROUP TERM LIFE INSURANCE: A \$5,000 term life insurance benefit plus six months pay is provided through the Public Employees Retirement System (PERS) to assist the beneficiary if death occurs before eligibility to retire. Membership in PERS is required.

PST RETIREMENT PLAN is a mandatory retirement plan for part-time seasonal and temporary/intermittent employees in Bargaining Units 3, 4, & 8 who are not eligible for membership in the UC or Public Employees' Retirement System. The plan is administered by the Department of Personnel Administration, Savings Plus Program (457). The employee's contribution is 7.5% of the gross monthly salary. Employees may request a detailed brochure from Human Resources.

SOCIAL SECURITY (OASDI) deductions are coordinated with Public Employees' Retirement System deductions at a rate of 6.2%. All employees in one or more positions which total 50% or more are required to contribute to both Social Security and the retirement system unless specifically exempted by the retirement law.

MEDICARE TAX is deducted from employee's wages at a rate of 1.45% of the gross monthly salary.

PRE-RETIREMENT REDUCTION IN TIME BASE PROGRAM (PRRTB): This program allows academic employees, including Student Services Professionals, Academic-Related; Counselors and Librarians, to phase into actual retirement through reduction in time base to an average of two-thirds, one-half or one-third of full-time while maintaining full retirement and other benefits for a maximum period of five years. Contact the Office of Faculty Personnel Services for specific information.

FACULTY EARLY RETIREMENT PROGRAM (FERP) allows tenured faculty members who are eligible for service retirement under the Public Employees' Retirement System (PERS) to elect service retirement and teach one semester each succeeding academic year for a maximum of (5) consecutive academic or fiscal years or through the academic year in which they reach age 70, whichever occurs first. Please contact Faculty Personnel Services for specific information.

SICK LEAVE is accumulated for full-time employees at the rate of 8 hours per month. Part-time employees accumulate sick leave on a prorated basis.

VACATION accrual rate for the majority of non-academic and administrative classifications is determined by years of service and applicable collective bargaining agreements. For information concerning specific accrual rates, please contact the Payroll Department. Employees in academic year appointments are not eligible for vacation.

WORKERS' COMPENSATION/INDUSTRIAL DISABILITY LEAVE: Employees are fully insured under Worker's Compensation law against any injury/illness arising out of or in the course of employment. It is the employee's responsibility to report all job-related injuries or illnesses immediately to his/her supervisor by use of the "Employee's Claim for Worker' Compensation Benefits form. Use of this form is mandatory if the employee loses time from work or must seek medical services for a work incurred injury or illness. IDL provides full pay for the first 22 days of disability, subject to a 3-day waiting period, and drops to 2/3 thereafter. PERS membership is required to be eligible for IDL benefits. Certain bargaining units may choose IDL Supplementation. Please contact Human Resources for additional information.

CSU SPONSORED GROUP INSURANCE PLANS are voluntary insurance plans available through payroll deduction, including disability income, supplemental income protection, personal accident insurance, supplemental family hospital income, cancer medical reimbursement, and travel assistance international. The plans are administered by Sanders & Associates and brochures may be obtained from Human Resources.

TAX-SHELTERED ANNUITY/DEFERRED COMPENSATION PROGRAM: These programs permit an employee to contribute, through payroll deduction, to a tax-sheltered annuity account. The tax-sheltered portion of gross income is not included as part of the gross earnings for State and Federal tax purposes. Income taxes are paid at the time funds are withdrawn. Please view the tax sheltered annuity program guide on the web at: http://www.calstate.edu/Benefits/carrier.materials/2002_TSA_Brochure.pdf
There are numerous tax sheltered annuity (403b) plans available in addition to the state Deferred Compensation (457) and (401k) plans. Please contact Human Resources for a list of participating companies.

FEE WAIVER/CAREER DEVELOPMENT PROGRAM: Under this voluntary program, admission fees are waived or reduced for approved HSU courses. Full-time employees and tenured part-time employees are eligible. Effective Fall 2002, certain bargaining units are now eligible for dependent fee waiver. Please contact Human Resources for more information.

CREDIT UNION: The California State & Federal Employees Credit Union #20 and the Coast Central Credit Union are available to all University employees. Contact each credit union directly for more information.

UNEMPLOYMENT INSURANCE may provide a weekly income when employment terminates. Contact the nearest Employment Development Department (EDD) for eligibility and claim filing instructions.

COBRA CONTINUATION OF BENEFITS: As a result of federal legislation enacted in 1986, employees or family members who lose medical, dental or vision coverage through the University as a result of a qualifying event have the right to participate in a group benefits continuation plan. A group continuation plan is a health, dental, or vision insurance plan with identical coverage to the current group plans. The cost of this coverage may not exceed 102% of the applicable group premium rate. Upon termination of employment, notification of the right to continue benefits will automatically be sent to the last known home mailing address by Human Resources. **It is important that employees maintain a current mailing address.** Please contact Human Resources if additional information is required.

VOLUNTARY CHILD SUPPORT PROGRAM (VCS) provides for voluntary payroll deduction for the payment of support, maintenance, or care of the employee's children, or family for whom the employee has duty of support. Please contact Human Resources for information.

VOLUNTARY SPOUSAL SUPPORT PROGRAM (VSS) provides for voluntary payroll deduction for the payment of support, maintenance or care of the employee's former

spouse for whom the employee has a duty of support. Please contact Human Resources for information.

SAVINGS BONDS are available by payroll deduction. Please contact Human Resources for the appropriate payroll deduction authorization form. (\$100 minimum denomination at \$50/mo.)

SEPARATING EMPLOYEE CHECK OUT/CLEARANCE FORM is required upon termination of employment. This process requires the completion of the Separating Employee Check Out/Clearance form (provided by the hiring department). The last payroll warrant and retirement contributions, if any, will be held pending completion of this form. For more information please contact Human Resources.

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