

**Welcome to Humboldt State
University!**



**HUMBOLDT
STATE UNIVERSITY**

Benefits Orientation

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Health Plans

- **Blue Shield**

- **HMO High Performance Network**

- **Blue Cross**

- **PERS Choice**
- **PERS Select**
- **PERS Care**

Blue Shield HMO

- ❑ \$15 co-pay
- ❑ No deductible
- ❑ You must pre-designate a Primary Care Physician
- ❑ Earn up to \$400/year with Healthy Rewards
- ❑ Your physician must be a member of the HMO network; call the office, check the Blue Cross website, OR
- ❑ Contact the IPA with any questions:

443-4563

PERS Choice

- ❑ \$500 deductible per person; \$1000 max
- ❑ You do NOT need to pre-designate a physician.
- ❑ Visit Doctors in PERS provider network
- ❑ Lifetime Aggregate Max of \$2 million
- ❑ Pays on a 80:20 ratio

PERS Select

- Same as PERS Choice **BUT:**
- Doctor used must be in the PERS Select Network of preferred providers (Not just PERS preferred provider)

PERS Care

- ❑ NO Lifetime Aggregate Max
- ❑ Pays on a 90:10 Ratio
- ❑ Monthly fees increase dramatically in comparison to the other three plans
- ❑ This plan is an excellent choice for those who may expect high medical costs due to certain medical conditions, etc.

Monthly Premium Comparisons

	<u>Blue Shield</u>	<u>PERS Choice</u>
Emp. Only	8.47	6.70
Emp. + 1 dependent	72.94	69.40
Emp + 2 or more dependents	117.62	113.02

Monthly Premium Comparisons

	PERS <u>Care</u>	PERS <u>Select</u>
Emp. Only	271.41	0.00
Emp. + 1 dependent	598.82	39.10
Emp + 2 or more dependents	801.27	73.63

*Unit 06

	<u>Blue Shield</u>	<u>PERS Choice</u>
Emp. Only	3.47	1.70
Emp. + 1 dependent	62.94	59.40
Emp + 2 or more dependents	97.62	93.02

*Unit 06

	PERS <u>Care</u>	PERS <u>Select</u>
Emp. Only	266.41	0.00
Emp. + 1 dependent	588.82	29.10
Emp + 2 or more dependents	781.27	53.63

Dental Coverage

Delta Dental **Enhanced Level II**

- ❑ 80% coverage on most dental procedures
- ❑ Multiple Providers
- ❑ No monthly premium

DeltaCare Enhanced

- ❑ 100% coverage on most dental procedures
- ❑ 1 Provider (Dr. Awaad)
(707)443-9374
- ❑ No monthly premium

**Please refer to CSU Dental Plans
Summary handout in your folder
for coverage details on these plans**

Vision Coverage

- VSP
- *Automatic* Enrollment for employee and dependents
- No monthly premium
- 1 Eye Exam/Year (\$10)
- A portion of new contacts or glasses are covered every other year.

Permitting Events

PLEASE CONTACT US IMMEDIATELY IF:

- ❑ **Newborn Child**
- ❑ **Adoption**
- ❑ **Child is Married**
- ❑ **Child reaches 23**
- ❑ **Marriage:** *Must be within 60 days of event or a waiting period is imposed by CalPERS*
- ❑ **Divorce:** *Failure to notify us immediately could cost you \$\$\$!*

Other events may qualify

Flex Cash

\$128 Health

\$12 Dental

\$140 Total

- ❑ Can be used in lieu of Health Benefits if you are covered through other (non-CalPERS) health insurance.
- ❑ This option does not allow you eligibility for health and dental COBRA should you separate from CSU
- ❑ Contact us if your Flex Cash eligibility will be changing!

HCRA/DCRA

- ★ *HCRA-Health Care Reimbursement Account*
- ★ *DCRA-Dependent Care Reimbursement Account*
- This program is a pre-tax deduction which allows you to plan for future healthcare/dependent care costs. You can contribute a minimum of \$20 per month.
- Must enroll within first 60 days for current year or during Open Enrollment for the following year
- You must re-enroll every year during Open Enrollment

Open Enrollment

- ❑ Occurs each fall about mid-September
- ❑ Enroll/Renew HCRA's and DCRA's
- ❑ Change Health or Dental plans or Add/Delete dependents

- ❑ All Open Enrollment changes will be EFFECTIVE January 1 of the following year.

Retirement

Vesting

- *5+ years of service*
- *50+ to retire*
- 2% @ 55
- Lifetime medical and dental for employee and spouse (if receiving at time of separation/retirement)
- Employee contribution:
5% (Gross-\$513)
- Employer Share is 16.4%
- PST plan pre-PERS 7.5% of gross monthly salary

Voluntary Insurance

SANDERS

- ❑ Cancer Insurance
- ❑ Travel
- ❑ AD&D
- ❑ Disability
- ❑ Hospital Income

STANDARD

- ❑ Voluntary Life (No medical certification if you sign-up within 60 days of hire date)

Leave Programs

- ❑ Non-Industrial Disability (NDI): Amount depends on bargaining unit
- ❑ HSU is not in State Disability (SDI) program.
- ❑ Maternity/Paternity Leave: Amount of days and guidelines depend on bargaining unit.
- ❑ FML (Family Medical Leave) runs concurrently with other leave programs

Worker's Compensation/IDL

- It is your responsibility to notify your supervisor or Cindy immediately upon injury.

- In the event of a work-related injury or illness seek appropriate medical treatment:
 - Student Health Center (when class is in session)
 - Mad River or St. Joseph's Occupational Health
 - Mad River or St. Joseph's ER
 - Private Dr. *IF* there is a pre-designation form on file

TSA & Deferred Compensation

- 403(b)
- 401(k)
- 457

- Additional information is in the Human Resources Office & on the HR Website

Additional Benefits

- Homeowner's Insurance
- Auto Insurance
- Mortgage Lending Programs
- CalPERS: 888-225-7377;
www.calpers.ca.gov

- All information is on the HR website under "Benefits"
www.humboldt.edu/~hsuhr

Our Website

www.humboldt.edu/~hsuhr

- ❑ All enrollment and sign-up paperwork can be found under "*Forms*"
- ❑ *Keep* current with Benefit Bulletins found under "*Benefits*"
- ❑ *Read University Notices* weekly to check for upcoming benefits information

Benefits Questions

The HR front desk can answer many of your benefits questions. Please feel free to call:

HR Front Desk: x3626

Kristina Barnum: x5172

Cindy Darnall Stevens: x5171