



## CSU VOLUNTARY BENEFITS PLANS FOR EMPLOYEES ELIGIBLE FOR CSU CORE BENEFITS

This brochure provides an overview of the voluntary benefits plans available to you as a CSU benefits-eligible employee. CSU general benefits eligibility is defined as follows:

- 1) **Regular appointment** – employee is appointed in a benefits-eligible classification with a time base of at least half-time (0.5 Full-time Equivalent [FTE]) and with a length of appointment for at least six (6) months and one day; or
- 2) **AB 211 appointment** – Lecturers and Coaches (R03) in applicable class codes, who are appointed for at least six (6) weighted teaching units (WTUs) (i.e., 0.4 time base/FTE) for at least one (1) semester or two (2) consecutive quarters.

Please note: Premiums for voluntary benefits plans are fully paid by the employee; 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 deductions to Fidelity. To learn more about the CSU 403(b) plan, go to [www.netbenefits.com/calstate](http://www.netbenefits.com/calstate). TSA enrollments and deferral changes are designated by employees via Retirement Manager at [www.netbenefits.com/calstate](http://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](http://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. New employees may enroll in the plan within 60 days of employment or during open enrollment. 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](http://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. Neither contributions nor reimbursements are taxed. New employees may enroll in the plan within 60 days of employment or during open enrollment. ASIFlex is the claims administrator for this plan. Additional information about this plan can be obtained at [www.asiflex.com](http://www.asiflex.com), or by contacting ASIFlex at (800) 659-3035.

## PRE-TAX PARKING

This plan allows you to pay for parking in CSU-qualified parking facilities with pre-tax dollars. The premiums are deducted from your paycheck. You may cancel your election at any time. Check with campus HR/Payroll department, as eligibility varies.

## 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 in the plan within 60 days of employment or during open enrollment. To learn more about this plan or to enroll, go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits), or call (800) 438-6388.

## 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. You and/or your spouse/registered domestic partner must be between the age of 18-64, and enrolled in a health insurance plan in order to enroll in this plan. 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. 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](http://www.aflac.com/csu), or call (800) 433-3036.

## 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](http://www.calcas.com/csu), or call (866) 680-5142.

## VOLUNTARY LIFE INSURANCE

The Standard offers you the opportunity to purchase group life insurance for you and your eligible dependents. New employees are eligible to receive Guaranteed Issue coverage up to \$150,000 for themselves, \$50,000 for their spouse/registered domestic partner, and \$20,000 for their eligible dependent child(ren)—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. To learn more about this benefit and/or to enroll, go to [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu), or call (800) 378-5745.

## VOLUNTARY LONG-TERM DISABILITY (LTD)

The Standard offers you the opportunity to purchase a level of group disability insurance that fits your needs, with either a 30-day or 90-day waiting period. New employees are eligible to enroll in this plan with Guaranteed Issue (no health questions asked), within 60 days of employment (employees with Employer-Paid LTD are ineligible to enroll). Coverage elected outside of this time period will be subject to evidence of insurability. To learn more about this benefit and/or to enroll, go to [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu), or call (800) 378-5745.



## VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

The Standard offers group Accidental Death and Dismemberment (AD&D) insurance that covers you and your beneficiaries, in the event of death or dismemberment as a result of a covered accident. You may elect up to \$1 million in coverage. Spouse/Registered Domestic Partner and dependent child(ren) coverage is also available. As a CSU employee, you can enroll in this plan at anytime—no health questions asked. To learn more about this benefit and/or to enroll, go to [www.standard.com/mybenefits/csu](http://www.standard.com/mybenefits/csu), or call (800) 378-5745.