

CSU VOLUNTARY BENEFITS PLANS FOR EMPLOYEES WHO ARE NOT ELIGIBLE FOR CSU CORE BENEFITS

This flyer provides an overview of the voluntary benefits plans available to CSU employees who do not meet the standard eligibility criteria for core benefits (such as health, dental and vision). Due to California laws and regulations, CSU policy, collective bargaining agreements, and individual vendor requirements, eligibility varies by plan. Please reference the eligibility chart on the back of this flyer for each plan's specific eligibility requirements.

Please note: Premiums for voluntary benefits plans are fully paid by the employee; the CSU does not contribute to these plans.

Retirement Savings Plans

As a CSU employee, you have three voluntary retirement savings plans available to you. The voluntary retirement savings plans allow employees to save for retirement and supplement their future retirement income sources. These plans offer tax advantages: either as a pre-tax investment that allows your contributions and earnings to grow over time while deferring the payment of taxes until you withdraw the funds, or as an after-tax ROTH contribution that allows your already taxed contributions and earnings to grow over time with no tax liabilities upon withdrawal. There are three plans to choose from:

1. CSU 403(b) Supplemental Retirement Plan (SRP)
2. Savings Plus 457 Deferred Compensation Plan
3. Savings Plus 401(k) Thrift Plan

The CSU 403(b) Supplemental Retirement Plan (SRP) allows employees to allocate pre-tax or ROTH (after-tax) deductions to Fidelity, CSU's SRP plan administrator. Employees may enroll in this benefit at any time. To learn more about CSU 403(b) SRP, including enrollments and deferral changes, visit Fidelity NetBenefits at netbenefits.com/calstate or contact Fidelity at (877) 278-3699.

The Savings Plus 457 Deferred Compensation Plan and Savings Plus 401(k) Thrift Plan are administered by the California Department of Human Resources. Employees may enroll in these plans at any time throughout the year. Visit savingsplusnow.com or contact (855) 616-4776 to learn more about these plans.

Health Care Reimbursement Account Plan

A Health Care Reimbursement Account (HCRA) Plan 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 or registered domestic partner, and eligible dependent(s). To learn more about contribution limits, please reach out to your campus benefits office. ASIFlex is the claims administrator for this plan. Employees may only enroll in this benefit within 60 days of hire or eligible qualifying event, or during open enrollment. For additional information about this plan and the HCRA debit card, visit asiflex.com or call ASIFlex at (800) 659-3035.

Dependent Care Reimbursement Account Plan

A Dependent Care Reimbursement Account (DCRA) Plan allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for childcare expenses for your eligible dependent child(ren) under the age of 13. Additionally, if you have an older dependent who lives with you and requires assistance with day-to-day living, you can claim these eligible expenses through your DCRA. To learn more about contribution limits, please reach out to your campus benefits office. ASIFlex is the claims administrator for this plan. Employees may only enroll in this benefit within 60 days of hire or eligible qualifying event, or during open enrollment. For additional information about this plan, visit asiflex.com or contact ASIFlex at (800) 659-3035.

Legal Insurance Plan

You can't predict the future, but you can plan for it. An ARAG® legal insurance plan isn't just for the serious issues. It's for events you plan for, like getting married or creating a will. Or the unexpected situations, like a traffic ticket or landlord dispute. Network attorney fees are 100% paid in full for most covered matters. Benefit from a wide range of coverage and services to protect you and your loved ones at an affordable monthly cost. Employees can only enroll during open enrollment. To learn more about this plan and enroll, go to ARAGlegal.com/CSU or call (800) 247-4184.

Auto, Home and Renters Insurance

California Casualty provides CSU employees with auto, home and renters insurance at a discounted rate. Policy rates are guaranteed for 12 months—even if you have a claim. CSU employees are eligible to enroll in this plan at any time. To learn more about this program or to enroll, visit calcas.com/csu or call (866) 680-5142.

Pet Insurance

Nationwide offers CSU employees various benefit options for pet insurance. This insurance can cover pet accidents, illnesses, and even preventive care and wellness services. These plans are available for dogs, cats, birds, small mammals, and exotics (such as reptiles). Employees may enroll in this benefit at any time. To learn more about this plan or to enroll, visit petinsurance.com/calstate or call (877) 738-7874.

Employee Assistance Program

Empathia Life Matters Employee Assistance Programs (EAP) (available at all campuses) provide free, confidential counseling and referral services to eligible employees and members of their household—including dependents living away from home—24-hour access to confidential services that support emotional well-being, safety and productivity in the workplace. To access these benefits visit Life Matters online at mylifematters.com. Contact your campus benefits office for your campus assigned password.

VOLUNTARY BENEFITS ELIGIBILITY & ENROLLMENT SUMMARY

Plan	Vendor	Employee Eligibility	Enrollment Deadlines
CSU 403(b) SUPPLEMENTAL RETIREMENT PLAN (SRP)	Fidelity	All CSU employees receiving a W-2; no time base required.	Eligible employees may enroll in this plan any time throughout the year.
SAVINGS PLUS 457 DEFERRED COMPENSATION PLAN	Savings Plus	All CSU employees receiving a W-2; no time base required	Eligible employees may enroll in this plan at any time throughout the year.
SAVINGS PLUS 401(k) THRIFT PLAN	Savings Plus	All CSU employees receiving a W-2; no time base required.	Eligible employees may enroll in this plan at any time throughout the year.
DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA) PLAN	ASIFlex	All CSU employees with a time base except rehired annuitants and FERP participants.	New employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) PLAN	ASIFlex	All CSU employees with a time base except rehired annuitants and FERP participants.	New employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
LEGAL INSURANCE	ARAG	All CSU employees with a time base except rehired annuitants and FERP participants.	New employees may enroll in this plan within 60 days of employment/eligibility or during open enrollment.
AUTO, HOME AND RENTERS INSURANCE	California Casualty	All CSU employees except rehired annuitants and FERP participants; no time base required.	Eligible employees may enroll in this plan at any time throughout the year.
PET INSURANCE	Nationwide	All CSU employees except rehired annuitants and FERP participants; no time base required.	Eligible employees may enroll in this plan at any time throughout the year.
PRE-TAX PARKING	Chancellor's Office/ Campuses	All employees are eligible for this benefit; no time base required.	Eligible employees may participate in this benefit at any time throughout the year.
EMPLOYEE ASSISTANCE PROGRAM (EAP)	Empathia Life Matters	All employees are eligible for this plan; no time base required.	Eligible employees may participate in this benefit any time throughout the year.