CSU The California State University

YOUR HEALTH IS YOUR WEALTH

Make an Investment in Yourself

2023 OPEN ENROLLMENT

September 18, 2023
through October 13, 2023

WELCOME TO THE CSU OPEN ENROLLMENT FOR 2024

YOUR HEALTH IS YOUR WEALTH
Make an Investment in Yourself

OPEN ENROLLMENT BEGINS SEPTEMBER 18, 2023 AND ENDS OCTOBER 13, 2023.

This guide is intended to cover plan changes effective January 1, 2024. It provides you with an overview of all available CSU benefits. If you are uncertain which benefits apply to you, check with your campus benefits office. Your health plan benefit is provided in partnership with the California Public Employees' Retirement System (CalPERS). Full details on health plans are available on the CalPERS website, **calpers.ca.gov**.

Access to your Health Plan Statement will be available online through my|CalPERS on September 11, 2023. If you have any questions, contact the CalPERS Customer Contact Center at (888) CalPERS or (888) 225-7377.

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START PLANNING

Open Enrollment is your annual opportunity to review your benefits, your family's needs and to fine-tune your benefits package to match. Many life events can occur during the year that can affect the types of plans and amount of coverage you need. Think about the changes you and your family have experienced in the past year or anticipate in the coming year. Then determine which benefit plans and programs will suit your needs best.

ENROLL OR MAKE CHANGES
SEPTEMBER 18, 2023 THROUGH OCTOBER 13, 2023

Ready, Set, Enroll...

Please be sure to review this guide in its entirety, because it provides important changes for 2024 and an overview of all available benefits.

During Open Enrollment, you can enroll in, change or cancel the following benefit plans:

- CalPERS Health
- Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- ARAG Legal Insurance (enrollment and cancellation may occur only during Open Enrollment)
- Vision Service Plan (VSP) Basic and Premier Plans (enrollment and cancellation may occur only during Open Enrollment for the Premier Plan)
  - The Premier Plan can only be canceled during Open Enrollment after completing 12 months of enrollment
- The Standard Critical and Accident Insurance

The following benefits are not restricted to Open Enrollment, but we encourage you to review them during this time:

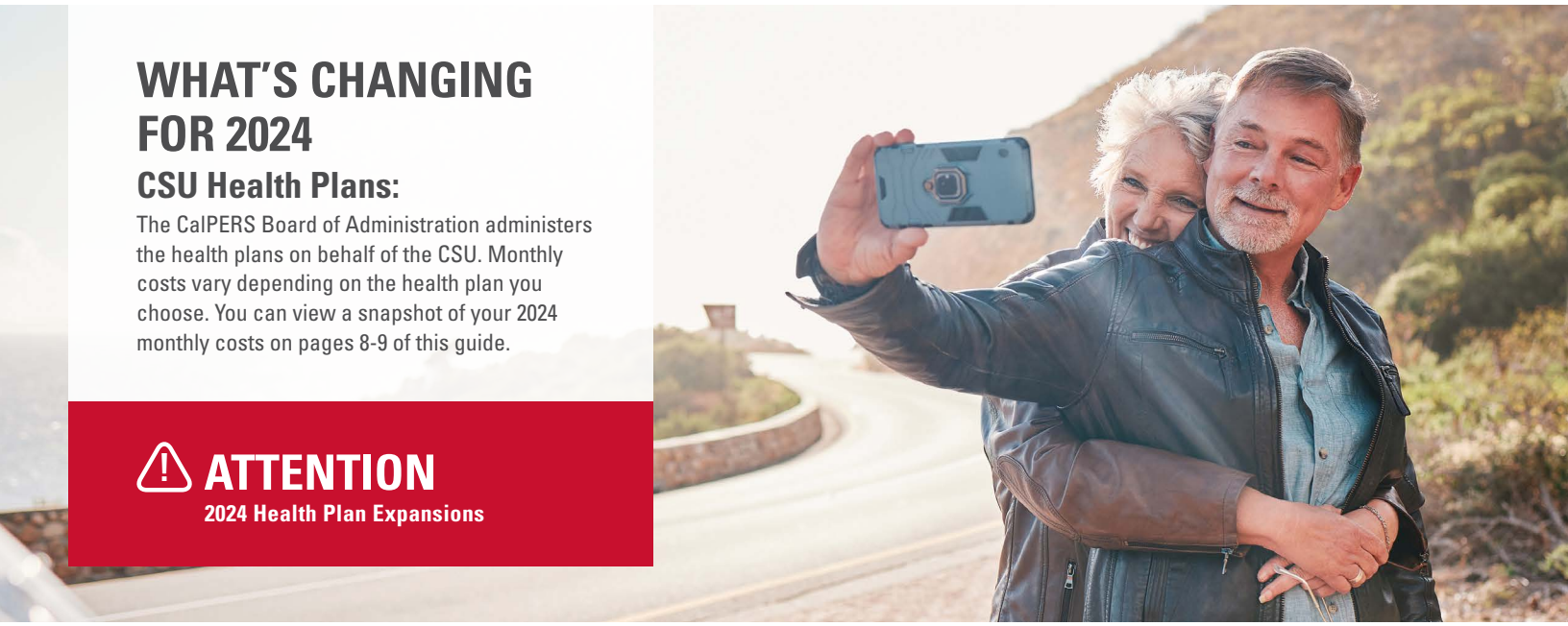
- 403(b) Supplemental Retirement Plan
- Fee Waiver and Reduction Program
- Empathia - Employee Assistance Program (employees are automatically enrolled)
- The Standard Insurance (voluntary life, AD&D, long-term disability)
- California Casualty Auto, Home and Renters Insurance
- Nationwide Pet Insurance

WHAT'S CHANGING FOR 2024

CSU Health Plans:

The CalPERS Board of Administration administers the health plans on behalf of the CSU. Monthly costs vary depending on the health plan you choose. You can view a snapshot of your 2024 monthly costs on pages 8-9 of this guide.

ATTENTION
2024 Health Plan Expansions



OVERVIEW OF PLAN CHANGES EFFECTIVE FOR 2024

Health Plan Rate Changes

Effective January 1, 2024, rates for most health plans will change. Please refer to pages 8-9 to review the monthly employee cost.

HealthNet Smart Care Removed from the CalPERS Health Program

Effective January 1, 2024, HealthNet Smart Care will no longer be an available health plan to CSU employees. Employees who are in this plan will need to elect a different health plan coverage during Open Enrollment. Employees currently enrolled in HealthNet Smart Care will be administratively transferred to Blue Shield Access+ effective January 1, 2024 if they don't make a plan change. Members in Napa County will be transferred to Western Health Advantage, effective January 1, 2024 if a plan change is not made.

- Blue Shield Access+ EPO plan expansion into Del Norte and San Benito counties.
- UnitedHealthcare Harmony HMO plan expansion into Santa Clara and Santa Cruz counties.

Health Plan Exit

- Anthem Traditional from Glenn County: Members, and their dependents who live in Glenn County who do not choose another health plan during Open Enrollment, will automatically be enrolled in Blue Shield Access+ effective January 1, 2024.

Legal Insurance Plan Carrier Change and Enhancements

Effective January 1, 2024 voluntary legal insurance benefits will now be provided by ARAG®. You'll receive greater legal protection with no loss in coverage at a lower price. ARAG offers you access to local network attorneys who can help you address life's legal situations. Plus, network attorney fees are 100% paid in full for most covered matters. ARAG legal plan coverage can only be enrolled in during Open Enrollment.

TIPS FOR SELECTING A HEALTH PLAN

You may want to consider factors such as access to doctors, range of benefits, cost of services, monthly premiums, restrictions to specific groups of doctors, referral and authorization by a primary care physician (PCP), and access to specialist or prescription drugs and restriction on a plan formulary or list of preferred drugs.

Other tips to keep in mind:

- Identify your needs and the needs of your family members.
- Understand the basics of how your health plan's network is managed e.g., whether it's a PPO, EPO or HMO plan (See page 7).
- Consider your out-of-pocket costs, as well as copays for prescription drugs, office visits, lab tests and hospitalization.
- Review your health plan availability by county and ZIP code.
- Review your health plan's covered benefits and exclusions.
- Consider any life changes that may occur during the upcoming year.
- Consider coverage if you travel or have a dependent in college in another state.

CALPERS HEALTH PLAN STATEMENT

The CalPERS Health Plan Statement will be available online September 11, 2023.

The online statement will:

- Allow you 24/7 access to view and/or print your customized health enrollment information.
- Inform you of specific health benefit changes that may affect you in the upcoming year.
- Provide you with direct access to all CalPERS Open Enrollment information.

Other available resources include the 2024 Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the health plan websites.

Log in to your personalized my|CalPERS account to access your online statement. If you do not have a CalPERS account, create one by going to the **my|CalPERS login page** and select "Register Now." Please note, CSU employees are not able to change their health plan through the my|CalPERS system. Contact your campus human resources/benefits office for additional information.

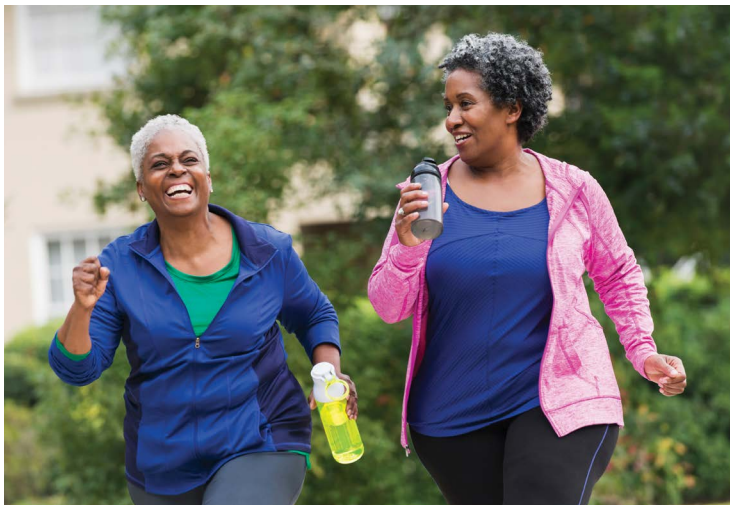
To identify the available plans in your area, use the CalPERS online tool, Health Plan Search by Zip Code.

EXPLORING WELLNESS AT THE CSU

In partnership with our vendors providing health, dental, vision, employee assistance program and financial wellness, the CSU is committed to promoting a culture of wellness through healthy lifestyles that enhance the quality of life for our faculty and staff.

Wellness is a lifestyle that integrates body, mind and spirit. The CSU encourages faculty and staff to participate in programs, activities and services that contribute to their wellness and the wellness of CSU communities.

Featured below are the wellness programs employees may participate in. Good health is more than not being ill, it's also a dynamic state of well-being that acknowledges the importance and inseparability of wellness. Check with your campus human resources/benefits office for further details about these programs.



Emotional Wellness— How you feel

CSU campuses provide Employee Assistance Program (EAP) offered through Empathia to both staff and faculty. EAPs provide free, confidential counseling and referral services. Employees have 24-hour access to confidential services supporting emotional well-being, safety and productivity in the workplace.

Physical Wellness— How you live

CSU health plans offered through CalPERS feature many programs and classes promoting a healthier you. Many CSU campuses have wellness programs that encourage healthy living and eating.

Intellectual Wellness— How you think

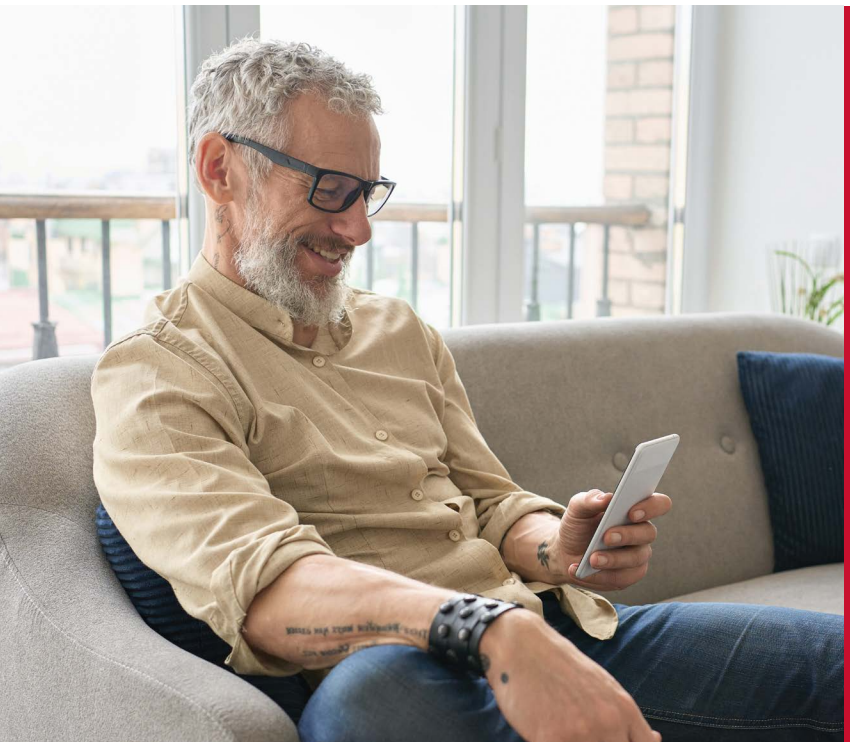
CSU faculty and staff have access to programs designed to enhance professional development, expand knowledge and improve skills. The CSU Fee Waiver and Reduction Program provides CSU employees and their eligible dependents the opportunity to attend classes at CSU campuses at reduced rates. Fee waiver courses include undergraduate, graduate, credential, online and summer term courses if they are state-supported.

Occupational Wellness— How you perform

The CSU supports occupational wellness by assisting employees in their career development. At the CSU, Learning and Development provides options for employees to expand their job-related learning. We believe learning is a lifelong process that can enhance employees' personal and professional development. Through CSULearn, systemwide Learning and Development offers a myriad of self-paced e-learning courses, books, videos and on-the-job trainings that are available 24/7. This provides CSU employees an opportunity to expand their skills and knowledge and potentially advance in the workplace.

Financial Wellness— How you manage your finances

Financial wellness is a critical part of employee well-being because money can be a huge source of anxiety. The CSU offers many programs to help employees become financially fit. They include CalPERS retirement, income protection benefits (including life insurance and disability) and investment options for future financial security through the CSU Supplemental Retirement Plan 403(b). Fidelity Investments offers employees free personalized financial counseling and helps with maximizing retirement savings and other financial goals.



ELIGIBILITY

- To qualify for most benefits, you must initially have employment exceeding six months, with a time base of at least .50.
- Academic-year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.
- Affordable Care Act (ACA)—Employees who do not meet eligibility requirements listed above may qualify for health care under ACA.
- If you do not meet any of the eligibility criteria above, you may still be eligible to enroll in many of the voluntary plans.

DEPENDENT ELIGIBILITY

Dependents of an eligible employee include:

- Spouse (unless legally separated or divorced);
- Domestic partner (registered through the California secretary of state process); and
- Dependent children from birth to the end of the month in which the child turns 26.

A dependent child includes a step, natural, adopted, domestic partner's, a child certified disabled before age 26 or a child living with the employee in a parent-child relationship and is economically dependent upon the employee. For a list of required supporting documentation, please contact your campus benefits office.

UNDERSTANDING HOW DIFFERENT HEALTH PLANS WORK

The health and well-being of our employees are important, and we encourage you to make sure your benefits work for you. Stay informed and be sure you understand your choices and how the different types of health plans work.

PPO Health Plans (Preferred Provider Organizations)

- You choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers.
- You will pay more to use an out-of-network provider. Members are subject to an annual deductible.

PERS Platinum, PERS Gold and PORAC*

**PORAC is restricted to paying members of Peace Officers Research Association of California*

EPO Health Plans (Exclusive Provider Organizations)

- You select in-network providers when seeking medical care, but a primary care physician and referrals are not required. Offers in-network coverage only.

Anthem Blue Cross (Del Norte County)

Blue Shield Access+ (Various counties)

HMO Health Plans (Health Maintenance Organizations)

- You and your eligible family members must select a primary care physician, who is responsible for coordinating your health care, including any referrals to a specialist.
- Requires you to receive care through a network of providers.

Anthem Blue Cross Traditional & Select
Blue Shield Access+
Blue Shield Trio
Health Net Salud y Mas
Kaiser
Sharp Performance Plus California
UnitedHealthcare Alliance
UnitedHealthcare Harmony
Western Health Advantage

The CSU will offer the following health plans in 2024:

PPO Plan Options

- PERS Platinum
- PERS Gold
- PORAC[1]

EPO Plan Options

- Anthem Blue Cross[2]
- Blue Shield Access+[3]

HMO Plan Options

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Blue Shield Access+
- Blue Shield Trio[6]
- Health Net Salud y Mas
- Kaiser Permanente
- Sharp Performance Plus California[4]
- UnitedHealthcare Alliance
- UnitedHealthcare Harmony[7]
- Western Health Advantage[5]

[1] Restricted to paying members of Peace Officers Research Association of California (PORAC).

[2] Available only in Del Norte County.

[3] Available only in Alpine, Calaveras, Colusa, Del Norte, Inyo, Lake, Lassen, Mendocino, Modoc, Mono, San Benito, Shasta, Sierra, Siskiyou, Tehama, Trinity, Tuolumne and Plumas counties.

[4] Available to residents of San Diego county.

[5] Restricted to the Bay Area, Humboldt, Sacramento and other northern regions.

[6] Available only in Butte, El Dorado, Kern, Kings, Los Angeles, Monterey, Nevada, Orange, Placer, Riverside, Sacramento, Santa Barbara, Santa Cruz, San Bernardino, San Luis Obispo, Stanislaus, Tulare, Ventura and Yolo counties.

[7] Available in Los Angeles, Orange, Riverside, San Bernardino, Santa Clara, Santa Cruz and San Diego counties.

2024 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	2024 Total Monthly Premium	All Employee Groups (except Unit 6)			Unit 6		
			2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee	2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee
ANTHEM BLUE CROSS SELECT HMO CALIFORNIA	Employee Only	$925.57	$925.57	$0.00	$20.85	$925.57	$0.00	$15.85
	Employee + 1	$1,851.14	$1,851.14	$0.00	$108.70	$1,851.14	$0.00	$98.70
	Employee + 2 or more	$2,406.48	$2,366.00	$40.48	$226.01	$2,386.00	$20.48	$206.01
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	$1,197.94	$983.00	$214.94	$233.65	$988.00	$209.94	$228.65
	Employee + 1	$2,395.88	$1,890.00	$505.88	$534.30	$1,900.00	$495.88	$524.30
	Employee + 2 or more	$3,114.64	$2,366.00	$748.64	$779.29	$2,386.00	$728.64	$759.29
ANTHEM BLUE CROSS EPO CALIFORNIA (Restricted to Del Norte County)	Employee Only	$1,215.87	$983.00	$232.87	$200.89	$988.00	$227.87	$195.89
	Employee + 1	$2,431.74	$1,890.00	$541.74	$468.78	$1,900.00	$531.74	$458.78
	Employee + 2 or more	$3,161.26	$2,366.00	$795.26	$694.11	$2,386.00	$775.26	$674.11
BLUE SHIELD ACCESS+ CALIFORNIA	Employee Only	$892.49	$892.49	$0.00	$0.00	$892.49	$0.00	$0.00
	Employee + 1	$1,784.98	$1,784.98	$0.00	$0.00	$1,784.98	$0.00	$0.00
	Employee + 2 or more	$2,320.47	$2,320.47	$0.00	$66.79	$2,320.47	$0.00	$46.79
BLUE SHIELD ACCESS+ EPO CALIFORNIA (Restricted to certain counties)	Employee Only	$892.49	$892.49	$0.00	$0.00	$892.49	$0.00	$0.00
	Employee + 1	$1,784.98	$1,784.98	$0.00	$0.00	$1,784.98	$0.00	$0.00
	Employee + 2 or more	$2,320.47	$2,320.47	$0.00	$66.79	$2,320.47	$0.00	$46.79
BLUE SHIELD TRIO (Restricted to certain counties)	Employee Only	$810.24	$810.24	$0.00	$0.00	$810.24	$0.00	$0.00
	Employee + 1	$1,620.48	$1,620.48	$0.00	$0.00	$1,620.48	$0.00	$0.00
	Employee + 2 or more	$2,106.62	$2,106.62	$0.00	$0.00	$2,106.62	$0.00	$0.00
HEALTH NET SALUD Y MAS CALIFORNIA	Employee Only	$656.96	$656.96	$0.00	$0.00	$656.96	$0.00	$0.00
	Employee + 1	$1,313.92	$1,313.92	$0.00	$0.00	$1,313.92	$0.00	$0.00
	Employee + 2 or more	$1,708.10	$1,708.10	$0.00	$0.00	$1,708.10	$0.00	$0.00
KAISER PERMANENTE CALIFORNIA	Employee Only	$964.15	$964.15	$0.00	$0.00	$964.15	$0.00	$0.00
	Employee + 1	$1,928.30	$1,890.00	$38.30	$6.36	$1,900.00	$28.30	$0.00
	Employee + 2 or more	$2,506.79	$2,366.00	$140.79	$92.97	$2,386.00	$120.79	$72.97

STATE EMPLOYER MONTHLY CONTRIBUTION RATE

The employer contribution rates below are what the CSU contributes toward your monthly health premium. The employee cost shown above is any amount above the employer contribution.

Coverage Level	All Employees (except Unit 6)	Unit 6
Employee Only	$983	$988
Employee + One	$1,890	$1,900
Employee + Family	$2,366	$2,386

2024 CalPERS HEALTH BENEFITS PROGRAM BASIC PLAN RATES

Monthly Employee Cost

HEALTH PLAN	Enrolled Employee & Eligible Dependents	2024 Total Monthly Premium	All Employee Groups (except Unit 6)			Unit 6		
			2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee	2024 Amount Paid by CSU	2024 Amount Paid by Employee	2023 Amount Paid by Employee
KAISER PERMANENTE - OUT OF STATE	Employee Only	$1,312.45	$983.00	$329.45	$272.43	$988.00	$324.45	$267.43
	Employee + 1	$2,624.90	$1,890.00	$734.90	$611.86	$1,900.00	$724.90	$601.86
	Employee + 2 or more	$3,412.37	$2,366.00	$1,046.37	$880.12	$2,386.00	$1,026.37	$860.12
PERS PLATINUM	Employee Only	$1,215.87	$983.00	$232.87	$200.89	$988.00	$227.87	$195.89
	Employee + 1	$2,431.74	$1,890.00	$541.74	$468.78	$1,900.00	$531.74	$458.78
	Employee + 2 or more	$3,161.26	$2,366.00	$795.26	$694.11	$2,386.00	$775.26	$674.11
PERS GOLD	Employee Only	$859.31	$859.31	$0.00	$0.00	$859.31	$0.00	$0.00
	Employee + 1	$1,718.62	$1,718.62	$0.00	$0.00	$1,718.62	$0.00	$0.00
	Employee + 2 or more	$2,234.21	$2,234.21	$0.00	$0.00	$2,234.21	$0.00	$0.00
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	$853.00	$853.00	$0.00	$0.00	N/A	N/A	N/A
	Employee + 1	$1,708.00	$1,708.00	$0.00	$0.00			
	Employee + 2 or more	$2,220.00	$2,220.00	$0.00	$0.00			
SHARP PERFORMANCE PLUS CALIFORNIA (Restricted to San Diego County)	Employee Only	$833.24	$833.24	$0.00	$0.00	$833.24	$0.00	$0.00
	Employee + 1	$1,666.48	$1,666.48	$0.00	$0.00	$1,666.48	$0.00	$0.00
	Employee + 2 or more	$2,166.42	$2,166.42	$0.00	$0.00	$2,166.42	$0.00	$0.00
UNITEDHEALTHCARE ALLIANCE HMO CALIFORNIA	Employee Only	$882.98	$882.98	$0.00	$0.00	$882.98	$0.00	$0.00
	Employee + 1	$1,765.96	$1,765.96	$0.00	$0.00	$1,765.96	$0.00	$0.00
	Employee + 2 or more	$2,295.75	$2,295.75	$0.00	$64.47	$2,295.75	$0.00	$44.47
UNITEDHEALTHCARE HARMONY HMO CALIFORNIA	Employee Only	$763.70	$763.70	$0.00	$0.00	$763.70	$0.00	$0.00
	Employee + 1	$1,527.40	$1,527.40	$0.00	$0.00	$1,527.40	$0.00	$0.00
	Employee + 2 or more	$1,985.62	$1,985.62	$0.00	$0.00	$1,985.62	$0.00	$0.00
WESTERN HEALTH ADVANTAGE (Restricted to Bay Area, Sacramento and other Northern regions)	Employee Only	$807.23	$807.23	$0.00	$0.00	$807.23	$0.00	$0.00
	Employee + 1	$1,614.46	$1,614.46	$0.00	$0.00	$1,614.46	$0.00	$0.00
	Employee + 2 or more	$2,098.80	$2,098.80	$0.00	$0.00	$2,098.80	$0.00	$0.00

*This plan is restricted to employees in Unit 8, State University Police Association (SUPA) and requires membership.

FLEXCASH

FlexCash	Amount
Medical	$128
Dental	$12
Total	$140

FlexCash is available if you are eligible for health and dental coverage and have other non-CSU group medical and/or dental coverage.

During Open Enrollment, you may enroll in or make changes to your existing FlexCash election.

VISION PLANS

The CSU's Vision Service Plan Basic and Premier

Vision Service Plan (VSP)

The CSU automatically provides the Basic plan for eligible employees and their families at no cost to the employee. Employees also have the option to upgrade to the Premier plan for a small monthly fee. If the employee elects the Premier plan, any dependents they wish to cover must also be enrolled.

For additional information, visit **csuactives.vspforme.com** or call (800) 400-4569.

Overview of the Basic and Premier Vision Plans

Eye exams are an important part of overall health care for the entire family. The Vision Benefits Summary on the next page may help you decide which plan best fits the needs of you and your family.

The VSP offers a large network of contracting providers, including optometrists and ophthalmologists. When a contracting network provider is used, the care is considered "in-network." Out-of-pocket costs will be less, and the highest level of benefits is received. If a provider outside the network is used, the care is considered "out-of-network." Coverage is still provided, but the out-of-pocket costs will be significantly higher.

Which Plan Is Right for You?

The plans utilize the VSP network of providers, but your out-of-pocket costs associated with the plans will vary.

The best vision plan for you depends on several factors:

- What are your anticipated vision expenses for 2024?
- What can you afford to pay out of pocket (in terms of copayments) when vision care is needed?
- Do you have other vision insurance?

Employee Coverage for CSU

CSU and VSP provide you with a choice of affordable vision plans. You have a choice between the Basic Plan, or may upgrade to the Premier Plan for enhanced benefits.

- Basic Plan: Advantage Premier Network
- Premier Plan: Choice Network

Premier Plan Eligibility

Eligibility requirements are the same across all plans (health, dental and vision) and defined in this guide under eligibility. However, unlike with health and dental, the Premier Plan requires all dependents to also be enrolled in the Premier Plan coverage or they will lose their Basic vision coverage. You cannot enroll in the Basic and Premier vision plans at the same time or split enrollments by leaving any dependents in the Basic vision plan.

Monthly Cost of Coverage

Enrolled Employee and Eligible Dependents	Basic Plan	Premier Plan
Employee Only	$0	$4.03
Employee + One	$0	$15.01
Employee + Family	$0	$28.41

YOUR VSP VISION BENEFITS SUMMARY

Coverage with a VSP Provider—**Basic Plan**

Benefit	Description	Copay
WellVision Exam	• Focuses on your eyes and overall wellness • Routine retinal imaging • Every calendar year	$10 Up to $39
Essential Medical Eye Care	• Retinal imaging for members with diabetes covered-in-full. • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
Prescription Glasses		
Frame	• $110 allowance for a wide selection of frames • $130 allowance for featured frame brands • 20% savings on the amount over your allowance • Every other calendar year	$0
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every other calendar year†	
Lens Enhancements	• UV protection • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 20–25% on other lens enhancements • Every other calendar year	$0 $55 $95-$105 $150-$175
Contacts (instead of glasses)	• $120 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) • Every other calendar year†	$0
VSP Lightcare™*	• $110 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts. • Every other calendar year	$0

Coverage with a VSP Provider—**Premier Plan**

Benefit	Description	Copay
WellVision Exam	• Focuses on your eyes and overall wellness • Routine retinal imaging • Every calendar year	$10 Up to $39
Essential Medical Eye Care	• Retinal imaging for members with diabetes covered-in-full. • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
Prescription Glasses		
Frame*	• $210 allowance for a wide selection of frames • $230 allowance for featured frame brands • 20% savings on the amount over your allowance • $115 Walmart/Sam's Club/Costco frame allowance • Every calendar year	$0
Lenses	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every calendar year	
Lens Enhancements	• UV protection • Tinted lenses • Standard progressive lenses • Premium progressive lenses • Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$0 $0 $0 $95-$105 $150-$175
Contacts (instead of glasses)	• $200 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) • Every calendar year	$0
VSP Lightcare™*	• $210 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts. • Every calendar year	$0

VSP Computer Vision Care (Employee-only coverage)	• Evaluates your vision needs related to computer use • $95 allowance for a wide selection of frames • Single vision, lined bifocal, lined trifocal and occupational lenses • Every other calendar year†	$10
Additional Savings	**Glasses and Sunglasses** • Discover all current eyewear offers and savings at **vsp.com/offers** • 20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam.	
	Exclusive Member Extras • Save up to 60% on digital hearing aids with TruHearing. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Everyday savings on entertainment, health and wellness, travel and more with VSP Simple Values.	
	Laser Vision Correction • Average of 15% off the regular price; discounts available at contracted facilities.	

†Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change.

‡Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

*Coverage with a retail chain may be different or not apply.

†New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there's a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com. ©2023 Vision Service Plan. All rights reserved.

VSP, Eyeconic, and WellVision Exam are registered trademarks, and VSP LightCare and VSP Premier Edge are trademarks of Vision Service Plan. Flexon and Dragon are registered trademarks of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners. 104702 VCCM

DENTAL PLANS

Delta Dental and DeltaCare USA

The CSU pays 100% of the monthly premium cost for dental coverage for you and your eligible dependents, including a spouse or a registered domestic partner and/or children up to age 26.

For additional information, visit **deltadentalins.com/csu**, or call (800) 626-3108 if you are enrolled in the Delta Dental PPO Plan. Call (844) 519-8751 if enrolled in the DeltaCare USA Plan.

When it comes to choosing a dental plan, you want benefits to fit the needs of you and your family. Delta Dental PPO and DeltaCare USA both offer comprehensive dental coverage, quality care and excellent customer service.

REMINDER: Recent Enhancements for the SmileWay Wellness Benefit available under the Delta Dental PPO Plan includes:

- When you visit a PPO dentist, your diagnostic and preventive services (such as cleanings and exams) will not count toward your maximum.
- Enhanced coverage has been added for gum disease associated with a number of diagnosed systemic conditions (amyotrophic lateral sclerosis (ALS), cancer, chronic kidney disease, diabetes, heart disease, HIV/AIDS, Huntington's disease, joint replacement, lupus, opiod misuse and addiction, Parkinson's disease, rheumatoid arthritis, Sjogren's syndrome or stroke).

Delta Dental PPO

This plan allows you to select the dentist of your choice. Both you and Delta Dental have a shared responsibility of paying the dentist for services rendered. If you choose a dentist who participates in the Delta Dental PPO network and/or the Delta Dental Premier network in California, claims will be filed on your behalf.

Please note: If you select a dentist from the Delta Dental PPO Network, you will pay less in out-of-pocket expenses.

DeltaCare USA

A prepaid dental health maintenance organization (DHMO) is available for California residents only. All covered dental services must be performed by DeltaCare USA panel dentists. No claim forms are required. Each covered dental service has a specific copayment amount and several services are covered at no charge. You will receive an identification card and welcome letter, which lists your DeltaCare USA panel dentist. The welcome letter will list your DeltaCare USA panel dentist. You may change your assigned dentist by contacting DeltaCare USA.

OTHER EMPLOYER-PROVIDED BENEFITS

CSU Employer-Paid Basic Life, AD&D and Long-Term Disability

The CSU provides Basic Life, Accidental Death & Dismemberment (AD&D) and Long-Term Disability (LTD) to specific employee groups at no cost through The Standard. Some components of the Basic Life insurance contain travel assistance, portability of insurance, funeral arrangements, identity theft prevention and estate planning. LTD insurance is intended to replace a portion of your income by providing a monthly benefit if you cannot work for an extended period of time because of illness or injury.

HEALTH CARE & DEPENDENT CARE REIMBURSEMENT PLANS

Health Care Reimbursement Account Plan

This plan allows you to set aside a portion of your pay on a pretax 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 $3,050 for the 2024 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2024 monthly maximum is $254.16. ASIFlex is the claims administrator for this plan.

Debit Card

The ASIFlex Card (a limited use pre-paid debit card) provides an easy way to pay for out-of-pocket health care expenses for you, your spouse, and any tax dependents. The advantage of the card is that you do not have to pay with cash or a personal credit card. The ASIFlex Card will allow you to pay directly from your health care account and can be used at health care providers that accept VISA and certain retail merchants that inventory eligible health care products.

ASIFlex Mobile App

You can check your balance from the palm of your hand with the ASIFlex Mobile App. Submit claims from anywhere, anytime. The app is available to download in the Apple Store and Google Play.

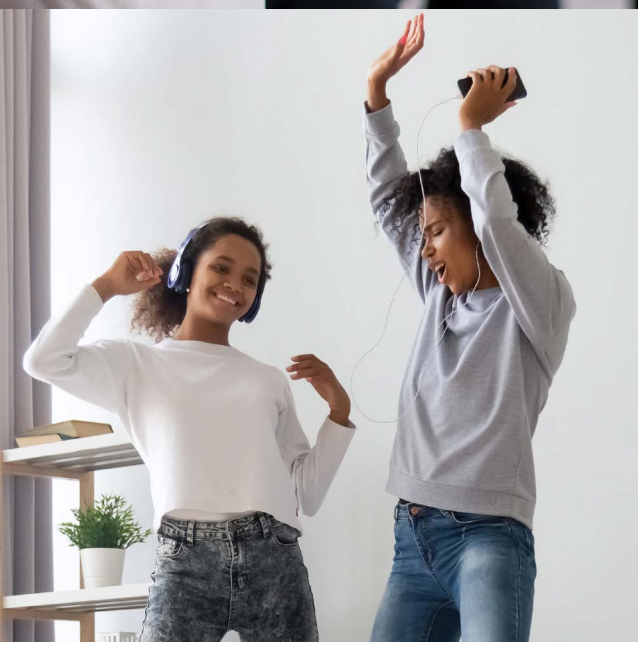
FSAstore

Employees can purchase eligible products and services through the Flexible Spending Account (FSA) site, FSAstore. **FSAstore.com** has the largest inventory of FSA-eligible products and services on the web. It's a website you can trust to provide competitive pricing and quick turnaround for Flexible Spending Account information and shopping. Cardless pay is now available through the FSAstore by simply choosing the ASIFlex Payment option during the checkout process. Most FSA debit cards, as well as all major credit cards are accepted. Please note: although it accepts FSA debit cards, ASIFlex might require a receipt for your purchase to substantiate the claim.

Additional information about both plans can be obtained at **asiflex.com** or by calling ASIFlex at (800) 659-3035.

Dependent Care Reimbursement Account Plan

The Dependent Care Reimbursement Account plan (DCRA) allows you to set aside a portion of your pay on a pretax 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 and is listed as a dependent on your annual tax return, 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. Enrollment in the DCRA is required each year along with your designated contribution amounts. The 2024 monthly maximum amount is $416.66. ASIFlex is the claims administrator for this plan.



VOLUNTARY BENEFITS

Critical Illness

Group Critical Illness Insurance is offered through The Standard, which 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, there are cash benefits for specified health screenings. You and/or your spouse/registered domestic partner must be between the ages of 18-64 and enrolled in a health insurance plan to participate in this plan. To learn more about this benefit and/or enroll, go to **standard.com/mybenefits/csu** or call (800) 378-5745.

Accident Insurance

Accidents can happen when least expected, and while they can't always be prevented, you can have the financial support to make your recovery less expensive and stressful. This insurance, provided by The Standard, can help with out-of-pocket expenses such as deductibles, copays, transportation to medical centers, and more. To learn more about this benefit and/or enroll, go to **standard.com/mybenefits/csu** or call (800) 378-5745.

Legal Insurance

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. Employees can enroll only 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

Discounted auto, home and renters insurance is offered exclusively to all CSU employees (excluding rehired annuitants and students) through California Casualty. Employees can save an average of over $500 and receive unique benefits like: free/waived deductible if your vehicle is hit/vandalized on campus, identity theft protection, 12-month rate lock guarantee, no charge personal property coverage up to $500 and payroll deduction available at no cost to active employees or monthly E-Z Pay Plans with skip payment options. Employees can enroll at any time. For more insurance information, safety resources or to get a quote, visit **calcas.com/csu** or call (866) 680-5142.

Life Insurance

You have the opportunity to purchase group life insurance for you and your eligible dependents. Employees have the opportunity to enroll or increase supplemental life insurance at any time. However, evidence of insurability may be required. To learn more about this benefit and/or to enroll, go to **standard.com/mybenefits/csu** or call (800) 378-5745.

Long-Term Disability (LTD)

You have the opportunity to purchase a level of group disability insurance with either a 30-day or 90-day waiting period. Employees automatically enrolled in the CSU employer-paid LTD plan are not eligible to participate in this voluntary plan. To learn more about this benefit and/or to enroll, go to **standard.com/mybenefits/csu** or call (800) 378-5745.

Accidental Death and Dismemberment (AD&D) Insurance

You are eligible to purchase group Accidental Death and Dismemberment (AD&D) insurance that covers you and your dependents in the event of death or dismemberment as a result of a covered accident. You may elect up to $1 million in coverage. Coverage for spouse/registered domestic partner and dependent child(ren) coverage are also available. To learn more about this benefit and/or to enroll, go to **standard.com/mybenefits/csu** or call (800) 378-5745.

California State University (CSU) 403(b) Supplemental Retirement Plan (SRP)

The CSU provides you the opportunity to participate in the 403(b) Supplemental Retirement Plan (SRP). The SRP is a voluntary program that can help you save money on taxes, invest in your future and supplement your income in retirement. By contributing into the CSU 403(b) SRP, you can improve your chances of reaching your retirement goals.

Whether retirement is a long way off or right around the corner, by participating in the CSU 403(b) SRP, you could make a big difference in preparing for your future. Start with what you can and build from there. The important thing is that you start!

There are two ways you can contribute:

Pretax Option
Save for retirement by investing monthly pretax contributions in tax-deferred investments. Pretax contributions mean more savings go toward your retirement goals than after-tax savings.

Roth Contribution (After-Tax) Option
Unlike a traditional pretax 403(b), a Roth 403(b) allows you to contribute after-tax dollars and then withdraw tax-free dollars from your account when you retire.

Advantages of saving in the CSU 403(b) SRP:

- Easy and convenient—Contributions are automatically deducted from your pay.
- Tax-advantaged—Both pretax and Roth options available.
- Variety of investment options—It's easy to find an investment strategy that helps you meet your goals.
- Guidance and education—Free consultations with Fidelity retirement planners are available at all campuses and virtually.
- Time is an asset—The sooner you start saving toward retirement, the more you benefit from compounding interest.
- Consolidate your retirement assets—Your campus Fidelity retirement planner can assist you in rolling over your balances from previous employers or your other CSU legacy 403(b)s accounts.

How to Enroll
You may enroll in the plan at any time. You can:

- Call Fidelity at (877) 278-3699 and mention CSU plan number 50537.
- Complete a paper form, available at your campus benefits office.
- Go online to **NetBenefits.com/calstate:**
  - Click on the "Enroll Now" button
  - Enter your information, including CSU plan number 50537

More Information

- Go to **csyou.calstate.edu/srp**
- Visit your campus benefits office.
- CSU employees are entitled to complimentary one-on-one consultations with a Fidelity Retirement Planner on campus. Schedule your appointment by calling (800) 642-7131 or online at **NetBenefits.com/calstate**
- Regular review of your contributions and investment elections keep you on track towards reaching your retirement goals.

Nationwide Pet Insurance

Whether they have two legs or four, every family member deserves quality health care. That's why this pet health insurance gives you the freedom to use any vet, anywhere, including specialist and emergency providers. Nationwide offers various benefit options for your pets. This insurance can cover your pet's accidents, illness and even preventive care and wellness services. Plans are available for dogs, cats, birds, small mammals and exotics (such as reptiles). To learn more about this plan and/or to enroll, visit **petinsurance.com/calstate** or call (877) 738-7874.

Empathia Life Matters Employee Assistance Program (EAP)

The Employee Assistance Program provides 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. This program is provided by the CSU as part of the state's commitment to promoting employee health and well-being. It is offered at no charge to you and is a valuable source of support and information during difficult times as well as consultations on day-to-day concerns. The EAP is an assessment, short-term counseling and referral service designed to assist you and your family in managing everyday concerns. In addition to in-person EAP counseling, LifeMatters offers phone counseling sessions by appointment. These sessions may be scheduled through the program's toll-free number and are conducted by providers located and licensed in the state of California. To access benefits, please call (800) 367-7474, or visit Life Matters online at **mylifematters.com**. Contact your campus benefits office for your campus-assigned password.

UPDATE YOUR BENEFICIARY INFORMATION

When was the last time you checked your designated beneficiaries?

Open Enrollment is the ideal time to review your beneficiary designations. Please review them to ensure your information is current.

Final Pay Warrant
Campus Payroll Office

Retirement
CalPERS my.calpers.ca.gov

403(b) Supplemental Retirement Plan
Fidelity Investments netbenefits.com/calstate

Any other CSU 403(b) Legacy Vendor

Employer-Paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D)
The Standard standard.com/mybenefits/csu

Voluntary Life Insurance, AD&D, Critical Illness and Accident Insurance
The Standard standard.com/mybenefits/csu

401(k) and 457
Savings Plus savingsplusnow.com

FREQUENTLY ASKED QUESTIONS

1. What is Open Enrollment?

The Open Enrollment period is the time each year when all employees can enroll in benefits coverage or change their current benefits coverage for the upcoming calendar year.

2. What are the Open Enrollment dates this year?

The Open Enrollment period for benefits is September 18, 2023 through October 13, 2023.

3. Who is eligible to participate?

Active employees with appointments that exceed six months and one day, with a time base of at least .50.

Academic-year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.

Employees who do not meet eligibility requirements listed above may qualify for health care under the Affordable Care Act (ACA).

Employees who do not meet the eligibility criteria above may still be eligible to enroll in many of the voluntary plans (HCRA, DCRA, auto, home and renters insurance, pet insurance, the legal plan, or the 401(k), 457 and 403(b) plans).

4. Do all current eligible employees need to enroll or re-enroll for benefits during Open Enrollment?

Your current benefits elections (except for dependent care and health care reimbursement accounts) will roll over to the 2024 plan year. You must re-enroll in the flexible spending accounts every year.

5. What is a flexible spending account?

Flexible Spending Accounts (FSAs) allow you to set aside money—tax-free—then use that money when you have certain everyday expenses, such as costs related to child care and health care. CSU offers you two FSAs: The Healthcare Reimbursement Account and the Dependent Care Reimbursement Account. You must enroll (or re-enroll) in the flexible spending accounts annually to participate.

6. What is the effective date of my new benefit choices?

The new benefit choices are effective January 1, 2024.

7. How do I find out if my doctor participates in CalPERS health plans?

Visit **calpers.ca.gov** to access the Health Plan Search by ZIP Code tool to find doctors or medical groups in your search.

Information is subject to change on a weekly basis. Before making any plan changes, contact the doctor or health plan to confirm availability.

8. What happens if I miss the Open Enrollment period or if I fail to enroll during my first 60 days of employment as a new hire?

If you have not previously been enrolled in health coverage through CSU and have not provided proof of other coverage, HIPAA offers two provisions—Special Enrollment and Late Enrollment—for employees and their eligible family members to enroll in a CalPERS health plan outside of the initial enrollment period and the Open Enrollment period.

Special enrollment must be requested within 60 calendar days of one of the following qualifying events:

- Loss of other non-CalPERS coverage.
- Marriage/registered domestic partnership.
- Birth/adoption.
- Court-ordered coverage.
- Divorce/termination of registered domestic partnership.

Late enrollment allows an employee to request enrollment if they declined or canceled enrollment for themselves or their eligible dependents, and the special enrollment exceptions do not apply. Late enrollment is applied as follows:

- A 90-day waiting period is required.
- The effective date of enrollment will be the first of the month following the 90-day waiting period after required documentation has been provided to the campus benefits office.

Employees on leave of absence during Open Enrollment may change plans and add/delete dependents. Employees who do not change plans and add/delete dependents during the Open Enrollment period may do so within 60 days of the date they return to regular pay status.

9. Who do I contact with additional questions?

Please direct any questions to your campus benefits office.

OPEN ENROLLMENT CHECKLIST

TOPIC	CHECKLIST
☐ **Spouse and Dependents**	Ensure your dependents are still eligible to participate. • Is your dependent reaching the age of 26? You may be required to remove them soon. • Are they under 26? They are still eligible for benefits.
☐ **Beneficiary Designations**	Make sure all your beneficiaries are up to date. Check for each of the following: • CalPERS Retirement Plan • 403(b), 457, 401(k) • The Standard Employer/Voluntary (life and AD&D insurance coverage) • Your last pay warrant
☐ **Qualifying Events (QE)**	Have you recently experienced any of the following qualifying events? • Marriage or divorce • Birth or adoption of a child • Domestic partnership or resolution of partnership • Death of a spouse/partner/child
☐ **Health Care Reimbursement Account (HCRA) & Dependent Care Reimbursement Account (DCRA)**	• HCRA offers tax-saving benefits that can be used to pay for out-of-pocket medical expenses not covered by insurance, such as copayments, eyeglasses or dental care. • DCRA can be used for dependent care and also provides tax savings. • Be sure to enroll because this benefit doesn't roll over. Keep in mind the following maximum contributions for 2024: • HCRA maximum contribution is $3,050 (annually) • DCRA maximum contribution is $5,000 (annually)* *The maximum contribution for married couples filing separate tax returns is $2,500.
☐ **Health Care Needs**	• Have the health care needs of you and/or your family changed over the last year? If yes, it may be time to consider a health insurance plan with a different coverage option. • Be sure your medical doctor is still contracted with your current health plan. • Visit your campus benefit fair to meet with various vendors. • Review your benefits to determine the best options available to you and your family.
☐ **Voluntary Plans**	Check out the voluntary plans for additional coverage/services: • Auto, Home and Renters Insurance • Critical Illness and Accident Insurance • Legal Insurance • Pet Insurance • Voluntary Life, AD&D and Long-Term Disability Coverage
☐ **California State University 403(b) Supplemental Retirement Plan (SRP)** (Plan Number 50537)	SRP helps you save money on taxes, invest in your future and supplement your income in retirement. Enrolling today could make a big difference in preparing for your retirement! **You are entitled to complimentary Fidelity financial wellness consultations. To schedule your appointment, call (800) 642-7131.** To enroll, visit **netbenefits.com/calstate** or call Fidelity at (877) 278-3699 or ask your campus benefits office for the enrollment form.

QUESTIONS?

Direct any Open Enrollment questions to your local campus benefits office. For additional information regarding benefit providers' telephone numbers and websites, visit **calstate.edu/openenrollment**.

ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of the California State University. The details of these plans are contained in the official Evidence of Coverage (EOC) booklets or plan documents. This guide is meant only to cover the major points of each plan. It does not contain all of the details that are included in the EOC or official plan documents. If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the EOC or official plan documents, the formal wording in the EOC or official plan document will govern.

CSU The California State University
OFFICE OF THE CHANCELLOR

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