

# ENROLLING IN BENEFITS

GUIDEBOOK FOR NEW EMPLOYEES



**IT'S YOUR FUTURE... BE THERE, HAPPY AND HEALTHY**

# WELCOME TO CSUN!

## It's Your Future... Be There, Happy and Healthy

This Guide 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 located at [www.calpers.ca.gov](http://www.calpers.ca.gov).



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## START PLANNING

This is your opportunity to reflect on your benefits and your family's needs and fine-tune your benefits package to match. Take this opportunity to think about any changes you and your family anticipate in the coming year. Then, determine which benefit plans and programs will best match your needs.



## ENROLL WITHIN 60 CALENDAR DAYS OF YOUR DATE OF HIRE

### Ready, Set, Enroll...

We encourage you to review your benefits to determine the best options available to you and your family. Please ensure you review this guide in its entirety, as it provides important information and an overview of all available benefits.

- CalPERS Health
- Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- MetLife Legal Plan (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
- 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



## 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, 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 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 2023 Health Benefit Summary, Health Program Guide, Evidence of Coverage, 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."

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 training 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)

- NOT AVAILABLE

## 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, Health Net SmartCare, Kaiser, UnitedHealthcare Alliance, and UnitedHealthcare Harmony***

## The CSU offers the following health plans in 2023:

### PPO Plan Options

- PERS Platinum
- PERS Gold
- PORAC<sup>1</sup>

### EPO Plan Options

- NOT AVAILABLE

### HMO Plan Options

- Anthem Blue Cross Traditional
- Anthem Blue Cross Select
- Blue Shield Access+
- Blue Shield Trio<sup>6</sup>
- Health Net Salud y Mas
- Health Net SmartCare
- Kaiser Permanente
- UnitedHealthcare Alliance
- UnitedHealthcare Harmony<sup>7</sup>

## 2023 CalPERS Health Benefits Program Basic Plan Rates

### Monthly Employee Cost

Health Plan	Enrolled Employee And Eligible Dependents	2023 Amount Paid by Teamsters 2010-Unit 6	2023 Amount Paid by Other Employee Groups
<b>ANTHEM BLUE CROSS SELECT (HMO)</b>	Employee Only	\$15.85	\$20.85
	Employee + 1 Dependent	\$98.70	\$108.70
	Employee + 2 or More Dependents	\$206.01	\$226.01
<b>ANTHEM BLUE CROSS TRADITIONAL (HMO)</b>	Employee Only	\$228.65	\$233.65
	Employee + 1 Dependent	\$524.30	\$534.30
	Employee + 2 or More Dependents	\$759.29	\$779.29
<b>BLUE SHIELD ACCESS + (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$46.79	\$66.79
<b>BLUE SHIELD TRIO (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$0.00	\$0.00
<b>HEALTH NET SALUD Y MAS (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$0.00	\$0.00
<b>HEALTH NET SMARTCARE (HMO)</b>	Employee Only	\$105.39	\$110.39
	Employee + 1 Dependent	\$277.78	\$287.78
	Employee + 2 or More Dependents	\$438.81	\$458.81
<b>KAISER PERMANENTE (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$6.36
	Employee + 2 or More Dependents	\$72.97	\$92.97
<b>UNITED HEALTHCARE ALLIANCE (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$44.47	\$64.47
<b>UNITED HEALTHCARE Harmony (HMO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$0.00	\$0.00
<b>ANTHEM PERS Platinum (PPO)</b>	Employee Only	\$195.89	\$200.89
	Employee + 1 Dependent	\$458.78	\$468.78
	Employee + 2 or More Dependents	\$674.11	\$694.11
<b>ANTHEM PERS GOLD (PPO)</b>	Employee Only	\$0.00	\$0.00
	Employee + 1 Dependent	\$0.00	\$0.00
	Employee + 2 or More Dependents	\$0.00	\$0.00
<b>PORAC (PPO)</b>	Employee Only	PEACE	\$0.00
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA	Employee + 1 Dependent	OFFICERS	\$0.00
	Employee + 2 or More Dependents	ONLY	\$0.00

### Flexcash

FlexCash is available if you are eligible for health and dental coverage and have other non-CSU group medical and/or dental. You may elect this benefit through the PORTAL. Supporting documentation is required at the time of enrollment. Effective date is usually two months after enrollment.

FlexCash Category	Amount
Medical	\$128.00
Dental	\$12.00
Total	\$140.00



## 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.

For additional information, visit [csuactives.vspforme.com](http://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 2023?
- 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	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine Retinal Imaging</li> <li>Every calendar year</li> </ul>	\$10 Up to \$39
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full.</li> <li>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.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> <li>Available as needed</li> </ul>	\$20 per exam
<b>Prescription Glasses</b>		
Frame	<ul style="list-style-type: none"> <li>\$110 allowance for a wide selection of frames</li> <li>\$130 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>Every other calendar year</li> </ul>	\$0
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every other calendar year†</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>UV protection</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 20–25% on other lens enhancements</li> <li>Every other calendar year</li> </ul>	\$0 \$55 \$95-\$105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$120 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every other calendar year†</li> </ul>	\$0
VSP Lightcare™*	<ul style="list-style-type: none"> <li>\$110 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.</li> <li>Every other calendar year†</li> </ul>	\$0

## Coverage with a VSP Provider—Premier Plan

Benefit	Description	Copay
WellVision Exam	<ul style="list-style-type: none"> <li>Focuses on your eyes and overall wellness</li> <li>Routine Retinal Imaging</li> <li>Every calendar year</li> </ul>	\$10 Up to \$39
Essential Medical Eye Care	<ul style="list-style-type: none"> <li>Retinal imaging for members with diabetes covered-in-full.</li> <li>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.</li> <li>Coordination with your medical coverage may apply. Ask your VSP network doctor for details.</li> <li>Available as needed</li> </ul>	\$20 per exam
<b>Prescription Glasses</b>		
Frame*	<ul style="list-style-type: none"> <li>\$210 allowance for a wide selection of frames</li> <li>\$230 allowance for featured frame brands</li> <li>20% savings on the amount over your allowance</li> <li>\$115 Costco® frame allowance</li> <li>Every calendar year</li> </ul>	\$0
Lenses	<ul style="list-style-type: none"> <li>Single vision, lined bifocal, and lined trifocal lenses</li> <li>Impact-resistant lenses for dependent children</li> <li>Every calendar year</li> </ul>	
Lens Enhancements	<ul style="list-style-type: none"> <li>UV protection</li> <li>Tinted lenses</li> <li>Standard progressive lenses</li> <li>Premium progressive lenses</li> <li>Custom progressive lenses</li> <li>Average savings of 30% on other lens enhancements</li> <li>Every calendar year</li> </ul>	\$0 \$0 \$0 \$95-\$105 \$150-\$175
Contacts (instead of glasses)	<ul style="list-style-type: none"> <li>\$200 allowance for contacts and contact lens exam (fitting and evaluation)</li> <li>15% savings on a contact lens exam (fitting and evaluation)</li> <li>Every calendar year</li> </ul>	\$0
VSP Lightcare™*	<ul style="list-style-type: none"> <li>\$210 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts.</li> <li>Every other calendar year</li> </ul>	\$0

Computer Vision Care (Employee-only)	<ul style="list-style-type: none"> <li>Evaluates your vision needs related to computer use</li> <li>\$95 allowance for a wide selection of frames</li> <li>Single vision, lined bifocal, lined trifocal and occupational lenses</li> <li>Every other calendar year†</li> </ul>	\$10
Additional Savings	<b>Glasses and Sunglasses</b> <ul style="list-style-type: none"> <li>Discover all current eyewear offers and savings at <a href="http://vsp.com/offers">vsp.com/offers</a></li> <li>20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your WellVision Exam.</li> </ul>	
	<b>Retinal Screening</b> <ul style="list-style-type: none"> <li>Pay no more than \$39 for a routine retinal screening as an enhancement to your WellVision Exam.</li> </ul>	
	<b>Exclusive Member Extras</b> <ul style="list-style-type: none"> <li>Save up to 60% on digital hearing aids with TruHearing. Visit <a href="http://vsp.com/offers/special-offers/hearing-aids">vsp.com/offers/special-offers/hearing-aids</a> for details.</li> <li>Contact lens rebates, lens satisfaction guarantees, and more offers at <a href="http://vsp.com/offers">vsp.com/offers</a>.</li> <li>Everyday savings on entertainment, health and wellness, travel and more with VSP Simple Values.</li> </ul>	
	<b>Laser Vision Correction</b> <ul style="list-style-type: none"> <li>Average of 15% off the regular price; discounts available at contracted facilities.</li> </ul>	

\*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.

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VSP, Eyeconic, and WellVision Exam are registered trademarks; VSP LightCare is a trademark; and VSP Computer VisionCare Plan is a service mark of Vision Service Plan. Flexion is a registered trademark of Marchon Eyewear, Inc.

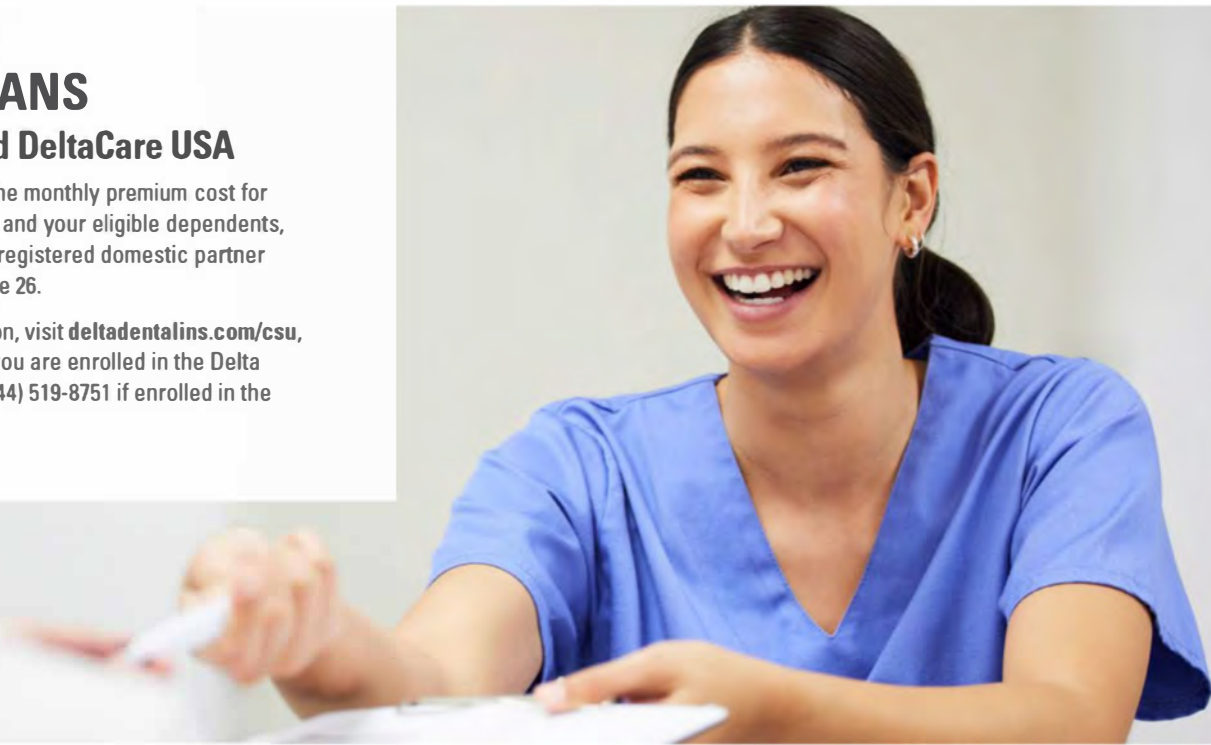
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## DENTAL PLANS

### 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](http://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 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 (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis 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 \$2,850 for the 2023 plan year through payroll deduction. Enrollment in the Health Care Reimbursement Account (HCRA) is required each year along with your designated contribution amounts. The 2023 monthly maximum is \$237.50. 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.

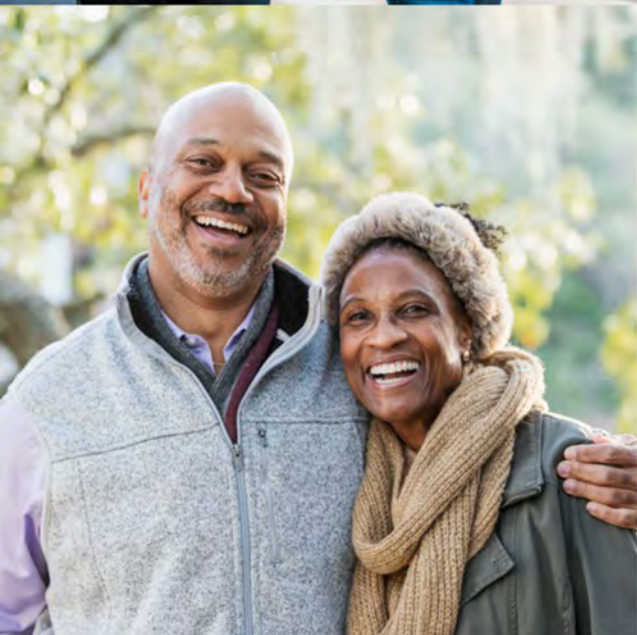
### FSA Store

Employees can purchase eligible products and services through the Flexible Spending Account (FSA) site, FSAstore. [FSAstore.com](https://www.asiflex.com/fsastore) 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 [www.asiflex.com](https://www.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 2023 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 [www.standard.com/mybenefits/csu](http://www.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 <https://www.standard.com/mybenefits/csu/> or call (800) 378-5745.

### Legal Plan

The MetLife legal 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. Employees may enroll or cancel during Open Enrollment only. Enrollment is a two-step process. Once you have registered, you must log in again to complete the enrollment process. To learn more about this plan and/or to enroll, go to [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call (800) 438-6388.

### 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 <https://www.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 <https://www.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 <https://www.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 <https://www.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 403(b)s.

### 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 [www.petinsurance.com/calstate](http://www.petinsurance.com/calstate), or call (877) 738-7874.

## Empathia Life Matters Employee Assistance Program (EAP)

The Employee Assistance Program 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. 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 [www.mylifematters.com](http://www.mylifematters.com). Contact your campus benefits office for your campus-assigned password.

# FREQUENTLY ASKED QUESTIONS

Please visit our website <https://www.csun.edu/benefits/> where you can access <https://www.csun.edu/benefits/health-care-benefits-frequently-asked-questions>

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### ABOUT THIS GUIDE

This guide describes the benefit plans available to you as an employee of California State University, Northridge. 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.

Benefits Administration, Office of Human Resources - Valera Hall 165 - [www.csun.edu/benefits](http://www.csun.edu/benefits)