



# Open Enrollment Announcement

Fall 2008

Human Resources - Benefits Office - Sacramento Hall Room 162  
916-278-6213/86213

## **Annual Open Enrollment Period – September 15 to October 24, 2008**

**Note: CalPERS approved a deadline extension for the CSU from October 10<sup>th</sup> to October 24<sup>th</sup>**

### **Open Enrollment Information:**

Open Enrollment allows you an opportunity to authorize a change of plan, enroll/re-enroll, or cancel your health, dental, flexible spending program (HCRA/DCA), or the Flexcash Reimbursement program.

**(Note: If you do not wish to authorize a change or a new enrollment during open enrollment, there is no action necessary on your part).**

**DEADLINE: All open enrollment requests are effective January 1, 2009.**

### **Open Enrollment Instructions:**

*If you wish to enroll, add/delete dependents, or change plans*, please obtain and complete an enrollment worksheet in the Benefits Office in Sacramento Hall, Room 162 no later than October 24, 2008. You may also download the worksheet at [www.csus.edu/hr](http://www.csus.edu/hr) and click on forms.

### **2009 Health Plan Benefit Changes:**

*Benefit Changes effective January 1, 2009*

- Kaiser & Blue Shield Access + HMO increase in premium.
- Kaiser Permanente will include an eye exam as part of the preventative care service with zero co-payment.
- Blue Cross of California, which administers the CalPERS PPO plans, has a new name, “Anthem Blue Cross.”
- PERS Select, PERS Choice and PERS Care PPO plan premiums will decrease in 2009 for family coverage.
- Employees may download the 2009 health plan premium rate chart by visiting the Benefits Office website at [www.csus.edu/hr](http://www.csus.edu/hr).

### **Tax Advantage Premium Plan (TAPP):**

- This automatic benefit allows for payment of employee contribution of health premium with pre-tax dollars.

### **Flex Cash Reimbursement Plan:**

If you are covered by a non-CSU health plan, you may request enrollment in Flex Cash. This benefit allows you to waive your CSU sponsored health plan and receive a cash reimbursement: \$128 (health only); \$12 (dental only); \$140 (both health and dental).

### **Delta Dental Benefit Enhancement:**

*Benefit Changes effective January 1, 2009*

- For both Delta Dental and Delta Care USA the frequency for dental cleanings, examinations and bitewing x-rays for all dental plans will change from a rolling 12-month period to a calendar year benefit.
- Delta Dental PPO (DeltaCare Excluded)
  - Implants will be covered under the prosthodontic benefit level (50 percent) and will be subject to the plan’s prosthodontic limitation (once every five years), as well as the plan’s annual maximum and deductible.

Enrollees are encouraged to obtain a pre-determination of benefits from Delta Dental to determine cost. Plan booklets and information will be updated to reflect the 2009 benefit changes.

### **Dependent or Health Care**

#### **Reimbursement Accounts:**

- You must re-enroll in these programs each year.
- The administrative fee remains \$1.00 per month for each plan.
- These programs allow you to pay for dependent and or health care out-of-pocket expenses with pre-tax dollars.

**Note: New employees** who recently enrolled in these programs as well as all 2008 enrollee must complete a new 2009 enrollment authorization, or their contribution will terminate for 2009 effective in the December 2008 pay period. You **MUST** authorize a new enrollment each year of participation.



## **Vision Plan Business Process :**

Dependent vision information will be reviewed for accuracy by verifying the names of enrolled dependents on your dental plan. To improve customer service for vision claim processing, the Benefits Office is asking all vision enrollees to verify their eligible dependent information. In the past, this information was updated, for the vision plan only, when a claim was submitted. This process often resulted in a delay in the processing of claims or a denial of eligibility.

To assist the Benefits Office in updating this information, we are asking all eligible employees to verify the dependents listed on their dental enrollment – this will help expedite this process.

- If the enrollees are accurate on your dental plan, there is no action necessary.
- If you need to make changes, or update this information, you will need to complete a vision dependent enrollment worksheet and submit it to the Benefits Office during the open enrollment period.
- If you are not enrolled in a dental plan, you are required to complete a vision dependent enrollment worksheet.

All vision enrollees will receive a letter from the Benefits Office via an electronic broadcast announcement. It is important that you review this notice. If you do not notify the Benefits Office of any discrepancies in your dependent information, only dependents listed on your dental plan will be included on your vision enrollment effective January 1, 2009.

You may verify your dependent information by accessing MySacState at <https://my.csus.edu>. You may also verify your dependent information by visiting the Human Resource table at the Open Enrollment Benefits Fair on October 3, 2008.



### **Annual Benefits Faire:**

- **October 3, 2008**
- **University Union – Redwood Room**
- **11:00 a.m. – 2:00 p.m.**

**Health Carrier Representatives** as well as representatives from the Med Clinic, Delta Dental, Vision Service Plan, CalPERS, Standard Life Insurance, Sanders & Associates, the CalPERS Home Loan program (Citimortgage), and local

credit unions will be available to answer your questions regarding their plan features.

## **Open Enrollment Useful Links**

### **Health Benefits Program**

⇒ Go to <http://www.calpers.ca.gov>  
click on the following link:  
**Open Enrollment Center**

Resource information that includes links to the following:

- 2009 Health Program Guide
- 2009 Health Benefit Summary
- 2009 Prescription for Quality Health Care
- 2009 CalPERS Medicare Enrollment Guide
- Open Enrollment News 2008
- Health Plan Chooser
- 2009 Benefit Changes
- Health Plan Chooser
- Health Plan Search by Zip Code

### **Delta Dental Resource Information**

<Http://deltadentalins.com/csu>

Resource information that includes links to the following:

- Finding a Delta Dental dentist
- Delta Dental & Delta Care provider listings
- Frequently Asked Questions

### **Vision Service Plan**

<http://vsp.com>

- View personal benefit information by clicking on “Member” and then click on any one of the following links indicated:
  - VSP Doctors
  - Benefits Overview
  - Member Reference Card
  - Requires online registration
  - Provides eligibility information
  - Frequently Asked Questions