




SACRAMENTO STATE

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# Your Benefits After Separation From CSU

Many of the voluntary/supplemental benefits may be continued after separation from employment or loss of coverage. Listed below are the most common options available for continuation. You may verify your deductions by reviewing your latest payroll warrant, or by contacting the Office of Human Resources - Benefits .

**CALIFORNIA STATE UNIVERSITY, SACRAMENTO**  
**OFFICE OF HUMAN RESOURCES – BENEFITS**  
**6000 J STREET • SACRAMENTO HALL 162**  
**SACRAMENTO, CA 95819-6032**  
**T 916-278-6213 • F 916-278-7331**  
**[WWW.CSUS.EDU/HR/BENEFITS](http://WWW.CSUS.EDU/HR/BENEFITS)**



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*This information is intended to provide you with basic information. Individual circumstances will vary. The official plan documents will have final authority regarding your final options.*

## **BENEFITS:**

- Benefits will terminate generally the first of the second month after separation.
- The Benefits Office will be notified of your status change. If you are enrolled in benefits, you will receive a notification advising you of your right to continue your benefits.
- You are entitled to pay 102% of the premiums for health, dental and vision coverage for you and/or eligible dependents. You must authorize continuation payments within 60 days of your loss of coverage.
- Effective March 1, 2009 to December 31, 2009, the federal government enacted a new law under the American Recovery & Reinvestment Act (ARRA) that provides COBRA premium assistance for qualified beneficiaries whose employment is involuntarily terminated.
- Healthcare coverage will continue if employed by another CSU or State agency within 30 days. Contact the agency's benefits office for eligibility and benefit entitlement details.

## **Are you eligible to retire?**

- You are eligible if you meet the following criteria:
  1. Age 50
  2. 5 years of CalPERS service

## **What are the benefits of retirement?**

- For you and your eligible dependents lifetime medical and dental benefits according to the CSU contract.
- You receive 100% of the employer contribution towards medical benefits.
- You and your eligible survivor may receive a lifetime monthly allowance.

- There are several options you can choose from when you retire
- You must retire within 120 days of separation from a CSU benefit qualifying position in order to receive your lifetime medical benefits.
- Your sick leave can be converted to CalPERS service credit if you retire within 120 days of your separation from CSU.

*Note: If you are employed by another CalPERS agency after separation from CSU, and you subsequently retire, your retirement benefits will be based on the current contract and benefits for that agency.*

## **RETIREMENT PROGRAMS**

### **(CalPERS) California Public Employees' Retirement System**

- Retirement refunds require permanent separation from all state employment.
- Enrollees are eligible for a return of member contributions only.
- Refunds are normally received 30 to 60 days after receipt of final pay warrant
- Your choice of payments will affect the tax withheld/tax you owe.
- Eligible enrollees have the option of leaving monies on deposit with CalPERS. (Contact CalPERS directly for specific information).
- Download a refund form from the CalPERS website [www.calpers.ca.gov](http://www.calpers.ca.gov).

### **Part-time, Seasonal, and Temporary Employees Retirement Program**

- You are eligible for a refund after you retire or separate from all State employment.
- Payments are made within 60 – 90 days of receipt of your application.
- Download a benefit payment booklet at [www.sppforu.com](http://www.sppforu.com).

### **University of California**

- Requires separation from California State University.
- Your choice of payments will affect the tax withheld/tax you owe.
- Download a distribution form at [http://atyourservice.ucop.edu/forms\\_pubs/forms\\_worksheets/uben143.pdf](http://atyourservice.ucop.edu/forms_pubs/forms_worksheets/uben143.pdf)

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- Distribution checks are generally mailed within 60-90 days after UC receives a refund request.

## **VACATION ACCRUAL—LUMP SUM PAYOUT:**

- Individuals may request tax deferral of their lump sum vacation payout.
- Individuals who have vacation accrual through the month of November are eligible to shelter the taxes of these funds in the next tax year.
- Contact your financial advisor regarding this consideration.

## **TAX DEFERRED PROGRAMS**

### **Deferred Compensation (457) & Thrift Plan 401(k)**

- Contributions may not be paid directly to your Deferred Compensation (457) or Thrift Plan 401(k) after separation.
- Contact the Savings Plus Program directly at 866-566-4777 for information regarding plan payment or rollover provisions.

### **Tax Sheltered Annuity 403(b)**

- Contributions may not be paid directly to your tax sheltered annuity account after separation.
- Contact your TSA company for benefits distribution information.

## **LIFE INSURANCE (IF APPLICABLE)**

### **Employer-paid**

- Coverage terminates close of business the day of separation.
- Enrollees may contact Standard Insurance Company directly regarding conversion or portability of your basic life insurance. Contact Standard Insurance at 800.378.4668.

### **Voluntary Life Insurance**

- Coverage terminates close of business the day of separation.
- Enrollees may contact Standard Insurance Company directly at 800.378.4668 regarding conversion or portability of your voluntary life insurance.

## **DISABILITY PROGRAMS**

### **Employer-Paid Long-Term Disability Insurance (MPP, Unit 1, Unit 3 and Unit 4 employees only):**

- Coverage terminates close of business the day of separation.
- Long Term Disability Insurance may not be continued after separation. However, you have the right to convert your LTD group coverage through Standard Insurance Company. Contact Standard Insurance Company at 800-378-4668.
- Application must be submitted within 31 days after separation from employment or termination of coverage.

## **VOLUNTARY/SUPPLEMENTAL INSURANCE PROGRAMS**

### **A+ (California Casualty) Auto & Home Insurance:**

- Contact A+ California Casualty at 800-345-7244 to arrange for continued coverage.

### **Sanders & Associates:**

- Contact Sanders & Associates at 800-537-2476 for information regarding conversion options for Accidental Death & Dismemberment plan.
- The disability income and supplemental income plans are not available for continuation after separation from CSU.

### **CalPERS Long –Term Care: Program:**

- Contact the CalPERS Long-Term Care program at (800) 982-1775 for information regarding continuation of coverage.

## **Other Considerations:**

***Update your beneficiary designations for the following programs:***

- *Retirement*
- *Life Insurance*
- *Tax Deferred Accounts*

### ***Keep your address up-to-date:***

- Change your address online through your My Sac State account at <https://my.csus.edu> or contact the Payroll Office.

## Useful Links & Telephone Numbers

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### **Sac State Benefits Office**

916-278-6213

[www.csus.edu/hr/benefits](http://www.csus.edu/hr/benefits)

### **Sac State Payroll Office**

916-278-6211

[www.csus.edu/hr/payroll](http://www.csus.edu/hr/payroll)

### **CalPERS**

1-888-225-7377

[www.calpers.ca.gov](http://www.calpers.ca.gov)

### **PST Retirement Program/DPA Savings Plus Program**

1-866-566-4777

[www.dpa.ca.gov](http://www.dpa.ca.gov)

or

[www.sppforu.com](http://www.sppforu.com)

### **Standard Insurance Company**

1-800-378-5745

[www.standard.com/mybenefits/csu/  
index.html](http://www.standard.com/mybenefits/csu/index.html)

### **University of California**

1-800-888-8267

### **Have more questions?**

- Contact the Office of Human Resources—Benefits directly in Sacramento Hall Room 162, or call 916-278-6213 if you have additional questions.
- Schedule a benefits review. You will receive a benefits statement, as well as a variety of useful handouts and pamphlets. Spouses/Domestic partners are welcome to attend.