



# SACRAMENTO STATE

Office of Human Resources - Benefits

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## FREQUENTLY ASKED QUESTIONS – Staff & MPP

June 2009

This information has been updated as of the above date. This information reflects the most frequently asked questions and does not serve as an overview of the CSU Benefits Program. See the California State University Benefits Summary for the benefits generally available and the official plan documents. If any information conflicts with the official plan documents, policies and procedures, the laws and legal documents on which this information is based will govern.

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### HEALTHCARE

[CalPERS Health Benefits Division](#)

1-888-225-7377

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

#### When can I enroll?

You can enroll within 60 days of your eligible appointment, or qualifying family status life event, and during our annual open enrollment period (normally the month of September). The effective date of when your coverage can begin is based on the date you sign your enrollment authorizations and submit these documents to the Office of Human Resources - Benefits.

#### What options do I have to enroll in benefits prior to my earliest effective date?

If you were covered by another group policy by your former employer, you may be eligible to continue under the Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows for continuation of group health coverage. This coverage will cost you at least 102% of the group premium. You will need to contact your former employer for additional information.

#### Are there other options for health benefits other than COBRA?

You may consider an individual policy offered by several health insurance programs. Check the California Public Employees' Retirement System's (CalPERS) website at [www.calpers.ca.gov](http://www.calpers.ca.gov) for information regarding the health plan options. You will need to contact the health plans directly to determine provisions and available benefits. However, these programs may have pre-existing conditions and increased co-payments. (Covered services will vary from Plan to Plan.)

## **Which family members can be covered by my health, dental or vision care plan?**

Your spouse, your domestic partner, your natural-born children, adopted children, stepchildren, and economically dependent children who reside with you in a parent-child relationship and who are under the age of 23. Eligible dependent children do not have to maintain student status.

## **What certification is required to enroll my dependents?**

You must provide dependent social security numbers and a copy of your marriage certificate. If you are enrolling an economically dependent child (a child who is not your natural-born child) who resides with you in a parent child relationship, you must provide a copy of the court order or sign an Affidavit of Eligibility.

## **Can I enroll my domestic partner?**

To enroll a domestic partner you must register the domestic partnership with the Secretary of State and provide a Declaration of Domestic Partnership and a CSU Notice of Financial Liability. Same sex domestic partnerships between persons who are both at least 18 years of age and certain opposite sex domestic partnerships (one partner must be 62 years of age or older and the other partner at least 18 years of age) are eligible to register with the Secretary of State.

## **I have a disabled dependent child who is over the age of 23; can he/she be covered by my health plan?**

You may cover your over age disabled dependent who has never married and is incapable of self-support because of a mental or physical condition that existed prior to age 23 on your initial enrollment subject to approval by CalPERS. A Member Questionnaire for the CalPERS Disabled Dependent Benefit form and a Medical Report for the CalPERS Disabled Dependent Benefit form must be approved by CalPERS prior to enrollment.

## **How much will my health benefits cost me?**

The amount you pay is based on the amount the employer contributes, the health plan you select, and the number of dependents you include on your enrollment. See the health premium rate chart in your benefits packet or the Benefits Office website at [www.csus.edu/hr/benefits](http://www.csus.edu/hr/benefits).

## **How much will I have to pay for dental and vision insurance?**

Dental and vision premiums are covered fully by the CSU. There is no employee contribution on a monthly basis. You will have to pay a co-payment when you use the plan. The amount of co-payment you pay is based on the services provided.

## **When will I receive my health plan identification card/s?**

You should receive your identification card in approximately 10 days from the date you sign your enrollment forms. There are no dental cards issued for the PPO dental plan or VSP vision plan. You simply provide the plan group number, employee social security number, and date of birth.



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## How do I see my Primary Care Physician (PCP) before I get my I.D. card?

Most Primary Care Physicians will honor a copy of your enrollment form that is mailed to your home address after the Benefits Office has processed your enrollment. If your provider will not see you until you receive your I.D. card, contact the Benefits Office. We will contact your provider to determine additional options.

## How do I get prescriptions filled before I receive my I.D. card?

If you or any of your covered dependents need a prescription before you receive your identification card, you will need to pay for the prescription in full at a participating pharmacy, save your receipt, and then file a claim for reimbursement with your insurance carrier once you receive your I.D. card.

## RETIREMENT

<a href="#">CalPERS Retirement (Retirement estimates/Service Credit)</a>	1-888-225-7377	<a href="http://www.calpers.ca.gov">www.calpers.ca.gov</a>
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## I have retirement funds on deposit with another retirement system; can I roll that money into CalPERS?

CalPERS is a defined benefit program unlike a 401(k), 457 or 403(b), defined contribution accounts. Therefore, you are unable to roll these funds into CalPERS. However, CSU does provide several investment options under the defined contribution program. These accounts are employee funded accounts only. There is no employer contribution to the defined contribution plans. Other rollover options may apply. Contact CalPERS directly for specific details.

## How much do I pay towards retirement?

Currently, you are required to pay 5% of your gross salary in excess of \$513.

## How much does CSU contribute towards my retirement?

The CSU contributes an amount that is determined each fiscal year based on the CalPERS valuation process. Effective July 1, 2009, the CSU contribution rate will increase to 16.917%.

## What are the vesting requirements with the CalPERS retirement program?

You are vested with 5 years of CalPERS service and are eligible to retire at age 50.

## LIFE INSURANCE

### How much life insurance does the CSU provide?

The amount of life insurance that the CSU provides is based on your occupational field or collective bargaining agreement. See the following link for a benefits summary by employee category: <http://www.calstate.edu/Benefits/compare.benefits.shtml>

### Can I purchase additional insurance for my family?

You may purchase supplemental life insurance for yourself and eligible dependents. There is a guaranteed issue amount if you enroll within the first 60 days of your qualifying appointment.

## ADDITIONAL BENEFITS – Flexible Spending Accounts

### Are there any benefits for individuals who are covered by another health/dental insurance program?

Yes. If you waive the CSU medical and/or dental coverage because you have other non-CSU coverage, you can receive additional cash in your paycheck each month. You will be taxed on this additional income. Currently, you can receive \$128 per month if you waive medical coverage and \$12 per month if you waive dental coverage. You must be covered by a non-CSU alternative group policy.

### Are there other flexible benefit plans?

There are additional flexible benefits plans that help you save money by allowing you to pay for certain eligible expenses with pre-tax dollars. The tax savings help offset the impact of these expenses on your income. Programs available are:

**Tax Advantage Premium Plan (TAPP)** allows the monthly cost for medical coverage through the CSU to be deducted from your paycheck on a pre-tax basis.

**Health Care Reimbursement Account (HCRA) Plan** allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health care expenses.

**Dependent Care Reimbursement Account (DCRA) Plan** allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible dependent care expenses.