

Human Resources - Benefits Office

Del Norte Hall 3004

Phone: 916-278-6213

<https://www.csus.edu/administration-business-affairs/internal/your-hr/benefits/>

Frequently Asked Questions (December 2022)

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 during the months of September and October). 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. [Covered California](#) is targeted to individuals who are not eligible or do not have access to health insurance benefits through CSU, another employer or government program.

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 26. Eligible dependent children do not have to maintain student status.

What certification is required to enroll my dependents?

You must provide dependent's social security numbers and a copy of your marriage certificate. natural-born children, adopted children, stepchildren copies of birth certificates. 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. Effective 1/1/2020 Assembly Bill (AB) 30 removed the age 62 requirement for opposite-sex domestic partners.

I have a disabled dependent child who is over the age of 26; 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 26 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.

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 copayment 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 your benefits effective dates. 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.

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.

Can I opt-out of insurance if I am covered by another insurance program?

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

Am I able to change health/dental plans?

Employees are able to switch health and dental plans during the annual open enrollment period (normally during the months of September/October). Employees will be notified through campus announcements when open enrollment begins and ends. All changes made during open enrollment are effective January 1st of the following year.

I recently had a baby. How do I add him/her to my insurance?

You have 60 days from the date of birth to add a child to your insurance coverage. You must complete a benefit change of enrollment worksheet to authorize the addition of your newborn.

Coverage will begin the first of the month following the newborn's date of birth.

I am getting married soon. Can I add my new spouse and/or stepchild(ren) to my coverage or do I have to wait until there is an open enrollment period?

You have 60 days from the date of marriage to add your spouse and/or stepchild(ren) to your health and/or dental coverage. After 60 days, "special enrollment" or "late enrollment" criteria may apply for health coverage only. You must contact Human Resources, provide a marriage certificate and sign the appropriate documents.

Can my grandchild or niece/nephew be covered under my health plan?

Another person's child under age 26 may be eligible for coverage if you have been granted custody or joint custody by a court or the child resides with you. An *Affidavit of Eligibility of Economically Dependent Children Form* must be filed prior to enrollment and must be updated upon request.

Can my dependent parents be covered?

No. Even if totally dependent on the employee, parents are not eligible for coverage.

Can benefits continue if I or a dependent become ineligible for coverage?

Yes. Consolidated Omnibus Budget Reconciliation (COBRA) provides you with the option of continuing your medical, dental and/or vision plans for a certain number of months depending on the event. This coverage will cost you approximately 102% of the group premium and you will be responsible for paying the entire premium amount to the insurance carriers. When University sponsored insurance coverage is going to end due to a change in employment status / eligibility, COBRA information is sent in the mail.

I was told that my dependents are not covered under my dental and vision coverage?

For your dependents first initial visit, provide your name, date of birth and social security number. The Facility you are seeking services will confirm your coverage is a family plan and add your dependents to your coverage.

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 funds into CalPERS. However, CSU does provide investment options under the defined contribution program. These accounts are employee funded accounts only. There is no employer contribution to the defined contribution plans. Rollover options may apply.

I am retired and I need a plan administrator signature for my Distribution and Rollover??

If you need a Plan Administrator Signature, please submit your request to CSU Systemwide Benefits via Fax (562) 951-4695 or US Mail CSU Chancellor's Office Attn: Systemwide Benefits 401 Golden Shore Long Beach, CA 90802.

If there is a discrepancy between this information and the official plan documents and contracts, the official documents will always govern.