

FREQUENTLY ASKED QUESTIONS

July 2013

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.

HEALTHCARE

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.

When is the earliest my coverage can begin?

Staff and MPP

Coverage can begin the first of the following month after your first pay period and/or date you sign your enrollment forms. Benefits are payable one month in advance.

Faculty

Fall Appointments: October 1

Spring Appointments**:
 March 1

Coverage can begin the first of the following month after your first pay period (Fall - September and Spring – February pay period) and/or date you sign your enrollment forms. Benefits are payable one month in advance.

****Spring Appointments – Faculty who are benefit eligible from a spring appointment will have benefits cancel effective September 1st, even if eligibility continues into the following fall semester, due to the fact that the status of the fall appointment does not reflect coverage eligibility for the August pay period (September benefits coverage). Contact the Benefits Office for details.**

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 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.)

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.

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 are eligible for coverage. Eligible dependent children that qualify in one of the categories above can only be enrolled up to 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 social security numbers, a copy of your marriage certificate (spouse), Declaration of Domestic Partnership and a CSU Notice of Financial Liability (Domestic Partner), and/or a copy of the birth certificate (dependent children). 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.

I have a disabled dependent child who is over the age of 26; can he/she be covered by my health plan?

A child over age 26 who is incapable of self-support because of a mental or physical condition that existed prior to age 26 and continuously since age 26 may be included at your initial enrollment. This enrollment is subject to CalPERS approval. Prior to enrollment of a disabled child over the age of 26, you must submit a **Member Questionnaire for the CalPERS Disabled Dependent Benefit** form, and your doctor must complete and submit a **Medical Report for the CalPERS Disabled Dependent Benefit** form for CalPERS approval. You must update these forms periodically upon request.

How much will the monthly health benefits premium 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 <http://www.csus.edu/hr/departments/benefits/>

How much will the monthly dental and vision insurance premiums cost me?

Dental and vision premiums are covered fully by the CSU. There is no employee monthly contribution.

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.

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

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.

How much is contributed to my CalPERS retirement?

Employees who are CalPERS members prior to 1/1/2013 are required to pay 5% of their gross salary in excess of \$513. Employees who are CalPERS members on or after 1/1/2013 are required to pay 6% of their gross salary. The CSU contributes an amount that is determined each fiscal year by CalPERS.

What are the vesting requirements with the CalPERS retirement program?

Employees who are CalPERS members prior to 1/1/2013 are vested with 5 years of CalPERS service and are eligible to retire at age 50. Employees who are CalPERS members on or after 1/1/2013 are vested with 5 years of CalPERS service and are eligible to retire at age 52.

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

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 alternate non-CSU group 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.

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 your income. Programs available are:

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.