



CSU, Long Beach

Overview of Available Benefits

Benefits Services

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Welcome to CSULB

The Employee Benefit Summary is an useful resource containing valuable information about the benefits package offered by the CSU.

Your benefits package is an important part of your total compensation package, adding value and giving you peace of mind.

You can enroll with the assurance that your benefits needs are handled with the highest priority and confidentiality.

Welcome to CSULB *continued*

The information provided in this summary can assist you on choosing the benefits most beneficial to you and your dependents.

Instructions will be provided on how to enroll in the various benefit plans available.

In most cases, benefit plans are effective the first of the month following the submission of completed enrollment documents.

Links will be provided to obtain more detailed information on the various benefits plans.

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Eligibility Rules for Academic Personnel (Faculty and Coaches)

All other employees please advance to next slide

You are eligible for benefits enrollment if:

- You are Instructional Faculty appointed at least 6 months and 1 day with minimum of 7.5 WTU's;
- You are an academic year (AY) lecturer/coach appointed for a minimum of one semester and for at least 6 WTU's;
- You are a lecturer/coach in a 12 month classification with a contract for over 6 months and for at least 7.5 WTU's.

For more detailed information: [Academic Personnel Eligibility](#)

Eligibility Rules for Staff and Management

You are eligible if your appointment is:

- Half-time or greater (excludes intermittent)
- AND
- More than six months in duration

For more detailed information: [Staff & Mgmt Eligibility](#)

ACA Eligible Employees

You maybe eligible for ACA health coverage if you do not meet the standard eligibility and meet any of the following:

- Appointed at least .75 time base or higher regardless of length of appointment or initially hired to work at least 130 hours per month
- Work an average of 130 hours per month based upon annual review during a 12-month look-back measurement period;

For more detailed information: [ACA Eligibility](#)

Eligible Dependents

You may enroll eligible dependents, including:

- Your spouse or domestic partner*;
- Your children (natural, adopted, or step) under the age of 26;
- Economically dependent children

Requirements:

- Marriage, dependent children and domestic partner certificates
- Completed parent-child affidavit if enrolling economically dependent children

**Domestic partners are same-sex partnerships (or opposite sex partnerships when one person is over age 62). The domestic partnership must be registered with the Secretary of State*

For more detailed information: [Dependent Eligibility](#)

No Double Coverage

Health:

- If you are currently covered under another CalPERS sponsored insurance plan and wish to enroll in CSU's plan, you must cancel that coverage at the time you enroll in CSU's plan.

Dental:

- If you are currently covered under another State and/or CSU sponsored dental plan, you must cancel that coverage if you wish to enroll in CSU's plan.

Health Plans

- Health Maintenance Organizations (HMOs)
 - Anthem Blue Cross – Select and Traditional
 - Blue Shield of CA Access+
 - Health Net – Salud y Mas and SmartCare
 - Kaiser
 - Sharp*
 - United HealthCare
- Preferred Provider Organizations (PPOs)
 - Anthem Blue Cross – PERS Care, PERS Choice, PERS Select
 - PORAC – only available for police officers

* *must reside in San Diego County*

For more detailed information: [Health Plans](#)

Health Plan Comparison

HMOs

- Must choose primary care physician and medical group
- Must obtain services from the plan's network of providers
- Referrals are required to see specialists
- No deductibles
- Less out of pocket expenses
- Some co-payments may apply
- Limited coverage areas

PPOs

- Able to obtain services from any physician
- In-network pays more of costs
- Do not need referrals
- Annual deductibles
- More out of pocket expenses
- Some co-payments may apply
- Worldwide coverage

Co-Pay Comparison

- HMOs
 - Office Visit ~ \$15
 - Urgent Care ~ \$15
 - Retail Prescription Drugs:
 - Generic ~ \$5
 - Preferred ~ \$20
 - Non-Preferred ~ \$50 (excludes Kaiser)
- PPOs
 - Office Visit ~ \$20 in-network; 40% out-of-network
 - Urgent Care ~ \$20 in-network; 40% out-of-network
 - Retail Prescription Drugs:
 - Generic ~ \$5
 - Preferred ~ \$20
 - Non-Preferred ~ \$50

For more detailed information: [Health Plan Summary](#)

2017 Health Plan Rates ~ HMO

Health Plan	ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS	Total Monthly Premium	CSU AMOUNT All Units (except 6)	EMPLOYEE AMOUNT All Units (except 6)	CSU AMOUNT Unit 6	EMPLOYEE AMOUNT Unit 6
ANTHEM BLUE CROSS SELECT	Employee	\$740.23	\$707.00	\$33.23	\$712.00	\$28.23
	Employee + 1	\$1,480.46	\$1,349.00	\$131.46	\$1,359.00	\$121.46
	Employee + 2 or more	\$1,924.60	\$1,727.00	\$197.60	\$1,747.00	\$177.60
ANTHEM BLUE CROSS TRADITIONAL	Employee	\$872.91	\$707.00	\$165.91	\$712.00	\$160.91
	Employee + 1	\$1,745.82	\$1,349.00	\$396.82	\$1,359.00	\$386.82
	Employee + 2 or more	\$2,269.57	\$1,727.00	\$542.57	\$1,747.00	\$522.57
BLUE SHIELD ACCESS +	Employee	\$830.44	\$707.00	\$123.44	\$712.00	\$118.44
	Employee + 1	\$1,660.88	\$1,349.00	\$311.88	\$1,359.00	\$301.88
	Employee + 2 or more	\$2,159.14	\$1,727.00	\$432.14	\$1,747.00	\$412.14
HEALTH NET SALUD Y MAS	Employee	\$475.46	\$475.46	\$0.00	\$475.46	\$0.00
	Employee + 1	\$950.92	\$950.92	\$0.00	\$950.92	\$0.00
	Employee + 2 or more	\$1,236.20	\$1,236.20	\$0.00	\$1,236.20	\$0.00

2017 Health Plan Rates – HMO *continued*

Health Plan	ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS	Total Monthly Premium	CSU AMOUNT All Units (except 6)	EMPLOYEE AMOUNT All Units (except 6)	CSU AMOUNT Unit 6	EMPLOYEE AMOUNT Unit 6
HEALTH NET SMART CARE	Employee	\$692.89	\$692.89	\$0.00	\$692.89	\$0.00
	Employee + 1	\$1,385.78	\$1,349.00	\$36.78	\$1,359.00	\$26.78
	Employee + 2 or more	\$1,801.51	\$1,727.00	\$74.51	\$1,747.00	\$54.51
KAISER	Employee	\$662.92	\$662.92	\$0.00	\$662.92	\$0.00
	Employee + 1	\$1,325.84	\$1,325.84	\$0.00	\$1,325.84	\$0.00
	Employee + 2 or more	\$1,723.59	\$1,723.59	\$0.00	\$1,723.59	\$0.00
SHARP (SAN DIEGO CO ONLY)	Employee	\$616.49	\$616.49	\$0.00	\$616.49	\$0.00
	Employee + 1	\$1,232.98	\$1,232.98	\$0.00	\$1,232.98	\$0.00
	Employee + 2 or more	\$1,602.87	\$1,602.87	\$0.00	\$1,602.87	\$0.00
UNITED HEALTHCARE ALLIANCE	Employee	\$686.17	\$686.17	\$0.00	\$686.17	\$0.00
	Employee + 1	\$1,372.34	\$1,349.00	\$23.34	\$1,359.00	\$13.34
	Employee + 2 or more	\$1,784.04	\$1,727.00	\$57.04	\$1,747.00	\$37.04

2017 Health Plan Rates ~ PPO

Health Plan	ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS	Total Monthly Premium	CSU AMOUNT All Units (except 6)	EMPLOYEE AMOUNT All Units (except 6)	CSU AMOUNT Unit 6	EMPLOYEE AMOUNT Unit 6
ANTHEM BLUE CROSS PERS CARE	Employee	\$826.37	\$707.00	\$119.37	\$712.00	\$114.37
	Employee + 1	\$1,652.74	\$1,349.00	\$303.74	\$1,359.00	\$293.74
	Employee + 2 or more	\$2,148.56	\$1,727.00	\$421.56	\$1,747.00	\$401.56
ANTHEM BLUE CROSS PERS CHOICE	Employee	\$740.88	\$707.00	\$33.88	\$712.00	\$28.88
	Employee + 1	\$1,481.76	\$1,349.00	\$132.76	\$1,359.00	\$122.76
	Employee + 2 or more	\$1,926.29	\$1,727.00	\$199.29	\$1,747.00	\$179.29
ANTHEM BLUE CROSS PERS SELECT	Employee	\$673.25	\$673.25	\$0.00	\$673.25	\$0.00
	Employee + 1	\$1,346.50	\$1,346.50	\$0.00	\$1,346.50	\$0.00
	Employee + 2 or more	\$1,750.45	\$1,727.00	\$23.45	\$1,747.00	\$3.45
PORAC (POLICE ONLY)	Employee	\$699.00	\$699.00	\$0.00	N/A	N/A
	Employee + 1	\$1,467.00	\$1,349.00	\$118.00	N/A	N/A
	Employee + 2 or more	\$1,876.00	\$1,727.00	\$149.00	N/A	N/A

Dental Plan Options

- Premiums are fully paid by CSU
- Delta Dental (PPO) – A Fee for Service Plan
 - \$0 for cleanings & exams two times per calendar year
 - \$50 deductible per person per calendar year for basic and prosthetic dentistry
 - \$2,000 maximum benefit per person per calendar year
 - Able to visit any dentist accepting Delta Dental
- DeltaCare USA – (HMO)
 - \$0 for cleaning & exams two times per calendar year
 - \$0 deductible per person per calendar year
 - \$0 maximum benefit per person per calendar year
 - Must be assigned to primary dentist

For more detailed information: [Dental Plan Summary](#)

VSP ~ Vision Plan

- Premiums are fully paid by CSU
- \$10 co-pay for comprehensive annual eye exam within network
- Lenses and frames every other calendar OR contacts instead of eye wear every other calendar year
- CVC (computer vision care) eye wear for eligible employees

For more detailed information: [Vision Plan Summary](#)

FlexCash

- You have an option to enroll in FlexCash if you have other group coverage from a non-CSU employer.
 - \$128 in lieu of health enrollment
 - \$12 in lieu of dental enrollment
- Reimbursements are paid monthly and considered additional income for tax purposes.
- Employees who are dependents on CSU health/dental plans are not eligible for this benefit.

For more detailed information: [FlexCash Enrollment](#)

Health Care Reimbursement Account (HCRA)

- Offers you the ability to pay for eligible out-of-pocket expenses with pre-tax dollars.
- Eligible expenses include:
 - Medical, dental and vision deductibles
 - Co-pays
 - Prescriptions
 - Chiropractic and acupuncture treatments
 - Hearing aids

For more detailed information: [Health Care Reimbursement](#)

Dependent Care Reimbursement Account (DCRA)

- Offers the ability to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars.
- In general, eligible dependents include:
 - Children under age 13
 - Spouse who is physically/mentally unable to care for self
 - Financially dependent member of household

For more detailed information: [Dependent Care Reimbursement](#)

Life Insurance Benefits

- Premiums are paid by CSU
- Life insurance provided by CSU based upon individual bargaining unit

Bargaining Unit	Benefit Amount
Unit 1 – Physicians	\$25,000
Unit 3 – Faculty	\$50,000
Unit 4 – Academic Support	\$25,000
Units 2, 5, 7, 9 - CSUEU	\$10,000
Unit 8 – Public Safety	\$10,000
Unit 11 – Teaching Associates	\$50,000
M80– Management Personnel	\$100,000
C99 – Confidential Employees	\$50,000

For more detailed information: [Life Insurance](#)

Accidental Death & Dismemberment Insurance (AD&D)

- Premiums are paid by CSU
- AD&D insurance provided by CSU based upon individual bargaining unit

Bargaining Unit	AD&D Amount
Unit 1 – Physicians	\$25,000
Unit 3 – Faculty	\$50,000
Unit 4 – Academic Support	\$25,000
Units 2, 5, 7, 9 – CSUEU	\$10,000
Unit 8 – Public Safety	\$10,000
M80 – Management Personnel	\$100,000
C99 – Confidential Employees	\$50,000

For more detailed information: [AD&D Insurance](#)

Voluntary Life and AD&D Insurance

- Employees can purchase up to \$1.5 million of additional life insurance for themselves*
- Employees can purchase up to \$750,000 of additional life insurance for their spouse or registered domestic partner
- Employees can purchase up to \$20,000 for their eligible dependent children
- Employees can purchase Group AD&D Insurance up to \$1 million for themselves
- Coverage is also available for a spouse, domestic partner, and/or eligible dependent children

For more detailed information: [Voluntary Life and AD&D Insurance](#)

**Benefit amounts in excess of \$50,000 have an imputed income tax charged to the employee. Employees who wish to waive coverage in excess of \$50,000, may do so by completing a Waiver form. Contact Benefits for details.*

Long Term Disability Insurance

- Long Term Disability level of coverage is based upon individual bargaining unit
- Premiums are paid by CSU
- If the disability criteria are met, eligible employees will receive a percentage of pay up to a designated maximum amount per month, until age 65
- Voluntary LTD insurance may also be purchased through Standard Insurance

For more detailed information: [Long Term Disability Insurance](#)

Retirement Plans

Upon hire, employees at CSU are required to be enrolled in either of the two retirement plans:

- CalPERS (California Public Employee Retirement System)
 - Staff appointment with time base of half-time or greater and for longer than six months;
 - Hourly employees enrolled after 1,000 working hours during fiscal year;
 - Academic appointment at full-time and for at least six months;
 - Temporary faculty appointed for half-time or more for three consecutive semesters
- PST (Part time, Seasonal, Temporary)
 - Appointments which do not qualify for CalPERS

For more detailed information: [Retirement Plans](#)

CalPERS

- CalPERS is a defined benefit retirement plan
- Provides benefits based on members' years of service, age, and final compensation
- Employees are vested after five years of credited service and are eligible to retire (at age 50 or 52 depending upon CalPERS formula) with lifelong health and dental benefits for themselves and their eligible dependents
- Due to pension reform, different retirement formulas are calculated for employees who:
 - Where hired prior to January 15, 2011
 - Hired on or after January 15, 2011
 - Hired on or after January 1, 2013
 - Hired on or after July 1, 2014 (Public Safety Employees only)
- Employer does not match contributions

For more detailed information: [CalPERS Guide to Retirement](#)

PST

- Employees who do not qualify for CalPERS are placed into the Part-Time, Seasonal, Temporary Employees Retirement Program (PST) Plan
- CSU employees include:
 - Seasonal;
 - Part-time employees who work less than half time;
 - Half-time employees who work less than one year;
 - Employees who work less than six months or 125 days if employed on a per diem basis or less than 1,000 hours in a fiscal year if employed on an hourly basis
- Employees contribute 7.5% of gross pay on a pre-tax basis
- Employer does not match contributions
- Able to withdraw money from the account after 90 days from the last posted contribution

For more detailed information: [PST Savings Program](#)

Retirement Savings Programs

- Allows an employee to save towards retirement by investing pre-tax contributions into a tax deferred plan
- Retirement Savings Programs include:
 - Tax Sheltered Annuity (403b)
 - Thrift Plan (401k)
 - Deferred Compensation Plan (457)
- Income taxes are paid at the time funds are withdrawn or at annuitization
- Maximum amount employees can “shelter” is determined by the IRS

For more detailed information: [Retirement Savings Programs](#)

Voluntary Benefits Programs

CSU offers numerous voluntary benefits to employees:

- Alfac Group Critical Illness
- MetLaw Legal Plan
- Voluntary Long Term Disability
- Auto and Home Insurance
- Voluntary Supplemental Life and AD&D Insurance

For more detailed information: [Voluntary Benefit Programs](#)

CalPERS Long-Term Care Program

- Eligibility for current California public employees, retirees, their spouses, parents, parent-in-law, adult children and adult siblings, between the ages of 18-79
- No need to participate in CalPERS retirement or health programs to be eligible
- Able to design coverage that best meets employees' personal needs:
 - Tailored to different needs and budgets
 - Affordable options to keep up with rising costs of receiving long-term care
 - Benefits designed to help cover the cost of receiving long-term care at home
 - Limited benefits are available if care is needed outside of United States
 - Marital discount available when both spouses or eligible domestic partners apply and at least one is approved

For more detailed information: [CalPERS Long-Term Care](#)

Benefits Enrollment

- Health – Dental – FlexCash – HCRA ~ DCRA:
 - Submit a completed Benefits Enrollment Worksheet to Benefits Services
 - Provide the required documentation with the worksheet
- Vision:
 - Employee is automatically enrolled in coverage
 - Must designate dependents to be covered on worksheet
- Employer Paid Life/LTD:
 - Employee is automatically enrolled
 - Complete the Beneficiary Designation form and mail directly to carrier
 - If no assigned beneficiary, benefit will automatically be paid to next of kin as prescribed by California law

Link to forms: [Enrollment Forms](#)

Voluntary Plans Enrollment

- Voluntary Life, AD&D or LTD Insurance:
 - Complete application and mail directly to Standard Insurance. (Applications accepted any time, but apply within 60 days of employment for guaranteed coverage without answering medical questionnaire)
- Voluntary Group Critical Illness:
 - Enroll online at the Aflac website. (Applications accepted any time, but apply within 60 days of employment for guaranteed coverage without answering a medical questionnaire or during Open Enrollment)
- Voluntary Auto & Home Insurance:
 - May enroll at any time (Obtain quote online or call California Casualty)
- MetLaw Legal Plan:
 - May enroll within 60 days of employment or during Open Enrollment (Enroll online or call MetLaw)

For more information, contact providers: [Provider Phone and Website Address](#)

403b, 401k and 457 Enrollment

- 403b plan:
 - Contact Fidelity representative for enrollment at 800-343-0860
 - Establish contributions to 403b through www.netbenefits.com/calstate
 - Must begin and make contribution changes by the 5th of the month for contributions to take effect for the first of the following month
- 401k and 457 plans:
 - Contact Savings Plus Program at (866) 566-4777
 - Complete required online enrollment form to Saving Plus Program
 - Must begin and make contributions changes by the last business day of the month for contributions to take effect for the first of the following month
- Generally, contributions will begin the second month following the month of enrollment

For more detailed information: [Tax Shelter Enrollment](#)

Deadlines and Effective Dates

Enroll within 60 days of employment or upon eligibility	Effective Dates (Some months the hire date may fall into one month, but be part of the following month's pay period. The earliest date would then be the first of the month following that pay period)
Health	First day of the month following enrollment
Dental	First day of the month following enrollment
FlexCash	First day of the second month following enrollment
Vision	Automatically the first day of the month following enrollment
HCRA and DCRA	First day of the second month following enrollment
Voluntary Life, AD&D, LTD	When approved by Standard Life
CSU Paid Life and AD&D	Automatically the first day of the month following appointment date
LTD	Automatically the first day of employment in an eligible position
403b, 401k or 457	First day of the second month following enrollment (enroll at anytime)

Important Reminders

- Complete a Benefits Worksheet along with the Accounts Receivable Signature Authorization form and the CalPERS Declaration of Health form and submit to Benefits Services within 60 days of hire to avoid the 90-day waiting period
- Attach copies of certificates (marriage, domestic partnership and/or birth certificates of all dependent children) and provide Social Security numbers for all dependents
- Complete Medical Plan and Dental Plan Selection on Benefits Enrollment Worksheet
- Provide proof of other non-CSU employer coverage if enrolling in FlexCash for Medical and/or Dental
- Enroll within the first 60 days of hire date to avoid a health exam and guarantee coverage for the *voluntary* life, AD&D, LTD, or critical illness insurance plans

Benefits Timeline

- Your **health** plan will mail ID cards to your home, generally within 10 business days. If you need health care or prescription drugs before you receive your cards, you may have to pay and request reimbursement after you receive your cards. When you receive your ID cards, please check immediately for accuracy. If enrolled in an HMO, call the customer service number to assign your primary doctor(s) for yourself and/or all eligible dependents
- Enrollees in the **Delta Dental** (PPO) plan will not receive ID cards. The employee's Social Security number will be provided to the dentist for billing. Dentists will file claims for the members and all eligible dependents
- **DeltaCare USA** (HMO) will mail ID cards to your home, generally within 2 weeks. When you receive your ID cards, please check immediately for accuracy and assigned dental office. Please call customer service to make any changes
- **VSP** does not provide identification cards for vision coverage. VSP contracting doctors will file claims for the insured. If the insured sees a doctor outside the member network, a reimbursement claim form will need to be obtained from Benefits. Claim forms are needed for exams and eyewear for the Computer Glasses benefit (available to employee only). Forms are available from Benefits or on the website.
- **To avoid claim processing headaches**, wait for the premium payments for the various benefit plans to appear on your pay warrant. Due to the State payroll system's processing dates, many premiums will not appear on your first pay warrant. In that case, you should see retroactive premium payments on a future pay warrant or benefits services will notify you when an accounts receivable is established for all retroactive health premiums established by the State Controller Office.

Reference Materials

- **Retirement Plans**
 - [California Public Employees Retirement System](#)
 - [PST Program](#)
 - [Description of CSU Retirement Plans and CalPERS Formulas](#)
- **HMO Health Plans Evidence of Coverage**
 - [Anthem Blue Cross Select and Traditional HMO](#)
 - [Blue Shield HMO Access+ HMO](#)
 - [Health Net Salad Y Mas and Smart Care HMO](#)
 - [Kaiser HMO](#)
 - [Sharp HMO](#)
 - [United Health Care HMO](#)
- **PPO Health Plans Evidence of Coverage**
 - [PERS Care, PERS Choice and PERS Select PPO](#)
 - [PORAC PPO](#)

Benefits Services Contacts

- Website: www.csulb.edu/benefits
- Email: benefits@csulb.edu
- Main phone: (562) 985-2381

- Benefits Manger: Nikco Moore
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(562) 985-2120

- Benefits Specialist (Last Names A-L): Esther Grove
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(562) 985-7141

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