

# INELIGIBLE FOR CSU HEALTH CARE COVERAGE?

(Or Waiting for Your Coverage to Begin?)



## Talk to Your Benefits Representative...

Everyone's situation is different and you may or may not be eligible for all alternative health care coverage options.

The Benefits Representative at your campus can help you determine what your specific options are and how to pursue them.

## You still have options!

Having adequate health care coverage is an important way to protect the health and well-being of you and your family. There are several options for employees who do not have health care coverage through the CSU and this flyer describes how you may be able to receive quality coverage if you:

- Do not meet the CSU eligibility requirements;
- Do meet the eligibility requirements, but are waiting for your CSU coverage to begin; or
- Have lost your eligibility status.

## Your Options

Below are some of the health care options that might be available to you and your family

COBRA	PURCHASE INDIVIDUAL COVERAGE
You may be able to extend coverage you already have through the Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows employees to extend health care coverage for a limited amount of time.	You may be able to purchase individual coverage through an insurance carrier you select. Individual plans are available for different levels of coverage (e.g., single, you + 1 dependent, and family). If you are enrolling in an individual plan, be sure to do so within 63 days of losing CSU coverage or you may be subject to pre-existing condition limitations.
COVERAGE THROUGH ANOTHER EMPLOYER	YOUR SPOUSE/DOMESTIC PARTNER'S EMPLOYER COVERAGE
<p>If you have another employer and you meet their eligibility requirements, you may want to elect health care coverage through that employer.</p> <p>If you have other coverage and are waiting for your CSU benefits to begin, don't cancel your other coverage until you are certain your CSU benefits have started.</p>	If your spouse/domestic partner is eligible for health care coverage through his or her employer, you may want to obtain coverage as a dependent under that plan.

If you think you may be eligible for health care coverage through an option that is not listed above, please talk to your Benefits Representative who can help you explore your options.

## Do You Know There's a Way to Pay for Health Care Costs and Save Money at the Same Time?

Even if you're not eligible for health care coverage through the CSU, you may still be able to participate in the CSU Health Care Reimbursement Account (HCRA) Plan. With HCRA you pay for eligible health care expenses tax-free. Here's how it works:

- You contribute a set amount (up to \$5,000 per year) to your HCRA through convenient pre-tax payroll deductions.
- You use the money in your HCRA to be reimbursed for eligible out-of-pocket health care expenses.
  - If you have CSU health care coverage or coverage elsewhere, eligible expenses include deductibles, copayments and routine doctor visits.
  - If you don't have health care coverage, eligible expenses include the fees you pay when you visit your doctor or dentist, prescription and non-prescription medication costs, and the cost of hospital care.
- You save money because your HCRA contributions are withheld from your pay before taxes, so your taxable pay is lower. In addition, reimbursements from your HCRA are not taxed.

For more information about HCRA, including eligibility requirements, contact your campus Benefits Representative.



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