



Benefits Summary

The California State University

August 2002

The Benefits of Working at the CSU

As an employee of the California State University (CSU), you have a comprehensive program of benefits available to you and, in many instances, your family. This brochure provides an overview of the benefits generally available to you as a Faculty (Unit 3) member. Please contact the Benefits Representative at your campus for more information about your benefits. Benefit program details are contained in the official plan documents.

Health Care Benefits

You have medical, dental and vision plans from which to choose coverage. You may cover yourself and your eligible spouse or domestic partner and children. You are eligible to enroll in coverage if you are appointed at least half-time and for more than six months (equivalent to 7.5 Weighted Teaching Units for academic year appointments). If you are in a lecturer or coach academic year position, you also may be eligible if appointed for at least 6 Weighted Teaching Units for at least one semester or two or more consecutive quarter terms. For further eligibility information, see your Benefits Representative. If you enroll on a timely basis, coverage generally begins on the first of the month after your date of hire. You also may enroll during any annual open enrollment period.

❖ Medical Benefits

You have a choice of several Health Maintenance Organizations (HMOs), depending on location, or Preferred Plan Provider (PPO) insurance plans through the California Public Employees' Retirement System (CalPERS). You and the CSU share the cost of coverage, with the CSU paying the greater portion of the monthly premium. You may pay your portion of the cost on a pre-tax basis through the Tax Advantage Premium Plan (TAPP).

❖ Dental Benefits

You may choose between two dental plans: a traditional indemnity (fee-for-service) plan allowing you to see almost any dental provider, or a "dental HMO" plan offering a network of dentists from which to choose. Currently, the CSU pays the full dental premium for you and your eligible dependents.

❖ Vision Benefits

Vision coverage includes eye exams and glasses or contact lenses. Currently, the CSU pays the full vision premium for you and your eligible dependents.

❖ COBRA Benefits

If you lose your eligibility for medical, dental, and vision benefits under specified circumstances (for example, you leave employment with the CSU), the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) and the Omnibus Budget Reconciliation Act of 1989 (OBRA) allow you to continue to receive health care coverage at your expense. You and your dependents can receive COBRA benefits for up to 18, 29 or 36 months, depending on the circumstances.

Flexible Benefits Plans

Flexible benefits plans 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 disposable income. If you enroll on a timely basis, coverage generally begins on the first of the month after your date of hire. You also may enroll during any annual open enrollment period.

❖ Tax Advantage Premium Plan (TAPP)

TAPP allows your monthly cost for medical coverage through the CSU to be deducted from your paycheck on a pre-tax basis. This means you are not taxed on your portion of the premium, which reduces your taxable income.

❖ FlexCash

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 FlexCash per month if you waive medical coverage and \$12 FlexCash per month if you waive dental coverage.

❖ Health Care Reimbursement Account (HCRA) Plan

With a Health Care Reimbursement Account, you set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health care expenses. You may contribute up to \$5,000 each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. You may participate in this plan even if you are not eligible for health care benefits.

❖ Dependent Care Reimbursement Account (DCRA) Plan

With a Dependent Care Reimbursement Account, you set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible dependent care expenses. You may contribute up to \$5,000 each plan year (\$2,500 if married, filing a separate tax return) through payroll deduction. Neither contributions nor reimbursements are taxed. All employees are eligible to participate in the DCRA Plan, regardless of eligibility for other plans.

Maternity/Paternity • Adoption Leave • Jury Duty • Sabbatical Leave
 CalPERS Long-term Care (LTC) Plan • Fee Waiver Program • Credit Un
 Benefits • Dental Benefits • Vision Benefits • CORRA • Tax Advantage
 (HCRA) Plan • Dependent C
 Time-Base (PRTB)

Income Protection Benefits

The following benefits provide you with a source of income should you become disabled and unable to perform your normal duties at work. To be eligible for NDI and IDL coverage, you must be a CalPERS member. To be eligible for LTD coverage, you must be eligible for health care benefits. If you are eligible, enrollment is automatic and effective on your date of hire. Currently, the CSU pays the full premium for all income protection benefits.

❖ Non-Industrial Disability Insurance (NDI)

If you are unable to work for longer than seven days because of a non-work-related injury or illness, and meet other eligibility criteria, Non-Industrial Disability Insurance (NDI) provides you \$125 per week for up to 26 weeks.

❖ Industrial Disability Leave (IDL)

The CSU provides you with Industrial Disability Leave (IDL), which replaces your salary during the first 22 days you are unable to work due to a work-related injury or illness. A three-day waiting period may apply. If you remain disabled, IDL replaces two-thirds of your salary for the next 11 months of your disability.

❖ Workers' Compensation (WC)

If you suffer a work-related injury or illness, you may select Workers' Compensation Temporary Disability payments in lieu of IDL payments.

❖ Long-Term Disability Insurance (LTD)

Long-Term Disability Insurance (LTD) replaces part of your income should you be disabled more than 180 days, regardless of the cause. LTD is designed to supplement other sources of disability benefits, including IDL, Social Security, CalPERS retirement or any other group disability plan. The plan pays 66 2/3 percent of your salary, up to a maximum benefit of \$10,000 per month.

Survivor Protection Benefits

If you should die while employed by the CSU, your surviving beneficiary(ies) will receive benefits from a number of CSU-sponsored plans and, if you enroll, several voluntary plans. To be eligible for life insurance, you must be eligible for health care benefits. To be eligible for CalPERS death benefits, you must be a CalPERS member.

❖ Life and Accidental Death & Dismemberment (AD&D) Insurance

The CSU provides you with \$50,000 of basic term life insurance coverage and \$50,000 of basic accidental death and dismemberment (AD&D) insurance coverage. The CSU pays the full cost of this coverage. Coverage is automatic and effective on the first of the month after your date of hire.

❖ Voluntary Life Insurance

You can purchase up to \$1.5 million of additional life insurance for yourself. You may also purchase life insurance coverage of up to \$750,000 for your spouse/domestic partner and/or \$5,000, \$10,000 or \$20,000 for your children. The CSU offers coverage at reduced group rates. You pay the full cost on an after-tax basis. If you are a new employee and enroll on a timely basis, you are not required to provide evidence of good health. If you are a current employee, you may enroll or increase coverage at any time but you'll have to provide evidence of good health. Coverage begins on the first of the month after your application is approved.

❖ CalPERS Pre-Retirement Death Benefits

If you should die before you retire, CalPERS will pay your beneficiary a \$5,000 tax-free death benefit. Depending on your length of service, your beneficiary may receive additional benefits. In addition, CalPERS will pay your beneficiary a lump sum payment equivalent to six months of salary.

❖ Survivor Education Benefits

If you should die because of a work-related accident or injury, your spouse and eligible dependent children can waive or reduce many of the undergraduate and/or graduate enrollment fees at a CSU campus.

Additional CSU Benefits

❖ Faculty Early Retirement Program (FERP)

If you are an eligible tenured faculty employee who retires on or after age 55, you can continue to teach one term per year (or an average percentage for the academic year) for up to a specified amount of time. You maintain the same rank and salary you held prior to retirement.

❖ Pre-Retirement Reduction in Time-Base (PRTB) Program

PRTB allows eligible tenured faculty employees to phase into actual retirement. You may reduce your work to an average of two-thirds, one-half or one-third of full-time while maintaining full retirement credit and other benefits for up to five years. To be eligible for the program, you must have 10 years of full-time service with at least the last five consecutive years at full-time.

❖ CalPERS Long-Term Care (LTC) Plan

Through CalPERS, you can purchase long-term care (LTC) insurance for yourself, your spouse, parents/in-laws/ step-parents, and/or siblings 18 years old or older. The plan provides benefits for assisted living should you (or your covered family members) become unable to care for yourself. You may choose from several coverage options.

❖ CSU Fee Waiver Program

Tenure, probationary and eligible temporary employees can waive certain fees each term at a CSU campus for a maximum of two courses or six units, whichever is greater. You may transfer your fee waiver benefit to your spouse, domestic partner, or child, however, not all of your fees may be waived or reduced for your dependents.

❖ Credit Union

You have a number of credit unions available to you that provide payroll savings programs, as well as standard credit union services.

❖ Homeowners' and Automobile Insurance

You can purchase homeowners' and/or automobile insurance and have your premiums deducted directly from your paycheck on an after-tax basis.

❖ Housing Programs

The CSU and CalPERS offer special housing programs to assist with home purchasing needs.

Retirement Plans

The CSU provides you with a number of retirement benefits, including retirement income, medical and dental coverage, and several voluntary retirement savings plans.

Basic Retirement Plans

❖ CalPERS Retirement Plan

As a full-time employee (or part-time employee working at least half-time), you are automatically enrolled in the CalPERS Retirement Plan. To be eligible, if you are full-time, you must be appointed for at least six months; if you are part-time, you must be appointed for at least one year. If you are a temporary faculty member, you must be appointed for half-time or more and work two consecutive semesters or three consecutive quarters to qualify for the CalPERS Retirement Plan. Membership begins with the start of the next consecutive semester or quarter. Each month, you contribute five percent of your monthly pay in excess of \$513; contributions are not subject to federal or state taxes. After five years of qualified service, you are fully vested in the Plan, and you are eligible for retirement as early as age 50. When you retire, you receive benefits based on your years of service, age, and final compensation at retirement.

❖ Part-Time Employees' Retirement Plan

If you are a part-time, temporary or seasonal employee and not eligible to participate in the CalPERS Retirement Plan, you are automatically enrolled in a part-time employees' retirement plan. You contribute 7½ percent of your monthly salary to an account in your name on a pre-tax basis in lieu of contributing to Social Security. Your account balance is available to you upon separation.

❖ Retiree Medical and Dental

You will be eligible for CalPERS retiree medical benefits and CSU retiree dental benefits if:

- You retire at age 50 or later with at least five years of qualified service,
- You were eligible for medical and dental benefits while an active employee, and
- You retire within 120 days of separation.

Voluntary Retirement Savings Plans

❖ Pre-Tax Savings Plans

As a CSU employee, you have three voluntary retirement savings plans available to you, which allow you to invest pre-tax dollars to supplement your CalPERS Retirement Plan benefit. They are:

- The CSU 403(b) Tax Sheltered Annuity (TSA) Plan
- The Savings Plus 401(k) Thrift Plan
- The Savings Plus 457 Deferred Compensation Plan

You may participate in any or all of the plans. Each is governed by a different section of the IRS Code resulting in different rules and provisions.

❖ CalPERS Supplemental Contribution Program

You also can supplement your CalPERS retirement benefit with after-tax contributions through the CalPERS Supplemental Contribution Program. CalPERS invests your contributions in a well-diversified portfolio. All investment earnings from your contributions are tax-deferred.

A Word About Social Security and Medicare

You and the CSU each pay 6.2% in taxes for Social Security and 1.45% for Medicare Hospital Insurance. The CSU pays half the cost—you get all the benefits.

This brochure is intended to provide a summary of the benefits available to Faculty (Unit 3) members. If there are any discrepancies between this summary and the official plan documents, the plan documents will govern. Complete details of all benefit plans are provided in the official plan documents.

Time-Off Benefits

The CSU provides you with a variety of paid and unpaid time-off benefits.

Paid Leave

❖ Holidays

If you are an academic year employee, you are entitled to all days designated as academic holidays on the campus academic calendar. If you are in a 10-month or 12-month position, you are eligible for 14 paid holidays each year, unless you are on non-pay status on the day a holiday is observed. All holidays but one are scheduled on specific days. You may take the one unscheduled holiday any time during the year.

❖ Vacation

If you are an academic year employee, you do not earn vacation. If you are in a 10-month or 12-month position, you earn two vacation days (16 hours) per qualifying monthly pay period. If you have less than 10 years of service with the CSU, you can accrue up to a maximum of 320 hours (48 days); if you have more than 10 years, the maximum is 440 hours (55 days). Part-time employees accrue vacation on a prorated basis.

❖ Sick Leave

For each month of continuous service, you accumulate eight hours of credit for sick leave with pay. Part-time employees accrue sick leave on a prorated basis.

❖ Bereavement Leave

If you experience the death of an immediate family member, the CSU provides you with two days of bereavement leave with pay; three days if you must travel over 500 miles from your home.

❖ Catastrophic Leave

The catastrophic leave program may provide leave with pay for up to three months for an eligible employee who suffers a catastrophic illness or injury, is unable to work, and has exhausted his/her leave credits. The leave is funded through voluntary donations of leave credits by employees to the injured/ill employee.

❖ Maternity/Paternity/Adoption Leave

You are eligible for 30 days of paid maternity/paternity/adoption leave starting within 60 days of the arrival of your new child.

❖ Jury Duty

The CSU will continue your salary while on jury duty regardless of length of jury service. In order to receive your salary, you must make your jury stipend payable to the CSU.

❖ Sabbatical Leave

As a faculty member, you may be eligible to take a fully or partially paid sabbatical leave for research, scholarly and creative activities, and/or instructional improvement. All full-time faculty members are eligible to apply for sabbatical leave after six years of full-time service at a campus and after six years of service since the last sabbatical or difference in pay (DIP) leave.

❖ Difference in Pay Leave (DIP)

As a faculty member, you may be eligible to take a partially paid leave for research, scholarly and creative activities, and/or instructional improvement. All full-time faculty members are eligible to apply for difference in pay leave after six years of full-time service at a campus and after three years of service since the last sabbatical or difference in pay (DIP) leave.

Unpaid Leave

❖ CSU Family Medical Leave (FML)

Under the CSU Family Medical Leave Policy (FML), you may take up to 12 weeks of unpaid leave to care for a new child, or care for a seriously ill spouse, domestic partner, child or parent or if you suffer a serious health problem. You must use your sick leave and vacation days first, as approved, before going on unpaid leave.

❖ Leaves of Absence

Additional leave programs are available.