



# Benefits Orientation

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**CHR, Benefits Services**

Phone: (619) 594-1144

Fax: (619) 594-4013

Email: [CHR.Benefits@sdsu.edu](mailto:CHR.Benefits@sdsu.edu)

# When can you enroll?

- ✓ Within 60 days of employment (eligibility) date
  - Benefits begin 1<sup>st</sup> of the month after election is submitted
- ✓ Open Enrollment
  - Occurs in fall each year for 1<sup>st</sup> of year effective date
- ✓ Within 60 days of Qualifying Event
  - Marriage, birth of child, loss of coverage, divorce, etc.
- ✓ Late Enrollment
  - Effective 1<sup>st</sup> of the month following 90 day waiting period
  - 90 day waiting period begins when HR receives paperwork



# Eligibility Requirements

- Faculty, Staff, and Teaching Associates
  - Time base of at least .50 (equivalent to 7.5 weighted teaching units) AND an appointment duration of at least 6 months and 1 day
- Lecturers
  - Time base of .40 (equivalent of 6 weighted teaching units) for at least one semester



# Eligible Dependents

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- Spouse
  - Government issued marriage certificate and document proving shared household address dated within last 60 days (i.e. mortgage statement, utility bill, etc.)
- Registered Domestic Partner and their dependents
  - Declaration of Domestic Partnership, document proving shared household address dated within last 60 days (i.e. mortgage statement, utility bill, etc.), birth certificate naming domestic partner as parent to child
- Dependent Children up to age 26
  - Birth certificate, adoption certificate, or court order
  - Disabled children beyond age 26 are eligible dependents

# eBenefits Self Service

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To access PeopleSoft eBenefits Self Service, you must have your SDSUid. To claim your SDSUid, visit [SDSUid.sdsu.edu](https://SDSUid.sdsu.edu) for information and instructions.

Once logged in to PeopleSoft eBenefits Self Service, follow the steps below:

- Self Service > Benefits > Benefits Enrollment
- Click the select button to begin your selections
- You must click **Submit** on the Submit Benefit Choices page for your enrollment to be finalized

# Medical Insurance Providers



Employees are offered a wide range of providers to choose from across different HMO and PPO plans:



# Your Medical Insurance- HMO vs. PPO



HMO Plans	PPO Plans
Must select a primary care physician (PCP)	Select any PCP you'd like
Must receive referrals from PCP to see specialists	No referral needed for specialist visits
Care outside of HMO network without a referral is not covered (except for emergency or urgent care)	May go in or out of PPO network, but costs will increase out of network
Defined co-payments	You are responsible for "co-insurance" percentage of costs

Compare plan providers, details, and costs at [www.calpers.ca.gov](http://www.calpers.ca.gov)

# Choosing a Health Plan

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- Review each plan's covered and non-covered services
  - Review costs and Evidence of Coverage documents at [www.calpers.ca.gov](http://www.calpers.ca.gov)
  
- Select a HMO or PPO plan based on your healthcare needs
  
- Add eligible dependents in eBenefits Self-Service when you select your benefits





# OptumRx

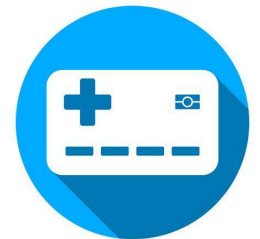
- OptumRx is the Pharmacy Benefits Manager for CalPERS health plans (excluding Kaiser and Blue Shield HMO)
- Access to more than 5,400 retail pharmacies in California including Walgreens, CVS, Longs, RiteAid, Costco, Target, Walmart, & Save Mart



# Health Enrollment Reminders

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- If your medical group ends its contract with a health plan, this is not a qualifying event to change plans outside of Open Enrollment
- You will receive insurance cards in the mail if you are newly enrolled or when you change health plans
- Carefully review your pay warrant after enrollment or any plan changes to ensure the correct premium amount is deducted



# Your Dental Insurance- DMO vs. PPO



<b>DMO DeltaCare USA</b>	<b>Delta Dental PPO</b>
Must select a primary care dentist for all services	Select any dentist you'd like
No copays on most diagnostic & preventative benefits; Defined out-of-pocket costs	Delta pays a percentage of your costs; You are responsible for "co-insurance" percentage of costs
No deductible	\$50 per person deductible \$150 per family deductible max (calendar year)
No annual maximum for preventative, basic, and prosthetic dentistry	\$2,000 per calendar year per person maximum
Employee and dependents MUST all visit the same dentist	Different family members can go to different dentists

# Delta Dental Website

**SDSU**

[www.deltadentalins.com/csu](http://www.deltadentalins.com/csu)



Register online to:

- View eligibility & benefits, including dependents
- Print ID cards
- View claims and reimbursement status
- Find average fees charged by dentists and more

# Your Vision Insurance- VSP



<b>VSP Basic Plan</b>	<b>VSP Premier Plan</b>
Well vision exam every calendar year \$10 copay	Well vision exam every calendar year \$10 copay
\$110 allowance for frames every other calendar year	\$210 allowance for frames every calendar year
New lenses every other calendar year	New lenses every calendar year
\$120 allowance for new contacts (instead of glasses) every other calendar year	\$200 allowance for new contacts (instead of glasses) every calendar year
\$0 monthly contribution (Employee + all dependents)	\$4.11 Employee only \$15.32 Employee + 1 \$28.99 Employee + 2 or more

# VSP Important Reminders



- VSP does not mail member ID cards
  - Ask your doctor if they accept VSP or visit VSP's website
- If you enroll in the premier plan, your dependents must also enroll in the premier plan. Eligible dependents not listed on the enrollment form can not seek services under the basic plan
- If you want the Premier Plan- **you must fill out an e-sign Premier Plan Enrollment form, linked from Peoplesoft (see next slide)**

# VSP Important Reminders

ORACLE

## Benefits Enrollment

### Vision

Vision coverage allows you and your dependents to see an ophthalmologist, optometrist, or optician to assist you with your eyecare needs. You are automatically enrolled in vision coverage and the full premium is paid by CSU. Scroll down to the Enroll Your Dependents section of this page and ensure that all your eligible dependents are enrolled. If they don't appear in the eligible dependents list, you'll need to add them. **If you are interested in enrolling in the Vision Premier plan, please fill out the e-sign [VSP Premier Plan Enrollment Form](#). The enrollment form will be sent directly to VSP. If you have questions, please call Benefits Services at (619) 594-1144.**



**Important!** Your current coverage is: No Coverage. If you do not make a choice, your coverage will be: Vision Service Plan with Employee or Employee & Deps coverage

### Vision Plan

# Flex Cash

Is Flex Cash right for me?

- If you are able to waive CSU medical and/or dental, you will receive extra cash on your pay check
  - \$140 per month for medical and dental
  - \$128 per month for medical only
  - \$12 per month for dental only
- Must provide proof of alternate group coverage not provided by CSU (TriCare not eligible)
- **Must elect FlexCash within your enrollment period in eBenefits Self Service or you will not be eligible**
- **Elections and supporting documents must be received by the 10<sup>th</sup> of the month to be effective the 1<sup>st</sup> of the following month.**





# Flexible Spending Accounts

- Health Care Reimbursement Account (HCRA) and a Dependent Care Reimbursement Account (DCRA), administered by ASI Flex
- You can use your HCRA and DCRA withheld funds to pay for eligible health care or dependent care expenses on a pre-tax basis
- Enroll online through eBenefits Self Service
- Must USE it within the year, or you LOSE it
- Submit your claims to ASI flex (mail, fax, or online)
- Visit [www.asiflex.com](http://www.asiflex.com) for complete list of eligible expenses



# Flexible Spending Accounts

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## Important Reminders

- Try to estimate your annual out-of-pocket health or childcare expenses carefully
- Annual pledged amount is deducted equally across all paychecks
- Elections must be received by the 10<sup>th</sup> of the month to be effective on the 1<sup>st</sup> of the following month
- Annual Limits for 2022 plan year:
  - HCRA: \$2,750 per CSU Employee (\$229.16 per paycheck)
  - DCRA: \$5,000 per household (\$416.66 per paycheck)

# Employee Assistance Program

**SDSU**

## LifeMatters by Empathia

- Totally free to use for everyone in your household!
- 24/7 confidential counseling and support
- A supplement to your health plan
- Offers 8 in-person visits, per person, per issue, per fiscal year
- [www.MyLifeMatters.com](http://www.MyLifeMatters.com)
- Call for support: 1-800-367-7474
- Login: SDSU1



# Fee Waiver Program

- CSU offers enrollment in the Fee Waiver and Reduction Program for eligible employees or one eligible dependent per semester
- Program information, forms, deadlines, and more is available at <https://bfa.sdsu.edu/hr/>
  - > Current Employees
    - > Tuition Reduction and Fee Waiver Program
- Be aware that there are some tax implications of the fee waiver program
- Not eligible:
  - Teaching Associates
  - Coaches with less than six consecutive years of service
  - Lecturers with less than a three-year appointment
  - Part-time temporary employees



# CalPERS Retirement

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- A defined benefit plan with retirement benefits calculated based on age at retirement, years of service, and highest compensation
- Contribution rate is 8.0%, and Employer contribution is 32.0%
- Employees must be at least age 52 to be eligible to retire, and have 5 years of earned service credit
- CSU currently offers health benefits into retirement for employees with a 10 year vesting period



# CalPERS Retirement

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- Visit [www.calpers.ca.gov](http://www.calpers.ca.gov) for Forms and Publications:
  - Power of Attorney
  - Beneficiary Designation form
- Helpful video resources found at:  
<https://www.youtube.com/user/CalPERSNetwork>



# PST Retirement Plan



- Part-time, Seasonal, and Temporary Retirement
- Plan is available for non-CalPERS eligible employees
- Required participation, administered by CalHR in lieu of Social Security
- Contribution rate is 7.5% of your gross wages on a pre-tax basis
- Managed by Savings Plus



# Other CSU Voluntary Benefits

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## Supplemental Retirement Plans

- Tax Sheltered Annuity 403(b) through Fidelity Investments
- Thrift Plan 401(k) or Deferred Compensation Plan 457 through Savings Plus Program





# Total Compensation

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If you are curious what your total compensation package includes, and what the total value of all your benefits are, please visit:

<https://www.calstate.edu/csu-system/careers/compensation/Pages/compensation-calculator.aspx>

This helpful calculator will demonstrate the significance of your CSU benefits package and how it is an important complement to your salary



## Other CSU Voluntary Benefits

- Voluntary Group Life Insurance, AD&D, and LTD
  - Administered by The Standard
- Critical Illness & Accident Supplemental Insurance
  - Administered by The Standard
- Auto and Home Insurance
  - California Casualty
- Pre-paid Legal Plan (only available during open enrollment)
  - MetLaw Legal
- Pet Insurance- Provided by Nationwide



\* All premiums for voluntary benefits are fully paid by the employee

# Thank you!

The logo for SDSU (San Diego State University) is displayed in a bold, red, sans-serif font.

## Submit all Supporting Documentation to:

- [Chr.benefits@sdsu.edu](mailto:Chr.benefits@sdsu.edu)
- Questions? Email us! Or visit the Virtual Front Desk: <http://Hr.SDSU.edu>

## Important Reminders:

- You must use eBenefits Self Service to enroll **within 60 days** of your employment or eligibility date!
- Designate your beneficiaries for your Life Insurance by creating an online account through **The Standard** at [www.standard.com/mybenefits/csu/](http://www.standard.com/mybenefits/csu/)
- Create a CalPERS account at [www.calpers.ca.gov](http://www.calpers.ca.gov)

