Benefit Programs
Overview
Cal Poly Human Resources
Benefits Team
Contacts and Links

The Benefits website has more information and useful links!
https://afd.calpoly.edu/hr/benefits.asp

Human Resources Benefits Office:
Administration Building, Room 110
Hours: 8:00 – 5:00pm
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Welcome

Welcome to the *Benefit Programs Overview*, a comprehensive resource containing useful information about the benefits package offered by Cal Poly. Your benefits package is an important part of your total compensation package at the University, 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 confidentially.
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Benefit Eligibility Rules

Academic Personnel

• You are eligible for benefits enrollment if:
  – You are tenured or on tenure track, ½ time or greater;
  – You are a lecturer/coach in an academic year (AY) classification with a contract for at least two consecutive quarters 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.
• Separate “quarter-by-quarter” contracts will not satisfy the initial enrollment duration requirements but, once enrolled, will allow continued coverage in subsequent consecutive quarters.
• A reduction in time base or WTU’s to less than the requirement stated above will result in cancellation of benefits.
Benefit Eligibility Rules
Staff and Management

You may enroll if your appointment is:
  – Half-time or greater (NOT intermittent) AND
  – More than six months in duration
Affordable Care Act

Effective 1/1/15, employees who do not meet the previous requirements but meet one of the following criteria are eligible for health insurance or flex cash if:

• Appointed to a time base of at least 75% (11.25 WTU’s), regardless of length of appointment (duration); OR

• Are intermittent and reasonably expected to work at least 130 hours or more per month over the course of their appointment

If time base or hours worked drop below these amounts, benefits will be cancelled and COBRA will be offered.
Eligible Dependents

You also may enroll eligible dependents, including:

- Your spouse or domestic partner*
- Your children (natural, adopted, or step) under the age of 26
- A child for which you have a parent-child relationship established**
- Marriage Certificates, Domestic Partner Certificates, Dependent Child Birth Certificates and Social Security numbers are required to enroll.

*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. See HR website for tax implications.

**Defined as a an employee who assumes a parental role and is considered the primary care “parent.”
No Double Coverage

• **Health**
  If you are currently covered under another CalPERS sponsored insurance plan and wish to enroll in Cal Poly’s plan, you must cancel that coverage at the time you enroll in Cal Poly’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 Cal Poly’s plan.
Two Types of Health Plans Available (HMO & PPO)

**HMO Plans**
(Blue Shield Access+, UnitedHealthcare, or Anthem HMO Traditional)

- You must obtain services from the plan’s network of providers
- Less out of pocket expenses
- Must get referrals to specialists
- No deductibles
- Some co-payments may apply
- Limited coverage areas

**PPO Plans**
(PERS Select, PERS Choice, or PERS Care)*

*Underwritten by Anthem/Blue Cross*

- Can obtain services from any doctor. If you visit a preferred provider, the plan pays more of the costs
- More out of pocket expenses
- Do not need referrals
- Annual deductible amounts must be met before some benefits apply
- Some co-payments may apply
- Worldwide coverage (Choice & Care)

* PORAC is also an option for Police Officers
**Employee’s Monthly Share of Premium Cost for Health Insurance**

*2017 Calendar Year*

<table>
<thead>
<tr>
<th></th>
<th>Blue Shield Access+ HMO</th>
<th>Anthem HMO Traditional</th>
<th>United Healthcare HMO</th>
<th>PERS Select PPO</th>
<th>PERS Choice PPO</th>
<th>PERS Care PPO</th>
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<td><strong>1 Party</strong></td>
<td>$123.44</td>
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<td>$0.00</td>
<td>$179.29</td>
<td>$401.56</td>
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</table>

*Employees in Bargaining Unit 6 (skilled trades) pay slightly less.*

**Note:** Cal Poly’s share of premiums:

2017: 1 Party - $707; 2 Party - $1,349; 3+ Party - $1,727
2016 Health Plan Enrollees

- BLUE SHIELD NET VALUE (53.6%) (discontinued as of Sept. 1st)
- PERS SELECT (17.0%)
- PERS CHOICE (14.4%)
- BLUE SHIELD ACCESS+ (8.3%)
- ANTHEM TRADITIONAL HMO (2.1%)
- PERS CARE (2.1%)
- PORAC [Police] (.6%)
Sample Comparison

- **HMO** (Blue Shield & UnitedHealthcare & Anthem Traditional)
  - $15 Office Visit Co-Pay
  - 100% Coverage (no deductible)
  - You must choose a Primary Care physician and in most cases see only physicians within the medical group.

- **PPO** (PERS Select, PERS Choice, PERS Care)
  - $20 Office Visit Co-Pay
  - 80% Coverage after meeting $500 deductible for Member or $1000 deductible for Family
  - (PERS Select has fewer doctors, and does not have any doctors outside California.) Emergency care is available out of state.
  - PERS Select has a two-tiered hospital benefit, some area hospitals are paid 80% (Sierra Vista, Twin Cities, Marian) and some 70% (Arroyo Grande, French).

A link to a more detailed Comparison Chart is found in the Reference Materials near the end of this Summary.
Dental Plan Options

• **Premiums are fully paid by Cal Poly**

• **Delta Dental PPO**
  – Cleanings & exams two times per calendar year at no charge
  – $50 calendar year deductible for restorative work
  – $1,500 - $2,000 max benefit per family member per calendar year
  – Orthodontic benefits available
  – Coverage levels vary depending on bargaining unit

• **DeltaCare HMO**
  – No deductible
  – No maximum
  – Orthodontic benefits available
  – Note: **Extremely limited providers!** Check with dentist to make sure they are accepting new patients

Detailed Comparison Brochure at end of Summary
2016 Dental Plan Enrollees

Delta HMO 3.7%

Delta PPO, 96.3%
2017 Prescription Manager

- CalPERS contracted with OptumRx as the New Pharmacy Manager, replaces CVS Caremark
- They will administer prescription drug benefits for all of CalPERS’ health plans with the exception of Blue Shield of California (HMO)
- Plans covered: PERS Choice, PERS Care, PERS Select, Anthem Traditional HMO, UnitedHealthcare
Vision Insurance (VSP)

• Premiums are fully paid by Cal Poly
• Comprehensive annual eye exam - $10 co-pay
• Pays $95 for frames and covers normal lenses
• Eye wear every 24 months. Some co-pays may apply.
• Additional CVC (Computer vision Care) glasses every 24 months for employees using a computer four hours per day. This benefit is for employees only. Some co-pays may apply.
• Enrollment is automatic
Alternatives to Enrolling

If you have other medical and/or dental coverage outside of the CSU, the *FlexCash Plan pays you cash in lieu of CSU coverage. Ineligible employees include those who are dependents on a Cal Poly plan, enrolled in a Covered California, Medi-cal, or Tri-Care plan.

The following reimbursements are paid monthly, and are considered additional income for tax purposes.

$128 in lieu of health enrollment
$ 12 in lieu of dental enrollment

*Proof of other coverage required
Health Care Reimbursement Account
Flexible Spending Account (HCRA)

Offers you the ability to pay for eligible out-of-pocket expenses with pre-tax dollars; maximum of $2550.00 annually. Use it or lose it plan.
- Deductibles
- Co-pays
- Prescriptions
- Orthodontia
- Lasik surgery
- Hearing aids
- Diabetic supplies
- Portion of vision wear or dental not covered by plan

For a complete list of eligible expenses visit ASIFLEX.com If you have unused funds you can purchase eligible items at the ASIFlex store.
Dependent Care Reimbursement Account
Flexible Spending Account
(DCRA)

• Offers the ability to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Use it or lose it plan. $5000 annual maximum.

• In general, eligible dependents include:
  – Children under age 13
  – Spouse who is physically/mentally unable to care for self
  – Financially dependent member of household
  – It is advisable to consult with a financial advisor to determine if there is a tax advantage
Life Insurance and Accidental Death and Dismemberment Insurance

• Premiums are paid by Cal Poly for the following bargaining units: R01, R02, R03, R04, R05, R07, R08, R09, R11, C99, M80, M98). Amount vary according to bargaining unit. (see next page)

• You may choose to buy additional coverage at your cost. If you apply within sixty days of your date of hire you can apply for up to $150,000 without a medical questionnaire. You can apply for a larger amount with a medical questionnaire.
Coverage Amounts Based on Bargaining Units

<table>
<thead>
<tr>
<th>Bargaining Unit</th>
<th>Benefit Amount</th>
<th>AD&amp;D Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>3 (Faculty)</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
<tr>
<td>4 (Academic Support)</td>
<td>$25,000</td>
<td>$25,000</td>
</tr>
<tr>
<td>2,5,7,9 (CSUEU)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>8 (Public Safety)</td>
<td>$10,000</td>
<td>$10,000</td>
</tr>
<tr>
<td>11 (Teaching Associates Only)</td>
<td>$50,000</td>
<td>none</td>
</tr>
<tr>
<td>Management Personnel</td>
<td>$100,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Confidential Employees</td>
<td>$50,000</td>
<td>$50,000</td>
</tr>
</tbody>
</table>

Note: 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. See a Benefits Analyst for details.
Long Term Disability Insurance

• Premiums are paid by Cal Poly for the following bargaining units: R03, R04, R01, M80 and M98. The level of coverage varies by bargaining unit.
• The Standard Life Insurance Company is the carrier for the LTD insurance. If disability criteria are met, eligible employees will receive a percentage of pay up to a designated maximum amount per month, until age 65, or to SSNRA or 3 years and 6 months, whichever is longest. (SSNRA-Social Security Normal Retirement Age)
• A link to more detailed information is found at the end of this Benefits Summary.
• *Voluntary* LTD insurance may also be purchased through The Standard.
Retirement Plans

Generally, employees at Cal Poly are required to be enrolled in one of two retirement plans:

- CalPERS (California Public Employee Retirement System) Your retirement formula is based on your original CalPERS membership date.

- PST (Part time, Seasonal, Temporary) administered by Savings Plus
CalPERS

- CalPERS is a defined benefit retirement plan. It provides benefits based on members’ years of service, age, and final compensation. In addition, benefits are provided for disability, death, and payments to survivors or beneficiaries of eligible members.

- Eligible Staff and “12-month” Faculty and Coaches include:
  - Those appointed full-time for longer than 6 months.
  - Those appointed half-time for one year or longer.
  - Hourly employees gain PERS membership after 1,000 hours in a fiscal year.

- Eligible “Academic Year” Faculty Employees include:
  - Those appointed full-time for longer than 6 months.
  - Temporary faculty members appointed for half-time or more become eligible with the start of the fourth consecutive quarter at half-time or more.

- Employees are vested after five years of credited service and are eligible to retire at age 50 - 52 with lifelong health and dental benefits for themselves and their eligible dependents. Employees contribute approximately 5 -6.75% of gross pay.

- See the References section or our webpage to determine your retirement formula.
Reciprocity

- Certain agencies have an agreement with CalPERS and are considered “reciprocal” retirement systems. Prior participation in one of these may impact your retirement plan eligibility.
- The Reciprocal Self-Certification form (included in your new hire packet) lists reciprocal retirement systems and it is extremely important for you to review and complete this form.
- New CalPERS members coming from one of these agencies may also be able to establish reciprocity with CalPERS and have pensions from two systems coordinated for a potentially higher retirement benefit.
Currently, all non-CalPERS eligible employees are placed into the Part-Time, Seasonal, Temporary Employees Retirement Program - Section 457 Deferred Compensation Plan. It is administered by the Department of Personnel Administration (DPA) under the Savings Plus Program.

Typically, enrollees include:

- Part-time employees who work less than half-time;
- Half-time employees who work less than one-year;
- Seasonal employees; and
- Temporary employees who work less than six months (or 125 days if employed on a per diem basis, or 1,000 hours if employed on an hourly basis) in a fiscal year (July 1 through June 30).

Employees contribute 7.5% of gross pay (no employer contribution)

Employees do not contribute to Social Security while contributing to PST

If you become eligible for CalPERS after PST membership, see a Benefit Analyst for PST fund options.
A Word about Medicare

- Active Employees and their spouses or domestic partners do not need to enroll into Medicare on their 65th birthday. It is advisable to enroll in Medicare Part A (hospital) only.
- Upon retirement or separation, we will provide you with the necessary documents to prove you have been continuously covered and you will not be penalized for late enrollment by Medicare.
- When retired and enrolled in a CalPERS plan (along with Medicare) you should not enroll in Part D (prescription drug plan).
- HICAP (the Health Insurance Counseling & Advocacy Program) provides free and objective information and counseling about Medicare. Volunteer counselors can help you understand your specific rights and health care options.
- HICAP comes on campus at least once each year to hold informational presentations. **HICAP: 1-800-434-0222**
Voluntary Retirement Savings Options

The following programs allow eligible employees to save toward retirement by investing pre-tax contributions in tax-deferred investments. These contributions are made through payroll deductions, prior to federal and state taxes being calculated.

- Tax Shelter Annuity – 403(b)*
- Deferred Compensation Plan – (457)
- Thrift Plan – 401(k)

*CSU provides oversight and monitors performance for the 403(b).
Cal Poly offers numerous other benefits to employees.

- The Standard Life, AD&D and LTD Insurances (Guaranteed issue if enroll within 60 days of employment.)
- Aflac Group Critical Illness (Guaranteed issue if enroll within 60 days of employment.)
- MetLaw legal services (May enroll within 60 days of employment or during annual open enrollment.)
- CalPERS Long Term Care
- Tuition Fee waiver for eligible employees and dependents
- California Casualty, Auto, Homeowners & Renters Insurance
- Employee Assistance Program (Life Matters)
How Do I Enroll?

Initial enrollment is via an electronic document, Fall Open Enrollment changes are made online thru your Cal Poly portal.

- **Health/Dental/FlexCash/HCRA/DCRA**: Download and submit a completed “Enrollment Worksheet for Benefit Elections and/or Changes” and a CalPERS Declaration of Health form to Human Resources for further processing within 60 days of the event or hire date.

- **Vision**: The employee is automatically enrolled. Employees wishing to add eligible dependents must designate on the Enrollment Worksheet.

- **State Paid Life/LTD**: If eligible, you are automatically enrolled. Download and complete the Beneficiary Designation form if desired, and mail directly to The Standard Life Insurance. If no beneficiary is designated, the benefit will automatically be paid to next of kin, as prescribed by California law.
How Do I Enroll?

• **Voluntary Life, AD&D or LTD Insurances**: Download the enrollment applications and mail directly to The Standard Life Insurance. (Note: Applications accepted any time, but apply for life insurance within 60 days of employment for guaranteed coverage without answering a medical questionnaire.)

• **Voluntary Group Critical Illness**: Enroll online at the Aflac website. (Note: Applications accepted any time, but apply within 60 days of employment for guaranteed coverage without answering a medical questionnaire.)

• **Voluntary Auto & Home Insurance**: Obtain a quote online or call California Casualty.

• **Metlaw Legal Plan**: Enroll during Open Enrollment online or phone. Call Metlaw customer service. New hires may enroll within 60 days of employment.
How Do I Enroll? (cont.)

Voluntary Investment Accounts:

- 401(k) and 457, download the enrollment form and submit directly to the Savings Plus Program, or call (855) 616-4776.

- 403(b), enroll on the Fidelity NetBenefits website. (See Reference Materials and Forms at the end of this presentation.)

Generally, the effective date will be the first day of the second month following enrollment request.
### When is it Effective?

<table>
<thead>
<tr>
<th>Enroll within 60 days of employment or new eligibility:</th>
<th>Effective Date:</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>(In rare cases, the hire date may fall in one month, but be part of the following month’s pay period. The earliest effective date would then be the first of the month following that pay period.)</td>
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<tr>
<td>Health</td>
<td>1st day of the month following enrollment</td>
</tr>
<tr>
<td>Dental</td>
<td>1st day of the month following enrollment</td>
</tr>
<tr>
<td>Flex Cash</td>
<td>1st day of the second month following enrollment</td>
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<tr>
<td>Vision (automatic)</td>
<td>1st day of the month following enrollment</td>
</tr>
<tr>
<td>HCRA/DCRA</td>
<td>1st day of the second month following enrollment</td>
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<tr>
<td>Voluntary Life, AD&amp;D, LTD</td>
<td>When approved by Standard Life</td>
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<td>CSU Pd Life (automatic)</td>
<td>1st day of the month following appointment</td>
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<tr>
<td>LTD (automatic)</td>
<td>1st day of employment in an eligible position</td>
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<tr>
<td>Enroll anytime: 401(k); 457; 403(b)</td>
<td>1st of the second month following enrollment request</td>
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Reference Materials and Forms

- **Retirement Plans**
  - [CalPERS Home Page](#)
  - [PST Program](#) on Savings Plus web page
  - [Description of CSU Retirement Plans and CalPERS Formulas](#)

- **Health Plans**
  - [Blue Shield HMO Access+](#) Evidence of Coverage
  - [Anthem HMO Traditional](#) Evidence of Coverage
  - [PERS Choice PPO](#) Evidence of Coverage
  - [PERS Select PPO](#) Evidence of Coverage
  - [PERS Care PPO](#) Evidence of Coverage
  - [PORAC PPO](#) (police officers only) Evidence of Coverage
  - [UnitedHealthcare](#) Evidence of Coverage
  - [CalPERS Health Plan Chooser](#) Tool
  - Refer to the [Human Resources Benefits](#) web page for updated materials
Reference Materials and Forms

**Dental Plans** (All eligible employees have the choice of the following two plans. Levels of coverage within each plan are dependent upon bargaining unit.)

- **Comparison of Dental Plans**
- Delta Dental PPO and DeltaCare USA (an HMO plan) **Plan Details**

**Levels of Coverage for Dental Plans**

- Public Safety (Unit 8): Delta Dental PPO Basic or DeltaCare Basic
- Teaching Associates (Unit 11): Delta Dental PPO Level I or DeltaCare Basic
- All other bargaining units: Delta Dental PPO Level II or DeltaCare Enhanced

To search for a provider for all dental plans, click **here**

*Enrollment Worksheet for Benefit Elections and/or Changes and the companion document CalPERS Declaration of Health Coverage*
Reference Materials and Forms

- **Vision Service Plan (VSP)**
  - [VSP Brochure](#)

- **HCRA (Health Care Reimbursement Account)**
  - [HCRA Brochures and Flexible Spending Plan Summary](#)

- **DCRA (Dependent Care Reimbursement Account)**
  - [DCRA Brochures and Flexible Spending Plan Summary](#)

- **Investment Programs**
  - [Comparison chart for Retirement Savings Programs](#)
  - [Savings Plus Program for 401(k) and 457 accounts](#)
  - [Forms for 401(k) and 457 accounts](#)
  - [Tax Sheltered Annuity (403b) General Information](#)
  - [Enroll in Tax Sheltered Annuity (403b) through NetBenefits](#)
Reference Materials and Forms

• The Standard Life, AD&D and LTD Insurance Plans
  – Brochures, Certificates, Forms

• Disability Programs
  – Industrial, Non Industrial and Long Term Disability

• CalPERS Long Term Care
  – Enrollment, Plan Information, Rates

• MetLaw Legal Plan
  – Enrollment, forms, directory of attorneys

• Aflac Group Critical Illness
  – Enrollment, Rates

• California Casualty
  – Quotes, Plan Information

• Employee Assistance Program
  – Life Matters by Empathia
Have you remembered…

• Complete a Enrollment Worksheet and CalPERS Declaration of Health form for submission to Human Resources?

• Attach copies of certificates (for marriages, domestic partnerships and birth certificates of all dependent children) and provide Social Security numbers for all dependents? If additional time is needed to locate certificates, there is a grace period.

• Specify a dentist on the enrollment worksheet IF you enrolled in the DeltaCare (HMO) dental plan (or one will be assigned).

• Avoid a health exam and guarantee coverage for the voluntary life, AD&D, LTD, or catastrophic illness insurance plans by enrolling within the first 60 days of your hire date?
Expectations

• Your **health** plan will mail ID cards to your home, generally within 2 weeks. 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 family members.

• 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. Employees also have the option to print ID cards from the Delta Dental website. Dentists will file claims for the members.

• **DeltaCare USA** (HMO dental plan) will mail ID cards to your home, generally within 2 weeks. When you receive your ID cards, please check immediately for accuracy.

• **VSP** does not provide identification cards for vision coverage. The employee’s social security number will be provided for billing. If the insured sees a doctor outside the member network, a reimbursement claim form will need to be obtained from HR. Claim forms are needed for exams and eyewear for the CVC (Computer Vision Care) benefit (available to employee only). Forms are available at HR or on our 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 the following pay warrant. **Notify a Benefits team member if premiums do not appear within two months of your enrollment.**
Expectations

• HMO doctors may cancel their contract with the insurance plan at any time. In that event, you will need to select a new doctor. A doctor cancelling a contract with the HMO plan is NOT considered a permissible reason to change health plans. The employee must wait until the next Open Enrollment.

• Changing HMO doctors for any reason is allowable any time during the year, providing you notify the plan of your intent before you seek medical treatment from that doctor.

• In most cases, adding/deleting dependents may be processed within sixty days of the event. Complete the Enrollment Worksheet for Benefit Elections and/or Changes and return it to HR. Contact your Benefits Team Member for details.

• Each Fall, during Open Enrollment, employees are able to make changes to their health and dental plans, or enroll or re-enroll in the HCRA or DCRA plans. All changes are effective January 1 of the following year.

• Plan changes, additions or deletions should be verified by the employee upon receipt of their January paycheck and/or the paycheck following their request.
Questions

The [Benefits website](#) has more information and useful links!

Administration Building, Room 110
Hours: 8:00-5:00pm
(805) 756-5436