Eligibility requirements and enrollment procedures for the major insurance benefits (health, dental, vision, and term life insurance) are described below for Teaching Associates. If, after reading this notice, you believe you are eligible for coverage or have questions on eligibility, please contact a Benefits Analyst at 756-5436 or e-mail humanresources@calpoly.edu as soon as possible. Enrollment is not automatic and must be requested within program deadlines. No other notice regarding insurance eligibility will be sent to you.

Eligibility Requirements: For benefit eligibility, the initial letter of appointment must be for:

- an assignment of over six months (actual days of instruction) and
- a time base of at least 50% (minimum assignment of 7½ Weighted Teaching Units (WTUs)).

If an employee meets the length of appointment requirement, but not the time base requirement, and subsequently increases his/her time base to 50%, the employee becomes benefits eligible and may be enrolled.

Separate "quarter-by-quarter" contracts will not satisfy the initial required duration of appointment but will allow continued coverage once eligible. Also, summer quarter generally does not count as a qualifying quarter. The qualifying appointment may include quarters which are contingent upon enrollment and budget constraints.

NOTE: A fall/winter or academic year (fall, winter & spring) assignment will fulfill the required duration of appointment, while a winter/spring assignment normally will not.

Loss of Eligibility: A decrease in time base to less than 50% will result in cancellation of coverage; the cancellation will be effective on the first day of the second month after the time base is reduced. Please notify Human Resources as soon as possible if your time base is reduced. Employees must re-qualify (length of appointment and a minimum of 7 ½ weighted teaching units) after cancellation of coverage and must re-enroll to obtain coverage – it will not resume automatically.

Already Covered? While CalPERS does not allow employees to be enrolled in two State-sponsored plans, Cal Poly does offer the Flex Cash option for those employees already covered by a non-CSU health or dental plan. Employees may receive up to $140 per month in lieu of enrolling in Cal Poly’s health/dental plans.

Retirement Contributions: Teaching Associates who have been appointed full-time for more than six months, or half time or greater for one year or longer, automatically become members of the combined Social Security and Public Employees' Retirement System (PERS) plans. (A temporary Teaching Associate who works 1000 hours in a fiscal year is eligible for PERS at the beginning of the month following the month in which the 1000 hours is completed.)

Teaching Associates who are not eligible for PERS retirement and who are not full-time students must participate in the Part-time, Seasonal and Temporary (PST) retirement plan. Under the PST plan, a 7.5% employee contribution will be deducted on a pre-tax basis; this may affect one's eligibility to participate in an Individual Retirement Account (IRA) or other tax-deferred savings arrangements.

Full-time students are not eligible for the PST retirement plan. If a Teaching Associate is a full-time student and not eligible for PERS retirement, they will not be enrolled in a retirement plan.

Deadlines:

- Employees must enroll in health, dental and Flex Cash plans within 60 days of the eligible appointment date.
- Employees interested in additional CSU Voluntary Life Insurance are guaranteed acceptance if their application is received within 60 days of the eligible appointment date.
- Enrollment in vision and term life insurance is automatic; no forms are necessary.

Additional benefits information and Enrollment Forms are available online: www.afd.calpoly.edu/HR/benefits.asp?pid=3

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