

News From HR

OPEN ENROLLMENT September 14, 2009 through October 16, 2009

The annual open enrollment period for CalPERS health, CSU dental, Tax Advantage Premium (TAPP), Flex Cash, Health Care Reimbursement Account (HCRA) and Dependent Care (DCA) plans is being held **September 14 through October 16, 2009**. **The effective date for all changes made during open enrollment will be January 1, 2010**. During this period, eligible* faculty and staff employees may:

- Enroll in, add eligible family members to, and/or change health and dental insurance plans.
- Enroll in Flex Cash plan.
- Enroll or re-enroll in DCA and/or HCRA plans.

If you wish to make a change, a completed **Benefits Enrollment Worksheet** needs to be submitted to Human Resource Services by **October 16, 2009**. The form is available through eForms. **To access eForms log on the Campus Portal, click on Titan Online, scroll to the bottom of the page (eContent box) and click on My Workplace then on eForms – Human Resources**. The worksheet is in the Benefits folder. You may view your current medical plans (health, dental and vision) through HR Employee Self Service through the campus Portal.

The ENROLLMENT WORKSHEET is available in e-forms, you must log on the Campus Portal, click on Titan Online, scroll to the bottom of the page (eContent box) and click on My Workplace then on eForms – Human Resources, and then on the Benefits Folder. You may view your current medical plans (health, dental and vision) through HR Employee Self Service through the campus Portal

If you are not making changes, this newsletter is for information purposes only.

HEALTH PLAN OPTIONS IN 2010

The following Health Maintenance Organizations (HMOs) will be available in 2010

- Blue Shield Access+ HMO – Must choose a primary care physician or medical group.
- Blue Shield NetValue HMO -- High Performance Physician Network. Must choose a physician or medical group. Information is available on Blue Shield's web site at <https://www.blueshieldca.com/bsc/calpers/member/index.jhtml> for Blue Shield of California and Blue Shield NetValue HMO.
- Kaiser Permanente -- Do not need to choose a Primary Care Physician (PCP). Information regarding Kaiser is available on the Kaiser web site at <http://my.kaiserpermanente.org/ca/calpers/>
- PERSCare – CalPERS PPO administered by Anthem Blue Cross (formerly known as Blue Cross of California).
- PERS Choice – CalPERS PPO administered by Anthem Blue Cross (formerly known as Blue Cross of California).
- PERS Select -- High Performance Physician Network- Same medical and pharmacy benefits as PERSChoice but a narrower physician network. **Is available only in California.**

Provider directory for PERS Care, PERS Choice and PERS Select is available on the Blue Cross web site at <http://www.anthem.com/ca/calpers/>. Click on Find a Doctor, and then click on either Anthem Blue Cross PPO for PERS Choice/PersCare Providers, on Anthem Blue Cross Select PPO for PERS Select Providers or BlueCard PPO for members residing outside of California.

- PORAC – Available to Unit 8, Statewide University Police Association (SUPA) employees who belong to and pay dues to the Association.

Premium Rates

Gross monthly premiums for the individual health plans have been established. The CalPERS Board of Administration approved a 2010 health rate package that will increase overall premiums by 2.9 percent.

The cost sheet indicates the monthly faculty/staff premium costs and the CSU contributions effective **January 1, 2010** (Warrants issued January 1, 2010).

Additional cost sheets may be obtained in Human Resources and via the Human Resources website at <http://hr.fullerton.edu/Benefits/HealthPlanRates.xls> .

Benefit Changes for 2010

The following health plan benefits changes are effective January 1, 2010:

- Kaiser Permanente has eliminated chiropractic benefits.

- PERS Select/PERS Choice/PERS Care has expanded benefits for transplants.
- PORAC added coverage for HIV testing and expanded benefits for transplants.

Refer to the Evidence of Coverage booklets for additional information.

CSU Dental

CSU continues to offer eligible employees two (2) dental plan coverage types:

- **Delta Dental PPO, an indemnity plan; and**
- **DeltaCare USA**, a dental health maintenance association.

The premiums continue to be fully paid by the CSU. A summary and comparison chart of the two dental plans available to eligible* faculty and staff may be obtained via the Human Resource Benefits website at <http://hr.fullerton.edu/benefits/dentalplan.pdf>. or in Human Resources, CP-700.

Participating dentists in the Delta Dental Premier and PPO networks, applicable only to Delta Dental PPO, can be identified by accessing the Delta Dental Website at <http://www.deltadentalins.com/csu> or employees can request a list by contacting Delta Dental.

Employees enrolled in DeltaCare USA will continue to select dentists from DeltaCare USA's exclusive list of providers, which is also provided at <http://www.deltadentalins.com/csu>.

Vision Benefit

Vision insurance will continue to be administered by Vision Service Plan (VSP). The VSP web page is www.vsp.com, or call VSP at (800) 877-7195.

FLEXIBLE SPENDING ACCOUNTS

Tax Advantage Premium Plan (TAPP)

There is no change in the Tax Advantage Premium Plan (TAPP) this year. TAPP provides for the payment of health plan premiums from pre-tax salary. There is a 17¢ per month service charge required by the State Controller's Office to participate in TAPP. Employees planning to remain in the TAPP are not required to complete enrollment forms during open enrollment.

Flex Cash Plan

There is no change to the FlexCash Plan this year. Flex Cash is an optional benefit plan that allows an eligible* employee to waive CSU medical and/or dental insurance coverage in exchange for cash if the employee has other **non-CSU coverage**. The Flex Cash payment is taxable income and will be subject to the same payroll taxes (federal, state, and Social Security) as regular salary. The payment will be reported as income in the year it is received. The payments are as follows:

Waive both medical and dental	\$ 140.00 per month
Waive medical only	\$ 128.00 per month
Waive dental only	\$ 12.00 per month

The Health Care Reimbursement Account (HCRA) And The Dependent Care Account (DCA)

There are no changes to HCRA and DCA. HCRA and DCA allows eligible* employees to pay for eligible out-of-pocket health care expenses and dependent care expenses with pre-tax dollars. Contributions to these plans are deducted before federal, state and Social Security (FICA) taxes are calculated. Expenses claimed for the 2010 plan year must be incurred between January 1, 2010 and December 31, 2010. The minimum monthly contribution for each plan is \$20 per month (\$240 annually). The maximum monthly contribution for each plan is \$416.66 (\$5,000 annually). The plans are governed by a number of IRS rules; therefore, it is recommended that an employee read the information contained in the brochures, available in Human Resources, before enrolling in these programs. **Participants must re-enroll in the plans every open enrollment to participate during the following calendar year. To Enroll complete the HCRA/DCRA enrollment form, sign it and submit it to Human Resources by October 16. The enrollment form is available in e-forms. You must log on the Campus Portal, click on Titan Online, scroll to the bottom of the page (eContent box) and click on My Workplace then on eForms – Human Resources, and then on the Benefits Folder.** The administrative fee is \$1.00 per month. Additional information is available on the brochures:

http://www.calstate.edu/Benefits/carrier.materials/2005_HCRA_Brochure.pdf

http://www.calstate.edu/Benefits/carrier.materials/2005_DCRA_Brochure.pdf

Voluntary Life Insurance

Standard does not offer a formal open enrollment period for Voluntary Life Insurance. Employee can enroll in the benefit at any time during employment. If you chose to enroll after the first 60 days of hire or eligibility, you must submit a completed medical questionnaire along with the enrollment form directly to Standard. The information is available in Human Resources.

Employees on Leaves of Absence

Employees who are on a leave of absence during Open Enrollment may change plans and/or add dependents. Employees who do not change plans or add dependents during Open Enrollment may do so within 60 days from the date they return to regular pay status.

If you have any questions regarding open enrollment or benefits please contact Human Resources at extension 2425.

*Staff are eligible to participate in a broad range of benefit plans if appointed at half time or greater for more than six months. Faculty are eligible if appointed to teach 7.5 units or more for an academic year (each semester must be 7.5 units or more). Academic year lecturers or coaches are eligible if appointed at six weighted teaching units (0.4 time base) for at least one semester.