

Faculty

ARE YOU **Eligible**
FOR BENEFITS?

NOT SURE...
LOOK INSIDE



The California State University

ARE YOU Eligible FOR BENEFITS?

As a member of the CSU Instructional Faculty (tenure track), you're eligible for benefits if you're appointed for at least 6 months and 1 day and have a minimum of 7.5 weighted teaching units.

As a Lecturer or Coach, you must be appointed for a minimum of one semester or two consecutive quarters and have at least 6 weighted teaching units to be eligible.

To see if you're eligible, find your position classification and follow the path that applies to you. If you meet all of the criteria, you're eligible for medical and dental benefits.



YES, YOU'RE ELIGIBLE

For What Benefits Am I Eligible?

If you meet the above criteria, you're eligible for medical and dental coverage, as long as you enroll within the timeframes discussed below.

If you're eligible for medical and dental benefits, you will automatically receive:

- Vision Coverage
- Life Insurance
- Disability Insurance
- Accidental Death & Dismemberment (AD&D) Insurance

You may also be able to purchase certain voluntary benefits.

When Do My Medical and Dental Benefits Begin?

The date your medical and dental benefits begin depends on when you submit your enrollment paperwork. You have up to 60 days after the effective date of your appointment to enroll. Generally, benefits start with the first pay period of the academic year after you submit your completed paperwork. Since academic year calendars vary by campus, please confirm the calendar at your campus with your Benefits Representative. It's best to submit your paperwork as early as possible to avoid a possible delay in the start of your medical and dental benefits.

For example, if your first pay period starts in September and you submit your paperwork in time for the deduction to be taken from your September paycheck, medical and dental benefits will start October 1. If you submit your paperwork later, the effective date of your medical and dental benefits may be delayed. Your campus Benefits Representative can confirm when the pay periods begin at your campus.

Most of the benefits that you receive automatically will be effective the first pay period after your date of hire or qualifying appointment.

What Do I Need to Do If I'm Eligible?

If you're eligible and want medical and/or dental coverage, you should:

- 1) Fill out the required enrollment paperwork and return it to your campus Benefits Representative as soon as possible — **no later than 60 days after the effective date of your appointment.**
- 2) Confirm with your campus Benefits Representative the date your benefits will begin, so that you don't cancel any coverage you may currently have before your CSU coverage begins.

If you choose to waive medical and/or dental coverage, you may be eligible for FlexCash. See "About FlexCash Enrollment" on the reverse side of this brochure for more information.

Benefits other than medical and dental coverage are provided automatically by the CSU; you do not have to enroll. However, you should complete a beneficiary designation form for life and AD&D insurance.

WHAT TO DO BEFORE CSU BENEFITS START

CSU medical and dental benefits do not begin immediately. For the options that may be available while you're waiting for your CSU benefits to begin, see "What Are My Options If I'm Not Eligible?" at right.

An Example

When Medical and Dental Benefits Begin.

Meet Professors Lopez and Robbins. They're both tenure track professors who are eligible for CSU benefits for the academic year that starts in September — but they take two different approaches to enrolling for medical and dental benefits.

Prof. Lopez completes her enrollment paperwork and returns it to her Benefits Representative one week after beginning employment. Prof. Lopez's first pay period is in September and, because she enrolled right away, her medical and dental benefits start October 1.

Prof. Robbins, on the other hand, waits a while and submits his paperwork in early October, right before the 60-day deadline. The first benefits deduction will appear on his October paycheck and his medical and dental benefits will start November 1.

Both Prof. Lopez and Prof. Robbins will experience a waiting period before their medical and dental benefits begin, but this period will be a month longer for Prof. Robbins — just because he waited to submit his paperwork.

IF YOU'RE NOT ELIGIBLE...

What Are My Options If I'm Not Eligible (Or Until My CSU Benefits Begin)?

If you're not eligible for CSU coverage, you're waiting for CSU coverage to become effective, or you no longer meet eligibility requirements, a few options may be available to you and your family:

- Extend coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows employees to extend health care coverage for a limited amount of time,
- Continue health care coverage you may have with another employer — don't cancel it until you are certain your CSU benefits have begun,
- Purchase individual coverage through an insurance carrier you select, or
- Elect coverage through a spouse/domestic partner's employer.

Each person's situation is different so be sure to talk to your Benefit Representative about your personal circumstances.

An Example

If You're Not Eligible for Benefits.

Meet Coach Snow. Coach Snow is a newly appointed soccer coach with the following appointment:

Campus Academic Calendar	Type of Appointment	Length of Appointment	Weighted Teaching Units
Semester	Coach AY	Fall semester only	4

Coach Snow is not eligible for benefits through the CSU because she does not meet the minimum requirement of 6 weighted teaching units for the semester. Coach Snow does have options — she may be eligible for other coverage options, as specified at left, including COBRA through her previous employer. She should visit her campus Benefits Representative to learn about all of the options available to her.

DO YOU KNOW...

ABOUT MULTIPLE APPOINTMENTS?

If you are a Lecturer or Coach, you may have multiple appointments at one or more CSU campuses. If you have multiple appointments, to be eligible for benefits you must:

- Be appointed for one semester or two consecutive quarters in *at least one appointment and*
- Maintain at least 6 weighted teaching units combined *from all appointments at all times.*

An Example

Multiple Campus Appointments.

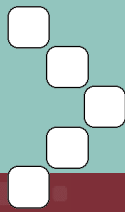
Meet Lecturer Jones. He teaches at two campuses — one on the quarter system and one on the semester system. His appointment is as follows:

Campus Academic Calendar	Type of Appointment	Length of Appointment	Weighted Teaching Units
Semester	Lecturer AY	Fall and Spring semesters	3 per semester
Quarter	Lecturer AY	Fall quarter only	4

Is Mr. Jones eligible for benefits? Yes — but only through the end of the fall quarter. A Lecturer or Coach appointed at more than one campus is eligible if all appointments combined meet the minimum eligibility criteria — length of appointment (one semester or two consecutive quarters at one campus) **and** a minimum of 6 weighted teaching units *at all times*. Since Mr. Jones's weighted teaching units fall below the minimum requirement of 6 at the end of the fall quarter, his benefits eligibility ends then.

Just to make sure Mr. Jones understands his eligibility, he should visit a campus Benefits Representative. He should also submit his enrollment paperwork at the campus where he qualifies for benefits, as appropriate.

Each person's situation is different so be sure to talk to your Benefits Representative about your personal circumstances.



DO YOU KNOW...

About FlexCash Enrollment?

If you're eligible for CSU benefits, you can waive medical and/or dental coverage through the CSU. To waive CSU medical coverage you must have other medical insurance. If you waive coverage, you are eligible for **FlexCash** — up to \$140 added to your paycheck each month (subject to taxes). You'll be required to show proof of your non-CSU medical coverage and submit a completed FlexCash Enrollment Authorization form before you can receive **FlexCash**. Please note: Enrollment deadlines apply.

When Benefits End?

Generally, your benefits end one month after your initial appointment ends. Benefits eligibility will continue only if you receive a subsequent appointment that begins immediately after your current appointment and meets the eligibility criteria. Your benefits will end if your subsequent appointment does not meet the eligibility requirements. If your benefits will be ending when your current appointment ends, please contact your Benefits Representative to discuss your options.

QUESTIONS ABOUT YOUR BENEFITS?

If you have questions about your benefits — including eligibility, selecting CSU-provided medical and dental plans, enrolling in FlexCash, or other benefits-related issues — contact the Benefits Representative at your campus.

Benefits eligibility is contingent upon how the employee is appointed and may vary between employees. If there are any discrepancies between what is stated in this brochure and the legal documents governing the benefits plans, the legal documents will prevail.

