



California State University
Dominguez Hills

Human Resources Management

1000 E. Victoria Street – WH C-495 ≤ Carson, CA 90747

(310) 243-3771 ≤ FAX (310) 516-3595

http://www.csudh.edu/admfin/human_resources_salary_benefits.shtml

The following is a brief description of optional benefits. Please pay close attention to those plans that have time limits to apply.

A+ Auto & Home Insurance offered by **California Casualty** – Offers low rates negotiated exclusively for CSU employees. You may call them at **1-877-411-3426** for your free, no-obligation quotation or visit their web site www.calcas.com/univ

California Casualty provides CSU employees unique coverage that is tailored to your needs at competitive rates.

CalPERS Long-Term Care Program – This offers long-term care to all staff, retirees, and their siblings (age 18 and older), spouses, parents, parents-in-law. The only time to sign up for this plan is during the annual Application period. It usually takes place between April and June, however this may vary and exact time will be announced. For more information, you can call them at (800) 758-7070 or visit their web site at www.calpers.ca.gov/longtermcare

CalPERS Member Home Loan Program – This program offers assistance in applying for home loans, financing, rate information, refinancing and more. You may visit their web site at www.calpers.ca.gov/homeloan

Dependent Care Reimbursement Account (DCRA) – This plan offers a way to reduce your taxable income which allows you to pay expenses from your salary before income tax is withheld for dependent care. Newly hired employees may enroll in the plan within 60 days. Enrollment forms may be obtained in Human Resources. All other employees may apply for this plan during the general open enrollment period, beginning in September. *Employees need to re-enroll for this plan every year to have the deduction continue. Once employees elect to participate in this plan, they may not cancel during the year unless they meet the requirements mandated by IRS.*

Health Care Reimbursement Account (HCRA) – This plan offers the ability to pay for eligible out-of-pocket health care expenses with pre-tax dollars. If you enroll in the plan, the contributions are made prior to federal, state and Social Security taxes. Newly hired employees may enroll in the plan within 60 days. Enrollment forms may be obtained in Human Resources. All other employees may apply for this plan during the general open enrollment period, beginning in September. *Employees need to re-enroll for this plan every year to have the deduction continue. Once employees elect to participate in this plan, they may not cancel during the year unless they meet the requirements mandated by IRS.*

Fee Waiver – The Employee Fee Waiver and Reduction Program is a benefit for eligible employees of the CSU system. It allows eligible employees to participate in CSU general fund courses at reduced rates and waiver of some fees. In most cases an employee may enroll in a maximum of two courses or 6 units, whichever is greater, per semester or quarter. As defined in the collective bargaining agreements (CBA), an employee may transfer the fee waiver and reduction benefit to a spouse, registered domestic partner or dependent child. Courses taken by employees can be taken under the Career Development Plan (pursuing a degree) or as Job-related (to enhance current position.) Spouse, domestic partner or dependent child must be matriculated toward a degree or the attainment of a teaching credential in the CSU. You may obtain an application form at http://www.csudh.edu/admfin/human_resources_fee_waiver_program.shtml

FlexCash- If you have medical and or dental coverage outside state employment, you may elect to waive the CSU coverage and receive a monthly monetary benefit of up to \$140.00 a month. Applications may be obtained in Human Resources. Newly hired employees may enroll in the plan within 60 days. All others may apply during the general open enrollment or they may enroll if they have met one of the criteria mandated by IRS.

Long Beach Credit Union – Employees of the state and retirees are welcome to join. Memberships are “lifetime”. You may obtain more information in Human Resources Management or by accessing the home page at www.lbsecu.org

Mid-Cities Schools Credit Union – You may apply for membership if you are employed by certain public school districts including Cal State University Dominguez Hills. For more information please refer to the brochure in your benefits packet. You may contact Mid-Cities Schools Credit Union at (310) 638-5147.

Standard Life Insurance – Should you decide you would like additional life insurance, newly hired employees have 60 days to enroll in this plan. If you apply outside the 60-day period, you may be asked to submit a medical questionnaire and your application will be subject to review. You may visit their website at www.standard.com

Sanders & Associates – Offers a variety of insurances including disability and travelers assistance. Newly hired employees have a 30-day open enrollment period. All others may apply outside this period, however a medical questionnaire would be necessary and the application would then go through a review process. For more information, please refer to the brochure included with your benefits package. You can visit their website at www.sanders1.com or call them at (800) 537-2476.

Savings Plus Program – 401 (k) & 457 plans are retirement savings plans on a tax-deferred basis. Applications are housed in Human Resources. An employee may join at any time. You may visit their website at www.sppforu.com

Tax Sheltered Annuity – TSA 403(b), is a retirement saving plan on a tax-deferred basis. Applications and vendor listings are housed in Human Resources. An employee would first need to set up the account *prior* to completing the salary reduction agreement. An employee may apply at any time. You can obtain a Salary Reduction Agreement from the Human Resources Office or by visiting our website at www.csudh.edu/admfin/human_resources/human_resources_salary_reduction_agreement.pdf you can also access the following website for a listing of the current companies http://www.csudh.edu/admfin/human_resources/human_resources_technical_letter_05_2005.pdf

US Savings Bonds – You may purchase bonds through payroll deductions. You may apply at any time. Applications to begin payroll deductions may be obtained in Human Resources. For more information on Savings Bonds you can visit their website at www.savingsbonds.gov or call (800) 4US-BOND.

Entertainment Discount Cards – Discounts are available for most local attractions.

Do you still have questions? Please contact the Benefits Coordinator at extension 3771.

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