Staff

Chris Muller, Payroll and Benefits Manager
cmuller@csudh.edu  x3005

vacant, Benefits Representative

Rebecca Ellis, Payroll and Benefits Administrative Support Assistant
rellis22@csudh.edu  x3769

Welch Hall 205
(310) 243-3769
Benefits Enrollment

- Health – Dental – FlexCash – HCRA - DCRA:
  - Submit a completed Benefits Enrollment Worksheet to Benefits Services
  - Provide the required documentation with the worksheet

- Vision:
  - Employee is automatically enrolled in basic coverage
  - Must enroll in VSP Premier within 60 days of hire or appointment eligibility and directly send enrollment form to VSP
  - Must designate all dependents to be covered on VSP worksheet

- Employer Paid Life:
  - Employee is automatically enrolled
  - Complete the Beneficiary Designation form and mail directly to carrier
  - If no assigned beneficiary, benefit will automatically be paid to next of kin as prescribed by California law
No Double Coverage

Health:

- If you are currently covered under another CalPERS sponsored insurance plan and wish to enroll in CSU’s plan, you must cancel that coverage at the time you enroll in CSU’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 CSU’s plan.
Eligible Dependents

You may enroll eligible dependents, including:

- Your spouse or domestic partner*;
- Your children (natural, adopted, or step) under the age of 26;
- Economically dependent children

Requirements:

- Marriage, dependent children and domestic partner certificates
- Completed parent-child affidavit if enrolling economically dependent children

* (The domestic partnership must be registered with the Secretary of State)
Health Plans

- **Health Maintenance Organizations (HMOs)**
  - Anthem Blue Cross – Select and Traditional
  - Blue Shield – Access+ and Trio (LA and Orange Counties only)
  - Health Net – Salud y Mas and SmartCare
  - Kaiser
  - Sharp*
  - United HealthCare – Alliance and Harmony
  - Western Health Advantage^ 

- **Preferred Provider Organizations (PPOs)**
  - Anthem Blue Cross – PERS Platinum and Gold
  - Anthem Blue Cross PORAC – for peace officers only

*must reside in San Diego County
^must reside in Bay Area, Sacramento and other Northern Regions
# Health Plan Comparison

<table>
<thead>
<tr>
<th>HMOs</th>
<th>PPOs</th>
</tr>
</thead>
<tbody>
<tr>
<td>Must choose primary care physician and medical group</td>
<td>Able to obtain services from any physician</td>
</tr>
<tr>
<td>Must obtain services from the plan’s network of providers</td>
<td>In-network pays more of costs</td>
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<tr>
<td>Referrals are required to see specialists</td>
<td>Do not need referrals</td>
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<tr>
<td>No deductibles</td>
<td>Annual deductibles</td>
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<tr>
<td>Less out of pocket expenses</td>
<td>More out of pocket expenses</td>
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<tr>
<td>Some co-payments may apply</td>
<td>Some co-payments may apply</td>
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<tr>
<td>Limited coverage areas</td>
<td></td>
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<tr>
<td></td>
<td>HMOs</td>
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<tr>
<td>------------------</td>
<td>---------------------------------------------------</td>
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<tr>
<td>Office Visit</td>
<td>$15</td>
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<tr>
<td>Urgent Care</td>
<td>$15</td>
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<tr>
<td>Retail Prescription Drugs:</td>
<td>- Generic - $5</td>
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<tr>
<td></td>
<td>- Preferred - $20</td>
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<tr>
<td></td>
<td>- Non-Preferred - $50 (excludes Kaiser)</td>
</tr>
<tr>
<td>Chiropractic and Acupuncture Treatments</td>
<td>$15 (combined 20 visits per year)</td>
</tr>
<tr>
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<td></td>
</tr>
</tbody>
</table>

*HMOs: Health Maintenance Organizations

*PPOs: Preferred Provider Organizations

* PERS Gold - $10 copay if you choose a primary care physician
<table>
<thead>
<tr>
<th>Health Plan</th>
<th>ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS</th>
<th>Total Monthly Premium</th>
<th>All Units (except 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>CSU AMOUNT</td>
<td>EMPLOYEE AMOUNT</td>
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<tr>
<td>ANTHEM BLUE CROSS SELECT</td>
<td>Employee</td>
<td>$848.08</td>
<td>$816.00</td>
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<td></td>
<td>Employee + 1</td>
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<td>Employee + 2 or more</td>
<td>$2,205.01</td>
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<td>$32.08</td>
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<td>$2,296.14</td>
<td>$1,548.00</td>
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<td></td>
<td>Employee + 2 or more</td>
<td>$3,114.98</td>
<td>$1,983.00</td>
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<td>$382.07</td>
<td>$848.14</td>
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<td>BLUE SHIELD ACCESS +</td>
<td>Employee</td>
<td>$900.22</td>
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<tr>
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<td>Employee + 1</td>
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<td>Employee + 2 or more</td>
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<td>$84.22</td>
<td>$252.44</td>
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<td>BLUE SHIELD TRIO (LA &amp; Orange county only)</td>
<td>Employee</td>
<td>$742.70</td>
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<td></td>
<td>Employee + 1</td>
<td>$1,485.40</td>
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<td>Employee + 2 or more</td>
<td>$1,931.02</td>
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<td>$0.00</td>
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<td>HEALTH NET SALUD Y MAS</td>
<td>Employee</td>
<td>$486.51</td>
<td>$486.51</td>
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<td>Employee + 1</td>
<td>$973.02</td>
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<tr>
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<td>Employee + 2 or more</td>
<td>$1,264.93</td>
<td>$1,564.93</td>
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<td>$0.00</td>
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## 2022 Health Plan Rates - HMO

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS</th>
<th>Total Monthly Premium</th>
<th>All Units (except 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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<td></td>
<td>CSU AMOUNT</td>
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<tr>
<td>HEALTH NET SMARTCARE</td>
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<tr>
<td>Employee</td>
<td>$1,007.13</td>
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<td>Employee + 1</td>
<td>$2,014.26</td>
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<td>Employee + 2 or more</td>
<td>$2,618.54</td>
<td>$1,983.00</td>
<td>$635.54</td>
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<tr>
<td>KAISER PERMANENTE CA</td>
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<tr>
<td>Employee</td>
<td>$804.67</td>
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<tr>
<td>Employee + 1</td>
<td>$1,609.34</td>
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<td>Employee + 2 or more</td>
<td>$2,092.14</td>
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<td>$109.14</td>
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<tr>
<td>SHARP (San Diego County only)</td>
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<tr>
<td>Employee</td>
<td>$699.21</td>
<td>$699.21</td>
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<td>Employee + 1</td>
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<td>Employee + 2 or more</td>
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<td>UNITED HEALTHCARE ALLIANCE</td>
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<tr>
<td>Employee</td>
<td>$737.35</td>
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<td>Employee + 2 or more</td>
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<tr>
<td>UNITED HEALTHCARE HARMONY</td>
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<tr>
<td>Employee</td>
<td>$741.26</td>
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<td>Employee + 1</td>
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<tr>
<td>Employee + 2 or more</td>
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<td>$0.00</td>
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## 2022 Health Plan Rates - PPO

<table>
<thead>
<tr>
<th>Health Plan</th>
<th>ENROLLED EMPLOYEE AND ELIGIBLE DEPENDENTS</th>
<th>Total Monthly Premium</th>
<th>All Units (except 6)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>PERS PLATINUM</strong> (formerly PERS Care and PERS Choice)</td>
<td><strong>Employee</strong> $946.78, Employee + 1 $1,893.56, Employee + 2 or more $2,461.63</td>
<td><strong>CSU AMOUNT</strong> $816.00, Employee + 1 $1,548.00, Employee + 2 or more $1,983.00</td>
<td><strong>EMPLOYEE AMOUNT</strong> $130.78, Employee + 1 $345.56, Employee + 2 or more $478.63</td>
</tr>
<tr>
<td><strong>PERS GOLD</strong> (formerly PERS Select)</td>
<td><strong>Employee</strong> $650.38, Employee + 1 $1,300.76, Employee + 2 or more $1,690.99</td>
<td><strong>CSU AMOUNT</strong> $650.38, Employee + 1 $1,300.76, Employee + 2 or more $1,690.99</td>
<td><strong>EMPLOYEE AMOUNT</strong> $0.00, Employee + 1 $0.00, Employee + 2 or more $0.00</td>
</tr>
<tr>
<td><strong>PORAC</strong> (Peace Officers only)</td>
<td><strong>Employee</strong> $750.00, Employee + 1 $1,449.00, Employee + 2 or more $1,927.00</td>
<td><strong>CSU AMOUNT</strong> $750.00, Employee + 1 $1,449.00, Employee + 2 or more $1,927.00</td>
<td><strong>EMPLOYEE AMOUNT</strong> $0.00, Employee + 1 $0.00, Employee + 2 or more $0.00</td>
</tr>
</tbody>
</table>
Dental Plan Options

- **Delta Dental (PPO) – A Fee for Service Plan**
  - $0 for cleanings & exams two times per calendar year
  - $50 deductible per person per calendar year for basic and prosthetic dentistry
  - $2,000 maximum benefit per person per calendar year
  - Able to visit any dentist accepting Delta Dental

- **DeltaCare USA – (HMO)**
  - $0 for cleaning & exams two times per calendar year
  - $0 deductible per person per calendar year
  - $0 maximum benefit per person per calendar year
  - Must be assigned to primary dentist
Dental Plan Enhancements

- Delta Dental PPO Plan Enhancements
  - When you visit a PPO dentist, your diagnostic and preventative services (like cleanings and exams) will not count against your annual maximum. This benefit does not apply if you visit a Delta Dental Premier or non-Delta Dental dentist.
  - SmileWay Wellness Benefit is an enhanced coverage for higher risk employees. Employees with certain qualifying diagnosed medical conditions (diabetes, heart disease, HIV/AIDS, rheumatoid arthritis or stroke) are offered expanded coverage such as one periodontal scaling and root planning procedure per quadrant per calendar year covered at 100%.

- New contact phone numbers for our Dental Plans:
  - Delta Dental PPO: (800)626-3108
  - Delta Care USA HMO: (844)519-8751
Dental Plan Enhancements

- In order to use this great enhancement, you will need to opt in by visiting [www.deltadentalins.com/csual](http://www.deltadentalins.com/csual) and log in to your Online Services account. If you do not have an account, you can click Register.

- Once you've accessed your account, click on the Optional Benefits tab in the left column, then click Opt In next to the name of the person you want to enroll, complete and submit the online form.

- You may also Opt In by phone at (800) 626-3108 to speak to a Customer Service representative Monday through Friday, 8:00am to 8:00pm, Pacific Standard Time.
FlexCash

- You have an option to enroll in FlexCash if you have other group coverage from a non-CSU employer.
  - $128 in lieu of health enrollment
  - $12 in lieu of dental enrollment
- Reimbursements are paid monthly and considered additional income for tax purposes.
- Employees who are dependents on CSU health/dental plans are not eligible for this benefit.
- Employees who are enrolled in individual medical coverage, such as Tricare, Medicare, Medi-Cal and Covered California, are not eligible to receive cash in lieu of other medical coverage even if the coverage provides minimum value.
- Must submit copy of marriage or domestic partnership certificate and SSN if covered through their non-CSU employer.
VSP- Vision Basic Plan

- $10 co-pay for comprehensive annual eye exam within VSP Advantage network
- Lenses and frames every other calendar OR contacts instead of eye wear every other calendar year
- VDT (video display terminal) eye wear for eligible employees
VSP- Vision Premier Plan

Employees must submit the VSP enrollment form directly to VSP.

- Low Monthly Premium
  - Employee only $4.11
  - Employee + 1 dependent $15.32
  - Employee + 2 or more dependents $28.99

- Lenses and frames OR contacts instead of eye wear every calendar year

- $210 frame allowance and $230 allowance on featured frame brands

- $115 frame allowance at Costco

- Retinal Screening
  - Pay no more than a $20 copay on routine retinal screening
Benefits Timeline

- **Your health** plan will mail ID cards to your home, generally within 10 business days after processing. 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 eligible dependents.

- 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. Dentists will file claims for the members and all eligible dependents. You may obtain a copy of dental card from your online Delta Dental account.

- **DeltaCare USA** (HMO) should mail ID cards to your home, generally within 4 weeks after processing enrollment. When you receive your ID cards, please check immediately for accuracy and assigned dental office. Please call customer service to make any changes.

- **VSP** does not provide identification cards for vision coverage. VSP contracting doctors will file claims for the insured. If the insured sees a doctor outside the member network, a reimbursement claim form will need to be obtained from Benefits. Claim forms are needed for exams and eyewear for the Video Display Terminal benefit (Based upon bargaining unit).

- **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 a future pay warrant or benefits services will notify you when an accounts receivable is established for all retroactive health premiums established by the State Controller Office.
Health Care Reimbursement Account (HCRA)

- Offers you the ability to pay for eligible out-of-pocket expenses with pre-tax dollars.

- Eligible expenses include:
  - Medical, dental and vision deductibles
  - Co-pays
  - Prescriptions
  - Chiropractic and acupuncture treatments
  - Hearing aids
Health Care Reimbursement Account (HCRA)

- New enrollees will receive a new debit card at no cost.
- Expenses Not Eligible for Reimbursement:
  - Expenses incurred solely for cosmetic reasons or that are merely beneficial to a person’s health
  - Examples include herbal supplements, cosmetic procedures, health club dues, teeth whitening
Health Care Reimbursement Account (HCRA)

- Annual Plan Contributions Limits for 2022:
  - $2,750 (minimum of $20.00 per month to a maximum of $229.16 per month)
  - You must re-enroll in the HCRA plan every Open Enrollment period to participate the following calendar year
  - Limitations are set by the IRS
Dependent Care Reimbursement Account (DCRA)

- Offers the ability to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars.

- In general, eligible dependents include:
  - Children under age 13
  - Spouse who is physically/mentally unable to care for self
  - Financially dependent member of household
Dependent Care Reimbursement Account (DRCA)

- Annual Plan contributions Limits for 2021:
  - $5,000 (minimum of $20 per month to a maximum of $416.66 per month)
  - $2,500.00 for married couples filing separate tax returns
  - You must re-enroll in the DCRA plan every Open Enrollment Period to participate during the following calendar year
  - Limitations are set by the IRS
Electronic Submission of Documents

- Benefit Enrollment Worksheets with supporting documents and HCRA/DCRA form may be submitted directly to our secure dropbox folder. Link is located on Benefits Services website.

- Please remember to sign all pages of worksheet, HCRA/DCRA form and include SSN and DOB of dependents on worksheet.

- Must provide copies of medical and/or dental card(s) from non-CSU group employer coverage to enroll in Flex Cash.

- VSP enrollment forms must be sent directly to VSP or visit https://csuactives.vspforme.com to enroll.
Life Insurance Benefits

- Premiums are paid by CSU for bargaining units 1, 2, 3, 4, 5, 7, 8, 9, Confidential Classification and Management

- Life Insurance Policy
  - $10,000 for Bargaining Units 2, 5, 7, 8 and 9
  - $25,000 for Bargaining Units 1 and 4
  - $50,000 for Bargaining Unit 3 and Confidential Classification
  - $100,000 for Management*

*Policy in excess of $50,000 results in imputed taxes for employee*
Voluntary Life and AD&D Insurance

- Employees can purchase up to $1.5 million of additional life insurance for themselves*
- Employees can purchase up to $750,000 of additional life insurance for their spouse or registered domestic partner
- Employees can purchase up to $20,000 for their eligible dependent children
- Employees can purchase Group AD&D Insurance up to $1 million for themselves
- Coverage is also available for a spouse, domestic partner, and/or eligible dependent children

*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. Contact Benefits for details.
Accidental Death & Dismemberment Insurance (AD & D)

- Premiums are paid by CSU for bargaining units 1, 3, 4, Confidential Classification and Management.

- Policy Amounts
  - $25,000 for Bargaining Units 1 and 4
  - $50,000 for Bargaining Unit 3 and Confidential Classification
  - $100,000 for Management
CalPERS is a defined benefit retirement plan.

Provides benefits based on members' years of service, age, and final compensation.

Employees who have five or ten years full-time service vested with CalPERS and meet the age requirement may be eligible to retire and receive a pension.

Employees who became a CalPERS member as of January 1, 2013 or later will have 7.25% taken out of their pay for CalPERS contributions.

Employer does not match contributions.
CalPERS - continued

- Staff employees who are hired or eligible for CalPERS prior to July 1, 2018 are vested after five years of credited service and are eligible to retire at age 52 with lifelong health and dental benefits for themselves and their eligible dependents.

- New faculty hired or become CalPERS eligible on or after July 1, 2017 become CalPERS eligible must be vested for equivalent of ten years of full-time service and reach age of 52 to be eligible to retire with lifelong health and dental benefits for themselves and their eligible dependents.

- New staff hired or become CalPERS eligible on or after July 1, 2018 must be vested for equivalent of ten years of full-time service and reach age of 52 to be eligible to retire with lifelong health and dental benefits for themselves and their eligible dependents.
Retirement Savings Programs

- Allows an employee to save towards retirement by investing pre-tax contributions into a tax deferred plan

- Retirement Savings Programs include:
  - Tax Sheltered Annuity (403b)
  - Thrift Plan (401k)
  - Deferred Compensation Plan (457)

- Income taxes are paid at the time funds are withdrawn or at annuitization

- Maximum amount employees can “shelter” is determined by the IRS
403b, 401k and 457 Enrollment

- **403b plan:**
  - Contact a Fidelity Representative at (800) 343-0860
  - Establish contributions to 403b through NetBenefits.com/calstate
  - Must begin and make contribution changes by the 5th of the month for contributions to take effect for the first of the following month
  - Must be a CalPERS member to be eligible to enroll in plan

- **401k and 457 plans:**
  - Contact Savings Plus Program at (855) 616-4776
  - Complete and submit the required enrollment form to Saving Plus Program
  - Must begin and make contributions changes by the end of the month for contributions to take effect for the first of the following month
  - Must be a CalPERS member to be eligible to enroll in plan

- Generally, contributions will begin the second month following the month of enrollment
CalPERS Long-Term Care Program

- Eligibility for current California public employees, retirees, their spouses, parents, parent-in-law, adult children, adult siblings, grandparents, nieces, nephews, aunts, uncles, sons-in-law, daughters-in-law, brothers-in-law and sisters-in-law between the ages of 18-79
- No need to participate in CalPERS retirement or health programs to be eligible
- Able to design coverage that best meets employees’ personal needs:
  - Tailored to different needs and budgets
  - Affordable options to keep up with rising costs of receiving long-term care
  - Benefits designed to help cover the cost of receiving long-term care at home
  - Limited benefits are available if care is needed outside of United States
  - In light of COVID-19 new enrollments will not be accepted at this time
Employee Assistance Program

- Employees, dependents and family members are eligible for service
- Most services are free
- Counseling – 3 free counseling sessions available
- Work/life resources and referrals
- Financial consultation with a certified financial Counselor
- Legal consultation with an attorney
- 100 % confidential
CSU offers numerous voluntary benefits to employees:

- Nationwide Pet Insurance
- MetLaw Legal Plan
- Voluntary Long-Term Disability
- CA Casualty Auto and Home Insurance
- Group Critical Illness
- Accident Insurance
Pet Insurance
- Employees a choice to select a plan that best fits their budget. There will be a 70% or 50% reimbursement option. Call (877)738-7874 or visit their website: https://www.petinsurance.com/calstate

MetLaw Legal Plan:
- May enroll within 60 days of employment or during Open Enrollment (Enroll online or call MetLaw)

Voluntary Life, AD&D or LTD Insurance:
- Complete application and mail directly to Standard Insurance. (Applications accepted any time, but apply within 60 days of employment for guaranteed coverage without answering medical questionnaire)

California Casualty Auto & Home Insurance:
- May enroll at any time (Obtain quote online or call California Casualty)

Voluntary Group Critical Illness and Accident Insurance:
Important Reminders

- Complete a Benefits Worksheet, Accounts Receivable Signature Authorization Form and the CalPERS Declaration of Health Form. Submit to Benefits Services within 60 days of hire to avoid the 90-day waiting period.
- Attach copies of certificates (marriage, domestic partnership and/or birth certificates of all dependent children) and provide Social Security numbers for all dependents.
- Complete Medical Plan and Dental Plan Selection on Benefits Enrollment Worksheet.
- Contact VSP within 60 days of hire or eligibility to enroll in VSP Premier.
- Provide proof of other non-CSU group employer coverage if enrolling in FlexCash for Medical and/or Dental. Must submit copy of marriage or domestic partnership certificate and spouse’s or domestic partner’s SSN if coverage is obtained through their employer.
- Enroll within the first 60 days of hire date to avoid a health exam and guarantee coverage for the voluntary life, AD&D, LTD, or critical illness insurance plans.
## Deadlines and Effective Dates

<table>
<thead>
<tr>
<th>Enroll within 60 days of employment or upon eligibility</th>
<th>Effective Dates</th>
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<tr>
<td>(Some months the hire date may fall into one month, but be part of the following month’s pay period. The earliest date would then be the first of the month following that pay period)</td>
<td></td>
</tr>
<tr>
<td>Health</td>
<td>First day of the month following enrollment</td>
</tr>
<tr>
<td>Dental</td>
<td>First day of the month following enrollment</td>
</tr>
<tr>
<td>FlexCash</td>
<td>First day of the second month following enrollment</td>
</tr>
<tr>
<td>Vision</td>
<td>Automatically the first day of the month following enrollment</td>
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<tr>
<td>HCRA and DCRA</td>
<td>First day of the second month following enrollment</td>
</tr>
<tr>
<td>Voluntary Life, AD&amp;D, LTD</td>
<td>When approved by Standard Life</td>
</tr>
<tr>
<td>CSU Paid Life and AD&amp;D</td>
<td>Automatically the first day of the month following appointment date</td>
</tr>
<tr>
<td>LTD</td>
<td>Automatically the first day of employment in an eligible position</td>
</tr>
<tr>
<td>403b; 401k, 457</td>
<td>First day of the second month following enrollment (enroll at anytime)</td>
</tr>
</tbody>
</table>