

BENEFITS MAKE A DIFFERENCE

CSU Benefits Open Enrollment
SEPTEMBER 12, 2016 – OCTOBER 7, 2016

MY BENEFITS

Open Enrollment is your annual opportunity to review your current enrollments to determine the best options available to you and your family.

Consider these factors when selecting your benefit options:

- ✓ Your current plan enrollments and any upcoming plan changes
- ✓ Any new plan costs
- ✓ Any life changes that may occur for you in the new year

Once you have reviewed your plan options you can make additions, changes or deletions to your benefits, which will become effective January 1, 2017.

Your health and retirement benefits are provided in partnership with the California Public Employees' Retirement System (CalPERS). Full details on health plans are available in the information packet mailed by CalPERS.





**SEPTEMBER 12, 2016
THROUGH OCTOBER 7, 2016**

START PLANNING

Comprehensive and flexible coverage options allow you to choose a plan that best suits your needs.

Ready, Set, Go...

During Open Enrollment we encourage you to review your benefits to determine the best options available to you and your family. Please ensure you review this Guide in its entirety, as it provides important changes for 2017 and an overview of all available benefits.

During Open Enrollment you can enroll, change or cancel the following benefit plans:

- CalPERS Health and Delta Dental
- Dependent Care Reimbursement Account (must re-enroll each year)
- Health Care Reimbursement Account (must re-enroll each year)
- MetLaw Legal Plan (enrollment and cancellation may only be done during Open Enrollment)
- AFLAC (Critical Care Illness) Plan
- The Standard Insurance (Voluntary Life, AD&D, Long Term Disability)
- California Casualty (Auto or Home Insurance)





WHAT'S CHANGING FOR 2017

CSU Health Plans:

The CalPERS Board of Administration administers the health plans on behalf of the CSU. Monthly cost may vary depending on the health plan you choose.

Please note for 2017, the premiums for all plans will be increasing. However, the HMOs will have the most significant increases. Please review the 2017 CalPERS Health Benefit Premiums rate sheet.

Here Is The Overview Of Plan Changes Effective January 1, 2017:

Diabetes Prevention:

- All health plans will implement a diabetes prevention program that meets the Center for Disease Control and Prevention's "Diabetes Prevention Recognition Standards and Operating Procedures", at no additional cost to you. This benefit is designed to reach pre-diabetic plan members to prevent or reduce the onset of Type 2 diabetes.

New Pharmacy Benefits Manager:

- Effective January 1, 2017, Optum Rx will be the new pharmacy benefits manager for all of CalPERS' health plans, with the exception of Blue Shield of California Health Maintenance Organization (HMO) plan. For additional information, please review CalPERS at www.calpers.ca.gov.

enroll or increase Supplemental Life insurance up to \$100,000 (employee only) coverage without providing Evidence of Insurability.

- Prior declined employees will need to provide satisfactory Evidence of Insurability.

Aflac Critical Care Illness Insurance

- During this Open Enrollment, Aflac will allow employees the opportunity to enroll or increase Group Critical Illness Insurance with coverage up to \$20,000 for employee only, and \$10,000 of coverage for their spouse/domestic partner without providing Evidence of Insurability.



HELPFUL TIPS FOR SELECTING A HEALTH PLAN

Open Enrollment is the perfect time to make sure you are enrolled in the right health plan for you and your family. There are a number of factors you may want to consider including access to doctors, range of benefits, cost of services, monthly premium cost, restrictions to specific groups of doctors, referral and authorization by a primary care physician (PCP), and access to specialist or prescription drugs and restriction on a plan formulary or list of preferred drugs.

Here are some useful tips you should consider when selecting a health plan:

- Identify your needs and the needs of your family members.
- Look beyond the employee monthly premium cost.
- Understand the basics of how your health plan works whether it's a PPO, EPO or HMO plan.
- Consider your out-of-pocket costs along with co-pays for prescription drugs.
- Review your health plan availability by County and or Zip Code.
- Review the health plan covered benefits and exclusions.
- Consider any life changes that may occur during the upcoming year.
- Consider coverage if you travel or have a dependent in college in another state.
- Review the behavioral health benefits available through the plan.



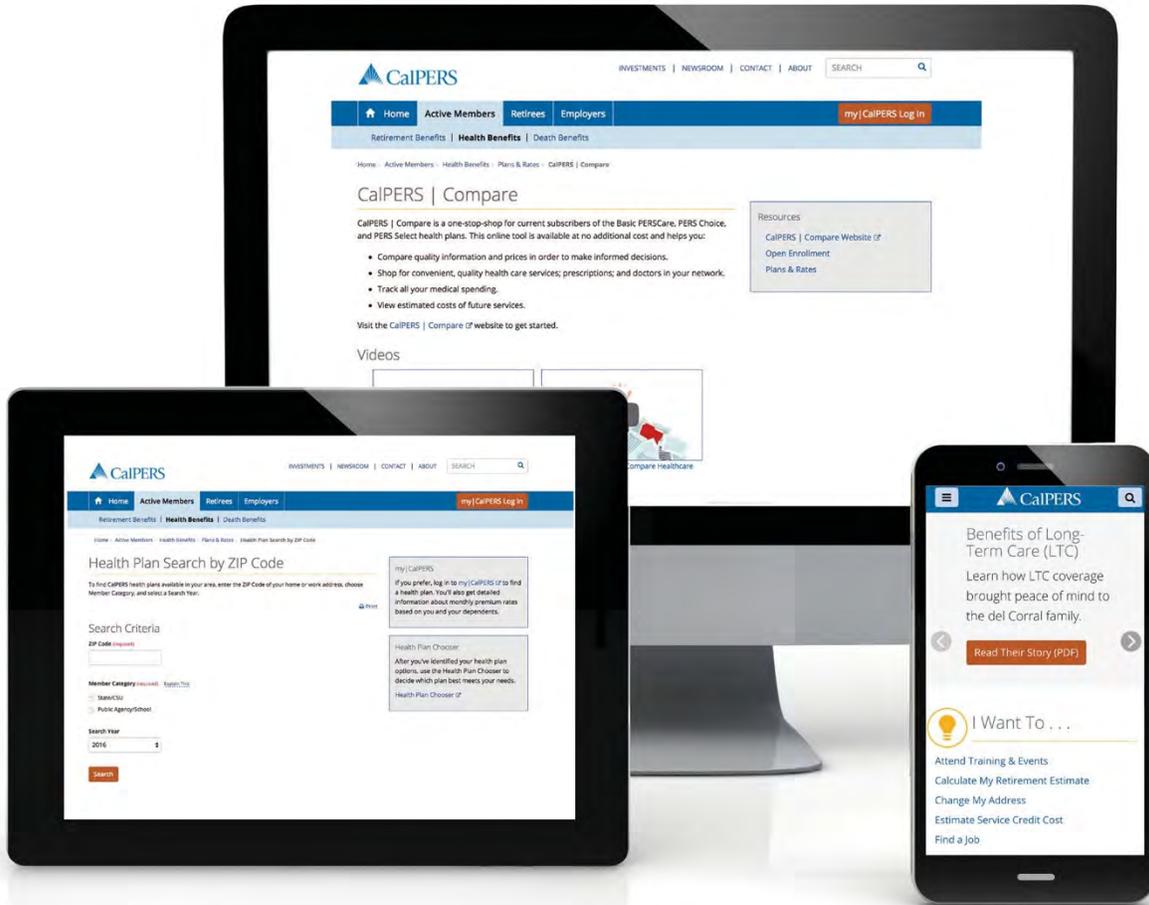
CalPERS Health Plan Statement

- Will be available online, August 22, 2016.
- The new online Statement will allow you 24/7 access to view and/or print your customized health enrollment information.
- Informs you of specific health benefit changes that may impact you in the upcoming year.
- Provides you with direct access to all CalPERS Open Enrollment information.
- Other resources include the 2017 Health Benefit Summary, Health Program Guide, Evidence of Coverage, Open Enrollment Newsletter and the Health Plan websites.
- Log-in to your personalized my|CalPERS account to access your online Statement. If you do not have a CalPERS account, you can create one by going to the my|CalPERS Log-in page, and select Register Now.
- You should also review the health plan search by zip code CalPERS online tool which identifies plans available in your zip code area.



CalPERS ONLINE TOOLS

Take advantage of the online tools listed below, which are designed to assist you compare health plans!



Need Additional Information? Visit www.calpers.ca.gov To View The Video.

▶ Health Plan Search by Zip Code

This identifies which plans are available in your zip code area. You can enter the zip code of your residence or work address, then State/CSU, and select search to view results.

▶ Health Plan Chooser

This allows you to compare the features and estimated out-of-pocket costs for each plan, searches for doctors, and ranks plans based on personal preferences. You complete the five (5) steps, and the chooser provides a Results Summary chart highlighting the plan(s) rated as best fit in each category.

▶ CalPERS / Compare

CalPERS | Compare is a one-stop-shop for all your health information needs for current subscribers of the Basic PERSCare, PERS Choice and PERS Select health plans. This online tool is available at no additional cost and helps you track your medical spending, shop for medical services, Rx, and doctors in your network.

ELIGIBILITY

▶ To qualify for most benefits, you must initially have an appointment that exceeds six months and one day, with a time base of at least .50.

▶ Academic Year Lecturers and Coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.

▶ Affordable Care Act (ACA) – Employees who do not meet eligibility requirements listed above may qualify for health care under ACA.



DEPENDENT ELIGIBILITY

Dependents Of An Eligible Employee Include:

- Spouse (unless legally separated or divorced).
 - Domestic partner (registered through the Secretary of State process), and
 - Dependent children from birth to the end of the month in which the child reaches 26.
- ▶ A dependent child includes a step, natural, adopted, domestic partners', a child certified disabled prior to age 26 or a child living with the employee in a parent-child relationship who is economically dependent upon the employee. For a listing of required supporting documentation please contact your campus benefits office.

UNDERSTANDING HOW DIFFERENT HEALTH PLANS WORK

It's About Choice, It's About Value, It's About You!

The health and well-being of our employees is important, and we encourage you to make sure your benefits work for you. We encourage you to stay informed and make sure you understand your choices, and how the different types of health plans work.

PPO Health Plans Preferred Provider Organizations

- You choose from a network of preferred providers. A primary care physician is not required and no referrals are necessary for other in-network providers.
- You'll pay more to use an out-of-network provider. Members are subject to an annual deductible.

*PERS Choice, Select & Care, PORAC**
*Restricted to Peace Officers members

EPO Health Plans Exclusive Provider Organization

- You select in-network providers when seeking medical care, but a primary care physician and referrals are not required. Offers in-network coverage only.

Anthem Blue Cross (Monterey & Del Norte Counties only)

HMO Health Plans (Health Maintenance Organizations)

- You and your eligible family members must select a primary care physician (PCP), who is responsible for coordinating your health care, including any referrals to specialist.
- Requires you to receive care through a network of providers.

Anthem Blue Cross Traditional & Blue Shield Access+

FLEXCASH

FlexCash	Amount
Medical	\$128
Dental	\$12.00
Total	\$140.00

FlexCash is available if you are eligible for health and dental coverage, and have other non-CSU group medical and/or dental coverage.

During Open Enrollment you may enroll or make changes to your existing FlexCash election.

2017 CalPERS HEALTH BENEFIT PREMIUMS
Humboldt State University

HEALTH PLAN	Enrolled Employee & Eligible Dependents	Total Monthly Premium	All Employee Groups (except Unit 6)		Unit 6	
			Amount Paid by CSU	Amount Paid by Employee	Amount Paid by CSU	Amount Paid by Employee
BLUE SHIELD ACCESS+ CALIFORNIA	Employee Only	\$830.44	\$707.00	\$123.44	\$712.00	\$118.44
	Employee + 1	\$1660.88	\$1,349.00	\$311.88	\$1,359.00	\$301.88
	Employee + 2 or more	\$2159.14	\$1,727.00	\$432.14	\$1,747.00	\$412.14
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	\$872.91	\$707.00	\$165.91	\$712.00	\$160.91
	Employee + 1	\$1,745.82	\$1,349.00	\$396.82	\$1,359.00	\$386.82
	Employee + 2 or more	\$2,269.57	\$1,727.00	\$542.57	\$1,747.00	\$522.57
PERS SELECT CALIFORNIA	Employee Only	\$673.25	\$673.25	\$0.00	\$673.25	\$0.00
	Employee + 1	\$1,346.50	\$1,346.50	\$0.00	\$1,346.50	\$0.00
	Employee + 2 or more	\$1,750.45	\$1,727.00	\$23.45	\$1,747.00	\$3.45
PERS CHOICE	Employee Only	\$740.88	\$707.00	\$33.88	\$712.00	\$28.88
	Employee + 1	\$1,481.76	\$1,349.00	\$132.76	\$1,359.00	\$122.76
	Employee + 2 or more	\$1,926.29	\$1,727.00	\$199.29	\$1,747.00	\$179.29
PERSCARE	Employee Only	\$826.37	\$707.00	\$119.37	\$712.00	\$114.37
	Employee + 1	\$1,652.74	\$1,349.00	\$303.74	\$1,359.00	\$293.74
	Employee + 2 or more	\$2,148.56	\$1,727.00	\$421.56	\$1,747.00	\$401.56
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	\$699.00	\$699.00	\$0.00	N/A	N/A
	Employee + 1	\$1,467.00	\$1,349.00	\$118.00	N/A	N/A
	Employee + 2 or more	\$1,876.00	\$1,727.00	\$149.00	N/A	N/A
ANTHEM BLUE CROSS EPO CALIFORNIA (Restricted to Del Norte County)	Employee Only	\$740.88	\$707.00	\$33.88	\$712.00	\$28.88
	Employee + 1	\$1,481.76	\$1,349.00	\$132.76	\$1,359.00	\$122.76
	Employee + 2 or more	\$1,926.29	\$1,727.00	\$199.29	\$1,747.00	\$179.29

*This plan is restricted to employees in unit 8, State University Police Association (SUPA) and requires membership.

CalPERS Health Plan Benefit Comparison – 2017

	HMO	HMO	PPO		PPO		PPO	
BENEFITS	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	PERS Select		PERS Choice		PERS Care	
			PPO	Non-PPO ¹	PPO	Non-PPO ¹	PPO	Non-PPO ¹

Calendar Year Deductible

	HMO	HMO	PPO		PPO		PPO	
Individual	N/A	N/A	\$500 (not transferable between plans)		\$500 (not transferable between plans)		\$500 (not transferable between plans)	
Family	N/A	N/A	\$1,000 (not transferable between plans)		\$1,000 (not transferable between plans)		\$1,000 (not transferable between plans)	

Maximum Calendar Year Co-pay (excluding pharmacy)

	HMO	HMO	PPO		PPO		PPO	
Individual	\$1,500	\$1,500	\$3,000	N/A	\$3,000	N/A	\$2,000	N/A
Family	\$3,000	\$3,000	\$6,000	N/A	\$6,000	N/A	\$4,000	N/A

Hospital (including Mental Health and Substance Abuse)

	HMO	HMO	PPO		PPO		PPO	
Deductible (per admission)	N/A	N/A	N/A		N/A		\$250	
Inpatient	No Charge	No Charge	20–30% hospital tiers ²	40%	20%	40%	10%	40%
Outpatient Facility/Surgery Services	No Charge	No Charge	20–30% hospital tiers ²	40%	20%	40%	10%	40%

Emergency Services

	HMO	HMO	PPO		PPO		PPO	
Emergency Room Deductible	N/A	N/A	\$50 (applies to hospital emergency room charges only)		\$50 (applies to hospital emergency room charges only)		\$50 (applies to hospital emergency room charges only)	
Emergency (co-pay waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	20% (applies to other services such as physician, x-ray, lab, etc)		20% (applies to other services such as physician, x-ray, lab, etc)		10% (applies to other services such as physician, x-ray, lab, etc)	
Non-emergency (Co-pay Waived if admitted as an inpatient or for observation as an outpatient)	\$50	\$50	20%	40%	20%	40%	10%	40%
			(payment for physician charges only; emergency room facility charge is not covered)		(payment for physician charges only; emergency room facility charge is not covered)		(payment for physician charges only; emergency room facility charge is not covered)	

¹ Non-preferred providers have not contracted with the health plan; therefore, you will be responsible for paying any applicable member deductibles or coinsurance, plus any amount in excess of the allowed amount.

² Mad River Community Hospital is currently the only the local tier 1 hospital contracted with PERS Select. Service received at other local hospitals will be covered at a lower level.

	HMO	HMO	PPO		PPO		PPO	
BENEFITS	Anthem Blue Cross Traditional HMO	Blue Shield Access+ HMO	PERS Select		PERS Choice		PERS Care	
			PPO	Non-PPO ¹	PPO	Non-PPO ¹	PPO	Non-PPO ¹

Physician Services (including Mental Health and Substance Abuse)

Office Visits (co-pay for each service provided)	\$15	\$15	\$20	40%	\$20	40%	\$20	40%
Inpatient Visits	No Charge	No Charge	20%	40%	20%	40%	10%	40%
Outpatient Visits	\$15	\$15	\$20	40%	\$20	40%	\$20	40%
Urgent Care Visits	\$15	\$15	\$20	40%	\$20	40%	\$20	40%
Vision Exam/Screening	No Charge	No Charge	Not Covered		Not Covered		Not Covered	
Surgery/Anesthesia	No Charge	No Charge	20%	40%	20%	40%	10%	40%

Diagnostic X-Ray/Lab

	No Charge	No Charge	20%	40%	20%	40%	10%	40%
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Occupational / Physical / Speech Therapy

Inpatient (hospital or skilled nursing facility)	No Charge	No Charge	No Charge		No Charge		No Charge	
Outpatient (office and home visits)	\$15	\$15	20%	40%; Occupational Therapy: 20%	20%	40%; Occupational Therapy: 20%	20%	
			(pre-certification required for more than 24 visits)		(pre-certification required for more than 24 visits)			

Diabetes Services

Glucose Monitors, test strips	No Charge	No Charge	Coverage Varies		Coverage Varies		Coverage Varies	
Self-management training	\$15	\$15	\$20		\$20		\$20	

Acupuncture

\$15/visit	\$15/visit	20%	40%	20%	40%	10%	40%
(acupuncture/chiropractic; combined 20 visits per calendar year)	(acupuncture/chiropractic; combined 20 visits per calendar year)	(acupuncture/chiropractic; combined 15 visits per calendar year)		(acupuncture/chiropractic; combined 15 visits per calendar year)		(acupuncture/chiropractic; combined 15 visits per calendar year)	

Chiropractic

\$15/visit	\$15/visit	20%	40%	20%	40%	10%	40%
(acupuncture/chiropractic; combined 20 visits per calendar year)	(acupuncture/chiropractic; combined 20 visits per calendar year)	(acupuncture/chiropractic; combined 15 visits per calendar year)		(acupuncture/chiropractic; combined 15 visits per calendar year)		(acupuncture/chiropractic; combined 15 visits per calendar year)	

Infertility Testing/Treatment

50% of Covered Charges	50% of Covered Charges	Not Covered		Not Covered		Not Covered	
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DENTAL

Delta Dental and Delta Care Plans

CSU pays 100% of the monthly premium cost for dental coverage for you and your eligible dependents, including a spouse or a registered domestic partner and/or children up to age 26.

For additional information you can go to www.deltadentalins.com/csu.



▶ Delta Dental PPO

An indemnity plan is a plan that allows you to select the dentist of your choice. Both you and Delta Dental have a shared responsibility of paying the dentist for services received. If you choose a dentist who participates in the Delta Dental PPO Network and/or the Delta Dental Premier Network in California, claims will be filed on your behalf.

Please note: If you select a dentist from the Delta Dental PPO Network, you will pay fewer out-of-pocket expenses.

▶ DeltaCare USA*

A prepaid dental health maintenance organization (DHMO) is available for California residents only. All covered dental services must be performed by DeltaCare USA panel dentists. Under this plan, no claim forms are required. Each covered dental service has a specific co-payment amount and several services are covered at no charge. You will receive an identification card and welcome letter. The welcome letter will list your DeltaCare USA panel dentist. You may change your assigned dentist by contacting DeltaCare USA.

*** Please note that currently, there is only one provider in Humboldt County that accepts DeltaCare USA. This provider is not accepting new patients and does not administer pediatric dentistry.**

VISION

Vision Service Plan (VSP)

CSU pays 100% of the monthly premium cost for you and your eligible dependents, including a spouse or registered domestic partner and/or children up to age 26.

VSP provides the administration of vision benefits. With VSP you will receive the best level of care through a comprehensive WellVision exam designed to detect eye and health conditions. You are also eligible to your choice of eye wear from classic styles to the latest in designer frames. For more information please call (800) 877-7195 or visit www.vsp.com.



OTHER EMPLOYER PROVIDED BENEFITS

CSU Employer Paid Basic Life, AD&D and Long Term Disability

The CSU provides Basic Life, Accidental Death & Dismemberment (AD&D), and Long Term Disability (LTD) to specific employee groups at no cost offered through The Standard. Some of the components of the Basic Life insurance contains travel assistance, portability of insurance, funeral arrangements, identity theft prevention, and estate planning. LTD insurance is intended to replace a portion of your income by providing a monthly benefit if you cannot work for an extended period of time due to illness or injury. For more information please visit www.standard.com/mybenefits/csu/ or call (800) 378-5745.

HEALTH CARE & DEPENDENT CARE REIMBURSEMENT PLANS



Health Care Reimbursement Account Plan

Allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for eligible health, dental and vision care expenses for you, your spouse/ registered domestic partner, and eligible dependent(s). You may contribute up to \$2,550 each plan year through payroll deduction. Enrollment in the Health Care Reimbursement (HCRA) is required each year along with your designated contribution amounts. The 2017 monthly maximum is \$212.50.

ASIFlex is the claims administrator for this plan. You should also review the ASI Summary for a list of reimbursable and non-reimbursable expenses and additional information about this plan. The HCRA debit card can be obtained at www.asiflex.com, or by contacting ASIFlex at (800) 659-3035.



Dependent Care Reimbursement Account Plan

Allows you to set aside a portion of your pay on a pre-tax basis to reimburse yourself for childcare expenses for your eligible dependent child(ren) under the age of 13. Additionally, if you have an older dependent who lives with you and is filed as a dependent on your annual tax return who requires assistance with day-to-day living, you can claim these eligible expenses through your DCRA. You may contribute up to \$5,000 each plan year (\$2,500 if married, filing a separate tax return) through payroll deduction. Neither contributions nor reimbursements are taxed. Enrollment in the Dependent Care Reimbursement Account Plan is required each year along with your designated contribution amounts. The 2017 monthly maximum amount is \$416.66. ASIFlex is the claims administrator for this plan.

Additional information about this plan can be obtained at www.asiflex.com, or by contacting ASIFlex at (800) 659-3035.



VOLUNTARY BENEFITS



Legal Plan

The group legal plan, called MetLaw[®], is provided by Hyatt Legal Plans, a MetLife company. This plan provides representation for many personal legal services for you and your eligible dependents. Covered legal services performed by a network attorney are fully paid for by the plan. Current employees may only enroll or cancel during open enrollment. To learn more about this plan and enroll, go to www.metlife.com/mybenefits or call (800) 438-6388.



Critical Illness Insurance

Group Critical Illness insurance, offered by Aflac, provides a lump-sum payment to cover out-of-pocket medical expenses and costs associated with life changes following the diagnosis of a covered critical illness. In addition, Aflac provides a cash benefit for specified health screenings. You and/or your spouse/registered domestic partner must be between the age of 18-64, and enrolled in a health insurance plan in order to enroll in this plan. For this open enrollment Aflac will allow employees the opportunity to enroll in Group Critical Illness Insurance with coverage up to \$20,000 for employee only and \$10,000 of coverage for their spouse/domestic partner without providing Evidence Of Insurability.

Coverage elected outside of this time period or above the Guaranteed Issue amount will be subject to Evidence Of Insurability. To learn more about this plan or to enroll, visit www.aflac.com/csu or call (800) 433-3036.



Auto and Home Insurance

California Casualty provides employees with group auto and home insurance at a discounted rate. Policy rates are guaranteed for 12 months—even if you have a claim. Employees are eligible to enroll in the plan at any time. To learn more about this program, or to enroll, go to www.calcas.com/csu or call (866) 680-5142.

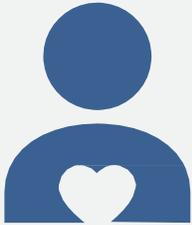
VOLUNTARY BENEFITS



Life Insurance

The Standard offers you the opportunity to purchase group life insurance for you and your eligible dependents. During this Open Enrollment period, The Standard Insurance will allow employees the opportunity to enroll or increase Supplemental Life insurance up to \$100,000 (employee only) coverage without providing Evidence Of Insurability. Prior declined employees will need to provide satisfactory Evidence Of Insurability.

To learn more about this benefit and/or to enroll, go to www.standard.com/mybenefits/csu or call (800) 378-5745.



Long-Term Disability (LTD)

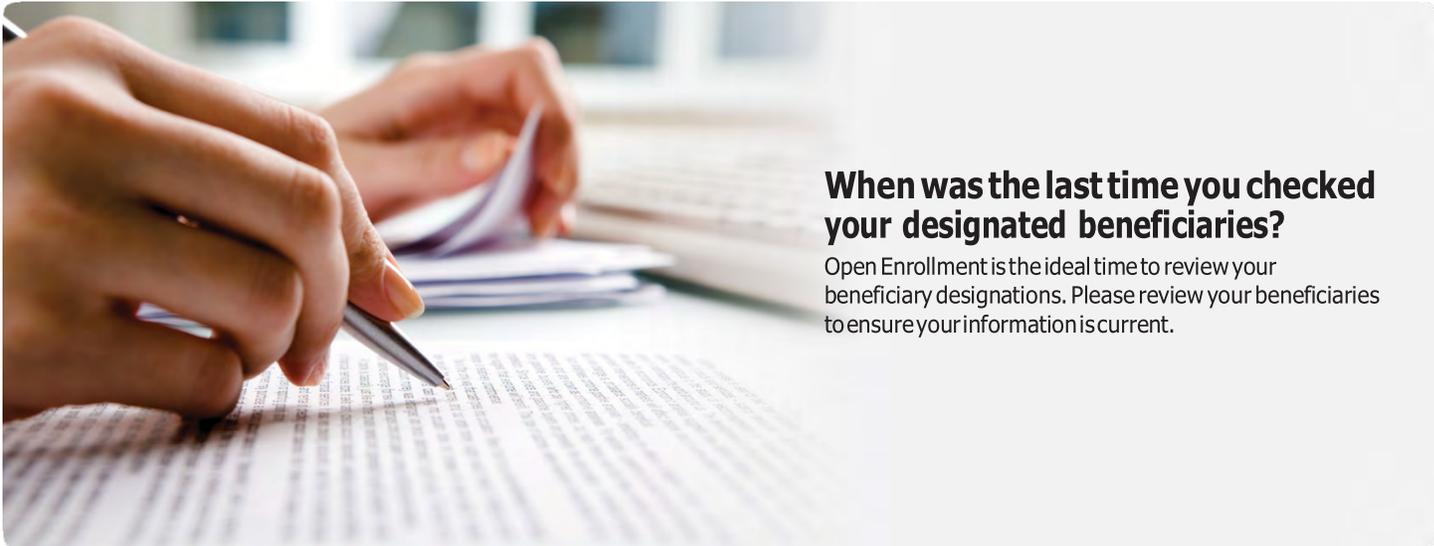
The Standard offers you the opportunity to purchase a level of group disability insurance with either a 30-day or 90-day waiting period. Current employees may enroll at any time with Evidence Of Insurability. To learn more about this benefit and/or to enroll, go to www.standard.com/mybenefits/csu or call (800) 378-5745.



Accidental Death and Dismemberment (AD&D) Insurance

The Standard offers group Accidental Death and Dismemberment (AD&D) insurance that covers you and your dependents, in the event of death or dismemberment as a result of a covered accident. You may elect up to \$1 million in coverage. Spouse/Registered Domestic Partner and dependent child(ren) coverage is also available. You can enroll in this plan at any time—no health questions asked. To learn more about this benefit and/or to enroll, go to www.standard.com/mybenefits/csu or call (800) 378-5745.

UPDATE YOUR BENEFICIARY INFORMATION



When was the last time you checked your designated beneficiaries?

Open Enrollment is the ideal time to review your beneficiary designations. Please review your beneficiaries to ensure your information is current.

Remember, you could have several designations to keep current:

Designations	Details
Final Pay Warrant	<ul style="list-style-type: none"> • Campus Payroll Office
Retirement	<ul style="list-style-type: none"> • CalPERS www.calpers.ca.gov
403(b) Tax Sheltered Annuity (TSA) Program	<ul style="list-style-type: none"> • Fidelity Investments www.netbenefits.com/calstate • Any other CSU Legacy Vendor
Employer Paid Basic Life Insurance and Accidental Death & Dismemberment (AD&D) Voluntary Life Insurance and AD&D	<ul style="list-style-type: none"> • The Standard Insurance www.standard.com
401(k) and 457	<ul style="list-style-type: none"> • Savings Plus www.savingsplusnow.com