

Overview of the CSU Voluntary Benefits Plans

	Vendor	CSU Eligibility	Special Plan Eligibility Requirements	Employee Coverage Limits
FlexCash (Health and/or Dental)	CO	All employees who meet the CSU Standard Eligibility Criteria for Core benefits, who have group health and/or coverage elsewhere	Not applicable	Not applicable
Tax Advantage Premium Plan (TAPP)	CO	All employees who meet the CSU Standard Eligibility Criteria for Core benefits, who choose to pay health premiums on a post-tax basis.	Must be enrolled in CalPERS health.	See the CalPERS health plan benefits summary for a complete listing of coverage.
Vision (Premier)	VSP	All employees who meet the CSU Standard Eligibility Criteria for Core benefits.	Employees may not seek services under Premier with only the employer paid VSP Basic deduction. Must have the VSP Premier deduction prior to seeking services.	See the VSP Premier benefits summary for a complete listing of coverage.
HCRA/DCRA	ASIFlex	All CSU employees with a time base are eligible for this plan, except Rehired Annuitants and FERP participants.	Expenditure reimbursement must comply with IRC Sections 106 and 129(d).	HCRA: \$2,750 (2021) DCRA: \$5,000 per household
Pre-Paid Legal Plan	MetLife®	All CSU employees with a time base are eligible for this plan, except Rehired Annuitants and FERP participants.	Not applicable	Not applicable
Auto and Home Insurance	California Casualty	All CSU employees are eligible for this plan, except Rehired Annuitants and FERP participants. No time base required.	Not applicable	Varies by insured
Critical Illness	The Standard	All CSU employees who meet the CSU Standard eligibility Criteria for Core Benefits, except Rehired Annuitants and FERP participants.	<ul style="list-style-type: none"> • Health Plan Requirement: employee must be covered under a comprehensive health insurance plan or a Health Maintenance Organization (HMO). (The comprehensive health plan or HMO plan does not have to be a CSU/CalPERS administered plan.) • Age Requirement: issue age is 18 – 64 yrs 	<ul style="list-style-type: none"> • Minimum: \$5,000 • Maximum: \$50,000
Accident Insurance (Effective April 1, 2020)	The Standard	All CSU employees who meet the CSU Standard eligibility Criteria for Core Benefits, except Rehired Annuitants and FERP participants.	Not applicable	Varies. See coverage details at https://www.standard.com/mybenefits/csu/

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Pet Insurance	Nationwide	All CSU employees are eligible for this plan, except Rehired Annuitants and FERP participants. No time base required. Rehired Annuitants and FERPs may enroll under the retiree plan.	Not applicable	Varies. See Coverage Details at www.petinsurance.com/calstate
Voluntary Life	The Standard	All employees who meet the CSU Standard Eligibility Criteria for Core benefits, except Rehired Annuitants and FERP participants.	Not applicable	<ul style="list-style-type: none"> • Minimum: \$10,000 • Maximum: \$1,500,000
Voluntary Long Term Disability (LTD)	The Standard	All employees who meet the CSU Standard Eligibility Criteria for Core benefits, except Rehired Annuitants, FERP participants, and employees who are currently eligible for the employer-paid LTD plan.	Not applicable	<ul style="list-style-type: none"> • Benefit Waiting Period Election Options: 30 or 90 days • Income Benefit Limit: 60% • Insured Pre-disability Earnings Limit: \$12,500 • Minimum Monthly Benefit: \$100 • Maximum Monthly Benefit: \$7,500
Voluntary Accidental Death & Dismemberment (AD&D)	The Standard	All employees who meet the CSU Standard Eligibility Criteria for Core benefits, except Rehired Annuitants and FERP participants.	Not applicable	<ul style="list-style-type: none"> • Minimum: \$25,000 • Maximum: \$1,000,000 • Amounts may not exceed ten times the employee's basic annual earnings.
Supplemental Retirement Plan 403(b)	Fidelity	All employees are eligible for this plan. No time base required.	Not applicable	Subject to IRC 403(b) contribution maximum thresholds, adjusted for inflation
Savings Plus Program 401(k), 457	Nationwide	All employees are eligible for this plan except employees enrolled in the PST plan are not eligible for the 457 plan.	Not applicable	Subject to IRC 401(k) and 457 contribution maximum thresholds, adjusted for inflation
ScholarShare	TIAA	All employees are eligible for this plan. No time base required.	Not applicable	Subject to IRC 529 contribution maximum thresholds, adjusted for inflation
Long Term Care	LTCG	Current and former California Public Employees and family members. No time base required.	Must be approved by underwriting	Varies. See https://www.calperslongtermcare.com/
Pre-Tax Parking	CO/Campuses	All employees are eligible for this plan. No time base required.	Not applicable	Subject to IRC 132(f) maximum thresholds

Plan	Spouse Coverage	Dependent Child(ren) Coverage	Guaranteed Issue Amount (for new employees)
FlexCash (Health and/or Dental)	No applicable	No applicable	Not applicable
Tax Advantage Premium Plan (TAPP)	The employee may elect to enroll in post-tax health coverage for their spouse.	The employee may elect to enroll in post-tax health coverage for their children.	Not applicable
Vision (Premier)	<ul style="list-style-type: none"> • Available at an additional cost. • When an employee enrolls in the Premier Plan, all dependents must also be enrolled in the Premier Plan. • Dependents not enrolled in Premier are not covered under the Basic Plan coverage. • Split enrollments between VSP Basic and Premier are not available. 	<ul style="list-style-type: none"> • Available at an additional cost. • When an employee enrolls in the Premier Plan, all dependents must also be enrolled in the Premier Plan. • Dependents not enrolled in Premier are not covered under the Basic Plan coverage. • Split enrollments between VSP Basic and Premier are not available. 	Not applicable
HCRA/DCRA	Spouse qualified health expenses are covered.	Dependent children qualified health expenses are covered.	Not applicable
Pre-Paid Legal Plan	Included at no additional cost to the employee.	Included at no additional cost to the employee.	Not applicable
Auto and Home Insurance	Available at an additional cost.	Coverage available at an additional cost.	Not applicable
Critical Illness	<ul style="list-style-type: none"> • The employee may elect to purchase coverage for their spouse. • The spouse amount may not exceed 100% of the employee amount. • In order to apply for spouse coverage, the employee must also apply for coverage. If the employee does not meet the minimum underwriting requirements necessary to participate in the plan, the spouse cannot obtain coverage. 	<ul style="list-style-type: none"> • Each eligible dependent child is covered at 50% of the primary insured amount at no additional charge. • The employee must be enrolled in order for children to be covered. Children-only coverage is not available. 	<ul style="list-style-type: none"> • Employee: \$50,000 • Spouse: \$30,000 • Child(ren): N/A
Accident Insurance (Effective April 1, 2020)	<ul style="list-style-type: none"> • The employee may elect to purchase coverage for their spouse. • In order to apply for spouse coverage, the employee must also apply for and receive coverage. 	<ul style="list-style-type: none"> • Coverage available at an additional cost. • The employee must be enrolled in order for children to be covered. Children-only coverage is not available. 	Not Applicable
Pet Insurance	No applicable	No applicable	No applicable
Voluntary Life	<ul style="list-style-type: none"> • Minimum: \$10,000 • Maximum: \$750,000 	\$5,000, \$10,000 or \$20,000	<ul style="list-style-type: none"> • Employee: \$150,000 • Spouse: \$50,000 • Child(ren): \$20,000
Voluntary Long Term Disability (LTD)	Coverage not available	Coverage not available	Full Benefit
Voluntary Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> • Coverage available at an additional cost. • Up to 60% of employee's amount. 	<ul style="list-style-type: none"> • Coverage available at an additional cost. • Up to 15% of employee's amount, not to exceed \$25,000 for each child. 	Full Benefit

Plan	Spouse Coverage	Dependent Child(ren) Coverage	Guaranteed Issue Amount (for new employees)
Supplemental Retirement Plan 403(b)	As a beneficiary only	As a beneficiary only	Full Benefit
Savings Plus Program 401(k), 457	As a beneficiary only	As a beneficiary only	Full Benefit
ScholarShare	Available. Can enroll without employee.	If over 18 years of age.	Not applicable
Long Term Care	Available at an additional cost. Can enroll without employee.	Coverage available at an additional cost.	Must be approved by underwriting
Pre-Tax Parking	Not applicable	Not applicable	Not applicable

Plan	Enrollment Period	Coverage Effective Date	Coverage End Date
FlexCash (Health and/or Dental)	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment Within 60 days of a qualifying event 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th). Upon attainment of health and or dental coverage provided by the CSU.
Tax Advantage Premium Plan (TAPP)	Coincides with health coverage enrollment periods.	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coincides with health coverage termination.
Vision (Premier)	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment Within 60 days of a qualifying event 	With a CSU paid VSP Basic deduction and then the effective date of coverage is first of the month following enrollment.	<ul style="list-style-type: none"> Coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th).
HCRA/DCRA	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment Within 60 days of a qualifying event 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th). Employees may enroll in COBRA for HCRA until the end of the plan year.
Pre-Paid Legal Plan	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> The end of the benefit plan year, or Upon separation of employment coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th).

Plan	Enrollment Period	Coverage Effective Date	Coverage End Date
Auto and Home Insurance	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees are eligible to enroll at any time during employment. 	The effective date of coverage is the same date that coverage is actually bound, and is not tied to when the payroll deduction starts.	<ul style="list-style-type: none"> Coverage end date varies by insured. If employment ends prior to the end of the policy period, the separated employee maintains the current rate through end of policy period and can direct pay.
Critical Illness	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment Within 60 days of a qualifying event Guaranteed Issue (not subject to evidence of insurability) is for full amount of the coverage elected. No evidence of insurability required. 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th). When employee reaches 80 years of age.
Accident Insurance (Effective April 1, 2020)	<ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment Within 60 days of a qualifying event 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage ends on the date that employment ends. The date the last period ends for which you made a premium contribution
Pet Insurance	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees are eligible to enroll at any time during employment. 	The effective date of coverage is the same date that coverage is actually bound, and is not tied to when the payroll deduction starts.	<ul style="list-style-type: none"> Coverage end date varies by insured. If employment ends prior to the end of the policy period, the separated employee maintains the current rate through end of policy period and can direct pay.
Voluntary Life	<ul style="list-style-type: none"> This plan does not have a designated enrollment period, although there are enrollment parameters regarding Guaranteed Issue. Guaranteed Issue (not subject to evidence of insurability) is available for New Hires within 60 days of employment. Evidence of Insurability will be required if an employee does not enroll within the first 60 days of employment 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage ends on the date that employment ends. The date the last period ends for which you made a premium contribution
Voluntary Long Term Disability (LTD)	<ul style="list-style-type: none"> This plan does not have a designated enrollment period, although there are enrollment parameters regarding Guaranteed Issue. Guaranteed Issue (not subject to evidence of insurability) is available for New Hires within 60 days of employment. Evidence of Insurability will be required if an employee does not enroll within the first 60 days of employment. 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage ends on the date that employment ends. The date the last period ends for which the employee made a premium contribution

Plan	Enrollment Period	Coverage Effective Date	Coverage End Date
Voluntary Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year and will not be subject to Evidence of Insurability. 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	<ul style="list-style-type: none"> Coverage ends on the date that employment ends. The date the last period ends for which the employee made a premium contribution
Supplemental Retirement Plan 403(b)	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year. 	The employee must set up a contribution by the 5 th of the month for the amount to be taken the first of the following month. (i.e., contribution set up April 5 th , deduction taken from April pay period check.)	<ul style="list-style-type: none"> Contributions cease to be made when employment/pay ends. Balances can remain on account even after contributions cease.
Savings Plus Program 401(k), 457	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year. 	The employee must set up a contribution by the last day of the month for the amount to be taken the first of the second month. (i.e., contribution set up April 25 th , deduction taken from May pay period check.)	<ul style="list-style-type: none"> Contributions cease to be made when employment/pay ends. Balances can remain on account even after contributions cease.
ScholarShare	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year. 	When account is established. Contributions can be via pay check, cashier's check, rollover 529 plan, one time electronic fund transfer, etc.	<ul style="list-style-type: none"> Contributions can continue when employment/pay ends. Balances can remain on account even after contributions cease.
Long Term Care	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year. 	When approved	Contributions can continue when employment/pay ends.
Pre-Tax Parking	<ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at any time during the year subject to campus procedures 	The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st).	Contributions cease to be made when employment/pay ends.

Plan	Can an Employee Cancel Their Coverage Mid-Year?	Coverage After Employment*	Payment Options	Payroll Deduction Information	Vendor Contact Information
FlexCash (Health and/or Dental)	Employees can cancel coverage due to qualifying event such as enrollment in health and/or dental as a CSU employee.	Not applicable	Payroll Payment	<ul style="list-style-type: none"> SCO Deduction Code: 381-001 Deductions will be processed on pre-paid basis. Post-tax. 	CO HRM 562-951-4414
Tax Advantage Premium Plan (TAPP)	Employees can cancel coverage due to qualifying event.	Not applicable	Payroll deduction	<ul style="list-style-type: none"> SCO Deduction Code: varies Deductions will be processed on pre-paid basis. Post-tax. 	CO HRM 562-951-4414

Plan	Can an Employee Cancel Their Coverage Mid-Year?	Coverage After Employment*	Payment Options	Payroll Deduction Information	Vendor Contact Information
Vision (Premier)	Employees can cancel during a designated open enrollment period after a minimum of 12 months of enrollment.	Yes, through COBRA within 60 days of separation.	Payroll deduction (except FERP)	<ul style="list-style-type: none"> • SCO Deduction Code: 377-001 • Deductions will be processed on pre-paid basis. • Pre-tax. 	http://www.csuactives.vspforme.com Customer Service/Enrollment: 800-400-4569 Benefit Questions: 800 877-7195
HCRA/DCRA	Employees can cancel coverage due to qualifying event.	Not applicable	Payroll deduction	<ul style="list-style-type: none"> • HCRA SCO Deduction Code: 378-xxx (changes each year) • DCRA SCO Deduction Code: 380-xxx (changes each year) • Deductions will be processed on pre-paid basis. • Pre-tax. 	http://www.asiflex.com Customer Service: 800-659-3035
Pre-Paid Legal Plan	<ul style="list-style-type: none"> • Members are required to remain in the plan for a full benefit plan year. • New hires are required to remain in the plan for the remainder of the benefit plan year. • Active employees can only terminate coverage during a designated open enrollment period. 	Yes, Portability is available. Must enroll within 30 days of separating from CSU and pre-pay 30 months of monthly rate (\$21.70 x 30= \$651). No refunds issued.	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-132 • Deductions will be processed on pre-paid basis. • Post-tax 	http://www.metlife.com/mybenefits Customer Service: 800-GET-MET8 (800-438-6388)
Auto and Home Insurance	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Yes. Contact California Casualty within 60 days of separation.	Payroll deduction, direct payment, ACH (checking)	<ul style="list-style-type: none"> • SCO Deduction Code: 075-105 • The timing of the deductions (if this payment option is selected) will vary by insured and will be coordinated by the vendor. • Post-tax 	http://www.calcas.com/csu Customer Service: 866-680-5142
Critical Illness	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel or decrease coverage at any time during the year. 	Yes. Contact The Standard within 60 days of separation or retirement	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-133 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.standard.com/mybenefits/csu/ Customer Service: 800-378-5745
Accident Insurance (Effective April 1, 2020)	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel at any time during the year. 	Yes. Contact The Standard within 60 days of separation or retirement	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-135 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.standard.com/mybenefits/csu/ Customer Service: 800-378-5745
Pet Insurance	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Yes. Contact Nationwide within 60 days of separation or retirement.	Payroll deduction, direct payment, ACH (checking)	<ul style="list-style-type: none"> • SCO Deduction Code: 075-079 • The timing of the deductions (if this payment option is selected) will vary by insured and will be coordinated by the vendor. • Post-tax 	https://www.petinsurance.com/calstate Customer Service: (877) 738-7874

Plan	Can an Employee Cancel Their Coverage Mid-Year?	Coverage After Employment*	Payment Options	Payroll Deduction Information	Vendor Contact Information
Voluntary Life	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Yes. Contact The Standard within 60 days of separation or retirement	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-117 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.standard.com/mybenefits/csu/ Customer Service: 800-378-5745
Voluntary Long Term Disability (LTD)	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Yes. Contact The Standard within 60 days of separation only.	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-131 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.standard.com/mybenefits/csu/ Customer Service: 800-378-5745
Voluntary Accidental Death & Dismemberment (AD&D)	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Not applicable	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-130 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.standard.com/mybenefits/csu/ Customer Service: 800-378-5745
Supplemental Retirement Plan 403(b)	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can stop contributing at any time during the year. 	No continued contributions	Payroll deduction	<ul style="list-style-type: none"> • Pre-Tax: SCO Deduction Code: 027-201 • Roth: SCO Deduction Code: 075-012 • Pre-tax and Post-tax. 	http://netbenefits.com/calstate Customer Service: 800-343-0860
Savings Plus Program 401(k), 457	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can stop contributing at any time during the year. 	No continued contributions	Payroll deduction	<ul style="list-style-type: none"> • Pre-Tax: SCO Deduction Code: 401(k) – 029-401 457 – 029-457 • Roth: SCO Deduction Code 401(k): 075-010 457: 075-011 • Pre-tax and Post-tax. 	http://savingsplusnow.com Customer Service: 855-616-4776
ScholarShare	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can stop contributing at any time during the year. 	Yes. Contributions can be made from other sources of income or funds.	Payroll deduction/ other methods	<ul style="list-style-type: none"> • SCO Deduction Code: 075-091 • Post-tax. 	http://www.ScholarShare.com Customer Service: 800-544-5248
Long Term Care	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can stop contributing at any time during the year. 	Yes.	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 075-113 • Deductions will be processed on pre-paid basis. • Post-tax. 	http://www.CalPERSItc@ltcg.com Customer Service: 800-908-9119
Pre-Tax Parking	<ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. 	Not applicable	Payroll deduction	<ul style="list-style-type: none"> • SCO Deduction Code: 360-xxx (varies) • Deductions will be processed on pre-paid basis. • Pre-tax. 	CO HRM 562-951-4411 Appropriate campus office