PART XII Salary and Benefits

Payroll Overview

Primary Information Resource: [**Payroll Services**](http://www.csufresno.edu/Payroll/resources/index.shtml), **[www.csufresno.edu/Payroll](http://www.csufresno.edu/Payroll)**

Salary ranges are determined by the collective bargaining agreement. Pay vouches are issued by the State Controller’s Office which maintains a centralized payroll system for all state employees.

Work Year and Pay Periods

The CSU has three standards forms of full-time faculty employment.

Academic year employee: This form is by far the most common faculty appointment. An academic year employee’s work year consists of not more than 180 workdays. Most instructional faculty are on academic year schedules.

Ten-month employee: The employee works the number of fiscal year workdays within the assigned 10 months. This category applies only to Library faculty.

Twelve-month employee: the employee works the number of fiscal year workdays within the assigned 12 months. This category normally applies to some department chairs, and Library faculty.

Pay vouchers for academic year and ten month employees are normally calculated and distributed over a twelve month period to assure continuation of benefits. Academic year employees are paid for the Fall Term at the end of September, October, November, December, and the following July and August. Academic year employees are paid for the Spring Term at the end of January, February, March, April, May and June.

New faculty should be aware that their first paycheck will not arrive until the last day of the September pay period. University employees are paid on the last day of the pay period. This day is not necessarily the last calendar workday of the month but may fall a day or two before or after that date. Paychecks are available at the Cashier windows in the Joyal Lobby between 3:00 p.m. and 4:30 p.m. on pay warrant distribution day.

Salary Schedule

Salaries are negotiated through collective bargaining between the CSU Board of Trustees and the California Faculty Association. The salary ranges are the same throughout the CSU for equivalent ranks. For a copy of the current CSU salary schedule can be found at [www.csufresno.edu/aps/faculty/salary\_charts/index.shtml](http://www.csufresno.edu/aps/faculty/salary_charts/index.shtml).

Payroll Deductions

The following are normal deductions from your monthly gross income:

1. Federal and state income taxes
2. CalPERS contribution
3. Social Security contribution
4. Medicare contribution
5. Employee Health Care contribution (depending on plan)
6. Parking (if signed up for a parking sticker)
7. Union agency fee or union dues depending on status as union member
8. Additionally, an employee may designate funds to be withheld and
	1. deposited in a bank or credit union or
	2. transferred into a personal retirement account such as a 403(b) or IRA account

Direct deposit

Electronic direct deposit is also available. This program allows for the automatic electronic deposit of pay warrants (paychecks) to participating banking or saving and loan institutions. The General information and enrollment forms are also available online ([link](http://www.csufresno.edu/aps/forms_policies/pay/payroll.shtml)), or in Academic Personnel or Payroll Services. Direct deposit notifications are distributed through campus mail to the faculty’s department.

Social Security and Medicare

Social Security (OASDI) deductions are coordinated with CalPERS for retirement benefits. The contribution is approximately 7.65 percent of gross monthly salary. The Medicare tax, normally incorporated in Social Security deductions, is mandatory even if an employee does not qualify for retirement or Social Security membership. Contributions enable employees to qualify for Medicare benefits when reaching age 65.

Tax Deferred Annuity-Deferred Compensation Programs

The California State University and the state of California sponsor tax sheltered annuity and deferred compensation programs. These programs permit eligible employees to deposit an amount, through payroll deduction, to a tax-sheltered account. The tax-sheltered portion of gross income is not included as part of the gross earnings for state and federal tax purposes. Income taxes are paid at the time funds are withdrawn. Contact Human Resources at Ext. 8-2032 for more information.

W-2 Forms

W-2 Forms are mailed in mid-January of each year to the home address on file in your MyFresnoState.edu account. The last regular check of the tax year is always the November pay period, released at the end of November. December pay, released at the end of December, will be dated January and is the first payment of the new tax year.

Benefits Overview

CSU Summary of Benefits for Faculty (U03)

http://www.calstate.edu/Benefits/carrier.materials/Benefits%20Summaries/10Faculty\_Unit3.pdf

Primary Information Resource: [Benefits Office](http://www.csufresno.edu/hr/benefits/index.shtml), Joyal Administration Rm. 211 Ext. 8-2032

When you are appointed at half-time or more for more than six (6) months you become eligible for an array of benefits. The CSU provides comprehensive benefits including retirement, health care, vision and dental plans, life insurance, tax-sheltered annuities, fee waivers for CSU classes, and disability benefits**.** Call the Human Resources Department or visit the Human Resources Benefits page at <http://www.csufresno.edu/hr/benefits/health/index.shtml> for plan information.

Medical Plans

Several medical plans are available. You may choose to enroll in one of the health maintenance organization plans (HMO) or preferred provider plans (PPO). State contributions cover most of the premium costs. Your share of the cost varies depending upon the health plan you selected and the number of family members enrolled.

Dental Plans

Two enhanced dental plans are available for eligible faculty employees: Delta Care USA or Delta Dental PPO. There is no premium charge for either of these plans for the employee or the dependents.

Vision Care

Faculty employees eligible for medical and dental plans will be enrolled automatically in Vision Service Plan (VSP) vision care plan. There is no premium charge for employees or dependents.

Eligibility and Coverage

In order to qualify for medical, dental and vision care benefits, faculty employees, including librarians, counselors, and coaches, must be appointed for at least six weighted teaching units for at least one semester. New faculty employees have 60 calendar days from the date of the eligible appointment to enroll without evidence of insurability, regardless of pre-existing conditions.

Coverage may include:

1. the eligible employee's legal spouse and unmarried children under the age of twenty-six (26).
2. the employee’s registered domestic partner as defined pursuant to Family Code Section 297 et. seq. and subject to the Secretary of State’s registration process.
3. Another person’s child under the age of 26, who has never married, may be eligible for coverage if:
	* The employee has been granted legal custody or joint legal custody of the child; or
	* The child resides with the employee or annuitant (generally in the absence of the natural or adoptive parent), and is economically dependent upon the employee or annuitant; or
	* The child is the natural, adopted, step or economically dependent child of the employee or annuitant’s domestic partner.
4. A child over age 23, who has never married and who is incapable of self-support because of a mental or physical disability that existed prior to age 23.Upon attaining age twenty-three (23), to remain enrolled a request to continue enrollment must be received within 60 days of the child’s birthday. This request must be accompanied by the following:

[Member Questionnaire for the CalPERS Disabled Dependent Benefit](https://www.calpers.ca.gov/mss-publication/pdf/xKTwZEoHXAXet_questions.pdf) (HBD-98); and

[Medical Report for the CalPERS Disabled Dependent Benefit](https://www.calpers.ca.gov/mss-publication/pdf/x0iYyoNawwfcO_medical.pdf) (HBD-34)

FlexCash Program

FlexCash is an optional benefit plan that allows employees to waive CSU medical and/or dental insurance plans in exchange for cash if there is proof of other non-CSU coverage. The FlexCash payment is treated as taxable income and is subject to payroll taxes.

Continuation of Benefits Plans

By paying the group plan total premium, plus 2 percent, faculty employees and dependents who are enrolled in a benefit plan and lose eligibility may be eligible to continue health, dental and/or vision care coverage under the Consolidated Omnibus Budget Reconciliation Act, or COBRA.

Open Enrollment

An annual open enrollment period for medical and dental plans allows employees the opportunity (1) to enroll in the plan if you failed to enroll within 60 days of your first day of employment or are not otherwise currently enrolled, (2) to add eligible family members not previously enrolled, (3) to change plans. You will be notified of open enrollment periods, which generally occur in September or October.

Life Insurance

A $50,000 employer-paid life insurance plan is provided to faculty employees appointed at half-time or more for more than six (6) months. Additional life insurances may be purchased for the employee or dependents. No medical certification is required during the first 60 days of employment.

Fee Waiver Program

Eligible faculty employees may request a fee waiver to attend CSU classes. Under this voluntary program, registration fees are reduced for a maximum of two approved CSU courses or six (6) units, whichever is greater per semester. To be approved, classes must be job-related or part of an individual career development plan.

Eligible faculty may transfer fee waiver benefits to a dependent including one (1) spouse, domestic partner or dependent child. For dependents, CSU fees are waived for a maximum of two classes or six (6) units, whichever is greater. The waiver does not apply to out of state tuition; is dependent upon space in the class; and the course(s) must be taken for credit toward a degree requirement. Dependents taking courses in addition to these pay only the difference between the part-time CSU fee and the full-time CSU fee. For application forms and information on eligibility and due dates, check with the Human Resources at Ext. 8- 2032 or visit the Fee Waiver [website](http://www.csufresno.edu/hr/fee-waiver.shtml).

Dependent Care Reimbursement, Health Care Reimbursement and Tax Advantage Premium Plan Program

These programs allow eligible employees to pay for certain expenses on a pre-tax basis. The expenses include dependent care if required in order for employee to work, out of pocket health care expenses and the employee’s contribution towards medical coverage.

Home Loan Program

Active members or annuitants of CalPERS are eligible to apply for home loans sponsored by CalPERS and several lending institutions.

Credit Unions

The Educational Employees Credit Union (EECU) and the Golden One Credit Union are nearby, and enable employees to establish checking and saving accounts, to borrow at low interest rates, and to repay loans through payroll deduction.

Employee Assistance & Wellness Program

The university provides employees and their families with confidential counseling sessions for a variety of needs. Employee Assistance addresses this mission through: short-term, individual assessment and referral; solution-oriented personal issue resolution; mediation and conflict resolution services; supervisory consultation and training; and with the development and coordination of on-campus professional development. Employee Assistance and Wellness is located in Lab School 185, Ext. 8-4357.

Retirement

Primary Information Resource:[**CalPERS**](http://www.calpers.ca.gov/)

Faculty employees appointed full time for a period that exceeds six months OR part time (50 percent or more) for an academic year, OR two consecutive semesters at 50 percent or more will automatically be enrolled in the California Public Employees’ Retirement System. CalPERS is a defined benefit plan with retirement benefits calculated on the basis of age at retirement, years of service, and highest pay. Eligibility for retirement is age 50 with a minimum of five years of service. If you are a member of CalPERS, your pre-tax contributions are mandatory to the rate of 5 percent of monthly earnings in excess of $513. The state also contributes to CalPERS on your behalf.

All CalPERS members are automatically covered by a $5,000 death benefit. If you separate from CalPERS employment before retirement, you may request a refund of your contributions plus interests carried, roll your contributions into a tax deferred savings plan, OR leave your contributions on deposit with CalPERS.

Part-time faculty employees who are not eligible for CalPERS membership are enrolled in the State Department of Personnel Administration retirement plan (PST.) The employee contribution is 7.5 percent of gross salary on a pre-tax basis.

Pre-Retirement Reduction in Time base

The Pre-Retirement Reduction in Time Base program (PRTB) allows faculty employees to phase into actual retirement through reduction in time base to an average of two-third, one-half, or one-third of full time while maintaining full retirement credit and other benefits for a maximum of five years. For complete details, see CBA [Article 30](http://www.calstate.edu/LaborRel/Contracts_HTML/CFA_CONTRACT/article30.shtml).

Faculty Early Retirement Program

The Faculty Early Retirement Program (FERP) allows tenured faculty members, including librarians, age 55 or older, who are eligible for service retirement under the CalPERS system to retire and continue teaching up to 50 percent of the hours worked (not to exceed 940 hours) the year preceding retirement without loss or interruption of retirement benefits. For information on this program consult CBA [Article 29](http://www.calstate.edu/LaborRel/Contracts_HTML/CFA_CONTRACT/article29.shtml) or Academic Personnel Services, Ext. 8-3027.

Post-Retirement Employment

Retired faculty employees, who are not participating in FERP, with approval, may be employed by the university up to 50 percent of the hours worked (not to exceed 940 hours) the year preceding retirement without loss or interruption of retirement benefits. Any questions should be directed to Academic Personnel Services, Ext. 8-3027.

**Tips**

Attend New Faculty Orientation and meet with the benefits coordinator for a full explanation of the benefits program.

Take time to read the information on benefits provided by the Benefits Office.

Be aware of open enrollment opportunities for health and dental plans and of enrollment deadlines.

Check your monthly deductions to confirm that you are enrolled.

Consider whether tax-deferred annuities or deferred compensation programs will be helpful to your financial planning.

If it would be useful for you to have your paycheck deposited directly into your checking or savings account, become informed about the direct deposit program.

If you or your family members wish to take classes at CSU, find out about the Fee Waiver program.

If you have a work-related injury, report it immediately by filling out an “Employee Claim for Worker’s Compensation Benefits” form.

If you are in the market for insurance, find out about group rates for an array of CSU-sponsored insurance plans.

If you are on unpaid leave of absence to care for a family member, find out about your eligibility to continue health, dental and vision benefits under the Family Medical Leave.

Check with CalPERS to find out when you are fully vested in the retirement system.

If you suffer an injury or disability, check with Human Resources about the options available to you.

Check with the Benefits Office if you want to know how to calculate your retirement income, or what retirement benefits you will receive.

Know your rights and responsibilities in the event of injury or illness.

Remember to report change of marital status or dependent status.

Update beneficiary information annually.