Benefits Overview
Unit 3 - Faculty/ Coaches/ Librarians

Faculty Benefits Eligibility: You must have an academic year appointment and a time base of half time or more. For continuance of benefits for the Spring semester, your time base for spring must be half time or more. If your time base decreases to less than half-time your benefits will be canceled. Enrollments are NOT automatic with the exception of employer paid vision, life insurance and employer paid long-term disability insurance.

Health Insurance
9 carriers including 3 Preferred Provider Organizations (PPO's) and 6 Health Maintenance Organization (HMO's) 
Employer pays the majority of the premiums

Dental Insurance (Enhanced)
1 carrier-2 plans/Indemnity Plan (PPO) & Prepaid Plan (HMO) - 100% employer paid premiums for employee and all eligible dependents

Vision Insurance - Vision Service Plan (VSP)
100% employer paid premiums for employee and all eligible dependents
(Health, dental and vision coverage is available for domestic partnerships & opposite sex marriages)

Flex Cash Option
Opt out of health (if covered by non-CSU) and dental (if covered by non-CSU/State sponsored) plans and receive cash

Pre-Tax Benefits
- Dependent Care Reimbursement Account (DCRA)
- Health Care Reimbursement Account (HCRA)
- Tax Advantage Premium Plan (TAPP)
- Pre-Tax parking program

Life Insurance (employer-paid) - Standard Life Insurance Company
$50,000 Life
$50,000 Accidental Death and Dismemberment
100% employer paid premiums

Long Term Disability Insurance (Employer Paid) - Standard Life Insurance Co.
Income protection insurance (66-2/3% of $15,000 after 180 days)
100% employer paid premiums

Sick Leave Accrues at 8.0 hours per month
Vacation Leave Accrues at 16.0 hours per month (10 and 12 month faculty unit class only)
Personal Holiday (must be taken within calendar year)

Holiday Thirteen (13) paid holidays (For 12 month appointments only. Not applicable to academic year appointments.)

Leave Programs
- Bereavement/ Funeral Leave
- Catastrophic
- Paid Maternity/Paternity
- Industrial Disability (IDL)
- Non-Industrial Disability (NDI)
- Family Medical Leave (FMLA)
- Jury Duty
- Military Leave
- Organ Donor

(Reverse)
California Public Employees Retirement System (CalPERS)

- Eligible to retire after 5 years of service credit AND at least 50/52 years of age
- Retirement is based on CalPERS service credit, age at the time of retirement and the highest 12/36 month consecutive salary
- The benefit factor increases each year based on age
- You are vested after five years of CalPERS full-time service credit
- If enrolled in health and dental insurance at the time of retirement, the state will continue to pay the employer share of premiums for life
- Accrued sick leave balance converted to CalPERS service credit
- Survivor benefits
- Disability retirement

**Retirement Formulas**

**Employees hired before January 15, 2011:**
State Misc. Members ~ 2% at 55 formula. *The final compensation is based on the highest average compensation during a consecutive 12-month period.* Employer and Employee pay into the CalPERS plan, employee contributes 5% of salary on a pre-tax basis over $513/month

**Employees hired January 15, 2011- December 31, 2012:**
State Misc. Members ~ 2% at 60 formula. *The final compensation is based on the highest average compensation during a consecutive 36-month period.* Employer and Employee pay into the CalPERS plan, employee contributes 5% of salary on a pre-tax basis over $513/month

**Employees hired on or after January 1, 2013:**
California State University employees (other than Public Safety employees) are under formula 2% at 62. *This formula is subject to a 36-month consecutive highest average compensation earnable period.* Employer and Employee pay into the CalPERS plan, employee contributes 6% of salary on a pre-tax basis.

Exceptions may apply for employees with previous California State employment. See Human Resources.

CSU employees are **EXEMPT** from the Civil Service extra requirement in order to continue health insurance into retirement.

You may visit CalPERS website at: [http://www.calpers.ca.gov/](http://www.calpers.ca.gov/)

**Fee Waiver Program - (Employee, Dependent & Domestic Partners)**

- Faculty: Contact Faculty Affairs for eligibility details.
- Coaches and Librarians: Contact Human Resources for eligibility details located in Joyal Administration, Rm. 211, ext. 8-2032

**Workers’ Compensation Insurance** - All employees are covered

**Voluntary Plans**

- Aflac Group Critical Illness
- Alternative Transportation Program - Ext. 8-2277
- California Casualty Auto/Home, Identity Theft
- Credit Unions
- MetLaw Group Legal Services
- Standard Insurance Company (group life, AD&D, long-term disability)
- Three additional defined contribution plans available to help save for retirement, all on a pre-tax basis:
  1. Tax Shelter Annuity Program - 403(b)
  2. Deferred Compensation Plan - 457
  3. Thrift Plan - 401(k)

You may pick up detailed pamphlet information on most of these benefits from Human Resources located in Joyal Administration, Rm 211.

FAC Overview 04/2014