To be eligible, you must have an appointment for a period of at least six months and one day; a time base of halftime or more and paid monthly. An employee has 60 days from their hire date to enroll. Enrollments are NOT automatic with the exception of vision.

**Health Insurance**

9 carriers including 3 Preferred Provider Organization (PPO's) and 6 Health Maintenance Organization (HMO's)

Employer pays the majority of the premiums

**Dental Insurance (Basic)**

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 and dental plans (if covered by non-CSU insurance) and receive cash instead

**Pre-Tax Benefits**

- Dependent Care Reimbursement Plan (DCA)
- Health Care Reimbursement Account (HCRA)
- Tax Advantage Premium Plan (TAPP)
- Pre-Tax Parking

**Sick Leave**

Accrues at 8.0 hours per month

**Vacation Leave**

6-2/3+ hours per month (based on service)

**Holiday**

Thirteen (13) paid holidays
Personal Holiday (must be taken within calendar year)

**Leave Programs**

- Bereavement/ Funeral Leave
- Catastrophic Leave Donations (CDL)
- Industrial Disability (IDL)
- Non-Industrial Disability (NDI) - CalPERS eligible employees
- CSU Family Medical Leave (FMLA)
- Paid Maternity/ Paternity
- Military Leave (Employee)
- Organ Donor Leave
- Jury Duty
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)**
For eligibility details contact Human Resources 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.

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