



BENEFITS MAKE A DIFFERENCE

CSU Benefits Open Enrollment
Sept. 15 – Oct. 10, 2014



Open enrollment is your once-a-year opportunity to learn about your benefits options and to make additions, changes or deletions to your benefits, which will be effective January 1, 2015.

The CSU partners with the California Public Employees' Retirement System (CalPERS) to provide your health and retirement benefits.

Plans are briefly described in this brochure. Please check the information packet mailed by CalPERS for full details on health plans.

my**BENEFITS**



For comprehensive, up-to-date information, visit:

<https://csyou.calstate.edu/openenrollment>

Health Plans

Before you begin, it's important to understand the different plans and terminology:

HMO—Health Maintenance Organization

Requires you to receive care through a network of providers. You must select a primary care physician, who is responsible for coordinating your health care, including referrals to specialists.

PPO—Preferred Provider Organization

Lets 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 pay more to use an out-of-network provider. Members of PPO plans are also subject to an annual deductible.

EPO—Exclusive Provider Organization

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



The CalPERS website can help you understand and select the best health plan for your needs:
www.calpers.ca.gov/index.jsp?bc=/member/health/open-enroll/home.xml

PLANS FOR 2015

PPOs

PERS Choice and PERS Care PPOs

www.anthem.com/ca/calpers

(877) 737-7776

- Choose your health care providers and pharmacy without referral
- Offers significant savings through a preferred provider network (doctors and hospitals that agree to charge a pre-negotiated rate for everyone on the plan)
- PERS Choice pays 80 percent of the allowable amount (in-network), member pays 20 percent; co-pays are applicable
- PERS Care pays 90 percent of the allowable amount (in-network), member pays 10 percent; co-pays are applicable

PERS Select PPO

www.anthem.com/ca/calpers

(877) 737-7776

- Offers a unique, affordable plan with access to PERS Select network preferred providers
- PERS Select pays 80 percent of the allowable amount (in-network); employee pays 20 percent; co-pays are applicable

PORAC PPO

Limited to dues paying members of the Peace Officers Research Association of California

<http://porac.org/insurance-and-benefits/prudent-buyer-plan/>

(877) 542-0284

- Choose your health care providers and pharmacy without referral
- Offers significant savings through a preferred provider network

HMOs

Anthem Blue Cross Traditional HMO and Anthem Blue Cross Select HMO California

www.anthem.com/ca/calpers

(855) 839-4524

- Dedicated to delivering quality care and great value
- Both plans offer 360° Health, a program that helps members become involved in their health and wellness

Blue Shield Access+ HMO

<https://www.blueshieldca.com/sites/calpersmember/home.sp>

(800) 334-5847

- Access to more than 11,000 personal physicians and 300 hospitals
- No annual deductible; copayment at each physician visit

Blue Shield NetValue HMO*

<https://www.blueshieldca.com/sites/calpersmember/home.sp>

(800) 334-5847

- Comprehensive benefits through the Blue Shield NetValue network
- No annual deductible; copayment at each physician visit

Kaiser Permanente California

<http://my.kp.org/calpers/>

(800) 464-4000

- Integrated health care system
- No annual deductible, affordable copayment at each physician visit

UnitedHealthcare Alliance HMO**

<http://calpers.welcometouhc.com/>

(877) 359-3714

- Quality patient-centered healthcare at lower costs
- Distinct network of providers offers collaborative care and health management

EPOs

Anthem Blue Cross EPO

www.anthem.com/ca/calpers

(855) 839-4524

Available only in Monterey County

- Same benefits as the Anthem Blue Cross Traditional HMO Plan

Blue Shield Access+ EPO

<https://www.blueshieldca.com/sites/calpersmember/home.sp>

(800) 334-5847

Available only in Colusa, Mendocino and Sierra counties

- Same benefits as Access+ HMO plan

*In 2015, this plan will not be available in Humboldt county and Sharp will be removed from the network.

** In 2015, this plan will expand coverage to San Joaquin and Solano counties.

Lots of options means lots of choice.

During Open Enrollment, you can enroll, change or cancel CalPERS health, dental, HCRA, DCRA, and the MetLaw plan. You can enroll in the other voluntary plans throughout the year.



ADDITIONAL CSU BENEFIT PLANS

DENTAL

Delta Dental PPO

www.deltadentalins.com/csu/
(888) 335-8227

- Choose a dentist from Delta Dental PPO, Premier Networks or a non-Delta dentist
- Plan pays up to applicable percentage for covered services up to annual maximum

DeltaCare USA

www.deltadentalins.com/csu/
(800) 422-4234

- Choose a dentist from the DeltaCare USA network
- No claim forms to complete; no maximum or deductibles apply

FLEXIBLE SPENDING ACCOUNTS

ASI Flex

www.asiflex.com/
(800) 659-3035

Health Care Reimbursement Account (HCRA) and Dependent Care Reimbursement Account (DCRA)

Pay for qualified medical or dependent care expenses pre-tax. Enrollment is required each year. HCRA maximum is \$2,500 per year and a debit card is available. DCRA maximum is \$5,000 per year. Funds must be used during 2015 or the 2½ month grace period in 2016.

LEGAL SERVICES

MetLaw Legal Plan

<https://mybenefits.metlife.com>
(800) 438-6388

Managed by MetLife

Easy, low-cost access to a variety of personal legal services.

INSURANCE OFFERINGS

AFLAC (Group Critical Illness)

www.aflac.com/csu
(800) 433-3036

Critical illness insurance provides payments for certain wellness exams, and a cash benefit if you're diagnosed or treated for a covered critical illness.

Standard Insurance

www.standard.com/mybenefits/csu
(800) 378-5745 for general questions

Employer Paid and Voluntary Life (includes Life Services Toolkit), AD&D and Long Term Disability Insurance

California Casualty

www.calcas.com/csu
(866) 680-5143

Auto and Home Insurance

Your benefits office is an important resource for information about health plans, and the rich array of other benefits available to you as an employee. Contact your benefits office to determine eligibility for plans mentioned on this brochure.

Contact