Open Enrollment for Plan Year 2020
September 9, 2019 to October 4, 2019

SJSU RESEARCH FOUNDATION

Out of State
Open Enrollment begins Monday, September 9th, 2019, and ends Friday, October 4th, 2019. The Open Enrollment period provides eligible employees an opportunity to enroll or to make changes to their health benefit options, add or remove eligible dependents, and enroll in flexible spending accounts. All new enrollments and changes made during the open enrollment will become effective January 1, 2020.

Employees and their families are encouraged to consider their present health plan enrollments and costs, and to make appropriate decisions based on their individual situations. You are not required to take any action if you intend to keep your current health plan. Your current health benefit selection will automatically continue into Plan Year 2020. However, your current flexible spending account contributions, if any, will not automatically continue or renew for Plan Year 2020.

## Benefits Overview

<table>
<thead>
<tr>
<th>Medical</th>
<th>The Research Foundation offers ten health plans to benefited employees. Three are PPO plans (PERSCare, PERSChoice, PERSSelect) and seven are HMO plans (Blue Shield Access, Kaiser, Anthem Select, Anthem Traditional, HealthNet, Western Health Advantage, and United HealthCare). For more information about plans, visit <a href="https://www.calpers.ca.gov">CalPERS</a>.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td>Benefited employees and their currently eligible dependents are eligible to enroll in dental benefits plan through <a href="https://www.axa.com">AXA Dental</a>. The Research Foundation currently pays 100% of the dental premium for employees and their eligible dependents.</td>
</tr>
<tr>
<td>Vision</td>
<td>Benefited employees and their eligible dependents are eligible to enroll in a vision plan through AXA. The Research Foundation pays 100% of the vision premium for both employees and their eligible dependents.</td>
</tr>
<tr>
<td>Life Insurance, Accidental Death and Dismemberment, Long Term Disability, Voluntary Life Insurance</td>
<td>The Research Foundation also provides benefited employees with Group Term Life, Long Term Disability (LTD) as well as Accidental Death and Dismemberment Insurance (AD&amp;D). The Research Foundation pays 100% of the premium for these benefits for eligible employees. The Life, LTD and AD&amp;D plans are administered by AXA. AXA also offers voluntary Supplemental Life coverage for yourself and your dependents at low rates. New enrollees will need to go through the Evidence of Insurability process.</td>
</tr>
<tr>
<td>Concern Employee Assistance Program</td>
<td>An employee assistance program offered through CONCERN Health plan provides information, referral and short term counseling for issues affecting employee’s work or their personal life. There is no cost to the employee for this benefit.</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSA)</td>
<td>FSA allows an employee to set aside funds, on a pre-tax basis, to cover for unreimbursed medical care, dependent care, and commuter expenses. Employees can contribute up to $2,700 per calendar year for unreimbursed medical and related expenses, up to $5,000 per year for dependent care expenses, $260 per month for public transit and $100 per month for parking.</td>
</tr>
</tbody>
</table>
Medical Plan Rates 2020

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Coverage Level</th>
<th>Premium</th>
<th>Employer Monthly Cost</th>
<th>Employee Monthly Deduction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kaiser HMO</td>
<td>EE Only</td>
<td>995.19</td>
<td>845.91</td>
<td>149.27</td>
</tr>
<tr>
<td></td>
<td>EE + 1</td>
<td>1990.38</td>
<td>1691.82</td>
<td>298.55</td>
</tr>
<tr>
<td></td>
<td>EE + Family</td>
<td>2587.49</td>
<td>2199.36</td>
<td>388.12</td>
</tr>
<tr>
<td>PERSChoice PPO</td>
<td>EE Only</td>
<td>709.66</td>
<td>623.54</td>
<td>86.12</td>
</tr>
<tr>
<td></td>
<td>EE + 1</td>
<td>1419.32</td>
<td>1247.08</td>
<td>172.24</td>
</tr>
<tr>
<td></td>
<td>EE + Family</td>
<td>1845.12</td>
<td>1621.21</td>
<td>223.91</td>
</tr>
<tr>
<td>PERSCare PPO</td>
<td>EE Only</td>
<td>882.03</td>
<td>712.06</td>
<td>169.97</td>
</tr>
<tr>
<td></td>
<td>EE + 1</td>
<td>1764.06</td>
<td>1424.12</td>
<td>339.94</td>
</tr>
<tr>
<td></td>
<td>EE + Family</td>
<td>2293.28</td>
<td>1851.36</td>
<td>441.92</td>
</tr>
</tbody>
</table>

Open Enrollment Benefits Fairs

- **NASA Ames**-Building 262, room 100 on September 16th, 11:00am to 2:00pm.
- **Central Office**-4th Floor lobby on September 17th, 11:00am to 2:00pm.
- **Moss Landing Marine Labs**-Main Lobby on September 19th, 11:00am to 2:00pm.
- **SJSU Campus**-Student Union building September 24th, 2019 11:00am to 2:00pm.

Please note that the Research Foundation will be making enhancements to the current Retirement Plan. Details about these enhancements will be presented from 11 am to 12 pm at NASA, Central Office and Moss Landing Marine Lab locations during these fairs. All employees are highly encouraged to attend these presentations. Employees at campus can attend the presentation at Central Office location.

Out of State employees can join these presentations via phone. Please contact Human Resources at 408-924-1308 to make arrangements.
Flexible Spending Accounts

Flexible spending accounts provide you opportunity to set aside pretax dollars to pay for unreimbursed qualified health expenses, dependent care, and commuter expenses. You must carefully plan as unused amounts will be forfeited. You must re-enroll if you wish to participate in FSA.

- Healthcare FSA— up to $2700 annually. Use it or lose it rule applies and only unused $500 roll over.
- Dependent Care FSA-Up to $5,000 annually. Use it or lose it rule and unused dollars are forfeited.
- Commuter and Transit Parking FSA-Up to $260 for public transit and $100 for parking. No use it or lose it rule as long as you are employed.

AFLAC

Aflac provides voluntary benefits for employee’s finding themselves in unique situations, in which they are unable to maintain steady income due to injury or illness. Some of Aflac products are as follows:

- Accident Insurance
- Life Insurance
- Hospital Confinement Indemnity
- Short Term Disability
- Critical Care and Recovery
- Cancer Insurance
- Dental Insurance
- Vision Insurance

Aflac representative will be onsite during these fairs to provide you more details.

CONCERN Employee Assistance Program

CONCERN Employee Assistance Program has rebranded itself as Concern Health emphasizing the importance emotional and mental stability. Concern launched new digital platform, created exclusively to deliver simplified, customized online access to every wellbeing solution they have to offer. Concern provides counseling services, Life Balance Services, Resilience Hub, and Life Advisor. For more information visit their website at https://employees.concernhealth.com/employee-portal.
Benefits Connect

Benefits Connect is a web platform that allows for the easy paperless processing of enrollment in benefits, maintenance of records, and easy access to benefit summaries.

- Employees can review their benefits options, dependents, coverage details by going to Benefits Connect.
- Employees can log in, review their current selections, make changes, enroll in voluntary products, flexible spending accounts and save the changes.

Go to Benefits Connect to log in and make changes. For log in instructions go to Benefits Connect Login Information.

Open Enrollment Checklist

- Carefully review the 2020 health options and make changes, if any, based on your individual needs.
- Review your eligible dependents, enroll or remove by going to Benefits Connect.
- Understand your dental, vision, life, AD&D, and LTD coverage.
- Review voluntary supplemental benefits and consider these benefits based on your individual needs.
- Review flexible spending accounts and if you wish to enroll, Go to Benefits Connect.
- Review and make changes, if any, in Benefits Connect by October 4, 2019.
- All Changes will be effective January 1, 2020.
- Review your first pay check (or stub) of 2020 to make sure proper deductions are taken from your paycheck.

Resources

⇒ To read more about your health benefits go to:
⇒ 2020 Health Benefits Summary
⇒ 2019-20 CalPERS Open Enrollment Newsletter
⇒ Health Program Guide
⇒ Open Enrollment Webpage

For more information contact Human Resources at foundation-hr@sjsu.edu or call 408-924-1308.
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