

BENEFITS MAKE A DIFFERENCE

CSU Benefits Open Enrollment
SEPTEMBER 14, 2015 – OCTOBER 9, 2015

MY BENEFITS

Open Enrollment is your annual opportunity to review your current enrollments to determine the best options available to you and your family.

Consider these factors when selecting your benefit options:

- ✓ Your current plan enrollments and any upcoming plan changes
- ✓ Any new plan costs
- ✓ Any life changes that may occur for you in the new year

Once you have reviewed your plan options you can make additions, changes or deletions to your benefits, which will become effective January 1, 2016.

Your health and retirement benefits are provided in partnership with the California Public Employees' Retirement System (CalPERS). Full details on health plans are available in the information packet mailed by CalPERS.



For comprehensive, up-to-date information, visit:
<https://csyou.calstate.edu/openenrollment>

HEALTH PLANS

Before you select a health plan you should understand how different types of health plans work.

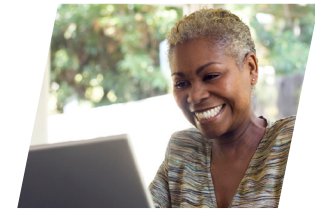
✓ PPO plans are Preferred Provider Organizations

These plans let you choose from a network of preferred providers. Unlike the HMO plans 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.



✓ HMO plans are Health Maintenance Organizations

Requires you to receive care through a network of providers. You and your eligible family members must select a primary care physician (PCP), who is responsible for coordinating your health care, including any referrals to specialists.



✓ EPO plans are Exclusive Provider Organizations

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

MY OPTIONS = MY CHOICE

During Open Enrollment you can enroll, change or cancel CalPERS Health, Dental, Vision, Dependent Care Reimbursement Account (DCRA), Health Care Reimbursement Account (HCRA), and the MetLaw Legal Plan. You can also enroll in other Voluntary plans.

MEDICAL PLANS FOR 2016

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
- \$15.00 co-pay for a combined 20 visits per year for acupuncture/chiropractic benefits

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
- \$15.00 co-pay for a combined 20 visits per year for acupuncture/chiropractic benefits
- Expanding into San Diego County

PPOs (continued)

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; co-payment at each physician visit
- Prescription (Rx) benefits will be enhanced to offer a 90-day supply option at select retail pharmacies

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; co-payment at each physician visit
- Prescription (Rx) benefits will be enhanced to offer a 90-day supply option at select retail pharmacies

Health Net Salud y Mas and Health Net SmartCare

<https://www.healthnet.com/portal/member/content/iwc/mysites/calpers/home.action>

(888) 926-4921

- Cost effective HMO plans with a tailored list of quality providers for selected California counties
- Ideal for employees who want one primary care physician to coordinate all their medical care
- Health Net SmartCare will be expanding to Alameda, Contra Costa, Fresno, Kern, Kings, Napa, Sacramento, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Solano, Sonoma, Tulare and Yolo counties

Kaiser Permanente California

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

(800) 464-4000

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

Sharp Performance Plus California

www.sharphealthplan.com/index.php/calpers/

(855) 995-5004

- Local HMO plan serving residents of San Diego
- Commitment to healthcare delivered in a convenient and cost-effective manner

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
- Is expanding its service area to include Kings, Marin and San Diego Counties
- Prescription (Rx) benefits will be enhanced to offer a 90-day supply option at select retail pharmacies at the mail order price
- United Healthcare will be the single carrier for Medicare excluding PERS Care/Choice/Select and Kaiser Permanente. This new plan will allow members to receive care from any willing Medicare provider in California and across the country

EPOs

Anthem Blue Cross EPO

www.anthem.com/ca/calpers

(855) 839-4524

Available only in Monterey County and Del Norte County

- Same benefits as the Anthem Blue Cross Traditional HMO Plan
- Choose from physicians and hospitals in the EPO network of preferred providers

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
- Choose from physicians and hospitals in the EPO network of preferred providers

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

VISION

Vision Service Plan (VSP)

www.vsp.com
(800) 877-7195

- \$10 Exam co-pay
- \$95 in-network Retail Frame Allowance with a 20% savings on the amount over the allowance
- \$120 in-network Elective Contact Lens Allowance
- \$95 VDT (Computer Glasses) allowance for frames with an additional 20% off the amount over the allowance (offered to the employee only)
- Plan changed to the Advantage Network; many standard lens enhancements are covered in-full with a co-pay, others are discounted 20%

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 \$2,550 per year and a debit card is available. DCRA maximum is \$5,000 per year.
- Claim payments are now processed daily

LEGAL SERVICES

MetLaw Legal Plan

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

- Managed by MetLife; monthly premiums will increase to \$21.70 effective January 1, 2016
- 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.

Benefits Office Contact