



BENEFITS SUMMARY

Physicians (Unit 1)

THE BENEFITS OF WORKING AT THE CSU

This summary provides an overview of systemwide benefits generally available to Physician (Unit 1) employees of the California State University (CSU).

GENERAL BENEFITS

The CSU is committed to offering benefit plans that provide employees with options to choose the right level of coverage to help manage individual wellness and retirement needs.

HEALTH CARE BENEFITS

Employees have medical, dental, and vision plans from which to choose coverage. They may cover themselves, their eligible spouse or registered domestic partner, and eligible dependent children. Employees may enroll within 60 days of employment, or within 60 days of experiencing a change in status event, and during any annual open enrollment period.

- **Medical Benefits** The CSU provides employees, and their eligible dependents, a choice of various medical insurance programs through the California Public Employees' Retirement System (CalPERS). Monthly medical premiums are shared between the CSU and the employee. Coverage begins on the first day of the month after electing a health plan.

Note: The Tax Advantage Premium Plan (TAPP) provides for the payment of required medical plan premiums from pre-tax salary; therefore, any monthly employee-paid premium expenses are tax free.

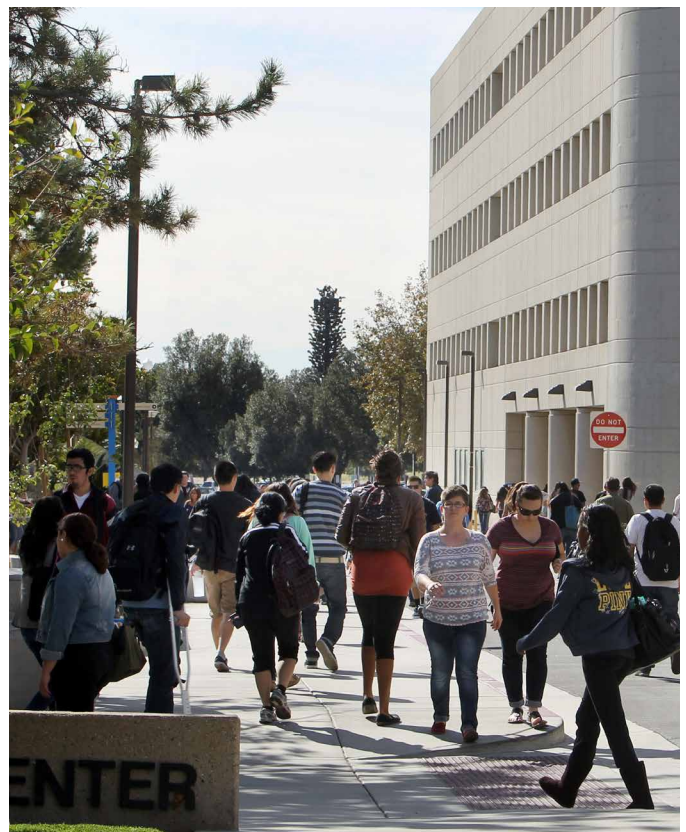
- **Dental Benefits** The CSU provides employees, and their eligible dependents, with dental program options which include a fee for service plan or a prepaid plan where dentists are selected from an approved list. The CSU currently pays the full monthly cost of the program. Coverage begins on the first day of the month after electing a dental plan.*
- **Vision Benefits** The CSU provides employees, and their eligible dependents, with a vision care program. The CSU currently pays the full monthly cost of the program. Enrollment is automatic and begins on the first day of the month after date of hire.

FLEXIBLE BENEFIT PLANS

Flexible benefit plans help employees save money by allowing them to pay for certain eligible expenses with pre-tax dollars. The tax savings help offset the impact of these expenses on disposable income. Employees may enroll within 60 days of employment,

or within 60 days of experiencing a change in status event, and during any annual open enrollment period.

- **FlexCash** If employees waive the CSU medical and/or dental coverage because they have other non-CSU coverage, currently, they can receive \$128 FlexCash per month if they waive medical coverage, and/or \$12 FlexCash per month if they waive dental coverage. This payment is taxed as additional income.
- **Health Care Reimbursement Account (HCRA) Plan** With a Health Care Reimbursement Account, employees can set aside a portion of their pay, on a pre-tax basis, to reimburse themselves for eligible health care expenses. They may contribute, up to the specified maximum allowed by the IRS and the Plan, each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. An optional FSA Debit Master Card is available for a small annual fee, which allows an employee to use the card to pay for eligible expenses, eliminating out-of-pocket costs.



* Employees may enroll within 60 days of employment or within 60 days of experiencing a change in status event, and during any annual open enrollment period.

- **Dependent Care Reimbursement Account (DCRA) Plan** With a Dependent Care Reimbursement Account, employees can set aside a portion of their pay, on a pre-tax basis, to reimburse themselves for eligible dependent care expenses. They may contribute, up to the specified maximum allowed by the IRS and the Plan, each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. (Please note: the maximum is reduced if married, and filing a separate tax return.)
- **Pre-Tax Parking Deduction Plan** Employees may pay for parking, in CSU-qualified parking facilities, with pre-tax dollars. Premiums are automatically deducted from their paycheck, unless they choose to opt out of the plan. They may change their election to participate at any time.

PLANNING FOR YOUR RETIREMENT

The CSU provides employees with a number of retirement benefit plans as follows:

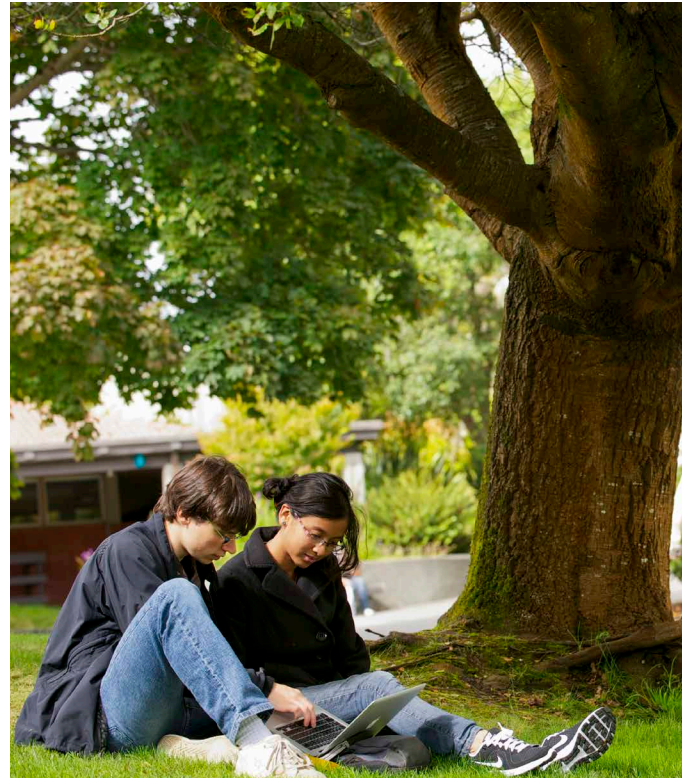
BASIC RETIREMENT PLANS

- **CalPERS Retirement Plan** CalPERS is a defined benefit plan, which provides a retirement benefit based on the employee's applicable retirement formula, age at retirement, years of service credit, and compensation. Full-time employees (or part-time employees working at least halftime), are automatically enrolled in the CalPERS Retirement Plan. To be eligible, a full-time employee must be appointed for at least six months and a part-time employee must be appointed for at least one year. Employees are required to contribute a percentage of their gross monthly salary per month. There is a cap on annual salary that can be used to calculate retirement benefits. The contribution is not subject to federal and state taxes. For additional information about the CalPERS defined benefit plan go to: www.calpers.ca.gov.
- **Part-Time, Seasonal, and Temporary (PST) Retirement Plan** Employees who are not eligible for CalPERS retirement are required to participate in the PST Plan administered by CalHR in lieu of Social Security. Employees enrolled in this plan contribute 7.5% of their gross wages, on a pre-tax basis, to a retirement account that is available upon separation of employment.

VOLUNTARY RETIREMENT SAVINGS PLANS

- **Pre-Tax Savings Plans** Employees have three voluntary retirement savings plans available to them. This allows them to invest pre-tax dollars to supplement their CalPERS Retirement Plan benefit. They are:
 - The CSU 403(b) Tax Sheltered Annuity (TSA) Plan

TSA monthly contributions for the CSU 403(b) plan are managed via self-service at myretirementmanager.com.



- **The State Savings Plus Plan**

- The State Savings Plus 401(k) Thrift Plan
- The State Savings Plus 457 Deferred Compensation Plan

Monthly contributions for the State Savings Plus Plans are managed via self-service at savingsplusnow.com.

The 401(k) Thrift Plan and 457 Deferred Compensation Plan are administered through the State.

Employees may participate in any or all of the plans. Each is governed by a different section of the IRS code resulting in different rules and provisions.

- **CalPERS Supplemental Contribution Program** Employees can also supplement their CalPERS retirement benefit with after-tax contributions through the CalPERS Supplemental Contribution Program. CalPERS invests the contributions in a well-diversified portfolio. All investment earnings from the contributions are tax-deferred.

INCOME PROTECTION BENEFITS

The following benefits provide employees with a source of income should they become disabled and unable to perform normal duties at work. To be eligible for NDI and IDL coverage, the employee must be a CalPERS member.

- **Non-Industrial Disability Insurance (NDI)** NDI provides minimal coverage if an employee is unable to work due to a non-work related injury or illness. This CSU-paid program is effective at time of appointment and provides a weekly benefit for up to 26 weeks of disability.
- **Industrial Disability Leave (IDL)** IDL provides disability benefits if an employee is unable to work due to a work-related injury or illness. IDL is fully paid by the CSU and provides full pay for the first 22 days of disability and 2/3 pay for the next 11 months of disability.
- **Workers' Compensation** If an employee suffers a work related injury or illness, Workers' Compensation Temporary Disability payments may be selected in lieu of IDL payments.
- **Long-Term Disability (LTD) Insurance** LTD is an income protection program that provides benefits after 180 days of continuous disability. LTD is provided to supplement IDL, Social Security disability, retirement system payments, or any other group disability plan payments. If disability criteria are met, the employee will receive 66 2/3 percent of pay, up to a maximum of \$10,000 per month, until age 65 or Social Security normal retirement age.

LEAVE PROGRAMS

The CSU provides employees with a variety of paid and unpaid leave programs.

PAID LEAVE

- **Holidays** The CSU offers employees 14 paid Holidays each year; 13 scheduled on specific days and a Personal Holiday that may be taken any time during the year.
- **Vacation** Depending upon years of service, an employee earns vacation hours per month as follows: 6 2/3 hours up to three years; 10 hours up to six years; 11 1/3 hours up to 10 years; 12 2/3 hours up to 15 years; 14 hours up to 20 years; 15 1/3 hours up to 25 years; and two days per month thereafter. If an employee has 10 years of service or less with the CSU, he/she can accrue up to a maximum of 272 hours (34 days); if an employee has more than 10 years of service, the maximum is 384 hours (48 days). Part-time employees accrue vacation on a prorated basis.
- **Sick Leave** Employees accrue eight hours of Sick Leave each month up to an unlimited maximum. Part-time employees accrue Sick Leave on a prorated basis. At retirement, unused Sick Leave may be converted to additional service credit as defined in CalPERS regulations.
- **Funeral Leave** If an employee experiences the death of an immediate family member, the CSU provides up to five days of Funeral Leave with pay.

- **Catastrophic Leave** The Catastrophic Leave program may provide leave with pay, for up to three months, for an eligible employee who suffers a catastrophic illness or injury, is unable to work, and has exhausted his/her leave credits. The leave is funded through voluntary donations of leave credits by employees to the injured/ill employee.
- **Parental Leave** An employee is eligible for up to 20 work days of paid Parental Leave starting with the arrival of the new child.
- **Organ Donor Leave Program** After exhausting all available Sick Leave, employees are eligible for up to 30 continuous calendar days of paid leave if they donate an organ, and up to five days paid leave if they donate bone marrow.
- **Jury Duty** The CSU will continue an employee's salary while on jury duty, regardless of length of jury service. In order for an employee to receive his/her salary for days served in a state court, the employee must submit Proof of Service, which will be provided to him/her as a State of California employee. For days served as a juror in a federal court, the employee must make their jury duty stipend payable to the CSU. An employee is entitled to keep any travel expenses (i.e., mileage) associated with jury duty service.

UNPAID LEAVE

- **CSU Family Medical Leave (FML)** Under the CSU FML Policy, an employee may take up to 12 weeks of unpaid leave to care for a new child, or care for a seriously ill spouse, domestic partner, child, or parent or if the employee suffers a serious health condition. Sick Leave and vacation days, as approved, must be used first before going on unpaid leave.
- **Leaves of Absence** Additional leave programs are available.

CSU FEE WAIVER AND REDUCTION PROGRAM

- **A Fee Waiver Program** is available to eligible full-time, or part-time permanent employees, and full-time probationary employees, which waives specific fees for up to two courses, or 6 units, whichever is greater, per term. The employee may transfer the Fee Waiver benefit to a spouse, registered domestic partner, or eligible dependent child.

SURVIVOR PROTECTION BENEFITS

If an employee dies while employed by the CSU, his or her surviving beneficiary(ies) will receive benefits from a number of CSU-sponsored plans and from any voluntary plans the employee is enrolled in. To be eligible for life insurance, an employee must be eligible for health care benefits. To be eligible for CalPERS death benefits, an employee must be a CalPERS member.

- **Life Insurance Benefits** The CSU provides employees with \$25,000 in life insurance coverage and an additional \$25,000 in accidental death and dismemberment coverage effective the first day of the month following date of hire.
- **Voluntary Life Insurance** Employees can purchase up to \$1.5 million of additional life insurance for themselves. They may also purchase life insurance coverage of up to \$750,000 for their spouse/registered domestic partner and/or up to \$20,000 for their eligible dependent children. The CSU offers coverage at reduced group rates. Employees pay the full cost on an after-tax basis. New employees are eligible to receive Guaranteed Issue coverage up to \$150,000 for themselves, up to \$50,000 for their spouse/registered domestic partner, and up to \$20,000 for their eligible dependent children—no health questions asked. For Guaranteed Issue, coverage must be elected within 60 days of employment. Coverage elected outside of this time period, or above the Guaranteed Issue amount, will be subject to evidence of insurability. Current employees may enroll or increase coverage at any time but they have to provide evidence of insurability. Coverage begins on the first day of the month after the application is approved.
- **Voluntary Accidental Death and Dismemberment (AD&D) Insurance** Employees can purchase Group AD&D Insurance coverage up to \$1 million for themselves, in the event of death or dismemberment as a result of a covered accident. Coverage is also available for a spouse/registered domestic partner, and/or eligible dependent children. Employees can enroll in this plan at any time - no health questions asked.
- **CalPERS Pre-Retirement Death Benefits** If an employee should die before retirement, CalPERS may pay his or her beneficiary a \$5,000 tax-free death benefit. Depending on length of service, the beneficiary may receive additional benefits. In addition, CalPERS may pay the employee's beneficiary a lump sum payment equivalent to six months of salary.

ADDITIONAL CSU BENEFITS

- **Critical Illness Insurance** Group Critical Illness Insurance provides a lump-sum payment to cover out-of-pocket medical expenses, and costs associated with life changes, following the diagnosis of a covered critical illness (enrollment in a health insurance plan is required). Coverage is available for employees and their spouse/registered domestic partner, at the employee's cost.

- **Legal Plan** The CSU offers a Group Legal Plan to employees, at a nominal cost. It provides representation for many personal legal services for employees and their eligible dependents. Covered legal services performed by a network attorney are fully paid for by the Plan. Newly appointed employees may enroll in the plan within 60 days of employment or during open enrollment.
- **Home and Automobile Insurance** Employee-paid Home and Automobile Insurance programs are available and may be paid for through payroll deductions.
- **Medex Travel Assist Program** This no-cost program provides employees with information, referral, assistance, transportation, and evacuation services to help with emergencies that may arise during travel, whether business or personal related.
- **Life Services Toolkit** Employees have access to the Life Services Toolkit that includes Digital Identity Archive, Online Estate Planning, Funeral Planning, and Concierge Services.
- **Credit Union** There are a number of credit unions available that provide payroll savings programs as well as standard credit union services.

WHEN YOU RETIRE FROM THE CSU

Employees who retire from the CSU and meet the criteria listed below, will be eligible to enroll in CalPERS Retiree Medical benefits, CSU Retiree Dental Benefits, and CSU Voluntary Retiree Vision if:

- The eligibility criteria for retirement is met; and
- The individual is deemed eligible for medical, dental, and vision benefits while an active employee; and
- Retirement occurs within 120 days of separation.

GENERAL INFORMATION

- **Payroll Process** The CSU employees are paid on a monthly basis, on or near the first of the month, with warrants from the California State Controller's Office. Direct deposit of salary through electronic transfer to a bank or credit union is available.



This brochure is intended to provide a summary of the benefits available to Physicians (Unit 1) employees. If there are any discrepancies between this summary and the official plan documents, the plan documents will govern. Complete details of all benefit plans are provided in the official plan documents.