



**SAN JOSÉ STATE  
UNIVERSITY**

**Date:** October 7, 2011  
**To:** CSU Benefits Eligible Employee  
**From:** Human Resources, Benefits Unit  
**Subject:** CSU Annual Open Enrollment Period for Plan Year 2012

The annual open enrollment period for CalPERS health, CSU dental, Dependent Care Reimbursement Account (DCRA), Health Care Reimbursement Account (HCRA), FlexCash, Tax Advantage Premium Plan (TAPP), and CSU Voluntary Benefits plans will be held **October 10, 2011 through November 4, 2011**. The effective date for all changes made during open enrollment will be January 1, 2012. Please carefully review all benefits plan options and costs before making any enrollment decisions for you and your family members. This is your once-a-year opportunity to evaluate and make necessary changes to your benefit programs, unless you experience a mid-year Qualifying Life Event.

For your convenience, we have highlighted some important plan changes for 2012, as well as the special enrollment provisions available during this year's open enrollment period.

- **CalPERS Health Plan Changes for 2012** - CalPERS made important changes to the health benefits coverage effective January 1, 2012. These changes can be viewed on the CalPERS website at: [www.calpers.ca.gov](http://www.calpers.ca.gov). Be sure to review this information carefully to determine whether you want or need to make a health plan change.
- **Flexible Spending Accounts** - As a reminder, if you are currently enrolled in the Dependent Care Reimbursement Account (DCRA) and/or the Health Care Reimbursement Account (HCRA), and wish to continue participation in the the plan(s) you must re-enroll annually during open enrollment. Please make sure to estimate your annual eligible expenses very carefully.
- **New Flexible Spending Account Debit Card in 2012 for HCRA Enrollees** - The CSU is pleased to announce the implementation of a Flexible Spending Plan (FSA) debit card for HCRA enrollees, beginning in the 2012 plan year. The optional "FSA Benny Card" issued by ASIFlex, allows HCRA enrollees to pay for out-of-pocket medical expenses (i.e., health, dental, vision, etc.) when issued as payment at Health Care Providers and at certain retail locations that have implemented an Inventory Control System, per IRS regulations. For more information about the debit card and how to enroll, please visit the CSU Systemwide Benefits Portal at: [www.calstate.edu/hr/benefitsportal/](http://www.calstate.edu/hr/benefitsportal/).
- **Vision Plan** – As a reminder, you and your eligible dependents are automatically enrolled in the VSP vision plan, which is currently fully paid by CSU. Eye care is an important component of an individual's overall health and well-being. Make sure you and your family members take advantage of the benefits provided by the plan.
- **CalPERS Virtual Health Fair** - This year CalPERS is introducing a new web-based "virtual health fair" for open enrollment. The *2012 Webinar on Health Plan Design, Rate, and Benefit Changes* will provide you and your dependents with key information

presented by representatives from each of the CalPERS health plans. CalPERS will post the pre-recorded webinar on its website beginning September 1, 2011.

- **Dependent Social Security Number Required** - If you elect coverage for one of your dependents during open enrollment, you will be required to provide a valid Social Security Number for that dependent. If a valid Social Security Number is not provided, your enrollment request will not be processed.
- **Voluntary Benefits** – The following voluntary benefits are offered through payroll deductions:

Plan	Vendor
1. Auto and Home Insurance	California Casualty
2. Critical Illness Plan	Aflac
3. MetLaw Legal Plan	Hyatt Legal Plan, Inc.
4. Voluntary Accidental Death and Dismemberment Insurance	The Standard
5. Voluntary Life Insurance	The Standard
6. Voluntary Long Term Disability	The Standard

Additional information regarding these voluntary benefit plans and how to enroll can be found on the CSU Systemwide Benefits Portal at: [www.calstate.edu/hr/benefitsportal/](http://www.calstate.edu/hr/benefitsportal/). Please note that all of the above voluntary benefit plans, with the exception of the MetLaw Legal plan, allow employees to enroll throughout the year.

- **MetLaw Legal Plan** - This is your annual opportunity to enroll in the MetLaw Legal Plan for a low monthly premium of \$19.70. The MetLaw Legal Plan offered by Hyatt Legal Plans, Inc., provides representation for many personal legal services for employees and their eligible dependents. Employees that do not enroll in the plan during open enrollment will not have another opportunity to enroll in the plan until next year's open enrollment period.
- **Critical Illness Plan** - During open enrollment this year, all CSU eligible employees will be provided with a final opportunity to enroll in the Aflac Critical Illness Plan with Guaranteed Issue - no health questions asked. Guaranteed Issue is available up to \$20,000 for employee coverage and up to \$10,000 for spouse/domestic partner coverage.
- **Voluntary Life Insurance Rate Decrease** - Effective January 1, 2012, the rates for the Voluntary Life Insurance plan offered by The Standard will decrease by an overall average of 15 percent.
- **Campus Benefits Fair** – October 20, 2011

Additional information regarding all of the CSU Core and Voluntary Benefit plans can be found on the CSU Systemwide Benefits Portal at: [www.calstate.edu/hr/benefitsportal/](http://www.calstate.edu/hr/benefitsportal/). If you have any questions regarding open enrollment, please contact the Benefits Unit at: (408) 924-2250.