

Plan Year 2009 (January 1, 2009 – December 31, 2009)

To: California State University Retiree, Survivor(s) and/or Dependent(s)
From: Human Resources Administration

Subject: **INFORMATION REGARDING CSU RETIREE VOLUNTARY VISION PLAN**

In October 2008, the CSU announced a new voluntary vision benefit for eligible California State University (CSU) retirees and their dependents. Senate Bill 235 authorized CSU to develop a vision plan to be fully funded by retiree participants who choose to enroll in the plan. The vision benefit was implemented on January 1, 2009.

Vision Service Plan (VSP), the same vision carrier for our active population, also provides administration of vision benefits and claims on behalf of CSU benefits eligible retirees.

CSU believes this new vision benefit will be an enhancement to the benefits that you currently receive as a retiree. This memorandum, along with the enclosed materials provides important information to assist you in making a decision about enrolling in the CSU Retiree Vision Plan.

Please note that enrollment in the voluntary vision plan requires a minimal 12-month commitment before an "opt-out" provision is allowed.

Who is VSP?

Founded in 1955, VSP is dedicated solely to providing eyecare wellness benefits through an exclusive network of independent eye doctors. These independent eye doctors are an important component of VSP's focus on eye health, diseases and conditions, and are grouped in the VSP Select Network of approximately 17,000 providers.

VSP offers extended customer service hours, and their representatives are available Monday - Friday, 5:00 a.m. to 7:00 p.m. and Saturday, 6:00 a.m. to 2:30 p.m. (PST), via their toll-free telephone number: **1-800-877-7195**.

VSP has an automated Interactive Voice Response (IVR) system and Website that is available 24 hours a day, for the purposes of providing personalized information on eligibility, plan coverage, past service, online messaging to customer service, as well as information regarding doctors in the VSP Select Network. The VSP website is: <http://www.vsp.com/go/csuretirees>.

What vision benefits will the CSU Retiree Voluntary Vision Plan offer?

- ✓ Exam every calendar year covered in full with a \$10 copay
- ✓ Prescription Glasses
 - Lenses covered in full every other calendar year (single vision, lined bifocal and lined trifocal lenses)
- ✓ Frame of your choice covered up to \$95 every other year, or:
- ✓ Contact Lens Care every other calendar year
 - \$120 allowance for contacts and the contact lens exam (fitting and evaluation).

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CSU Campuses

Bakersfield
Channel Islands
Chico
Dominguez Hills
East Bay

Fresno
Fullerton
Humboldt
Long Beach
Los Angeles
Maritime Academy

Monterey Bay
Northridge
Pomona
Sacramento
San Bernardino
San Diego

San Francisco
San José
San Luis Obispo
San Marcos
Sonoma
Stanislaus

What is the monthly cost of the vision benefit and how is it paid?

Retiree Only.....	\$9.19
Retiree + One Dependent.....	\$16.48
Retiree + Family.....	\$17.63

The cost will be deducted from your State retirement warrant, issued by either CalPERS or CalSTRS. If you do not have enough in your warrant to cover the monthly cost, VSP will bill you directly. See the enclosed VSP benefits summary sheet and enrollment form.

When and how do I enroll?

If you decide to enroll now, your election is effective the first of the following month upon receipt of your completed enrollment form mailed to VSP. You can also choose to enroll during the next open enrollment period, which is held in the fall of each year.

After I enroll, how do I use my vision benefit?

Using your vision benefits through VSP is easy:

1. Find a VSP network doctor at www.vsp.com/go/csuredirees or call VSP Member Services at: **1-800-877-7195**;
2. Make an appointment and tell the doctor you are a VSP member;
3. Your doctor will handle the rest – there are no claim forms for you to complete!

I reside outside of California – am I eligible to enroll in the CSU Retiree Voluntary Vision Plan?

Yes. If you reside outside of California, you have access to any VSP provider in your area.

Special Note to PersChoice and PersCare Medicare Supplement Enrollees

If you are currently enrolled in either PersChoice or PersCare Medicare Supplement through CalPERS, please note that vision coverage through VSP is a covered component of these plans. Therefore, you should review the CSU plan to determine if enrollment provides additional benefits.

Please note, the VSP vision coverage offered through PersChoice and PersCare would only extend to your spouse or domestic partner if he/she is Medicare eligible and also enrolled in the Medicare Supplement plan as a dependent.

What If I am currently enrolled in COBRA Continuation for Vision Coverage?

If you are currently enrolled in COBRA, or cancelled COBRA due to non-payment, or have reached the end of your COBRA eligibility period, you have the option of enrolling in the CSU Retiree Voluntary Vision Plan during any open enrollment period. If you choose this option while you are actively enrolled in COBRA and paying premiums, you must contact VSP to cancel COBRA coverage. You cannot be enrolled in both plans.

Additional Information

You get the best value from your benefit when you see a VSP Select Network doctor. For additional information about vision coverage benefits, please refer to the enclosed materials, visit www.vsp.com/go/csuredirees, or call VSP at 1-800-877-7195.