



NEW CSU VOLUNTARY BENEFITS PLANS

Open Enrollment • March 1–31, 2011

METLAW®

Are you concerned about identity theft and how to protect yourself? Have you been putting off writing a will for one reason or another? In March, you will have the opportunity to enroll in METLAW, a legal services benefit offered by Hyatt Legal Plans, a MetLife® company, and be able to access legal services for these and other issues.

Hyatt Legal Plans is the largest provider of group legal plans in the U.S. and has been in the business since 1981. Its plan attorneys must meet stringent criteria before joining the METLAW network and are regularly reviewed to ensure they continue to meet plan standards.

For a low monthly payroll deduction of \$19.70, the plan covers representation for many personal legal services for you and your eligible dependents (eligible dependents include spouse or domestic partner and unmarried dependent children up to age 23). You may receive office consultations and/or telephone advice for virtually any personal legal matter. This gives you the opportunity to discuss with an attorney legal issues that are not specifically excluded matters, even if the matter is not fully covered.

For more information about METLAW or how to enroll, call **(800) GET-MET 8**, or visit www.metlife.com/mybenefits.

Eligibility varies by plan. For details, please visit the CSU Benefits portal at www.calstate.edu/hr/benefitsportal.

Aflac-Group Critical Illness

Medical and out-of-pocket expenses related to critical illnesses can be overwhelming to you and your loved ones. Aflac now offers CSU employees group critical illness insurance that provides a lump sum payment to assist you with paying for expenses that accompany specified critical illnesses. In addition, Aflac provides a cash benefit for such health screenings as mammography, colonoscopy, cervical cancer screening, and others (visit website for plan details). During the March special open enrollment period, you can enroll with guaranteed issue, which means that Aflac guarantees that you can enroll up to a certain coverage amount—no health questions asked!

Covered critical illnesses include heart attack, stroke, major organ transplant, renal failure, coronary artery bypass surgery and cancer. You must be enrolled in a comprehensive health insurance plan or an HMO plan in order to qualify. (The health plan can be outside of the CSU.)

To learn more about Aflac Group Critical Illness or to enroll, visit www.aflac.com/csu. You can schedule an appointment with a Benefit Advisor by clicking on the “Set Up Appointment” link for a day and time that is convenient for you. During the March 1–March 31 enrollment period, click on “Enroll Now” to enroll online or call **(877) 801-7931** to speak to a Benefit Advisor.

The Standard

The Standard, which currently offers CSU-paid group life insurance and long-term disability to eligible employee groups and voluntary life insurance to eligible employees, now offers voluntary long-term disability (LTD) and voluntary accidental death and dismemberment (AD&D) as an added way of protecting your income. Beginning in March, you have a one-time opportunity to enroll in these benefits, including voluntary life insurance, without providing medical information.

VOLUNTARY LIFE INSURANCE:

Have you thought about what the financial impact would be on your loved ones if you passed away? Would they be financially positioned to make it through such a difficult period or in the future?

During this one-time-only open enrollment period, employees not previously declined for coverage can enroll or increase their voluntary life coverage up to an amount of \$100,000 without evidence of insurability. This special offer is not extended to spouse or domestic partner or dependent children.

VOLUNTARY LONG-TERM DISABILITY (LTD):

Many people underestimate the importance of insuring a portion of their income against the threat of long-term disability. You've likely taken steps to protect your home and auto from the threat of loss. Now, to help protect your income in the event you cannot work because of illness or injury, The Standard is providing you with this one-time opportunity, without evidence of insurability, to purchase a level of disability insurance that fits your needs, with either a 30-day or 90-day waiting period. The option is yours.

VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D):

Would your family be financially prepared if you died as the result of an accident, or lost a limb, sight or hearing? Voluntary AD&D insurance from The Standard offers you an excellent opportunity to help protect your family when they need it most. This coverage would provide a benefit in addition to any life benefits payable. During this open enrollment period you may elect up to \$1 million in coverage. Spouse and dependent child(ren) coverage is also available.

To learn more about these products and/or enroll, visit www.standard.com/mybenefits/csu.

California Casualty Group Auto and Home Insurance

As the CSU's auto and home insurance program provider, California Casualty has provided these plans for over two decades—and is constantly reviewing coverage offerings, rates, and ways they can improve the Group Auto and Home Insurance program.

As of January 1, 2011, California Casualty lowered rates specifically for CSU employees up to 15 percent. Plus, California Casualty guarantees your low rate for 12 months—even if you have a claim. CSU employees already insured with California Casualty will see this rate reduction at renewal*.

CSU employees insured with California Casualty are eligible for deductible waivers for vandalism to their vehicles on campus or while teaching at satellite locations, \$500 personal property protection for items stolen from their vehicle—whether or not the vehicle is locked, and summer and holiday payment skip options or payroll deduction to make budgeting easier. Ease of administration is a priority, and examples of streamlined procedures permit foreign educators to obtain insurance coverage or faculty on sabbatical to regain their insurance upon return with minimal paperwork.

Recently, California Casualty announced newly enhanced ID Defense services. CSU employees who are California Casualty policyholders already benefit from the resolution service, but now the services have been expanded to include life stages that can make your identity more vulnerable. This service is free and gives you automatic access to this comprehensive program, which protects your identity not only in cases of actual theft, but proactively in every stage of life.

To learn more about your CSU auto insurance program, call **(866) 680-5142** or visit www.calcas.com/csu.

*The percentage of savings for current policyholders may differ depending on the changes made to policy limits, additional drivers, and personal rating factors.

