

Eligibility for Voluntary Benefits Plans

Eligibility

Due to CSU policy and individual vendor requirements, eligibility varies by plan. The chart below provides the eligibility requirements by plan.

Plan	Vendor	Employee Eligibility*
Auto and Home Insurance	California Casualty	All CSU employees, except Rehired Annuitants and FERP participants.
Group Critical Illness Insurance	Aflac	All CSU employees with a time base, except Rehired Annuitants and FERP participants. In addition, the plan requires that the employee has coverage under a comprehensive health insurance plan or a Health Maintenance Organization (HMO). (The health plan does not have to be a CalPERS administered plan.)
MetLaw® Legal Plan	Hyatt Legal Plans, Inc. (a MetLife company)	All CSU employees with a time base, except Rehired Annuitants and FERP participants.
Voluntary Accidental Death & Dismemberment (AD&D) Insurance	The Standard	All CSU employees who meet the regular benefits eligibility requirement (described below), except Rehired Annuitants and FERP participants.
Voluntary Life Insurance	The Standard	All CSU employees who meet the regular benefits eligibility requirement (described below), except Rehired Annuitants and FERP participants.
Voluntary Long Term Disability (LTD) Insurance	The Standard	All CSU employees who meet the regular benefits eligibility requirement (described below), except Rehired Annuitants, FERP participants, and employees who are currently eligible for the <u>employer-paid LTD plan</u> .

*Student employees in E99 are ineligible.

Regular Benefits Eligibility is defined as follows:

1. Regular appointment – employee is appointed in a benefits eligible classification with a time base of at least half-time (0.5 Full Time Equivalent (FTE)) and with a length of appointment for at least six (6) months and one day, or;
2. AB 211 appointment – Lecturers and Coaches (R03) in applicable class codes, who are appointed for at least six (6) weighted teaching units (WTUs) (i.e., 0.4 time base/FTE) for at least one (1) semester or two (2) consecutive quarters. AB 211 appointments include a lecturer or coach appointed to a 0.4 FTE for an Academic Year (AY) or a 0.5 FTE up to full-time lecturer or coach appointed for one (1) semester or two (2) consecutive quarters. *For purposes of determining benefits eligibility under AB 211 criteria, only AB 211 eligible classifications can be combined.*

Dependent Eligibility

For those plans that allow dependent coverage, dependent eligibility is defined as follows:

- Spouse
- Domestic partner (registered through the Secretary of State process)
- Unmarried dependent children from birth to the end of the month in which the child reaches 23. A dependent child includes a stepchild, a natural child recognized by the father, or a child living with the employee in a parent-child relationship who is economically dependent upon the employee. A child ceases to be an eligible dependent upon marriage.

Please Note: Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance have special dependent children age limits which are:

- Voluntary Life Insurance - dependent children, as described above, are covered up to age 23 (i.e., coverage ends on the child's 23rd birthday), or up to age 26 (i.e., coverage ends on the child's 26th birthday) if a registered student in full-time attendance at an accredited educational institution.
- Voluntary AD&D Insurance - dependent children, as described above, are covered up to age 23 (i.e., coverage ends on the child's 23rd birthday).