

THE CALIFORNIA STATE UNIVERSITY
Office of the Chancellor
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Date: February 24, 2000

Code: TECHNICAL LETTER
HR/Benefits 2000-03
Supplement #1

To: Human Resources Directors
Benefits Officers

From: 
Cathy Robinson, Senior Director
Human Resources Administration

Subject: Extension of Open Enrollment - New Voluntary Life Insurance Plan

The CSU and The Standard Insurance Company have negotiated an extension of the open enrollment period for the new Voluntary Life Insurance plan. The revised dates are March 1, through April 28, 2000. Please refer to Technical Letter HR/Benefits 2000-03 for a summary of plan features.

The effective date of the insurance will be May 1, 2000, contingent upon the State Controller's Office receiving the forms from Standard Insurance by April 10. Forms received after the April 10 date will result in a delay of the effective date to June 1, 2000.

Open Enrollment Materials

Campuses have been notified when to expect the voluntary life packets from Standard Insurance. Following are two attachments to assist you in your communication to employees:

- Attachment A – is an updated letter from Vice Chancellor McClain introducing the voluntary life insurance plan. This letter is to be attached to the Standard Insurance packet.
- Attachment B – is an optional cover memo the campus may modify to communicate the open enrollment process.

If you have any questions, please contact Pamela Chapin at (562) 951-4414.

Attachments

CR/pc

Distribution:

CSU Presidents	Without Attachments
Vice Chancellor, Human Resources	Without Attachments
Executive Vice Chancellor/CFO	Without Attachments
Vice Presidents, Administration	Without Attachments
Payroll Managers	With Attachments



THE CALIFORNIA STATE UNIVERSITY

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OFFICE OF THE CHANCELLOR
(562) 951-4411

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March 2000

Dear Colleague:

The California State University is pleased to offer eligible employees the opportunity to apply for Voluntary Group Life Insurance with The Standard Insurance Company.

Voluntary Group Life Insurance can be a simple, easy way to help protect your loved ones in the event of your death. You can apply for the amount of protection you want for yourself, or for your eligible family members. Your insurance premiums will be deducted from your paycheck so that you do not have to worry about mailing monthly payments.

Voluntary Group Life Insurance from The Standard Insurance Company offers:

➤ **Competitive Group Rates.**

➤ **Flexibility.** You may apply for coverage for yourself from a minimum of \$10,000 to a maximum of \$1,500,000. If your family's needs change, you may apply for new coverage levels, though you may be required to answer medical questions.

➤ **Pre-Approved Coverage Amounts.** You can apply for coverage for yourself up to \$150,000 without answering medical questions.

➤ **Coverage for your Dependents.** You can apply for coverage for your spouse even if you do not become insured in the Voluntary Group Life Insurance plan. If you become insured, you can also apply for coverage for your eligible dependent children. Spouses may become insured for up to \$50,000 and dependent children up to \$20,000 without answering medical questions.

➤ **Continuation of Coverage (Portability).** If you leave the CSU, you may be eligible to take your life insurance coverage with you.

The enclosed packet from The Standard Insurance Company will explain the coverage more fully and will help you determine how much coverage you need if you decide to participate in this new plan.

Sincerely,

Jackie R. McClain
Vice Chancellor
Human Resources

Enclosure

Date:

To: Eligible employees

From: Campus Benefits Officer

Subject: New Voluntary Life Insurance Plan

Attached is information introducing the new Voluntary Group Life Insurance plan with Standard Insurance Company. This new plan replaced the CIGNA voluntary plan effective January 1, 2000, as a result of the CSU going out to bid on the voluntary life insurance contract. A special open enrollment is currently underway through April 28, 2000, for employees who wish to enroll in this new plan OR change from their CIGNA plan to the Standard plan. This will be the only open enrollment that will be scheduled for current employees for the foreseeable future. The effective date of the insurance will be May 1, 2000, contingent upon the State Controller's Office receiving the forms from Standard by April 10. Forms received after April 10 will delay the effective date of the insurance to June 1, 2000.

Employees enrolled with CIGNA should carefully review their current coverage to Standard's as Standard offers reduced premium rates with increased coverage. A comparison chart between Standard and CIGNA is attached to assist you (optional).

We have made arrangements with The Standard Insurance Company to meet with campus employees on _____ to provide information on the Voluntary Life Insurance program and respond to employee questions. We hope you take advantage of this opportunity to learn more about this important benefit.

Employees who are enrolling in a voluntary plan for the first time should follow the instructions in the Standard packet. Employees currently enrolled with CIGNA who want to change to Standard should complete the Standard enrollment and the payroll deduction forms. Employees with CIGNA coverage over the Standard guarantee issue amount are NOT required to complete the Medical History Statement. Standard has agreed to the CSU terms to accept employees' current levels of coverage without a Medical Statement. Employees with this situation should state on the Standard enrollment form "I am changing from CIGNA and am exempt from completing the Medical History Statement."

Employees changing from CIGNA to Standard should complete a separate payroll deduction form to terminate the CIGNA payroll deduction. Employees are cautioned to select the appropriate effective date to ensure there is no break in insurance coverage.

Please note: Employees enrolled with CIGNA may remain with CIGNA and continue premium payments through payroll deduction, but the CIGNA plan is closed for new enrollment.

If you have any questions, please call the campus Benefits Officer at _____.

Attachments