BENEFITS SUMMARY

English Language Program Instructors (Unit 13), CSULA Only
THE BENEFITS OF WORKING AT THE CSU
This summary provides an overview of systemwide benefits generally available to CSULA English Language Program Instructors (Unit 13), employees of the California State University (CSU).

GENERAL BENEFITS
The CSU is committed to offering benefit plans that provide employees with options to choose the right level of coverage to help manage individual wellness and retirement needs.

HEALTH CARE BENEFITS
Employees have medical, dental, and vision plans from which to choose coverage. They may cover themselves, their eligible spouse or registered domestic partner, and eligible dependent children. Employees may enroll within 60 days of employment, or within 60 days of experiencing a change in status event, and during any annual open enrollment period. Health benefits are applicable to core instructors only.

• Medical Benefits The CSU provides employees, and their eligible dependents, a choice of various medical insurance plans through the California Public Employees’ Retirement System (CalPERS). Monthly medical premiums are shared between the CSU and the employee. Coverage begins on the first day of the month after electing a health plan.* Note: The Tax Advantage Premium Plan (TAPP) provides for the payment of required medical plan premiums from pre-tax salary; therefore, any monthly employee-paid premium expenses are tax free.

• Dental Benefits The CSU provides employees, and their eligible dependents, with dental program options which include a fee for service plan or a prepaid plan where dentists are selected from an approved list. The CSU currently pays the full monthly cost of the program. Coverage begins on the first day of the month after electing a dental plan.*

• Vision Benefits The CSU provides employees, and their eligible dependents, with a vision care program. The CSU currently pays the full monthly cost of the program. Enrollment is automatic and begins on the first day of the month after date of hire.

FLEXIBLE BENEFIT PLANS
Flexible benefit plans help employees save money by allowing them to pay for certain eligible expenses with pre-tax dollars. The tax savings help offset the impact of these expenses on disposable income. Employees may enroll within 60 days of employment, or within 60 days of experiencing a change in status event, and during any annual open enrollment period.

• FlexCash If employees waive the CSU medical and/or dental coverage because they have other non-CSU group coverage, currently, they can receive $128 FlexCash per month if they waive medical coverage, and/or $12 FlexCash per month if they waive dental coverage. This payment is taxed as additional income.

• Health Care Reimbursement Account (HCRA) Plan With a Health Care Reimbursement Account, employees can set aside a portion of their pay, on a pre-tax basis, to reimburse themselves for eligible healthcare expenses. They may contribute, up to the specified maximum allowed by the IRS and Plan, each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. An Optional FSA ASIFlex Visa Debit Card is available for a small annual fee, which allows an employee to use the card to pay for eligible expenses, eliminating out-of-pocket costs.

• Dependent Care Reimbursement Account (DCRA) Plan With a Dependent Care Reimbursement Account, employees can set aside a portion of their pay, on a pre-tax basis, to reimburse themselves for eligible dependent care expenses. They may contribute, up to the specified maximum allowed by the IRS and the Plan, each plan year through payroll deduction. Neither contributions nor reimbursements are taxed. (Please note: the maximum is reduced if married and filing a separate tax return.)

• Pre-Tax Parking Deduction Plan Employees may pay for parking, in CSU-qualified parking facilities, with pre-tax dollars. Premiums are automatically deducted from their paycheck, unless they choose to opt out of the plan. They may change their election to participate at any time.

PLANNING FOR YOUR RETIREMENT
The CSU provides employees with a number of retirement benefit plans as follows:

BASIC RETIREMENT PLANS

• CalPERS Retirement Plan CalPERS is a defined benefit plan, which provides a retirement benefit based on
The State Savings Plus 401(k) Thrift Plan

Employees may participate in any or all of the plans. Each is governed by a different section of the IRS code resulting in different rules and provisions.

CalPERS Supplemental Contribution Program

Employees can also supplement their CalPERS retirement benefit with after-tax contributions through the CalPERS Supplemental Contribution Program. CalPERS invests the contributions in a well-diversified portfolio. All investment earnings from the contributions are tax-deferred.

INCOME PROTECTION BENEFITS

The following benefits provide employees with a source of income, should they become disabled and unable to perform normal duties at work. To be eligible for IDL coverage, the employee must be a CalPERS member.

Industrial Disability Leave (IDL)

IDL provides disability benefits if an employee is unable to work due to a work-related injury or illness. IDL is fully paid by the CSU and provides full pay for the first 22 days of disability and 2/3 pay for the next 11 months of disability. Applicable to core instructors only.

Workers’ Compensation

If an employee suffers a work-related injury or illness, Workers’ Compensation Temporary Disability payments may be selected in lieu of IDL payments.

LEAVE PROGRAMS

The CSU provides employees with a variety of paid and unpaid leave programs.

PAID LEAVE

Holidays

An employee will receive regular pay for any Holiday that falls on a day that the employee is in active status but classes were not scheduled due to the Holiday. Applicable to Core and Term ELP Instructors only.

Bereavement Leave

If an employee experiences the death of an immediate family member, the CSU provides up to three days of Funeral Leave with pay. Applicable to core and term Instructors only.

Organ Donor Leave Program

After exhausting all available sick leave, employees are eligible for up to 30 continuous calendar days of paid leave if they donate an organ, and up to five days paid leave if they donate bone marrow.

Jury Duty

The CSU will continue an employee’s salary while on jury duty, regardless of length of jury service. In order for an employee to receive his/her salary for days served in a state court, the employee must submit Proof of Service, which will be provided to him/her as a State of California employee. For days served as a juror in a federal court, the employee must make their jury duty stipend payable to the CSU. An employee is entitled to keep any travel expenses (i.e., mileage) associated with jury duty service.
UNPAID LEAVE

- **CSU Family Medical Leave (FML)** Under the CSU FML Policy, an employee may take up to 12 weeks of unpaid leave to care for a new child, or care for a seriously ill spouse, domestic partner, child, or parent, or if the employee suffers a serious health condition. Sick Leave and vacation days, as approved, must be used first before going on unpaid leave.

- **Leaves of Absence** Additional leave programs are available.

SURVIVOR PROTECTION BENEFITS

If an employee dies while employed by the CSU, his or her surviving beneficiary(ies) will receive benefits from a number of CSU-sponsored plans, and from any voluntary plans the employee is enrolled in. To be eligible for life insurance, an employee must be eligible for health care benefits. To be eligible for CalPERS death benefits, an employee must be a CalPERS member.

- **Life Insurance Benefits** The CSU provides employees with $10,000 in life insurance coverage and an additional $10,000 in accidental death and dismemberment coverage effective the first day of the month following date of hire. Applicable to core instructors only.

- **Voluntary Life Insurance** Employees can purchase up to $1.5 million of additional life insurance for themselves. They may also purchase life insurance coverage of up to $750,000 for their spouse/registered domestic partner and/or up to $200,000 for their eligible dependent children. The CSU offers coverage at reduced group rates. Employees pay the full cost on an after-tax basis. New employees are eligible to receive Guaranteed Issue coverage up to $150,000 for themselves, up to $50,000 for their spouse/registered domestic partner, and up to $20,000 for their eligible dependent children—no health questions asked. For Guaranteed Issue, coverage must be elected within 60 days of employment. Coverage elected outside of this time period, or above the Guaranteed Issue amount, will be subject to evidence of insurability. Current employees may enroll or increase coverage at any time but they have to provide evidence of insurability. Coverage begins on the first day of the month after the application is approved. Applicable to core instructors only.

- **Voluntary Accidental Death and Dismemberment (AD&D) Insurance** Employees can purchase Group AD&D insurance coverage up to $1 million for themselves, in the event of death or dismemberment as a result of a covered accident. Coverage is also available for a spouse/registered domestic partner, and/or eligible dependent children. Employees can enroll in this plan at any time—no health questions asked. Applicable to core instructors only.

- **Voluntary Vision Service Plan (VSP)** Employees can purchase the VSP Premier which is an enhancement to the basic vision insurance plan.

- **CalPERS Pre-Retirement Death Benefits** If an employee should die before retirement, CalPERS may pay his or her beneficiary a $5,000 tax-free death benefit. Depending on length of service, the beneficiary may receive additional benefits. In addition, CalPERS may pay the employee’s beneficiary a lump sum payment equivalent to six months of salary.

ADDITIONAL CSU BENEFITS

- **Critical Illness Insurance** Group Critical Illness insurance provides a lump-sum payment to cover out-of-pocket medical expenses and costs associated with life changes, following the diagnosis of a covered critical illness (enrollment in a health insurance plan is required). Coverage is available for employees and their spouse/registered domestic partner, at the employee’s cost.

- **Legal Plan** The CSU offers a Group Legal Plan to employees, at a nominal cost. It provides representation for many personal legal services for employees and their eligible dependents. Covered legal services performed by a network attorney are fully paid for by the Plan. Newly appointed employees may enroll in the plan within 60 days of employment or during any open enrollment.

- **Home And Automobile Insurance** Employee-paid Home and Automobile Insurance programs are available and may be paid for through payroll deductions.

- **Medex Travel Assist Program** This no-cost program provides employees with information, referral, assistance, transportation, and evacuation services to help with emergencies that may arise during travel, whether business or personal related. Must be enrolled in employer-sponsored Life Insurance.

- **Life Services Toolkit** Employees have access to the Life Services Toolkit that includes Digital Identity Archive, Online Estate Planning, Funeral Planning and Concierge Services. Must be enrolled in employer-sponsored Life Insurance.

- **Credit Union** There are a number of credit unions available that provide payroll savings programs as well as standard credit union services.

WHEN YOU RETIRE FROM THE CSU

Employees who retire from the CSU and meet the criteria below, will be eligible to enroll in CalPERS Retiree Medical benefits, CSU Retiree Dental Benefits, and CSU Voluntary Retiree Vision Benefits if:

- The eligibility criteria for retirement is met; and

- The individual is deemed eligible for medical, dental, and vision benefits while an active employee; and

- Retirement occurs within 120 days of separation.

GENERAL INFORMATION

- **Payroll Process** The CSU employees are paid on a monthly basis, on or near the first of the month, with warrants from the California State Controller’s Office. Direct deposit of salary through electronic transfer to a bank or credit union is available.

This brochure is intended to provide a summary of the benefits available to English Language Program Instructor (Unit 13) employees. If there are any discrepancies between this summary and the official plan documents, the plan documents will govern. Complete details of all benefit plans are provided in the official plan documents.