CSU The California State University

CSU RETIREMENT BENEFITS

The California State University would like to thank you for your service.

We hope you find the information provided in this booklet helpful as you transition from active to retiree benefit coverage.

CSU RETIREMENT BENEFITS

This brochure is intended to provide a brief overview of the California State University (CSU) sponsored benefits available to you if you retire from the CSU under the California Public Employees' Retirement System (CalPERS) and meet the eligibility requirements specific to each benefit. You also may visit the CSU's retirement website at **calstate.edu/retirement** for additional details.

AVAILABLE BENEFITS

- CalPERS Health (Basic and Supplemental)
- Delta Dental (Basic and Enhanced)
- Vision Service Plan (Basic and Premier)
- The Standard Basic Life Insurance
- The Standard Voluntary Supplemental Life Insurance
- The Standard Accident Insurance
- The Standard Critical Illness Insurance
- ARAG Legal Insurance
- California Casualty Auto, Home and Renters Insurance
- Nationwide Pet Insurance

ELIGIBILITY

CSU retiree health, dental, and vision insurances are available to you (and your eligible dependents) if you retire within 120 days from the date of your separation from CSU employment. Retirees are able to change their enrollments in these plans during open enrollment or during a qualifying event.

Basic life, voluntary supplemental life, accident and critical illness insurances can only be continued if you are enrolled at the time of retirement or separation. The legal plan can be enrolled in during any open enrollment period, while auto/home/renters insurance and pet insurance can be enrolled in at any time.

CSU RETIREE HEALTH AND DENTAL VESTING REQUIREMENTS

Service retirement is a lifetime benefit. Employees can retire as early as age 50 with five years of CalPERS pensionable service credit. However, if all service is earned on or after January 1, 2013, then you must be at least age 52 to retire. Most CSU employees only need to be eligible to retire in order to be vested for retiree health and dental benefits. If you were hired on or after the dates shown below, or became a CalPERS member after these dates, you may be subject to a 10-year vesting period for retiree health and dental benefits. Service credit from a reciprocal agency is not a factor in determining initial eligibility or count towards service credit for retiree health and dental vesting. However, once you reach 10 years of creditable service credit, you are fully vested and qualify for 100 percent of the state's contribution towards your health premium.

10-Year Health and Dental Vesting Period:

New employees hired by the CSU for the first time and who first become CalPERS members on or after the following dates are subject to the 10-year vesting period for health and dental benefits.

- Collective Bargaining Unit 3 – July 1, 2017
- Collective Bargaining Units 1, 2, 4, 5, 6, 7, 9 and 10 – July 1, 2018
- Non-Represented Employees (Executives, Management, Confidential, Excluded) – July 1, 2018
- Collective Bargaining Unit 11 (Teaching Associates) – July 1, 2019

*Unit 8 employees require five years of service credit with CalPERS to be eligible to enroll in CalPERS retiree medical benefits and CSU retiree dental benefits.

HEALTH BENEFITS

CalPERS administers health insurance coverage for CSU retirees and their eligible dependents. Retirees can choose from a broad range of health insurance plans. In general, you can change your health plan and/or add/delete dependents during open enrollment in the fall or within 60 days of a qualifying life event. Your health premiums are deducted from your retirement check.

The state pays a portion of your health insurance premium. You must pay the difference between the state contribution amount and the premium for the health plan in which you are enrolled.

State Health Contribution Rates for 2027

ONE-PARTY	TWO-PARTY	FAMILY
$1,193	$2,296	$2,867

For further information regarding health plans, coverage and premiums, visit the CalPERS website at **calpers.ca.gov**.

Transitioning from Active to Retired Health Coverage

If you are enrolled in a CalPERS health plan as an active employee, your health coverage generally continues automatically into retirement if your permanent separation date and retirement date are within 30 days of each other.

If you are benefits eligible, but not enrolled in the health benefits at the time of retirement, you have the option to enroll in coverage at retirement, within 60 days of retirement, or during any future Open Enrollment period. This also applies if you are enrolled in FlexCash at the time of retirement. However, in this case, coverage will be established on a prospective basis.

If you and/or your spouse/registered domestic partner are Medicare-eligible, receiving retirement health benefits, and not enrolled in a CalPERS Medicare health benefits plan, you will need to enroll in a CalPERS Medicare health benefits plan within 60 days of retirement in order to continue your health coverage through the CalPERS Health Program without a lapse.

Faculty Early Retirement Plan (FERP) Note: FERP participants are considered retired even though they continue to work after their CalPERS retirement date. Therefore, they do not have the option to defer Medicare Part B enrollment for themselves or their Medicare-eligible spouse/domestic partner. These participants receive health insurance through their participation in the CalPERS "retirement group-provided health plan." Therefore, FERP participants and/or their spouse/registered domestic partner must enroll in Medicare Parts A and B and transfer to a CalPERS Medicare health plan at the time of retirement.

CalPERS RETIREE HEALTH BENEFITS PROGRAM BASIC PLAN RATES

HEALTH PLAN	Enrolled Retiree & Eligible Dependents	2027 Total Monthly Premium	2027 Amount Paid by CSU	2027 Amount Paid by Retiree	2026 Amount Paid by Retiree
ANTHEM BLUE CROSS SELECT HMO CALIFORNIA	Employee Only	$1,215.09	$1,193.00	$22.09	$6.98
	Employee + 1	$2,430.18	$2,296.00	$134.18	$124.96
	Employee + 2 or more	$3,159.23	$2,867.00	$292.23	$198.55
ANTHEM BLUE CROSS TRADITIONAL HMO CALIFORNIA	Employee Only	$1,475.65	$1,193.00	$282.65	$288.93
	Employee + 1	$2,951.30	$2,296.00	$655.30	$688.86
	Employee + 2 or more	$3,836.69	$2,867.00	$969.69	$931.62
BLUE SHIELD ACCESS+ CALIFORNIA	Employee Only	$1,206.29	$1,193.00	$13.29	$4.52
	Employee + 1	$2,412.58	$2,296.00	$116.58	$120.04
	Employee + 2 or more	$3,136.35	$2,867.00	$269.35	$192.15
BLUE SHIELD ACCESS+ EPO CALIFORNIA (Restricted to certain counties)	Employee Only	$1,206.29	$1,193.00	$13.29	$4.52
	Employee + 1	$2,412.58	$2,296.00	$116.58	$120.04
	Employee + 2 or more	$3,136.35	$2,867.00	$269.35	$192.15
BLUE SHIELD TRIO (Restricted to certain counties)	Employee Only	$971.24	$971.24	$0.00	$0.00
	Employee + 1	$1,942.48	$1,942.48	$0.00	$0.00
	Employee + 2 or more	$2,525.22	$2,525.22	$0.00	$0.00
HEALTH NET SALUD Y MAS CALIFORNIA (Restricted to certain counties)	Employee Only	$855.93	$855.93	$0.00	$0.00
	Employee + 1	$1,711.86	$1,711.86	$0.00	$0.00
	Employee + 2 or more	$2,225.42	$2,225.42	$0.00	$0.00
KAISER PERMANENTE – CALIFORNIA	Employee Only	$1,125.15	$1,125.15	$0.00	$13.94
	Employee + 1	$2,250.30	$2,250.30	$0.00	$138.88
	Employee + 2 or more	$2,925.39	$2,867.00	$58.39	$216.64
KAISER PERMANENTE – OUT OF STATE	Employee Only	$1,502.12	$1,193.00	$309.12	$314.96
	Employee + 1	$3,004.24	$2,296.00	$708.24	$740.92
	Employee + 2 or more	$3,905.51	$2,867.00	$1,038.51	$999.30
KAISER PERMANENTE – NEVADA	Employee Only	$1,347.87	$1,193.00	$154.87	N/A
	Employee + 1	$2,695.74	$2,296.00	$399.74	
	Employee + 2 or more	$3,504.46	$2,867.00	$637.46	
PERS PLATINUM	Employee Only	$1,623.10	$1,193.00	$430.10	$428.13
	Employee + 1	$3,246.20	$2,296.00	$950.20	$967.26
	Employee + 2 or more	$4,220.06	$2,867.00	$1,353.06	$1,293.54
PERS GOLD	Employee Only	$1,119.94	$1,119.94	$0.00	$0.00
	Employee + 1	$2,239.88	$2,239.88	$0.00	$29.74
	Employee + 2 or more	$2,911.84	$2,867.00	$44.84	$74.76
PEACE OFFICERS RESEARCH ASSOCIATION OF CALIFORNIA (PORAC)*	Employee Only	$980.00	$980.00	$0.00	$0.00
	Employee + 1	$1,975.00	$1,975.00	$0.00	$0.00
	Employee + 2 or more	$2,570.00	$2,570.00	$0.00	$0.00
SHARP PERFORMANCE PLUS CALIFORNIA (Restricted to San Diego County)	Employee Only	$975.21	$975.21	$0.00	$0.00
	Employee + 1	$1,950.42	$1,950.42	$0.00	$0.00
	Employee + 2 or more	$2,535.55	$2,535.55	$0.00	$0.00
SUTTER HEALTH (Restricted to certain counties)	Employee Only	$1,130.67	$1,130.67	$0.00	N/A
	Employee + 1	$2,261.34	$2,261.34	$0.00	
	Employee + 2 or more	$2,939.74	$2,867.00	$72.74	
WESTERN HEALTH ADVANTAGE (Restricted to certain counties)	Employee Only	$1,030.80	$1,030.80	$0.00	$0.00
	Employee + 1	$2,061.60	$2,061.60	$0.00	$0.00
	Employee + 2 or more	$2,680.08	$2,680.08	$0.00	$0.00

* This plan is restricted to retirees from Unit 8, State University Police Association (SUPA), and requires membership.

Please note: If you or your eligible spouse/registered domestic partner are Medicare eligible, your rates may be impacted.

DENTAL BENEFITS

The CSU pays 100% of the monthly premium cost for basic dental coverage for all eligible retirees and their eligible dependents, which includes a spouse or registered domestic partner and/or children up to age 26. For an additional monthly fee, retirees and their eligible dependents can enroll in the same Enhanced Plan they had as an active employee. Keep in mind, retirees and their dependents must be enrolled in the same plan and level of coverage.

Delta Dental offers a preferred provider organization (PPO) in addition to a dental health maintenance organization (DHMO) plan; DeltaCare USA. The Delta Dental PPO and DeltaCare USA plans both offer comprehensive dental coverage, quality care and excellent customer service.

You can contact the Delta Dental PPO plan dedicated phone line at (800) 626-3108 or the DeltaCare USA DHMO plan at (844) 519-8751.

Retiree Enhanced Dental Rates				
Dental Plan Name	**Coverage Level**	**Gross Premium**	**Employer Share**	**Retiree Cost**
Delta Dental PPO Voluntary Enhanced II	Retiree Only Retiree + One Retiree + Family	$48.61 $90.84 $176.51	$31.62 $59.72 $119.92	$16.99 $31.12 $56.59
DeltaCare USA Voluntary Enhanced	Retiree Only Retiree + One Retiree + Family	$26.04 $42.33 $62.12	$18.85 $31.08 $45.97	$7.19 $11.25 $16.15
The CSU pays 100% of the monthly premium cost for the Basic Plan dental coverage for all retirees and their eligible dependents, which includes a spouse or registered domestic partner and/or children up to age 26.				

CalPERS is responsible for:

- Maintaining dental benefit enrollment records for all eligible CSU retirees and processing retirees' dental enrollments.
- Maintaining retiree contact information.

You can confirm your enrollment upon retirement by logging in to myCalPERS. If you are enrolled, the plan name will be listed. Remember, there is no monthly deduction for the basic plan; CSU pays the monthly premium for coverage.

Transitioning from Active to Retired Dental Coverage

If you are enrolled in a CSU Delta Dental plan, your dental coverage generally continues automatically into retirement if your permanent separation date and retirement date are within 30 days of each other. If you are enrolled in the Delta Dental enhanced level coverage as an active employee, you will have the option to continue enhanced coverage for a monthly fee or be covered at the basic level at no cost to you. You must reach out to your campus benefits office to select enhanced coverage into retirement; otherwise, you will be placed in basic retiree dental coverage. You may enroll in enhanced coverage within 60 days of retirement or during the next open enrollment period if you are unable to notify your campus benefits office of your selection.

If you are benefits eligible, but not enrolled in the dental benefits at the time of retirement, you have the option to enroll in coverage at retirement with your campus benefits office, within 60 days of retirement, or during any future open enrollment period with CalPERS. This also applies if you are enrolled in FlexCash at the time of retirement. However, in this case, coverage will be established on a prospective basis.

Plan Level Eligibility and Comparison of Basic Dental Plans for CSU Retirees

CSU Employees that retire from a benefits eligible position within 120 days of separation are eligible for basic dental plan coverage for the duration of their retirement.

Plan Benefit:	DeltaCare USA (must reside in CA) Group Plan #: 72034-0004 Basic Plan Charges	DeltaCare USA (must reside in CA) Group Plan #: 72034-10004 Enhanced Plan Charges	Delta Dental PPO Group Plan #: 4018-2071 Basic Plan Pays*	Delta Dental PPO- Voluntary Enhanced II Group Plan #: 4018-12071 Enhanced Level II Plan Pays*
Preventive and Diagnostic Dentistry	(No Deductible)	(No Deductible)	(No Deductible)	(No Deductible)
Prophylaxis (cleaning) & Oral Exams	No charge – limit 2 per calendar year	No charge – limit 2 per calendar year	75% – limit 2 per calendar year*	100% – limit 2 per calendar year*
Emergency Office Visits	No charge	No charge	75%	100%
X-rays	No charge	No charge	75%	100%
Basic Dentistry	(No Deductible)	(No Deductible)	(Deductible)	(Deductible)
Fillings	No charge for amalgam	No charge for amalgam	75%	80%
Anesthesia	Local – no charge; General – not covered	Local – no charge; General – covered for extraction only and only when medically necessary	75% – limited to oral surgery and select endodontic and periodontic procedures	80% – limited to oral surgery and select endodontic and periodontics procedures
Extractions	Uncomplicated – no charge $15-$25 for bony impactions (not covered for orthodontia)	No charge	75%	80%
Oral Surgery	No charge	No charge	75%	80%
Endodontics	Root canal – $20 anterior, $40 bicuspid, $60 molars	No charge	75%	80%
Periodontics	$10 per quadrant for Scaling/Root Planning (limit 4 in a 12 month period) $80 – Osseous surgery per quadrant	No charge	75%	80%
Denture Relining	Office – no charge; Lab – $15	No charge	75%	80%
Prosthetic Dentistry	(No Deductible)	(No Deductible)	(Deductible)	(Deductible)
Crowns and Bridges	$35-$50 per unit; plus additional cost for precious metals and porcelain on molars	No charge; however, additional cost for precious metals and porcelain on molars is applicable	50%	80%
Prosthetic Appliance Repair	Up to $15	No charge	50%	80%
Dentures	Full – $60 each; Partials – $70 each	No charge	50%	80%
Implants	Not covered	Not covered	50%	80%
Maximum Benefit for Preventive, Basic and Prosthetic Dentistry	**No maximum**	**No maximum**	**$1,500 per calendar year per person**	**$2,000 per calendar year per person**
Deductible	**$0 deductible**	**$0 deductible**	**$50 per calendar year per person; maximum $150 per family per calendar year**	**$50 per calendar year per person; maximum $150 per family per calendar year**

The preceding information is not all inclusive. The information is offered only as a brief description of your dental program, what Delta Dental pays for services covered under the program and is not intended for use as a summary plan description nor is it designed to serve as an Evidence of Coverage for the program. If you have specific questions regarding benefit structure, limitations or exclusions, consult your Evidence of Coverage or call Delta Dental PPO at (800) 626-3108 or Delta Care USA at (844) 519-8751.

* When visiting a PPO dentist, diagnostic and preventative services (like cleanings and exams) will not count against your annual maximum. Also, once you have opted in to the SmileWay Wellness Benefit, higher risk retirees with specific diagnosed conditions that contribute to gum disease, may benefit from additional periodontal cleanings covered at 100%.

VISION BENEFITS

The Vision Service Plan (VSP) is a voluntary plan which is fully paid by the retiree. Retirees have up to 60 days after their retirement date to enroll in VSP. You can enroll yourself and your eligible dependents either in the Basic or Premier Plan. The Premier Plan offers a higher level of benefits for lenses, contacts and frames and the monthly cost is slightly higher than the Basic Plan. If you enroll in the Premier Plan, you will be required to remain in the plan for a minimum of 12 months.

The 2027 monthly costs for the Basic and Premier vision coverage are as follows:

	Basic Plan (# 30059425)	Premier Plan (# 30078083)
Retiree Only	$5.10	$14.80
Retiree + One	$9.31	$27.63
Retiree + Family	$9.98	$29.64

Transitioning from Active to Retiree Vision Coverage

If you wish to continue VSP vision coverage after you transition from active to retiree status, you must complete a VSP enrollment form or your coverage will end the second month after your last day on payroll. The VSP enrollment form can be found on VSP's website at **csuretirees.vspforme.com** and must be submitted to your campus Benefits Officer within 60 days of retirement for processing to VSP. During any future Open Enrollment period, completed forms should be submitted directly to VSP. Upon initial enrollment as a retiree, VSP will bill you directly for the first three months—if payment is not received, VSP will cancel your coverage. After this period, the premium cost will be deducted from your retirement check.

You can confirm your enrollment by reviewing your monthly retirement check, by registering on VSP's retiree website at **csuretirees.vspforme.com** or by calling VSP at (800) 400-4569.

Your 2027 VSP Vision Benefits Summary – VSP Vision Care for CSU Retirees

VSP Provider Network: VSP Advantage - **Basic Plan**

Benefit	Description	Copay
WELLVISION EXAM	• Focuses on your eyes and overall wellness • Routine retinal imaging • Every calendar year	$10 Up to $39
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
Prescription Glasses		
FRAME*	• $130 Featured Frame Brands allowance • $110 frame allowance • 20% savings on the amount over your allowance • $60 Walmart/Sam's Club/Costco frame allowance • Every other calendar year	$0
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every other calendar year+	$0
LENS ENHANCEMENTS*	• UV protection	$0
	• Standard progressive lenses	$55
	• Premium progressive lenses	$95-$105
	• Custom progressive lenses • Average 20-25% savings on other lens enhancements • Every other calendar year	$150-$175
CONTACTS (INSTEAD OF GLASSES)	• $120 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) • Every other calendar year+	$0
VSP LIGHTCARE*	• $110 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts • Every other calendar year	$0

VSP Provider Network: VSP Choice - **Premier Plan (Enhanced Coverage)**

Benefit	Description	Copay
WELLVISION EXAM	• Focuses on your eyes and overall wellness • Routine retinal imaging • Every calendar year	$10 Up to $39
ESSENTIAL MEDICAL EYE CARE	• Retinal imaging for members with diabetes covered-in-full • Additional exams and services beyond routine care to treat immediate issues from pink eye to sudden changes in vision or to monitor ongoing conditions such as dry eye, diabetic eye disease, glaucoma, and more. • Coordination with your medical coverage may apply. Ask your VSP network doctor for details. • Available as needed	$20 per exam
Prescription Glasses		
FRAME*	• $230 Featured Frame Brands allowance • $210 frame allowance • 20% savings on the amount over your allowance • $115 Walmart/Sam's Club/Costco frame allowance • Every calendar year	$0
LENSES	• Single vision, lined bifocal, and lined trifocal lenses • Impact-resistant lenses for dependent children • Every calendar year	$0
LENS ENHANCEMENTS*	• UV protection	$0
	• Tinted lenses	$0
	• Standard progressive lenses	$0
	• Premium progressive lenses	$95-$105
	• Custom progressive lenses • Average savings of 30% on other lens enhancements • Every calendar year	$150-$175
CONTACTS (INSTEAD OF GLASSES)	• $200 allowance for contacts and contact lens exam (fitting and evaluation) • 15% savings on a contact lens exam (fitting and evaluation) • Every calendar year	$0
VSP LIGHTCARE*	• $210 allowance for ready-made non-prescription sunglasses, or ready-made non-prescription blue light filtering glasses, instead of prescription glasses or contacts • Every calendar year	$0

Extra Savings	
GLASSES AND SUNGLASSES	• Discover all current eyewear offers and savings at **vsp.com/offers**. • 20% savings on unlimited additional pairs of prescription or non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last WellVision Exam. • Get 20% off eyewear on **eyeconic.com** just for being a VSP member.
LASER VISION CORRECTION	• Average of 15% off the regular price; discounts available at contracted facilities.
EXCLUSIVE MEMBER EXTRAS	• Contact lens rebates, lens satisfaction guarantees, and more offers at **vsp.com/offers**. • Save up to 60% on digital hearing aids with TruHearing. Visit **vsp.com/offers/special-offers/hearing-aids** for details. • Everyday savings on health, wellness, and more with VSP Simple Values.

+New lenses will be approved every calendar year if the new prescription differs from the original by at least .50 diopter sphere or cylinder, there's a change in the axis of 15 degrees or more, or a difference in vertical prism greater than one prism.

*Frame brands and promotion are subject to change. Only available to VSP members with applicable plan benefits. Only available at in-network locations. Members who participate in a Medicaid/state-funded plan are not eligible.

VSP guarantees member satisfaction from VSP providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business. TruHearing is not available directly from VSP in the states of California and Washington. Availability of VSP Premier Edge may vary.

To learn about your privacy rights and how your protected health information may be used, see the VSP Notice of Privacy Practices on vsp.com.

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VOLUNTARY BENEFITS

As a retiree, various voluntary benefits may be available to you. Below you can learn more about each of the benefits and when you can enroll in them.

Auto, Home and Renters Insurance (California Casualty)

You may choose to continue your auto and home coverage with California Casualty. You are able to elect coverage anytime throughout the year. If you were enrolled in coverage prior to retirement and would like to continue coverage without a lapse, you must re-enroll in the plan after your policy ends for your benefits to continue. Since 1914, California Casualty has been providing protection that is Simple, Trusted, Affordable and Right for its policyholders… that is their STAR Promise™ to CSU employees. You can learn more about California Casualty by visiting **calcas.com/CSURetirees** or by calling (866) 680-5143.

Coverages, benefits, availability, rates, and discounts may vary by area, state, or individual rating factors and are subject to underwriting approval. Policies in Arizona, California, Colorado, Idaho, Kansas, Oregon and Wyoming are underwritten by California Casualty; policies in other US states may be available through California Casualty Agency Services. To reach Agency Services, please call (877) 652-2638.

Life Insurance (The Standard)

You may be eligible to take your Basic Life Insurance coverage (coverage which you were automatically enrolled in and paid for by the CSU) with you. If you elect to continue this coverage, you must apply in writing to The Standard Insurance Company and pay your first premium within 60 days of retiring from the CSU. Your coverage will not automatically continue into retirement. For additional information regarding premium costs and coverage, visit The Standard's website, **standard.com/mybenefits/csu**, or call (800) 378-5745.

Voluntary Supplemental Life Insurance (The Standard)

If you retired from the CSU and you were previously enrolled in the Voluntary Life Insurance plan offered by The Standard Insurance Company, you may be eligible to continue coverage through the Portability Provision. Under the Portability Provision, you must apply in writing to The Standard Insurance Company and pay your first premium within 60 days of retiring from the CSU. The cost will be the same as if you were an active employee. Your coverage will not automatically continue into retirement. You must enroll in the plan for your benefits to continue. For additional information regarding premium costs and coverage, visit The Standard's website, **standard.com/mybenefits/csu**, or call (800) 378-5745.

Critical Illness Insurance (The Standard)

You may be eligible to continue your Voluntary Group Critical Care Illness coverage offered through The Standard Insurance Company if you were enrolled in and paid for coverage prior to retiring from the CSU. If you elect to continue your coverage under this plan, you must pay your first premium within 60 days of retiring from CSU. The cost to you will be the same as if you were an active employee. Your coverage will not automatically continue into retirement. You must enroll in the plan for your benefits to continue. For additional information regarding premium costs and coverage, visit The Standard's website, **standard.com/mybenefits/csu**, or call (800) 378-5745.

Accident Insurance (The Standard)

You may be eligible to continue your Voluntary Group Accident Insurance coverage offered through The Standard Insurance Company if you were enrolled in and paid for coverage prior to retiring from the CSU. If you elect to continue your coverage under this plan, you must pay your first premium within 60 days of retiring from CSU. The cost to you will be the same as if you were an active employee. Your coverage will not automatically continue into retirement. You must enroll in the plan for your benefits to continue. For additional information regarding premium costs and coverage, visit The Standard's website, **standard.com/mybenefits/csu**, or call (800) 378-5745.

Legal Plan (ARAG)

ARAG legal insurance protects you when legal issues happen. Like fighting a traffic ticket, calling out a contractor who botched a home remodel or purchasing a car that turned into a lemon. A network attorney is only a phone call away for professional legal guidance and representation for these situations—and much more. And when you work with a network attorney, their fees are paid in full for most covered legal matters, saving you time and money. ARAG legal coverage is paid directly to the vendor at a monthly rate of $17.70. You can only enroll in the ARAG legal insurance plan during the CSU Open Enrollment period. CSU Retirees have 60 days to enroll becoming effective the first of the month following date of separation. To enroll or learn more about this plan, visit **ARAGlegal.com/CSUretirees** or call (800) 247-4184.

Pet Insurance (Nationwide)

Nationwide offers a variety of benefit options for your pets. This insurance can cover your pet's accidents, illness and even preventive care and wellness services. Plans are available for dogs, cats, birds, small mammals and exotics (such as reptiles). Coverage will not automatically continue into retirement. You must contact Nationwide to continue coverage via direct pay. Retirees may also enroll at any time without having been enrolled as an active employee. To learn more about this plan and/or to enroll, visit **petinsurance.com/calstateretirees** or call (877) 738-7874.

VOLUNTARY RETIREMENT PLANS 403(b), 401(k) AND 457 WITHDRAWAL AND DISTRIBUTION INFORMATION

The California State University offers voluntary retirement plans for the 403(b), 401(k) and 457. These plans enable eligible employees to set aside additional money for retirement on a tax-deferred basis. As a note, you cannot contribute to the CSU retirement plans if you are no longer employed with the CSU (FERP participants excluded).

If you have been participating in a voluntary retirement plan, you are eligible to receive a distribution of your balance after retirement; 401(k) and 457 plans upon separation from the CSU and 403(b) plan upon separation from the CSU or once you have reached the age of 59 ½.

There are various distribution options including a lump sum payment of the entire account balance, partial account distribution, rollover of the account to another plan, regularly scheduled installment payments, or electing to leave your money in the account until you reach age 73 (at that time you may need to begin taking withdrawals from the account). 401(k) and 457 withdrawal requests must be submitted to Savings Plus.

Only 403(b) withdrawal requests can be submitted using the following methods:
Via our online portal at **calstate.edu/403b**, faxing your request to (562) 951-4695, or mailing it to:

CSU Chancellor's Office
Attn: Systemwide Benefits
401 Golden Shore
Long Beach, CA 90802

It is important to always keep your beneficiary information updated with any new life event (marriage, divorce, death, etc.) and your address current. Additionally, if you have multiple voluntary retirement plans with other vendors, you may be able to consolidate all of your accounts with Fidelity.

Savings Plus, our 401(k) and 457 vendor, can be reached at (855) 616-4776 or by visiting **savingsplusnow.com**.
Fidelity Investments, our 403(b) vendor, can be reached at (877) 278-3699 or by visiting **netbenefits.com/calstate**.

ANNUAL OPEN ENROLLMENT

Open Enrollment occurs every year usually from mid-September to mid-October. Retirees can learn more about open enrollment at **calstate.edu/retirement**.

Open enrollment is the time of year retirees should evaluate their existing benefit options as well as any new changes that may occur in the upcoming year and determine if there is a need to make any changes. This is the best time to review your benefit options for yourself and your eligible dependents.

CALPERS DEPENDENT ELIGIBILITY VERIFICATION (DEV)

CalPERS must verify the eligibility of your dependents enrolled in health and dental benefits once every three years. The verification cycle is based on the retiree's birth month. The chart below represents the dates dependent verification will be requested.

Year of Verification	2027	2028	2029	2030	2031	2032
Subscriber Birth Month	January April July October	February May August November	March June September December	January April July October	February May August November	March June September December

Verifying Family Members

Ninety (90) calendar days before the retiree's birth month, CalPERS will send you a letter with the verification due date, a list of the enrolled family members you must verify, and the acceptable verification documents. It is important that you promptly provide the verification documents to CalPERS. CalPERS will verify the same family members for dental benefits.

Your family members may lose their health and/or dental coverage if you delay providing the required verification documents to CalPERS.

For additional information regarding CalPERS verification schedule and the required documents, you can visit the CalPERS website **calpers.ca.gov**. Click the "Retirees" tab, then go to "Health & Medicare" tab.

CONTACT INFORMATION FOR ALL PLANS

HEALTH

Administered by: CalPERS
Phone: (888) 225-7377
Website: **calpers.ca.gov**

DENTAL

Administered by: Delta Dental
Phone: PPO plan (800) 626-3108
Phone: HMO plan (844) 519-8751
Website: **deltadentalins.com/csu**

VISION

Administered by: Vision Service Plan (VSP)
Phone: (800) 400-4569
Website: **csuretirees.vspforme.com**

AUTO, HOME & RENTERS INSURANCE

Administered by: California Casualty
Phone: (866) 680-5143
Website: **calcas.com/CSURetirees**

LIFE, CRITICAL ILLNESS AND ACCIDENT INSURANCE

Administered by: The Standard
Phone: (800) 378-5745
Website: **standard.com/mybenefits/csu**

LEGAL INSURANCE

Administered by: ARAG
Phone: (800) 247-4184
Website: **ARAGlegal.com/csuretirees**

PET INSURANCE

Administered by: Nationwide
Phone: (877) 738-7874
Website: **petinsurance.com/calstateretirees**

401(k) AND 457 PLANS

Administered by: SavingsPlus
Phone: (855) 616-4776
Website: **savingsplusnow.com**

403(b) PLAN

Administered by: Fidelity Investments
Phone: (877) 278-3699
Website: **netbenefits.com/calstate**

CSU The California State University

CSU RETIREMENT WEBSITE: calstate.edu/retirement

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