FREQUENTLY ASKED QUESTIONS

What is Open Enrollment?

The Open Enrollment period is the time each year when all employees can enroll in benefits coverage or change their current benefits coverage for the upcoming calendar year.

What are the Open Enrollment dates for this year?

The Open Enrollment period for benefits is September 14 through October 9, 2026.

Who is eligible to participate?

Active employees with appointments that exceed six months and one day, with a time base of at least .50.

Academic-year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater.

Employees who do not meet eligibility requirements listed above may qualify for health care under the Affordable Care Act (ACA).

Employees who do not meet the eligibility criteria above may still be eligible to enroll in many of the voluntary plans (HCRA, DCRA, auto, home and renters insurance, pet insurance, the legal plan, or the 401(k), 457 and 403(b) plans).

Do all current eligible employees need to enroll or re-enroll for benefits during Open Enrollment?

Your current benefits elections (except for dependent care and health care reimbursement accounts) will roll over to the 2027 plan year. You must re-enroll in the flexible spending accounts every year.

What is a flexible spending account?

Flexible Spending Accounts (FSAs) allow you to set aside money—tax-free—then use that money when you have certain everyday expenses, such as costs related to child care and health care. CSU offers you two FSAs: The Healthcare Reimbursement Account and the Dependent Care Reimbursement Account. You must enroll (or re-enroll) in the flexible spending accounts annually to participate.

What is the effective date of my new benefit choices?

The new benefit choices are effective January 1, 2027.

How do I find out if my doctor participates in CalPERS health plans?

Visit calpers.ca.gov to access the Health Plan Search by ZIP Code tool to find doctors or medical groups in your search. Information is subject to change on a weekly basis. Before making any plan changes, contact the doctor or health plan to confirm availability.

What happens if I miss the Open Enrollment period or if I fail to enroll during my first 60 days of employment as a new hire?

If you have not previously been enrolled in health coverage through CSU and have not provided proof of other coverage, HIPAA offers two provisions—Special Enrollment and Late Enrollment—for employees and their eligible family members to enroll in a CalPERS health plan outside of the initial enrollment period and the Open Enrollment period.

Special enrollment must be requested within 60 calendar days of one of the following qualifying events:

- Loss of other non-CalPERS coverage.
- Marriage/registered domestic partnership.
- Birth/adoption.
- Court-ordered coverage.
- Divorce/termination of registered domestic partnership.

Late enrollment allows an employee to request enrollment if they declined or canceled enrollment for themselves or their eligible dependents, and the special enrollment exceptions do not apply. Late enrollment is applied as follows:

- A 90-day waiting period is required.
- The effective date of enrollment will be the first of the month following the 90-day waiting period after required documentation has been provided to the campus benefits office.

Employees on leave of absence during Open Enrollment may change plans and add/delete dependents. Employees who do not change plans and add/delete dependents during the Open Enrollment period may do so within 60 days of the date they return to regular pay status.

Whom do I contact with additional questions?

Please direct any questions to your campus benefits office.

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