

MEMORANDUM

DATE: September 8, 2009

TO: All Benefits Eligible Employees

FROM: Yasuko Shirakawa
Benefits Coordinator, HREO

SUBJECT: **Annual Benefits Open Enrollment – September/October 2009**

The annual open enrollment period for CalPERS Health, CSU Dental, Dependent Care Reimbursement Account (DCRA), Health Care Reimbursement Account (HCRA), and FlexCash plans is being held September 14 through October 16, 2009. *The effective date for all changes made during open enrollment will be January 1, 2010.*

No action is required of employees who do not wish to make any changes to their Health, Dental or Flexcash plans. However, re-enrollment is required for continued participation in the HCRA/DCRA plans.

CALPERS HEALTH PLANS

Please see the following benefit changes for the CalPERS HMO and PPO Health Plans in 2010.

Health Plan Options in 2010

The following health plans will be offered in 2010:

- Blue Shield Access+ HMO
- Blue Shield NetValue HMO – High Performance Physician Network
- Kaiser Permanente
- PERS Care
- PERS Choice
- PERS Select High Performance Physician Network
- Peace Officers Research Association of California (PORAC), an Association plan. To enroll in PORAC, eligible employees must belong to and pay dues to the Association. Currently, only Unit 8, Statewide University Police Association (SUPA) employees are eligible to enroll in the PORAC health plan.

Benefit Changes for 2010

The following health plan changes are effective January 1, 2010:

- Kaiser Permanente has eliminated chiropractic benefits
- PERS Select/PERS Choice/PERS Care has expanded benefits for transplants
- PORAC added coverage for HIV testing and expanded benefits for transplants

Employees should refer to the Evidence of Coverage booklets for additional information.

Eligible employees who wish to enroll in health coverage, change health plan carriers, and/or add dependents must submit a completed *Human Resources and Equal Opportunity (HREO) Health Benefits Worksheet* to the Benefits Office by **Friday, October 16, 2009**.

To find a personal physician under the Blue Shield HMO or Blue Shield NetValue HMO plan, go to www.blueshieldca.com/calpers.

To view a listing of Blue Cross of California PPO network physicians for PERS Care, PERS Choice or PERS Select, visit <http://www.anthem.com/ca/calpers/>

A comparison chart of premium rates for these plans is available on the HREO Website:

[2010 StaffFacultyMPP Rate Sheet](#)

[2010 Unit 6 Rate Sheet](#)

To assist employees with open enrollment choices, the **2010 Health Plan Chooser** is available on the CalPERS website. This tool will allow employees to view health plans in side-by-side comparisons, and rank them based on personal preference. You can access the Health Plan Chooser at <http://calpers.chooser2.pbgh.org/>. For additional information regarding CalPERS health plans, you may visit the CalPERS website at <http://www.calpers.ca.gov>.

DENTAL PROGRAMS

The CSU continues to offer eligible employees two dental plan coverage types:

- Delta Dental PPO, an indemnity plan
- DeltaCare USA, a pre-paid dental health maintenance association

Participating dentists in the Delta Dental Premier and PPO networks, applicable only to Delta Dental PPO, can be identified by accessing the Delta Dental website at <http://www.deltadentalins.com/csu>; or employees can request a list by contacting Delta Dental at (888) 335-8227.

Employees enrolled in DeltaCare USA will continue to select dentists from DeltaCare USA's exclusive list of providers, which is also provided at <http://www.deltadentalins.com/csu>.

Dental premiums continue to be fully paid by the CSU.

Eligible employees who elect to enroll in dental coverage, change dental carriers or add dependents to their current dental coverage must submit a completed [HREO Benefits Worksheet](#) and a [Dental Plan Enrollment Authorization form](#) (SSN, sign & date only); to the Benefits Office by **October 16, 2009**.

Please see the CSU [2010 Dental Plan Summary and Comparison Chart](#) for a summary of the Delta Dental PPO and DeltaCare USA dental plans.

Unit 8 employees are covered under the Basic Dental Plan; all other employee categories are covered under the Enhanced Dental Plan.

HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA) and DEPENDENT CARE REIMBURSEMENT ACCOUNT (DCRA)

The deadline to enroll in the Health Care and/or Dependent Care Reimbursement Account (HCRA/DCRA) plans for this annual open enrollment period is **October 16, 2009** for an effective date of January 1, 2010.

Current enrollees who wish to continue participation in the HCRA and/or DCRA plan in 2010 must re-enroll during open enrollment, as continued enrollment is not automatic. Please review your enrollment choice and dollar amount to be certain that enrollment is processed accurately.

The minimum monthly contribution for each plan is \$20 per month (\$240 annually), up to a maximum monthly contribution amount of \$416.66 (\$5,000 annually). The administrative fee continues to be \$1.00 per month for each plan. Please see the [HCRA brochure](#) and [DCRA brochure](#) and the [HCRA/DCRA Worksheet](#) for plan information.

To enroll in HCRA and/or DCRA for the 2010 plan year, please complete and return the [HCRA/DCRA Enrollment Form](#) to HREO by the deadline date.

FLEXCASH PLAN

There is no change to the FlexCash plan. The benefit levels for FlexCash remain \$128 per month for cash in lieu of medical coverage and \$12 per month for cash in lieu of dental coverage; \$140 per month for both. FlexCash is available to all CSU employees eligible for medical and dental coverage if they have other, **non-CSU** coverage.

Employees planning to remain in FlexCash are not required to complete enrollment forms during open enrollment. For those employees who plan to enroll or make changes to their existing enrollment must submit a completed [HREO Benefits Worksheet](#) and a [FlexCash Enrollment Authorization Form](#) to the Benefits Office by **October 16, 2008**. Enrollment in the FlexCash plan will become effective January 1, 2010.

As a reminder, lecturers and coaches who are appointed for at least six (6) weighted teaching units (0.4 time base) for one full semester may enroll in the FlexCash plan.

VOLUNTARY LIFE INSURANCE

Although Standard does not offer a formal open enrollment period for Voluntary Life Insurance, eligible employees can enroll in the benefit at any time during employment. If an employee chooses to enroll after the first sixty (60) days of hire or eligibility, the employee must submit a completed medical questionnaire along with the enrollment form.

CalPERS ONLINE SERVICES: my | CalPERS

In 2008 CalPERS launched my | CalPERS, a new personalized and secure member web site. my | CalPERS allows you to access all CalPERS self-service tools and services in one, easy-to-use place with just a click of a mouse.

my | CalPERS is an integrated extension of CalPERS On-Line, the CalPERS web site. my | CalPERS provides access to your personal information and online services, including details about health plans that are available in your area. Members will also find all the forms and publications necessary to make informed decisions about choosing a health plan during Open Enrollment. You can access my | CalPERS via CalPERS On-Line, or by going directly to <http://my.calpers.ca.gov>.

Since my | CalPERS is a secure site, you must log in each time you visit in order to view your personal data. The Log In process requires you to only register in one place, and if you have registered to use the CalPERS On-Line services in the past, there is no need to re-register. Members can use their existing User ID and Password. Registering is also easy and fast.