



California State University San Marcos

Annual Benefits Open Enrollment

October 10 – November 4, 2011

The official annual open enrollment period for health, dental and various CSU voluntary benefits programs is being held October 10, 2011 through November 4, 2011. The effective date for all changes made during open enrollment will be **January 1, 2012**. Please carefully review all benefits changes for you and your family members.

During this period, benefit-eligible employees may:

- Enroll in, add eligible family members to, and/or change CalPERS health and CSU dental insurance plans
- Enroll in or make changes to the FlexCash plan
- Enroll or re-enroll in the Dependent Care Reimbursement Account (DCRA) plan
- Enroll or re-enroll in the Health Care Reimbursement Account (HCRA) plan
- Enroll or cancel enrollment in the MetLaw Legal Program
- Enroll in the AFLAC Critical Illness plan

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

Health Premium Rates for 2012

The CalPERS Board of Administration approved the 2012 health rate package. To view the changes in rates for the 2012 plan year please visit the HREO website:

[2012 Staff/Faculty/MPP Rate Sheet](#)
[2012 Unit 6 Rate Sheet](#)

Eligible employees who wish to enroll in health coverage, change health plan carriers, and/or add eligible dependents must submit a completed [Human Resources and Equal Opportunity \(HREO\) Benefits Worksheet](#) to the Benefits Office by **Friday, November 4, 2011**.

New! CalPERS Virtual Health Fair

This year CalPERS is introducing a new web-based “virtual health fair” as an alternative to hosting onsite open enrollment health fairs. The 2012 Webinar on Health Plan Design, Rate, and Benefit Changes will provide employees and their dependents with information presented by expert representatives from each of the CalPERS health plans. The webinar will provide participants with 24/7 access, and the materials are available for download. To access the virtual health fair please visit <http://www.calpers.ca.gov/index.jsp?bc=/member/video/view/2012-health-plan.xml>

Open Enrollment Checklist:

- Learn about the changes for 2012
- Review your current benefit plans
- Assess your benefit needs
- Consider your health plan choices for 2012
- Visit the CalPERS Open Enrollment Center at www.calpers.ca.gov
- Complete all Open Enrollment changes by the deadline of **November 4, 2011**

CalPERS Health Plan Chooser Tool

To assist employees with open enrollment choices, the 2012 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/>



Health Plan Changes 2012

Highlights of the 2012 CalPERS health benefit changes are listed below. *Please refer to the health plan's Evidence of Coverage (EOC) booklet for a complete explanation of the benefits covered, as well as benefit changes, limitations and exclusions that apply.* For additional information on CalPERS health plans, please refer to the CalPERS open enrollment materials, or visit the CalPERS website at: <http://www.calpers.ca.gov>.

Blue Shield NetValue

- Expanding service area to include Contra Costa County, and withdrawing from Santa Barbara County
- Adding providers in Los Angeles, Riverside, Orange and San Bernardino Counties

To find a personal physician under the Blue Shield HMO or Blue Shield NetValue HMO plan, go to <https://www.blueshieldca.com/bsc/calpers/member/index.jhtml>

PERS Select

- Expanding service area to include Marin County

PERS Select/Choice/Care

- Expanding the Value Based Site of Care program, which establishes a payment threshold for three additional elective procedures. When members receive service at an outpatient hospital rather than an ambulatory surgery center the following thresholds apply:
 - Arthroscopy - \$6,000 limit
 - Cataract Surgery - \$2,000 limit
 - Colonoscopy - \$1,500 limit

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

Peace Officers Research Association of California (PORAC)

- Increasing the deductible from \$50 to \$100 for the Medicare Rx Plan

General Pharmacy Benefit Highlights (all health plans)

- Retail co-payments for brand name drugs will increase by \$5
- Members may receive a 90-day supply of maintenance medication through mail order for the price of a 60-day retail supply.
- Members maintain access to brand name drugs when a Food and Drug Administration approved generic equivalent is available by paying the difference between the cost of the generic and brand name drug. A brand co-payment applies when a prior authorization for the brand name drug is obtained due to medical necessity.
- Exclude discretionary lifestyle drugs from the \$1,000 out-of-pocket maximum for mail order prescriptions

New Pharmacy Benefit Manager for CalPERS PPO Members:

CalPERS has selected CVS Caremark to administer prescription drug benefits for more than 346,000 members of CalPERS self-funded PERS Select, PERS Choice and PERSCare PPOs effective January 1, 2012. CVS Caremark will offer several new benefits:

- A Maintenance Choice Program will allow members to pick up a 90-day supply of medication directly from a CVS pharmacy at a time convenient to them. Members will pay their typical mail order co-pay for a prescription on the same day and be able to talk face-to-face with a pharmacist.
- The "Gaps in Care Plus" Medical Program will use an integrated medical and pharmaceutical approach to identify potential gaps and omissions in drug and medical therapy for participating CalPERS members.
- Members will be able to save money by choosing "best choice" medications (generics and preferred brands) and 90-day supplies, where appropriate, in the "iBenefit" personalized mailing program.

Health Plan Options in 2012:

1. BlueShield Access + HMO
 2. BlueShield NetValue (HMO)
 3. Kaiser (HMO)
 4. PERS Care (PPO)
 5. PERS Choice (PPO)
 6. PERS Select (PPO)
 7. Peace Officers Research Association of California (PORAC) for Unit 8 employees only (PPO)
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Dental Program

There will be no changes to coverage levels and plan benefits for the Delta Dental PPO and DeltaCare USA dental plans. Please review the CSU [2012 Dental Plan Summary and Comparison Chart](#) for a summary and comparison of the Delta Dental PPO and Delta Care USA plan. Unit 8 employees are covered under the Basic Dental Plan; all other employee categories are covered under the Enhanced Dental Plan.

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

1. Delta Dental PPO, an indemnity plan
2. 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>.

Eligible employees who elect to enroll in dental coverage, change dental carriers or add eligible dependents to their current dental coverage must submit a completed [HREO Benefits Worksheet](#) and a [Dental Plan Enrollment Authorization Form](#) to the Benefits Office by **Friday, November 4, 2011**.

Health, Dental and Vision benefits dependent information

If you elect coverage for one of your eligible dependents during open enrollment, you will be required to provide a valid Social Security Number for that dependent and required documentation. If a valid Social Security Number or required documentation is not provided, your enrollment request will not be processed.

Required documentation includes:

- Spouse (copy of marriage certificate)
- Domestic Partner (copy of declaration of domestic partnership filed with the Secretary of State)
- Dependent Child from birth to the end of the month in which the child reaches age 26 (copy of birth certificate).
Dependent child includes a stepchild, adopted child or where an employee has established a parent-child relationship.

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. 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 **Friday, November 4, 2011**.

Tax Advantage Premium Plan (TAPP)

There is no change in the Tax Advantage Premium Plan (TAPP) for the 2012 plan year. Employees planning to remain in the TAPP plan are not required to complete enrollment forms during open enrollment. For those employees who wish to discontinue participation in TAPP, please contact the Benefits Office.

New! Flexible Spending Debit Card for HCRA Enrollees

The CSU is pleased to announce the implementation of a Flexible Spending Plan (FSA) debit card to HCRA enrollees, beginning in the 2012 plan year. The optional "FSA Benny Card" issued by ASIFlex, allows HCRA enrollees to pay for out-of-pocket medical expenses (i.e., health, dental, vision, etc.) when issued as payment at Health Care Providers and certain retail locations that have implemented an Inventory Control System, per IRS regulations. There is a small, monthly administrative fee applicable to enrollees that choose the FSA debit card. Additional information on the optional "FSA Benny Card" will be provided in a forthcoming announcement.

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 **Friday, November 4, 2011** for an effective date of January 1, 2012.

Current enrollees who wish to continue participation in the HCRA and/or DCRA plan in 2012 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](#) for plan information. Please plan your annual HCRA/DCRA contribution carefully, as mid-year contribution changes cannot be made without a qualifying permitting event.

To enroll in HCRA and/or DCRA for the 2012 plan year, please complete and return the [HCRA/DCRA Enrollment Form](#) to HREO by **Friday, November 4, 2011**.



Voluntary Benefits Plans

The Voluntary Benefits Plans listed below are available to eligible CSU employees. Please visit the CSU benefits portal to review employee eligibility requirements under each plan: <http://www.calstate.edu/hr/benefitsportal/>

| Plan | Vendor |
|--|-----------------------|
| Auto and Home Insurance | California Casualty |
| Critical Illness Plan | AFLAC |
| Accidental Death & Dismemberment Insurance | The Standard |
| Voluntary Life Insurance | The Standard |
| Voluntary Long Term Disability | The Standard |
| MetLaw Legal Plan | Hyatt Legal Plan Inc. |

Employees must coordinate directly with the vendor for questions and/or enrollment into these voluntary plan(s). Additional information regarding these voluntary benefit plans can be found on the CSU Systemwide Benefits Portal at: <http://www.calstate.edu/hr/benefitsportal/>. Please note that all of the above voluntary benefit plans, with the exception of the MetLaw Legal plan, allow employees to enroll throughout the year. MetLaw, enrollment and/or cancellation can only be requested during designated open enrollment periods.

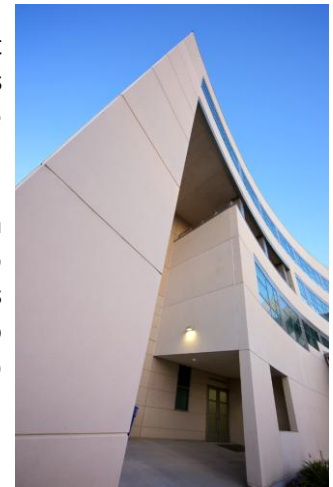
Auto and Home Insurance:

The Auto and Home Insurance plan offered by California Casualty, allows CSU eligible employees to obtain auto and home insurance policies at a discounted rate. The plan also has an identity theft component known as ID Defense. All policies are written for a 12-month period. Eligible employees can enroll in this benefit at any time during employment. To learn more about California Casualty Auto and Home Insurance or to enroll, please visit the California Casualty website at: <http://www.calcas.com> or call (866) 680-5143.



AFLAC Group Critical Illness:

The Group Critical Illness plan, offered by AFLAC, provides a lump-sum benefit payment to cover out-of-pocket medical expenses and the costs associated with life-changes following the diagnosis of a covered critical illness. Critical Illnesses covered under the plan include the following: Heart Attack, Stroke, Major Organ Transplant, Renal Failure (End Stage), Cancer, Carcinoma in situ, Coronary Artery Bypass Surgery, and Skin Cancer. During the CSU annual open enrollment period, October 10, 2011, through November 4, 2011, all CSU eligible employees will be provided a final opportunity to enroll in the AFLAC Critical Illness Plan with Guaranteed Issue – no health questions asked. Guaranteed Issue is available up to \$20,000 for employee coverage and up to \$10,000 for spouse/domestic partner coverage. To learn more about AFLAC Group Critical Illness or to enroll please visit www.aflac.com/csu or call (877) 801-7931



Voluntary Life Insurance:

The Standard offers CSU eligible employees the opportunity to purchase Voluntary Life Insurance at a competitive group rate. Effective January 1, 2012, the Voluntary Life Insurance rates will decrease by an overall average of 15 percent. This plan does not have a formal open enrollment period. 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 will be subject to Evidence of Insurability (EOI) requirements. To view rates or to enroll, please visit The Standard website at: <http://www.standard.com/mybenefits/csu/index.html>

Voluntary Long Term Disability:

The Voluntary Long Term Disability Plan administered by The Standard, provides loss of income protection (up to 60%) due to a qualified disability. The vendor offers two (2) different plan options which include a 30 or 90 day waiting period. 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 will be subject to Evidence of Insurability (EOI) requirements. To view rates or to enroll, please visit The Standard website at: <http://www.standard.com/mybenefits/csu/index.html>

MetLaw Legal Plan:

For a monthly premium of \$19.70, the MetLaw Legal Plan offered by Hyatt Legal Plans, Inc., provides representation for many personal legal services for employees and their eligible dependents. Participants can receive services from a Network or Out-of-Network attorney. Services for covered legal matters performed by a Network attorney are fully paid for by the plan. Out-of-Network attorney fees for covered services are reimbursed based on a set fee schedule. The plan covers telephone and office consultations for an unlimited number of matters, even if the matter is not fully covered, so long as it is not excluded. The annual open enrollment period for the MetLaw Legal Plan will be held October 10, 2011, through November 4, 2011. Employees that do not enroll or cancel enrollment in the plan during the open enrollment period will not have another opportunity to enroll or cancel enrollment in the plan until the next designated open enrollment. To enroll or cancel enrollment or for questions about the plans limitations and exclusion please call MetLaw at (800) 438-6388 or visit the MetLaw website at www.metlife.com/mybenefits. If you are currently enrolled in the MetLaw Legal Plan, enrollment will continue automatically into the next plan year.

Additional information regarding all of the CSU Core and Voluntary Benefits plans can be found on the CSUSM Open Enrollment website at: <http://www.csusm.edu/hr/benefits/annualenrollment.html>. As a reminder, all Open Enrollment election forms are due to the Benefits Office no later than **November 4, 2011, at 4:00 pm**. Forms received after this date will not be accepted. If you have any questions regarding open enrollment, please contact the Benefits Office at: (760) 750-4418.