Benefits—to meet the needs of **CSU Employees**

at every stage of life

Academic Faculty, Administrative Professionals, Veterinary and Clinical Psychology Interns, Post Doctoral Fellows

2016 Open Enrollment Newsletter
Required Government and Regulatory Notices

All required open enrollment notices are included in the CSU Cost Share 2016 Faculty and Admin Pro Privileges and Benefits Summary booklet available on the HR website. Familiarize yourself with this booklet to become well-versed in comprehensive benefit program requirements and acquire an understanding of the importance of governmental required notices.
It’s time for Open Enrollment
October 26—November 20

This is an important year to pay special attention to your insurance plan options.

The enrollment choices you make can influence your health and financial well-being in the upcoming year. Closely review the newsletter highlights and utilize the educational resources to make well-informed benefits selections for calendar year 2016!

✓ Ram Plan-HDHP—a new high deductible health plan option, with an health savings account (HSA); provides a $500 employer contribution to your HSA in CY16

✓ Medical premium increases—no change to dental, life, disability or vision

✓ No change in coverage, deductibles or copays—except, coverage for gender dysphoria is eligible in accordance with Anthem’s medical policies

✓ Long Term Disability—after-tax benefit provides greater disability income replacement

✓ Commuter benefit—transit provides the ability to make pre-tax contributions for bus and vanpool expenses (elect in December for January pay advice)
Looking ahead to a new benefits year—2016

CSU offers health plans that have different premium costs and benefit coverage levels—find a plan that works for you! You will find valuable information in this newsletter to easily explore and navigate open enrollment. Program highlights and premium rates for next year are included.

The benefits you select provide the opportunity to make important decisions about your insurance coverage—it is all about your health and financial wellness.

Educational Enrollment Resources for YOU

- CSU benefits and changes for CY16
- Human Resources website
- Employee self-service
- Medical cost comparative tool (Anthem/WebMD)
- LiveHealth online (web based physician visit for $49)
- HSA educational video workshop
- HSA basics—learn how they work

(Setting up a Fidelity HSA Account will occur after open enrollment in mid-December)

Maximize your enrollment

Your benefit package is an important part of your total university compensation. Reviewing and making changes is important. However, if you do not complete your open enrollment selections, you may:

- Miss out on valuable tax savings opportunities
- Be enrolled in the wrong medical or dental plan for your health and financial status
- Forgo participation in a CSU plan until the following calendar year

...do the reading. . . . do the math. . . . do the reading. . . . do the math...
FITlife and Healthy Lifestyles

Your University medical plan enrollment accompanies Anthem Healthy Lifestyles as part of a total integrated and comprehensive wellness solution. Anthem Healthy Lifestyles is an online health and fitness motivation program that includes nutrition trackers, activities, and preventive care information that rewards you for taking steps toward a happy and healthier lifestyle.

The wellness program will help you find a healthy lifestyle balance, while measuring your biometrics and receiving rewards for participating. But that is not all—a wellness incentive, $150, provided by CSU to Anthem enrolled employees, for greater health and financial engagement in 2016! It is simple and easy to obtain—complete the following:

$150—EMPLOYEE WELLNESS INCENTIVE

If the specified wellness activities requiring completion prior to December 31, 2015, and the financial check-up are completed between January 1, 2015 and February 29, 2016, employees enrolled in a CSU Anthem medical plan may be eligible for an increased $150 incentive (taxable).

Activity completion by Dec. 31, 2015
1. Enrollment in Anthem’s online Healthy Lifestyles program
2. Participate in the Health Fair (Blood Draw/Biometrics)
3. Complete the online Anthem Well-Being Assessment

Activity completion by Feb. 29, 2016
4. Financial check-up with Fidelity, TIAA-CREF, VALIC or PERA (form located on the HR website)

Don’t delay—get started now.

CSU is committed to providing comprehensive and competitively priced benefits and helping sustain and improve your overall health and well-being.
Program highlights for calendar year—2016

Benefits Highlights

- **FITlife** Health and Wellness incentive ($150); no-cost flu shots and lipid/glucose blood panel for CSU Anthem enrolled employees and eligible family members
- Health plan premiums increase in 2016 due to medical inflation and rising claims expenditures on our plan
- A new high deductible health plan added—Ram Plan-HDHP with a Health Savings Account option
- Premiums and coverage for dental and vision are unchanged
- Long term disability insurance provided post-tax to maximize your benefit
- CSU health plans compare favorably to peers

How much does CSU contribute to my benefits?

Under the Cost Share model, your University benefits contribution is:

- 100% of the premium cost of employee only coverage under the medical Green plan and/or the Delta Dental Basic plan.
- 75% of the premium cost of employee + 1 or family coverage under the medical Green plan and/or the Delta Dental Basic plan.
- 75% of the premium cost of employee + 1 or family coverage under the medical Green plan and/or the Delta Dental Basic plan
- $70,000 of Basic Group Term Life coverage (subject to age related benefit reduction at age 70 and imputed income).
- 100% of the cost of coverage under the Long Term and Short Term Disability plans (LTD and STD). Plan enrollment and coverage for LTD is limited to age 70. LTD and STD are provided on a post-tax basis. It is important to note that disability income replacement benefits for which premiums were paid on a post-tax basis are tax exempt under current IRS regulations, while those income replacement benefits received as a result of premiums paid on a pre-tax basis are fully taxable.
- Employees electing coverage under the Point of Service, Gold, Green or Ram Plan-HDHP medical plans and/or the Delta Dental Basic and Plus plans are responsible for the premium difference above and beyond the stated University’s contribution based upon the selected tier of coverage (e.g., employee, employee + 1, and family).

Do you have insurance coverage questions?

Along with the written materials and resource links provided during open enrollment, benefit plan meetings will be offered to help you understand important aspects of your coverage. See the [HR website](#) for Benefits Fair event details.

<table>
<thead>
<tr>
<th>NOV. 12—EDUCATIONAL PRESENTATIONS (LSC 382)</th>
</tr>
</thead>
<tbody>
<tr>
<td>9:30 a.m.</td>
</tr>
<tr>
<td>11 a.m.</td>
</tr>
<tr>
<td>1 p.m.</td>
</tr>
</tbody>
</table>

Off-campus employees may dial **970-491-2601** to participate in the sessions denoted above. All events take place in Mountain Standard Time (MST).
Is there an interactive medical cost comparative tool for me to use?

Yes, you may wish to use the Anthem/WebMD medical cost comparative tool to create illustrations of what plan may be best for you.

When picking a plan, benefits experts recommend considering not just the monthly premium that comes out of your paycheck every month, but to also determine how much medical care your family may utilize each year. Employees who are fairly healthy or do not generally incur substantial healthcare expenses, may wish to choose an option with a higher deductible. But choosing the lowest-cost option could result in less than desirable financial consequences if you end up spending a lot out-of-pocket on coinsurance for doctor visits and other services. Be prepared for medical care costs, as they are difficult to plan for. Looking for the best financial fit for you and your family to create financial well-being is important.

What insurance plans do not change in 2016?

The Cost Share benefits program has minimal changes in 2016. Let’s take a look.

- **Dental insurance**—plan premiums and the features of the Delta Dental Basic and Plus plan remain unchanged.
- **Life insurance and accident related insurance**—plan benefits and premiums remain unchanged.
  - CSU provides you with $70,000 in basic life insurance at no-cost (you must list a beneficiary in the online enrollment system).
- **Short term disability (STD)**—plan benefits and premiums remain unchanged.
  - CSU provides you with STD insurance at no-cost.
- **Long term disability (LTD)**—plan benefits and premiums remain unchanged.
  - CSU provides you with LTD insurance at no-cost.
- **Long term care insurance**—employee’s may apply for coverage at anytime throughout the year. This is a voluntary employee benefit and Genworth Life is the insurance provider. Details may be located online at Genworth’s website (use group code “CSU” and access code “groupltc”.
- **Dependent care flexible spending account (FSA)**—employee annual contribution amount remains unchanged (up to $5,000/year; set by IRS).
- **Health care flexible spending account (FSA)**—employee annual contribution amount remains unchanged (up to $2,550/year; set by IRS).

When is the Benefits Fair?

The Human Resources annual Benefits Fair takes place on **Thur., Nov. 12 in the Lory Student Center North Ballroom**.

Plan on spending time to learn about your benefits from the vendors who administer the programs. You will enjoy food and fun at this educational event sponsored by Anthem.

Stop in at anytime between 9 a.m.—2 p.m. and enjoy the festivities.

Off-campus employees may participate in event presentations; see page 6 for
What’s new in calendar year 2016?

Benefit plan rates and insurance coverage features

The cost of health care inflationary trend continues to increase across the country. CSU’s medical plans are experiencing higher than normal claims expenditures, in part, due to greater plan utilization and the greater cost of provider services.

Employees will see higher medical premiums in calendar year 2016, with CSU picking up the largest portion of the cost. This increase is necessary to keep the plan revenue in line financially with expected claims.

CSU provides high value coverage by way of providing the Green plan and the Ram Plan-HDHP, at no-cost for employee only coverage.

Healthcare insurance—The contribution increase is shared by both you and the University based upon the medical plan you select. Plan rate charts follow on subsequent pages in this newsletter.

Here is what is different in rates for 2016:

Green plan—monthly premiums will increase $17 for employee + 1 and $25 for family coverage, employee only coverage is at no-cost to you.

Gold plan—monthly premiums will increase $8 for employee only, employee + 1 will increase $34 and $25 for family coverage.

POS plan—monthly premiums will increase $15 for employee only, employee + 1 will increase $46 and $67 for family coverage.

New Ram Plan-HDHP—monthly premiums mirror the Green plan; CSU provides a $500 contribution in an HSA account in calendar year 2016.

Health savings account—invest in your financial health and wellness and start an health savings account (HSA), which is like a personal savings account for medical care with mutual fund investment options. You can elect the HSA only when enrolled in the Ram Plan-HDHP per IRS rules. An HSA is simple, convenient and affordable. It allows you to save for future medical expenses on a tax free basis.

Eligibility: You are not eligible for an HSA if you are enrolled in Medicare; could be claimed as a tax dependent on another person’s tax return; are on active military service; or covered by a non-HDHP plan. FSA health care enrollment is not allowed if employee or employer contributions are made to an HSA.

Flexible features: Unlike an FSA, unused HSA funds roll over each year to help pay for future health expenses or to save for retirement. You control the money in your health savings account and decide if and when to spend it.

IRS contribution limits: Annual contributions to an HSA cannot exceed $3,350 for individual and $6,750 for family and these maximums include the employer contribution of $500 received from CSU in calendar year 2016. If you are age 55 by the end of the calendar year, the IRS allows you to contribute an additional $1,000 catch-up contribution to your HSA account each year.

Is your life insurance beneficiary listed?

The University provides $70,000 in basic life insurance to benefits eligible employees at no-cost. It is important to ensure you list a beneficiary who may receive the value of your policy upon your death to avoid probate circumstances.

Over 700 employees do not have a beneficiary listed in the online system.

A new year means new opportunities—log in to the online enrollment system and assign your beneficiary today!

Generic equivalents and over-the-counter drugs save you money!

Before your medical provider writes you a prescription, ask about generic equivalents, lower-cost brand name drugs to treat the same condition, or even over-the-counter options. Cost comparisons of medicine in the same drug class indicate that the most expensive drug doesn’t indicate it is the best. There are usually less expensive generic equivalents to the drugs you see on TV.
Look closely at medical rates and coverage options!

You may find a medical plan with a higher monthly premium and lower copayments and/or deductibles are best for those individuals who use a lot of healthcare. Healthy employees may have a better financial outcome over the course of a year by selecting a plan with a lower premium and a higher deductible.

Think about it—consider your financial health and wellness after using the Medical cost comparative tool from Anthem and WebMD.

Program highlights for calendar year—2016 (continued)

The HSA administrator, Fidelity Investments, requires you to establish your account at www.netbenefits.com/CSU, in mid-December after they receive your enrollment information.

A table comparing the features of an HSA and an FSA is located on a subsequent page in this newsletter. This is an important aspect as the IRS does not allow these plans to be elected simultaneously.

Wellness incentive ($150)—For 2016 the FITlife health and financial wellness program is being expanded with an incentive double last year.

A new opportunity to participate in several health engagement activities begin with the Benefits and Health Fair on Nov. 12. Anthem enrolled employees may choose to participate in four fun and interactive activities to earn the incentive. See page 5 of this newsletter for details.

Employees who successfully complete the specified activities will receive $150 through their pay advice in March 2016. Note: The IRS considers cash incentives taxable compensation.

We understand that off-campus employees living and working outside of the greater surrounding northern Colorado region, cannot readily attend the Health Fair event. Special accommodations have been made for you!

Off-campus Anthem enrolled employees were emailed a message with specific details on how to obtain a free lipid/glucose panel. If you cannot locate the instructions, please email myhr@colostate.edu to obtain the applicable forms. You may also call 970-491-MyHR (6947) to determine your eligibility for this convenient feature.

How does the Affordable Care Act affect my medical plan in 2016?

Affordable Care Act (ACA) Implications

The University’s self-funded medical plan complied with the Employer Mandate in 2015 and is now working on meeting complex tax reporting rules under IRC 6055 and 6066 in 2016.

Employees will receive a 1095-C benefit plan participant statement in January to comply with this component of the ACA. In addition, all employee medical plan enrollment information, including covered dependents, will be transmitted to the IRS in 2016.

As a large employer, CSU also pays taxes, fees and penalties related to the employees we offer medical benefits to, which are substantial in nature. We will continue to provide periodic updates to campus about future ACA impacts.

How do my benefits compare to peer institutions?

CSU takes great care to annually review comparative benefits data to ensure our employees receive competitive insurance coverage. The

Did you know?

The University provides benefits eligible employees with two no-cost medical plan choices.

If you enroll in employee only—Green or Ram Plan-HDHP medical plan coverage, the $433 monthly premium will be paid by CSU.

Green plan
$1,000—individual deductible
$2,000—family deductible
$150/$300—Rx deductible
(individual/family)
Plan pays: 80%—expenses
You pay: 20%—expenses

Ram Plan-HDHP
$1,500—individual deductible
$3,000—family deductible
Rx deductible included

$500 HSA contribution from CSU in CY16

Plan pays: 80%—expenses
You pay: 20%—expenses

Know that IRS rules for an HDHP require the family deductible to be satisfied before claims will begin to pay for medical care and prescriptions. This is unlike the Green and Gold plans.
peer group utilized by the University to conduct this exercise is regionalized with institutions of higher education in the state of Colorado. In part, this is a key concept as the affordability of plan coverage offered by employers is tied to the cost factors of the market in which they do business. For the majority of our work force, employees receive services in a market with high cost implications, which is inherent within certain regions of Colorado. While peer benchmark data is regionalized for aspects of healthcare, other types of benefits, like retirement plans, would expand to a larger peer review of colleges located outside of Colorado.

Our CSU Cost Share program benefits contend very well with our peer group. In fact, in many cases they are very competitively priced and have a high coverage level. It is should be noted that only two universities offer a no-cost medical plan to their employees, like CSU, but we are far more generous in that we provide two free medical plans (Green and Ram Plan-HDHP employee only coverage).

Illustrative comparative benchmark data is located on subsequent pages of this newsletter.

Does my medical plan provide free flu shots?

Yes, the self-funded medical plans at CSU provide no-cost flu shots. In fact, the University also provides this service on campus during the annual Health Fair. Upcoming dates for this event are Nov. 12, Nov. 17, Nov. 18, and Nov 20. Visit the HR website for additional event details.

Can I receive no-cost preventive care services to stay healthy?

Yes, the medical plans provide preventive care services for employees. Supporting employee health and wellness by providing no-cost preventive care services into University sponsored medical plans contributes to a healthy workplace and we are happy to integrate this important feature into our insurance coverage.

You are encouraged to take full advantage of preventive care opportunities such as physical exams, screenings, tests and vaccines to jump-start your wellness awareness and create a road map to a happy and healthier you!

Examples:
- Blood pressure
- Depression screening
- Cholesterol and lipid levels
- Prostate cancer exams
- PSA test
- Obesity screenings

You can view a narrated video of the CSU Cost Share benefit program open enrollment changes provided to you—visit the HR website for more information.

Get informed and start the year off right
Who can I enroll on my benefits plans?

Eligible Family Members—
In order to determine which eligible individuals may be enrolled in CSU benefits coverage, please review the participation information below. Eligible individuals include only the following categories. Official documentation validating the relationship of the dependent to the employee is required:

- Your spouse or common-law spouse;
- Your same or opposite gender domestic partner;
- Your same or opposite gender civil union partner;
- You, your spouse’s, common-law spouse’s, domestic partner’s or civil union partner’s unmarried or married child(ren) including natural children, legally adopted children, foster children placed with you for adoption, stepchildren, children in which legal guardianship has been designated and children defined under a Qualified Medical Child Support Order (QMSCO) until the child attains age 26.

These individuals may or may not be your qualified federal tax dependent—imputed income applies to non-qualified federal tax dependents.

What is the pre-tax commuter transit benefit?

CSU is committed to facilitating good transportation options for employees.

As a result, CSU is pleased to offer benefits eligible employees another way to save money on commuting. You may contribute pre-tax to a transit account by way of Discovery Benefits the FSA administrator. The IRS allows up to a $130 per month pre-tax contribution (2016) to pay for transit expenses like bus, vanpool and the like.

This will save you money as you utilize the convenience of a debit card, preloaded with your pre-tax payroll contributions.

And, to make it even better CSU will pay the monthly administrative account fee for you!

We understand commuting in a means other than a car is not feasible for everyone, but if it works for you – we encourage you to try out this program.

As with many plans, you will want to save your receipts in the event of IRS audit.

The sign-up for this program will not occur until sometime in December for payroll deduction beginning in January.
There are three ways to receive enrollment assistance

1. **Benefits Fair**

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oct. 29, Nov. 3, 9</td>
<td>Enrollment Help</td>
<td>9am-11am</td>
<td>Library room 175</td>
</tr>
<tr>
<td>Nov. 12, 17, 18, 20</td>
<td>Health Fair</td>
<td>Daily (varies)</td>
<td>LSC-North Ballroom</td>
</tr>
<tr>
<td>Nov. 6, 19</td>
<td>Enrollment Help</td>
<td>1pm-3pm</td>
<td>Library room 175</td>
</tr>
<tr>
<td>Oct. 26-Nov. 20</td>
<td>HR Service Center</td>
<td>7:45 am-4:45 pm</td>
<td>555 S. Howes Street, 2nd floor</td>
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</tbody>
</table>

2. **Help Sessions**

3. **Online Resources**

Free Flu Vaccinations and lipid/glucose Blood Draw for CSU Anthem enrolled employees and eligible family members—Health Fair. Registration is required.
Colorado State University reimburses Anthem for the direct costs of your insurance when you visit the doctor or obtain a prescription. Anthem operates as the administrator primarily responsible for processing your medical claims. Your participation in the FITlife health and financial wellness program is good for you and CSU.

For 2016, the premiums will increase and are shared by you and the University based upon the plan you select.

The Ram Plan-HDHP + HSA is new for 2016. The individual deductible is $1,500 and the family deductible is $3,000. The entire family deductible must be met before medical or prescription drug expenses will be paid. This deductible does not accumulate like the Gold and Green plan due to IRS regulations.

The out-of-pocket maximum for individual is $6,550 and it includes the deductible for prescriptions and medical care; family out-of-pocket maximum if $13,100.

Coverage is paid at 80% by CSU and 20% by you.

### Medical Premium Rates for Calendar Year 2016

<table>
<thead>
<tr>
<th>Medical Coverage Level</th>
<th>Ram Plan-HDHP + HSA</th>
<th>Green Plan</th>
<th>Gold Plan</th>
<th>POS Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$433</td>
<td>$433</td>
<td>$525</td>
<td>$597</td>
</tr>
<tr>
<td>CSU’s Contribution</td>
<td>$433</td>
<td>$433</td>
<td>$433</td>
<td>$433</td>
</tr>
<tr>
<td>Employee’s Cost</td>
<td>$0</td>
<td>$0</td>
<td>$92</td>
<td>$164</td>
</tr>
<tr>
<td><strong>Employee + 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$777</td>
<td>$777</td>
<td>$964</td>
<td>$1,094</td>
</tr>
<tr>
<td>CSU’s Contribution</td>
<td>$583</td>
<td>$583</td>
<td>$583</td>
<td>$583</td>
</tr>
<tr>
<td>Employee’s Cost</td>
<td>$194</td>
<td>$194</td>
<td>$381</td>
<td>$511</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$1,091</td>
<td>$1,091</td>
<td>$1,362</td>
<td>$1,551</td>
</tr>
<tr>
<td>CSU’s Contribution</td>
<td>$818</td>
<td>$818</td>
<td>$818</td>
<td>$818</td>
</tr>
<tr>
<td>Employee’s Cost</td>
<td>$273</td>
<td>$273</td>
<td>$544</td>
<td>$733</td>
</tr>
<tr>
<td><strong>Family Split - Both Spouses, Domestic Partners or Civil Union Partners Benefit Eligible</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$1,091</td>
<td>$1,091</td>
<td>$1,362</td>
<td>$1,551</td>
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<td>CSU’s Contribution</td>
<td>$1,016</td>
<td>$1,016</td>
<td>$1,016</td>
<td>$1,016</td>
</tr>
<tr>
<td>Employee’s Cost</td>
<td>$37.50/each</td>
<td>$37.50/each</td>
<td>$173.00/each</td>
<td>$266.50/each</td>
</tr>
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For information about medical plan benefits, eligibility, mid-year qualifying events, etc., please refer to the CSU Cost Share Faculty and Admin Pro Privileges and Benefits Summary booklet available on the [HR website](#).
We are pleased to introduce to you a new low-cost web based application to help you receive medical care in a more convenient or non-urgent situation; whatever works best to fit your lifestyle. Is available in most states 24 hours a day, 7 days a week, 365 days a year. You can use it anywhere you have a computer or mobile device with internet access (at home, in the office, or on the go). This web based service to medical care provides direct access to in-network Anthem Contracted providers. You pay via credit card in a secure, convenient, and easy-to-use environment. If you need a prescription, doctors are allowed to ePrescribe utilizing local pharmacies (where applicable). Go to LiveHealth.com for more program details including a map. Employees in AK, TX, LA, AR, AL and NH cannot yet use this service due to licensing requirements in these states.

Once registered, getting started with LiveHealth Online is a breeze. Using LiveHealth Online is a covered benefit, paid at an “in-network” PCP level.

1. Sign up
2. Choose a doctor
3. Begin consultation
**Insurance plans for calendar year—2016**

**Flexible Spending Account (FSA), Discovery Benefits**

**Health Savings Account (HSA), Fidelity Investments**

**Which will you choose?**

<table>
<thead>
<tr>
<th>FSA or HSA</th>
<th>Regulatory Summary</th>
<th>FSA</th>
<th>HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>side-by-side feature comparison</strong></td>
<td></td>
<td>YES</td>
<td>YES</td>
</tr>
<tr>
<td>Funds can be used to pay for out-of-pocket medical expenses, including deductibles</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Employees over age 55 can make catch-up contributions up to an additional $1,000 per year</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Maximum annual contribution is $2,550</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>Combined employee and employer annual maximum contributions of $3,350 for individuals, $6,750 for families</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Available with the Green, Gold and POS Plans</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>Automatic enrollment with the Ram Plan-HDHP</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Enrollment allowed even if covered elsewhere in a non-HDHP medical plan</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>Enrolled in Medicare</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>What if my spouse has an FSA</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>Access 100% of annual election as of January 1, regardless of what has been contributed</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>You can spend only what you have contributed</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Unused balance rolls over from year to year</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Contributions are made on a pre-tax basis</td>
<td>YES</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>You can take it with you if you change jobs or retire</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>CSU will contribute $500 to the account for the 2016 calendar year</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>You cannot be covered by a non-HDHP at the same time you are covered by the Ram Plan-HDHP</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Can be claimed as a dependent on another person’s tax return</td>
<td>YES</td>
<td>NO</td>
<td></td>
</tr>
<tr>
<td>Requires a valid US address</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
<tr>
<td>Allows you to invest your funds in a mutual fund as long as account balance is at least $500</td>
<td>NO</td>
<td>YES</td>
<td></td>
</tr>
</tbody>
</table>

Colorado State University offers you the choice of a general use FSA or an HSA. The illustrative table helps create a high-level understanding of how these accounts may or not be used with the medical plans at CSU. You may not enroll in an FSA if you select the Ram Plan-HDHP as your medical plan due to the HSA feature. The IRS establishes the rules for these pre-tax accounts. It is a good idea to consult with a tax advisor if you are unsure which may be better for you.

For information about medical plan benefits, eligibility, mid-year qualifying events, etc., please refer to the CSU Cost Share Faculty and Admin Pro Privileges and Benefits Summary booklet available on the [HR website](#).
Insurance plans for calendar year—2016 (continued)

Dental plans and premiums (self-funded)
Administered by Delta Dental of Colorado

Similar to our medical plans, the University pays the direct cost of services you receive at the dentist. Your self-funded dental plan premium will remain at an unchanged level from calendar year 2015.

Delta Dental Basic and Delta Dental Plus are the two plans you may choose from. Good oral health can lead to less medical conditions over time. Schedule a dental appointment today!

Dental Premium Rates for Calendar Year 2016

<table>
<thead>
<tr>
<th>Dental Coverage Level</th>
<th>Dental Basic</th>
<th>Dental Plus</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$23</td>
<td>$46</td>
</tr>
<tr>
<td>CSU's Contribution</td>
<td>$23</td>
<td>$23</td>
</tr>
<tr>
<td>Employee's Cost</td>
<td>$0</td>
<td>$23</td>
</tr>
<tr>
<td><strong>Employee + 1</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$42</td>
<td>$81</td>
</tr>
<tr>
<td>CSU's Contribution</td>
<td>$32</td>
<td>$32</td>
</tr>
<tr>
<td>Employee's Cost</td>
<td>$10</td>
<td>$49</td>
</tr>
<tr>
<td><strong>Family</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$60</td>
<td>$138</td>
</tr>
<tr>
<td>CSU's Contribution</td>
<td>$45</td>
<td>$45</td>
</tr>
<tr>
<td>Employee's Cost</td>
<td>$15</td>
<td>$93</td>
</tr>
<tr>
<td><strong>Family Split - Both Spouses, Domestic Partners or Civil Union Partners Benefit Eligible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total Premium</td>
<td>$60</td>
<td>$138</td>
</tr>
<tr>
<td>CSU's Contribution</td>
<td>$45</td>
<td>$45</td>
</tr>
<tr>
<td>Employee's Cost</td>
<td>$2.50/each</td>
<td>$41.50/each</td>
</tr>
</tbody>
</table>

A list of Delta Dental's participating providers is available at [www.deltadentalco.com](http://www.deltadentalco.com). For information about dental plan benefits, refer to the CSU Cost Share Faculty and Admin Pro Privileges and Benefits Summary booklet available on the [HR website](http://hrwebsite).
Insurance plans for calendar year—2016 (continued)

Vision (fully-insured)
Administered by Vision Service Plan

The University provides you with a voluntary vision plan (VSP) and a discount program (EyeMed\(^1\)). A comparative vision care benefit illustration is available on our [HR website](#).

VSP has renewed the rates with CSU for 2016 and they remain unchanged from 2015.

When using a VSP contracted provider, standard lenses (available annually) and frames (available bi-annually), include a $25 copay, whether separate or combined. There is a maximum $130 allowance on frames.

Contact lenses are available annually with no copay, subject to a $130 allowance; however, the cost for a separate fitting and evaluation fee is not covered. Please note that the $130 annual allowance can be used towards the cost of frames or contact lenses, however, there is not a separate allowance for each item.

As a secondary benefit, annual eye examinations are available through VSP network providers for a $40 copay.

<table>
<thead>
<tr>
<th>Vision Premium Rates for Calendar Year 2016</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Only</strong></td>
</tr>
<tr>
<td>$5.08</td>
</tr>
<tr>
<td><strong>Employee + 1</strong></td>
</tr>
<tr>
<td>$10.15</td>
</tr>
<tr>
<td><strong>Family</strong></td>
</tr>
<tr>
<td>$16.36</td>
</tr>
</tbody>
</table>

Refer to the VSP benefits summary located on our [HR website](#) for complete plan information.

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\(^1\)EyeMed Vision Care is a no-cost discount plan available though Delta Dental and underwritten by EyeMed Vision. The plan offers discounted examinations and materials through its provider network and utilizes a discount card system. All Faculty and non-classified staff are eligible to utilize this plan regardless of whether they are enrolled in a University medical or dental plan.
Each year during the annual open enrollment period, employees in the University’s DCP retirement plan have the opportunity to change the vendor receiving their contributions for the upcoming calendar year.

Each vendor offers a wide array of investment choices with differing risk/return characteristics and associated fees.

You are encouraged to review your vendor and investment fund selections during this open enrollment period to ensure that your choice continues to be consistent with your financial planning objectives. The University sponsors free individual retirement counseling for employees through authorized vendors who are well versed in features of the DCP and voluntary tax deferred investment (TDI) programs. This service is available in person or via telephone from authorized representatives and is also a requirement to satisfy one of the FIT life wellness program incentive goals.

A calendar of upcoming individual retirement counseling appointments is available on the HR website. The companies are attending the University’s Benefits Fair held on Thur., November 12, 9 a.m. - 2 p.m., North Ballroom - Lory Student Center. Individual counseling is provided to off-campus employees via telephone.

Tax-deferred investments

Employees are encouraged to take full advantage of employer-sponsored voluntary investment plans—403(b), 401(k) or the 457. A tax-deferred investment serves as a supplement to your basic retirement plan and can lead to better retirement years.

This is an excellent time to review your retirement savings and consider enrolling in a voluntary tax deferred program or increasing your current contribution level in a program. You may enroll or change your contribution level at anytime of the year. It is also prudent to periodically review your investments in these and other areas against your financial goals and to make any adjustments accordingly.

The IRS contribution limits for the maximum elective deferral to a 403(b), 401(k) or the 457 is $18,000. In addition employees who attain the age of 50 by the end of the tax year, are allowed to contribute an additional $6,000 a year. The 457 elective deferral amount is separate from the aggregate 403(b) or 401(k) limit. An employee age 50 or over may contribute a maximum of $48,000 (403(b)/401(k) and 457).
Retiree medical plan eligibility—2016

DCP retiree Green plan medical eligibility

Active benefit eligible employees participating in the DCP (PERA employees/retirees are not eligible) must be enrolled in one of the University's medical plans for at least one full plan year immediately prior to the date of retirement in order to be eligible to enroll in the University’s retiree medical plan (currently the Green Plan) immediately after retirement.

Retirees must be continuously enrolled in the University’s retiree medical plan to remain eligible to continue such coverage for themselves and a spouse, domestic partner, civil union partner, and dependent children. Once retirees leave the plan, the retiree and their spouse, domestic partner, civil union partner, and dependent children will not be permitted to enroll again at a later date.

Retirees’ coverage under the University’s retiree medical plan will terminate upon the earlier of reaching age 65 or upon becoming eligible for Medicare. A covered spouse, domestic partner or a civil union partner will be terminated from the plan upon the earlier of reaching age 65 or becoming eligible for Medicare, regardless of whether or not the retirees’ coverage has been terminated due to Medicare eligibility. Covered dependent children remain eligible for coverage subject to normal eligibility criteria—generally age 18 or 23 if a full-time student—or until they become eligible for Medicare, whichever occurs first. A spouse, domestic partner, civil union partner, and dependent children may continue coverage as long as they were covered at the time the retirees’ coverage terminated due to Medicare eligibility and as long as they remain continuously covered under the plan.

This plan is a greater cost than the active employee Green plan option as it is underwritten for a retiree age population.

Contact Human Resources if you have retirement questions at 970-491-MyHR (6947).
Completing Open Enrollment—online

You must complete the open enrollment process if you are:

- changing your benefits enrollment options (e.g., plans, pre/post-tax status, coverage levels, beneficiaries).
- enrolling or continuing participation in a Flexible Spending Account (FSA), health or dependent care, in calendar year 2016.
- adding or removing a spouse, domestic partner, civil union partner, and any child(ren) on your insurance plans (you must provide the social security number of your covered spouse, domestic partner, civil union partner, and any child (ren)).
- changing your Defined Contribution Plan (DCP) retirement vendor beginning with 2016 contributions.

You do not have to complete the open enrollment process if:

- you do not want to make any changes to your current benefit elections (i.e., plans, pre/post-tax status, coverage levels, beneficiaries), AND;
- you do not want to participate in a Flexible Spending Account (FSA) in calendar year 2016.

Online Enrollment System

- Benefit elections are completed online through the Employee Self-Service, Human Resources application, via the Campus Administrative Portal (CAP), which provides highly secured, password protected access.

- Log into the Human Resources online enrollment system at secure.colostate.edu or cap.is.colostate.edu.
  - Select Campus Administrative Portal and log in once more with your eID.
  - Choose Human Resources.
  - Click CSU Employee Self-Service (which is currently used to access your pay advice and other personal information).
  - Finally, click CSU Benefits to verify your current benefit elections and to participate in the open enrollment process.
  - Follow the instructions on the screen.

- Additional information about logging into this secure site from your personal computer and a guide to using the system is available on the HR website.

Benefit Plan Informational Resources

- **Plan information**
  Available in the CSU Cost Share 2016 Faculty and Admin Pro Privileges and Benefits Summary booklet available on the HR website.

- **Enrollment Assistance**
  Will be available from HR staff. A complete schedule of assistance sessions is on the HR website.
Comparative peer institution data—2016

**Medical Insurance premium trends**—The peer benchmark chart represents the average medical premium increase by year over a four year time period (2013-2016). The benchmark comparative group is regionalized to peers within Colorado to align the relative cost of medical care in our area. The peer group includes those colleges in Colorado that are part of CHEIBA\(^1\), the State of Colorado and the University of Colorado.

CSU is highly market competitive experiencing a 3.5% increase over four years (2013-2016) when compared to CHEIBA (6.2%), the State of Colorado (5.0%) and the University of Colorado (6%) for the same time period. The data on this graph as well as the comparatives on the pages that follow this illustration are trended forward for plans that operate on a fiscal year basis inclusive of coverage levels and inflation to progress the analysis to a calendar year basis, like CSU.

\(^1\)Colorado Higher Education Insurance Benefits Alliance Trust (CHEIBA) includes Metro University, Ft. Lewis, CSU–Pueblo, Colorado School of Mines, Adams State, Western State, Auraria, Mesa and UNC.
Medical insurance premiums by plan type—The following charts illustrate premium costs across our Colorado peer benchmark group for health plans similar to CSU. The peer group includes those colleges in Colorado that are part of CHEIBA¹, the State of Colorado and the University of Colorado.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>CSU POS</th>
<th>CHEIBA Custom Plus¹</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$525</td>
<td>$637</td>
</tr>
<tr>
<td>EE + 1</td>
<td>$964</td>
<td>$1,305</td>
</tr>
<tr>
<td>Family</td>
<td>$1,362</td>
<td>$1,847</td>
</tr>
</tbody>
</table>

Indemnity Plan Comparison (a deductible based plan with coinsurance features)

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>CSU Green</th>
<th>State Classified HDHP with HSA¹</th>
<th>CU Anthem High Deductible (HDHP)²</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$433</td>
<td>$498</td>
<td>$515</td>
</tr>
<tr>
<td>EE + 1</td>
<td>$777</td>
<td>$1,035</td>
<td>$955</td>
</tr>
<tr>
<td>Family</td>
<td>$1,091</td>
<td>$1,475</td>
<td>$1,340</td>
</tr>
</tbody>
</table>

Point of Service (POS) Plans (a copay based plan with in/out-of-network benefits)

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>CSU POS</th>
<th>CHEIBA¹ POS Blue Advantage</th>
</tr>
</thead>
<tbody>
<tr>
<td>EE Only</td>
<td>$597</td>
<td>$637</td>
</tr>
<tr>
<td>EE + 1</td>
<td>$1,094</td>
<td>$1,305</td>
</tr>
<tr>
<td>Family</td>
<td>$1,551</td>
<td>$1,662</td>
</tr>
</tbody>
</table>

¹Colorado Higher Education Insurance Benefits Alliance (CHEIBA) includes Metro University, Ft. Lewis, CSU–Pueblo, Colorado School of Mines, Adams State, Western State, Auraria, Mesa State and UNC.
Quick Insurance Contacts

Choosing your insurance plans is no easy task. A Summary of Benefits Coverage (SBC) for the medical plan is provided to assist you with this process in a standard government required format to help you compare your coverage options.

To view the SBC, go to the Human Resources website at hrs.colostate.edu. You may also wish to contact the plan administrators for CSU benefit programs, to obtain coverage details, especially for 2016 documents that will not be available until next year.

Anthem
800-542-9402
www.anthem.com

ComPsych Guidance Resources
800-497-9133
www.guidanceresources.com

Delta Dental
800-610-0201
www.deltadentalco.com

Discovery Benefits (FSA)
866-451-3399
www.discoverybenefits.com

Fidelity Investments (DCP, 403(b) and HSA)
800-343-0860
www.fidelity.com/atwork

Genworth—Long Term Care Ins.
800-416-3624
www.genworth.com/grouplife

Hartford Life Insurance
800-523-2233
www.hartfordlife.com

PERA
866-759-7372
www.copera.org

TIAA-CREF (DCP and 403(b)
800-842-2776
www.tiaa-cref.org

VALIC (DCP and 403(b)
800-448-2542
www.valic.com

VSP
800-877-7195
www.vsp.com

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myhr@colostate.edu