An Overview for Staff

Employee Benefits
Learning Objectives

This presentation is not all inclusive and contains only general information as of Spring 2015. This summary should not be considered as a replacement for the more detailed information set forth in the certificates of coverage or master plan documents of benefit providers or information contained in the Faculty Manual or the State Personnel Board Rules. In the event of any discrepancies between the information in this document and in such other documents, the official documents will govern.
New Regulatory Requirements - Health Care Reform
• January 2015 brings new changes and additional employer penalties ($$$)

Examine Benefit Programs
• Medical, Dental, Vision, Life Insurance and Flexible Spending Accounts

Leave Options
• Sick and Annual Leave
• Short and Long Term Disability

Retirement Benefits
• Mandatory Retirement Programs
• Voluntary Tax-Deferred Investments

Academic Privileges
• Employee Study Privilege
• Tuition Scholarship Program for Eligible Family Members
CSU Benefits
CSU Benefits - Healthcare Reform

Timely Oracle Actions and Benefits Enrollment

- Enrollment required within 30 days of eligibility
- Enrollment forms are completed following notification from Human Resources
- HealthCare Reform penalties for late new hire notifications if an “offer of coverage” is not timely provided (e.g., 4980(b) $3,000 per individual)

Taxes and Fees

- Patient Centered Outcome Research Institute (PCORI) – CY14: $15,332
  - $2 per year per covered life must be remitted to the IRS annually by July 31st (plan assets are prohibited from funding this expense; fringe expense)
- Transitional Reinsurance Fee – CY14 payable in CY15: $531,000
  - $63 per year per covered life must be reported to HHS by 11/15/14 (CSU will complete the contribution process through Pay.gov by 1/14/15 and 4th quarter 2015, payable in two installments, $52.50 and $10.50, based upon first 9-mths of membership counts. Plan assets are allowed to fund this fee.)
  - HHS intends for this fee to stabilize the Healthcare Exchange individual insurance marketplace (in effect 2014-2016)

Variable Hour Employees

- Hourly Employees who average 30+ hours will be tracked and medical coverage offered as required (12-mth look back, 12-mth stability period – this category includes SH and NSH)
- Student employees on federal work study program or a State or local government’s equivalent, will not have their hours tracked to avoid negative financial impacts to the student
## CSU Benefits

### Initial Enrollment Period
- Enrollment required within 30 days of eligibility
- Enrollment forms are completed following notification from Human Resources
- Enrollment required within 31 days of eligibility
- Enrollment is completed on the State’s online system

### Benefits Effective Date
- Benefits are effective the first of the month following eligibility date
- Benefits are effective the first of the month following eligibility date

### Open Enrollment Period
- Typically each November, for a January 1 effective date
- Typically each April, for a July 1 effective date

### Plan Year
- Calendar Year: January 1 - December 31
- Fiscal Year: July 1 - June 30
Eligible Dependents

**Academic Faculty / Admin Pro**
*Sponsored by CSU*

- Your spouse, common-law spouse
- Your same or opposite gender domestic partner
- Your civil union partner
- You, your spouse’s, common-law spouse’s, domestic partner’s or civil union partners unmarried or married child(ren)
  - Children are eligible for coverage through the end of the month in which the child reaches the age of 26

**Staff Classified Staff**
*Sponsored by State of Colorado*

- Your spouse, common-law spouse
- Your same gender domestic partner
- Your civil union partner
- You, your spouse’s, common-law spouse’s, same gender domestic partner’s or civil union partner’s unmarried or married child(ren)
  - Children are eligible for coverage through the end of the month in which the child reaches the age of 26
CSU Benefits

Core Benefits
- $70,000 Basic Life Insurance
- Short and Long Term Disability
- Medical

Voluntary Benefits
- Dental
- Vision
- Voluntary Life Insurance
- Accidental Death and Dismemberment
- Flexible Spending Accounts

Core Benefits
- $50,000 Basic Life Insurance
- Short Term Disability

Voluntary Benefits
- Medical
- Dental
- Long Term Disability
- Voluntary Life Insurance
- Accidental Death and Dismemberment
- Flexible Spending Accounts
Medical

Green Plan
- $1,000 Annual Deductible, 80% / 20%
- $150 Prescription Deductible, 80% / 20%

Gold Plan
- $750 Annual Deductible, 80% / 20%
- $150 Prescription Deductible, 80% / 20%

POS Plan
- Co-pays for certain services
- Anthem network providers

PPO HDHP Definity*
- $1,500 Annual Deductible, 90% / 10%
- United Healthcare network providers

PPO Co-Pay Choice Plus
- Co-pays for certain services
- United Healthcare network providers

HMO Co-Pay
- Co-pays for certain services
- Kaiser Permanente network providers

HMO HDHP*
- $1,250 Annual Deductible, 90% / 10%
- Kaiser Permanente network providers

*Compatible with a Health Savings Account
Wellness Programs

Academic Faculty / Admin Pro
(Sponsored by CSU)

Staff Classified Staff
(Sponsored by State of Colorado)

Your medical enrollment and Anthem Healthy Lifestyles provides rewards for participating, but that’s not all—a wellness incentive ($75) is being launched for greater engagement in 2015 if wellness activities are completed prior to December 31, 2014.

Take a test that gives you the answers

Your private Well-Being Assessment can give you answers about your overall health. Take yours and find out where you stand.

Your medical enrollment and Anthem Healthy Lifestyles provides rewards for participating, but that’s not all—a wellness incentive ($75) is being launched for greater engagement in 2015 if wellness activities are completed prior to December 31, 2014.

The State of Colorado & CaféWell present Reach for the Peaks—Complete required wellness activities to receive up to $20/month.
Dental Basic
• 100% of first $100 of expenses, plus
• 50% of the next $1,400
• Maximum benefit of $800 per member, per year

Dental Plus
• $50 Annual Deductible
• $1,750 max per member, per year
• 100% Preventive Care (Prevention First Program!)
• 80% Basic Services
• 60% Major Services
• 50% Orthodontics, $1,800 lifetime max

Dental Basic
• $50 Annual Deductible
• $1,000 max per member, per year
• 100% Preventive Care
• 70% Basic Services
• 50% Major Services

Dental Basic Plus
• $50 Annual Deductible
• $2,000 max per member, per year
• 100% Preventive Care (Prevention First Program!)
• 80% Basic Services
• 50% Major Services
• 50% Orthodontics, $2,000 lifetime max
Vision

**VSP Vision Care Plan**
- Vision Exam: $40 co-pay
- Prescription Glasses
  - $25 co-pay for single vision lenses
  - Once per calendar year
  - $130 allowance for frames
  - Once every other calendar year
- Contact Lenses
  - $130 allowance for lenses
  - Up to $60 copay for fitting and evaluation exam
  - Once per calendar year

**Anthem**
- Vision Exam: $15 co-pay (POS Plan)
- Anthem network providers

**UHC PPO HDHP Definity**
- Vision Exam: 90% after deductible
  - One exam every 12 months

**UHC PPO Co-Pay Choice Plus**
- Vision Exam: $50 co-pay
- $25 co-pay for lenses
- $130 allowance for frames or ($150) contact lenses

**Kaiser HMO HDHP**
- Vision Exam: 90% after deductible
  - One exam every 12 months

**Kaiser HMO Co-Pay**
- Vision Exam: $30 co-pay
- $130 allowance for frames or contact lenses
- Kaiser Permanente network providers
## Life Insurance

### Academic Faculty / Admin Pro
(Sponsored by CSU)

**Basic Life**
- $70,000 per employee

**Voluntary Life**
- $10,000 increments
- Employee - $500,000 max
- Spouse, same or opposite gender domestic partner or civil union partner - $300,000 max
- Child(ren) - $20,000 max

### Staff Classified Staff
(Sponsored by State of Colorado)

**Basic Life**
- $50,000 per employee

**Voluntary Life**
- $10,000 increments
- Employee - $500,000 max
- Spouse, same gender domestic partner or civil union partner - $250,000 max
- Child(ren) - $20,000/$10,000 max

### Voluntary Accidental Death & Dismemberment
- $25,000 increments
- $500,000 max
- Employee only or family coverage
Flexible Spending Accounts

Health Care FSA
- $2,550 annual maximum (new maximum CY15)
- “Use or Lose It” Rule
- Over-the-counter items no longer allowed without prescription

Dependent Care FSA
- $5,000 household maximum
- “Use or Lose It” Rule
- Daycare expenses allowed for dependents under age 13

Health Care FSA
- $2,500 annual maximum
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- Over-the-counter items no longer allowed without prescription

Dependent Care FSA
- $5,000 household maximum
- “Use or Lose It” Rule
- Daycare expenses allowed for dependents under age 13
CSU Retirement
Mandatory Retirement

**Defined Contribution Plan (DCP)**
- Fidelity Investments, TIAA-CREF, VALIC
- 8% employee contribution
- 10% CSU match (if eligible)
- May elect to change vendors during open enrollment

**PERA**
- Must have 12 months of prior service credit and not have previously elected into an ORP at CSU or any other educational institution in the State of Colorado; (PERA determines eligibility)
- 8% employee contribution

**Mandatory Retirement Contributions in lieu of Social Security**

Academic Faculty / Admin Pro  
*(Sponsored by CSU)*

Staff Classified Staff  
*(Sponsored by State of Colorado)*

- All State Classified employees contribute to PERA
- 8% employee contribution
## Available Options

<table>
<thead>
<tr>
<th>Plan Types</th>
<th>Annual Maximum Contributions for 2015</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Tax Deferred Annuities 403(b)</td>
<td>403(b) and 401(k) Combined Annual Limits</td>
</tr>
<tr>
<td>• Tax Deferred Annuities Roth 403(b)</td>
<td>• $18,000</td>
</tr>
<tr>
<td>• Fidelity, TIAA-CREF and VALIC</td>
<td>• $6,000 additional catch-up contributions for participants age 50 and over</td>
</tr>
<tr>
<td>• PERA 401(k)</td>
<td></td>
</tr>
<tr>
<td>• PERA 457 Deferred Compensation Plan</td>
<td>PERA 457 Annual Limits</td>
</tr>
<tr>
<td></td>
<td>(aggregated separately from 403(b) and 401(k) limit)</td>
</tr>
<tr>
<td></td>
<td>• $18,000</td>
</tr>
<tr>
<td></td>
<td>• $6,000 additional catch-up contributions for participants age 50 and over</td>
</tr>
</tbody>
</table>
Leave Opportunities
Appointments of less than full-time but at least half-time earn leave pro-rated by the part time fraction of their appointment.

- Faculty and Administrative Professionals on Regular, Special or Senior Teaching appointments
- 12-Month Appointment
  - **Annual Leave:** 2 Days per Month (48 Day Max)

Part-time employees who work regular, non-fluctuating schedules earn a pro-rated amount of leave based on their regular work schedules.

<table>
<thead>
<tr>
<th>Years</th>
<th>Hours</th>
<th>Max Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-5</td>
<td>8</td>
<td>192</td>
</tr>
<tr>
<td>6-10</td>
<td>10</td>
<td>240</td>
</tr>
<tr>
<td>10-15</td>
<td>12</td>
<td>288</td>
</tr>
<tr>
<td>16+</td>
<td>14</td>
<td>336</td>
</tr>
</tbody>
</table>
Appointments of less than full-time but at least half-time earn leave pro-rated by the part-time fraction of their appointment.

- Faculty Regular, Special or Senior Teaching appointments
- Admin Pros on Regular or Special appointments
- 12 or 9-Month Appointment
  - **Sick Leave:** 1.25 Days per Month (No Max)

**Sick Leave Advance**

- All newly benefits eligible Faculty or Admin Pro employees shall receive sick leave equal to what they would earn during their first year of employment - 120 hours (100% appt).
- The sick leave is an "advance" and must be earned before any additional sick leave shall accrue.* (It is possible that it will take more or less than one (1) year to earn the amount of sick leave advanced and begin accruing additional sick leave (e.g. change in FTE, LWOP status, etc.)

**Staff Classified Staff**

Part-time employees who work regular, non-fluctuating schedules earn a pro-rated amount of leave based on their regular work schedules.

- **State Classified**
  - **Sick Leave:** 6.66 Hours (360 Hour Max)
**Short Term Disability**

**Academic Faculty / Admin Pro**  
*(Sponsored by CSU)*

- Employee is eligible as of date of hire
- Provides continuation income for up to 60 continuous work days
- Replacement of covered monthly base salary at 100% (non-taxable)
- 10 day elimination period or after sick and annual leave is exhausted, whichever is later

**Staff Classified Staff**  
*(Sponsored by State of Colorado)*

- Employee is eligible as of the first of the month following date of hire
- Provides continuation income for up to 150 calendar days
- Replacement of 60% of pre-disability earnings
- 30 calendar day elimination period and sick leave must be exhausted
Long Term Disability

**Academic Faculty / Admin Pro**  
*(Sponsored by CSU)*

- Provides monthly income replacement benefits, which begin on the 91st consecutive calendar day (60 work days) of total disability subject to plan provisions
- **PERA Participants** – 60% of base salary
- **DCP Participants** – 69% of base salary

**Staff Classified Staff**  
*(Sponsored by State of Colorado)*

- Optional coverage – rates determined by age, salary and PERA vested status
- Enrollment not guaranteed – must complete Evidence of Insurability
- LTD income replacement benefits are paid up to 60% up to age 65, if plan requirements are met

Offset by other income benefits including Social Security, Worker’s Compensation, disability benefits payable under any employer group insurance, retirement benefits or paid leave
Academic Privileges
<table>
<thead>
<tr>
<th><strong>Eligibility</strong></th>
<th>Academic Faculty, Administrative Professional, Post Doctoral Fellows and State Classified employees with appointments of 50% time or greater</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Academic Year</strong></td>
<td>The academic year begins with summer and goes through spring semester</td>
</tr>
<tr>
<td><strong>Reciprocity</strong></td>
<td>Reciprocal Study Privileges at the CSU Global Campus, CSU Pueblo and University of Northern Colorado are also available to eligible employees</td>
</tr>
<tr>
<td><strong>Credits</strong></td>
<td>Available credits are based on level of appointment as follows:</td>
</tr>
<tr>
<td></td>
<td>100% appt.</td>
</tr>
<tr>
<td></td>
<td>75-99% appt.</td>
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<tr>
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<td>50-74% appt.</td>
</tr>
<tr>
<td></td>
<td>under 50%</td>
</tr>
</tbody>
</table>
Tuition Scholarship Program

Scholarship
• A scholarship for 50% of resident tuition is available to an eligible employee’s spouse, domestic partner or eligible child who is admitted to Colorado State University (CSU), CSU-Pueblo or CSU-Global in a degree-seeking program or as a degree-seeking student with an undeclared major

Eligibility
• Academic Faculty and Administrative Professionals with regular or special appointments or Senior Teaching Appointments of 50% or greater and all State Classified employees with appointments of 50% or greater are eligible for the Tuition Scholarship Program
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