Congratulations on your benefits eligibility at Colorado State University!

The following information will assist you in understanding the benefit options available to you as an eligible employee at Colorado State University (CSU). This email will direct you to plan information, enrollment forms and required disclosure notices. Please review thoroughly before making your benefit elections.

**Enrollment Deadline**

You have **30 days** from your date of eligibility to complete and return the Benefits Enrollment Form, which allows you to elect or opt-out of plan coverage.

If you do not enroll by the 30 day deadline, you will automatically be enrolled in the default coverage options. This will result in an Employee Only enrollment in the basic "Green" medical plan on an after-tax basis. You will not be given the opportunity to modify your coverage until the next open enrollment period or if you experience a mid-year qualifying event.

**Benefits and Premiums**

Detailed information on all plans can be found in our Benefits Booklet, or you may view each benefit section separately by clicking the links below. You may also review the Summary of Monthly Premiums to determine what your monthly out-of-pocket expense may be based on your benefit elections.

Upon your date of hire, you will automatically be enrolled in the following University provided benefits:

- **Basic Life** – A policy in the amount of $70,000. You are required to select beneficiaries on your Benefits Enrollment Form.
- **Long Term (LTD) and Short Term Disability (STD)** – STD insurance covers 100% of pre-disability income for up to 60 work days following a required 10-day waiting period and LTD insurance provides a monthly income replacement benefit based upon your retirement plan selection (60% PERA or 69% DCP), which begins on the 91st consecutive calendar day of total disability.

The following benefits are optional and do not require enrollment:

- **Medical** – Plans which are administered by Anthem Blue Cross and Blue Shield. In order to opt-out of medical coverage, you must certify that you have comparable coverage elsewhere.
- **Dental** – Plans are administered by Delta Dental.
- **Vision** – Vision Service Plan (VSP) administers the plan.
- **Voluntary Term Life** and **Voluntary Accidental Death & Dismemberment (AD&D)** – Coverage provided by The Hartford.
- **Flexible Spending Accounts** – Pre-tax accounts are administered by Discovery Benefits.
- **Group Long Term Care Insurance** – Voluntary plan provided by Genworth.

**Eligible Dependents**

You may enroll eligible individuals in certain University benefits. Review the Dependents Eligible for University Benefits to determine if they meet the eligibility criteria for CSU plans. If you wish to cover an eligible dependent, you must provide photocopies of official documentation within **30 days**, as verification of eligibility. Examples of Official Documentation include:

- Marriage Certificate
- Civil Union Certificate
- Birth Certificate(s)
- Affidavit of Domestic Partnership
- Affidavit of Common Law Marriage
Mandatory Retirement Plan Elections

As a condition of employment, you are required to participate in either the University's Defined Contribution Plan for Retirement (DCP) or Colorado Public Employees' Retirement Association Plan (PERA), provided you satisfy PERA’s conditions for membership.

If you are deemed eligible and would like to elect PERA, you have 30 days from your date of eligibility to complete and return the Retirement Plan Enrollment Form. Failure to do so will eliminate any option you might otherwise have had to select PERA in lieu of the DCP.

If you are not eligible for PERA or choose to elect the DCP, you must return your form within 90 days. If you have not enrolled within 90 days of eligibility, you will be placed in a DCP investment company and an investment fund in accordance with a default procedure established by the University.

- **DCP** - Within 90 days, you must select among the three retirement companies (Fidelity, TIAA-CREF, VALIC) to finalize your enrollments. Once you select your retirement company, you must initiate the account with that company to select the fund(s) you want to invest in and to designate a beneficiary(ies). You will receive account enrollment information from Human Resources – Benefits Office when your company is selected. You may only change your DCP company during the open enrollment period.

  **Note:** It is important to initiate your account as soon as possible to prevent any delay in the transfer of contributions. If the account is not initiated by the first payroll cycle, the contributions will be transferred into a non-interest-bearing default account until the account has commenced.

- **PERA** - To elect PERA as your retirement plan you must be an active PERA participant with at least 12 months of service credit, an in-active member with that amount of service credit or a current PERA retiree. However, unless you are a PERA retiree, you may not elect PERA as your retirement plan if you have previously been employed by a public college or university in Colorado offering an Optional Retirement Plan (ORP) if during that employment you made an election to participate in that institution’s ORP. If you are deemed eligible and would like to elect PERA, you have 30 days from your date of eligibility to complete and return the Retirement Plan Enrollment Form.

Retirement Plan Contributions

Employees contribute 8% of their covered monthly salary on a tax-deferred basis to either the DCP or PERA.

The University will contribute an amount equal to 10% of an eligible employee’s covered monthly salary. (Temporary Academic Faculty and Administrative Professionals, Post Doctoral Fellows, Veterinary Interns, and Clinical Psychology Interns of half-time or greater appointment after one (1) year of continuous service at that level.)

Voluntary Retirement Plan Elections

CSU offers you the opportunity to contribute on a pre-tax basis to voluntary tax-deferred investment accounts or on an after-tax basis into a Roth 403(b). These accounts can supplement your basic retirement plan. To enroll, complete a Salary Reduction Form and the required company application. Enrollments / changes are due by the 10th day of the month for the change to be effective for that month’s payroll cycle. Options currently available include:

- 403(b) Traditional Tax-Deferred Annuities and Roth Accounts
- PERA 457 Deferred Compensation Plan
- PERA 401(k) Plan

Effective Date of Coverage / Payroll Information

Coverage for Basic Group Term Life, STD and LTD is effective on the date of eligibility as long as you meet any applicable actively at work provisions. Medical, Dental, Vision, Voluntary Group Term Life, Voluntary AD&D Insurance and Flexible Spending Accounts are generally effective the first of the month following your date of eligibility.

Insurance premiums and Flexible Spending Account (FSA) contributions are deducted in the month of coverage.

How to Return the Required Enrollment Forms

Complete and return the Benefits Enrollment Form and your Retirement Plan Enrollment Form by mail or in-person to:
If you would like additional information or require assistance in completing your enrollment forms, please contact Human Resources at (970) 491-MyHR (6947).

Disclosure Notices

- Medicare Part D
- HIPAA Exemption Notice
- Healthcare Reform – Grandfathered Health Plan

Federal Requirement – SSN Required
- HIPAA Privacy Practices

Summary of Benefits Coverage - Green, Gold, POS