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# Benefits Overview

## Unit (11) – Teaching Assistants

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### Human Resources

California State University, Fresno  
M/S JA 71 Joyal Adm. Rm. 164

Web Address: [www.csufresno.edu/humres](http://www.csufresno.edu/humres)

Phone: (559) 278-2032 \*\*\* Fax: (559) 278-4275

**To be eligible, you must have an appointment for a period of at least six months and one day; a time base of half-time or more and paid monthly. An employee has 60 days from their hire date to enroll. Enrollments are NOT automatic with the exception of vision.**

### Health Insurance

4 carriers including Preferred Provider Organization (PPO's) and Health Maintenance Organization (HMO's)  
Employer pays the majority of the premiums

### Dental Insurance – (Delta I & PMI Basic)

1 carrier-2 plans/Indemnity Plan & Prepaid Plan – 100% employer paid premiums for employee and all eligible dependents

### Vision Insurance – Vision Service Plan (VSP)

100% employer paid premiums for employee and all eligible dependents

Health, dental and vision coverage is available for eligible domestic partners.

### Flex Cash Option

Opt out of health and dental plans (if covered by non-CSU insurance) and receive cash instead

### Pre-Tax Benefits

- Dependent Care Reimbursement Account (DCRA)
- Health Care Reimbursement Account (HCRA)
- Tax Advantage Premium Plan (TAPP)
- Pre-Tax parking program

### Life Insurance – Standard Life Insurance Company

50,000 Life  
100% employer paid premiums

### Sick Leave

Accrues at 8.0 hours per month

### Vacation

6 2/3 Hours per week (12 month appointment)

### Holiday

Thirteen (13) paid holidays

### Leave Programs

- Bereavement
- Catastrophic
- Industrial Disability (IDL)
- Non-Industrial Leave (NDI) for CalPERS member
- Family Medical Leave (FMLA)

(REVERSE)

## **Public Employees Retirement System (CalPERS)**

### **State Misc. Members ~ 2% at 55 formula**

- \* Employer and Employee pay into the CalPERS plan, employee contributes 5% of salary on a pre-tax basis over \$513/month
- Eligible to retire after 5 years of service credit AND at least 50 years of age
  - Retirement is based on service credit, age at the time of retirement and the highest 12 month consecutive salary
  - The benefit factor increases each year based on age beginning with 1.100% at age 50 for each year of service credit, 2% at age 55 and levels out at 2.500% at age 63 and older
  - You are vested after five years of CalPERS full-time service credit
  - If enrolled in health and dental insurance at the time of retirement, the state will continue to pay the employer share of premiums for life
  - Accrued sick leave balance converted to service credit
  - Survivor benefits
  - Disability retirement

You may visit CalPERS website at: [www.calpers.gov](http://www.calpers.gov)

### **Fee Waiver Program - (Employee)**

For details contact Employment and Recruitment located in Joyal Administration, Rm. 164, ext. 8-2032

**Workers' Compensation Insurance** – All employees are covered under Workers' Compensation.

### **Voluntary Plans**

- Auto/Home Mortgage Insurance – A+ Auto & Home/California Casualty
- Credit Unions
- Employee Transportation Program - Ext. 8-2277
- PERS Home Loan Program
- PERS Long Term Care Program
- Savings Bonds
- Three additional defined contribution plans available to help save for retirement, all on a pre-tax basis:
  1. Tax Shelter Annuity Program - 403( b)
  2. Deferred Compensation Plan - 457
  3. 401 (k) Savings Plus Plan
- Voluntary Insurance Plans
  - Sanders & Associates
  - Standard Insurance Company

You may pick up detailed pamphlet information on most of these benefits from the Information Rack located outside the Benefits Services Office located in Joyal Administration, Rm. 164  
Benefits Services 02/2007