
Benefits Overview

Unit 3 - Faculty/Coaches/ Librarians

Benefits Office

California State University, Fresno

M/S JA 71 Joyal Adm. Rm. 164

Web Address: www.csufresno.edu/humres

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

Faculty Benefits Eligibility: You must have an academic year appointment and a time base of half time or more. For continuance of benefits for the Spring semester, your time base for spring must be half time or more. If your time base decreases to less than half-time your benefits will be canceled. Enrollments are NOT automatic with the exception of vision, employer paid life insurance and employer paid long-term disability insurance.

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 (Enhanced)

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

\$50,000 Accidental Death and Dismemberment

100% employer paid premiums

Long Term Disability Insurance - Standard Life Insurance Company

Income protection insurance (66-2/3% after 180 days)

100% employer paid premiums

Sick Leave

Accrues at 8.0 hours per month

Vacation Leave

Accrues at 16.0 hours per month (12 month classifications only)

(REVERSE)

Holiday

Thirteen (13) paid holidays

Leave Programs

- Bereavement
- Catastrophic
- Paid Maternity/Paternity
- Industrial Disability (IDL)
- Non-Industrial Disability (NDI)
- Family Medical Leave (FMLA)

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

Fee Waiver Program - (Employee/Dependent/Domestic Partner)

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