

---

---

# Benefits Overview

## Unit 1 - PHYSICIANS

---

---

### 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, employer paid life insurance and long term-term disability insurance.

### Health Insurance

6 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

### 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

\$25,000 Life

\$25,000 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

- 6-2/3+ hours per month (based on service)
- Personal Holiday (must be taken within calendar year)

(REVERSE)

## **Holiday**

Thirteen (13) paid holidays

## **Leave Programs**

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

## **Fee Waiver Program - (Employee, Dependent, Domestic Partners)**

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

## **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)

**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