



ARE YOU ELIGIBLE FOR BENEFITS?

As a Lecturer or Coach, you must be appointed for a minimum of one semester or two consecutive semesters and have at least 6 weighted teaching units to be eligible.

WHAT BENEFITS AM I ELIGIBLE FOR?

If you meet the above criteria, you're eligible for medical and dental coverage, as long as you enroll within the timeframes discussed below.

Being eligible for medical and dental benefits, allows you to automatically receive:

- Vision Coverage
- Life Insurance
- Disability Insurance
- Accidental Death & Dismemberment (AD&D) Insurance

WHEN DO MY MEDICAL AND DENTAL BENEFITS BEGIN?

The date your medical and dental benefits begin depends on when you submit your enrollment paperwork. You have up to **60 days after the effective date of your appointment to enroll**. Generally, benefits start with the first pay period of the academic year after you submit your completed paperwork. It's best to submit your paperwork as early as possible to avoid a possible delay in the start of your medical and dental benefits.

For example, if your first pay period starts in September and you submit your paperwork in time by the 5th of the month, your medical and dental benefits will start October 1. If you submit your paper work later, the effective date of your medical and dental benefits may be delayed.

HOW DO I APPLY FOR BENEFITS?

If you're eligible and want medical and/or dental coverage, you should: Fill out the required enrollment paperwork and return it to Human Resources Safety & Risk Management as soon as possible no later than 60 days after the effective date of your appointment. Don't cancel any coverage you may currently have before your CSU coverage begins. If you choose to waive medical and/or dental coverage, you may be eligible for Flex Cash and can receive a taxable payment in lieu of SFSU Health (\$128) and/or dental (\$12) plans. All Benefits other than medical and dental coverage are provided automatically by the CSU; you do not have to enroll. However, you should complete a beneficiary designation form for life and AD&D insurance.

WHAT IF I HAVE MULTIPLE APPOINTMENTS?

As Lecturer or Coach, you may have multiple teaching appointments at one or more CSU campuses. If you have multiple appointments, to be eligible for benefits you must:

- Be appointed for one semester in at least one of your appointments and
- Maintain at least 6 weighted teaching units combined from all appointments at all times.

WHAT IF I WANT APPLY FOR FLEX CASH IN LEIU OF BENEFITS?

You have an option to waive CSU medical (\$128) and/or dental (\$12) coverage because you have other non-CSU coverage, you can receive additional cash in your paycheck each month. You will be taxed on this additional income. You must show proof of your non-CSU medical coverage. To apply submit a completed Flex Cash Enrollment Authorization form within the enrollment deadlines.



WHEN DO MY BENEFITS END?

Generally, your benefits end one month after your initial appointment ends. Benefits eligibility will continue only if you receive a subsequent appointment that begins immediately after your current appointment and meets the eligibility criteria. If you are not reappointed to a benefit eligible appointment, and your benefits will be ending when please, contact a Benefits Representative from Human Resources to discuss your options.

INELIGIBLE FOR CSU HEALTH CARE COVERAGE? (Or Waiting for Your Coverage to Begin)

Talk to a Benefits Representative, you may still have options!

Everyone's situation is different and you may or may not be eligible for all alternative health care coverage options. A Benefits Representative can help you determine what your specific options are and how to pursue them.

Having adequate health care coverage is an important way to protect the health and well-being of you and your family. There are several options for employees who do not have health care coverage through the CSU. You may still be able to receive quality coverage if you:

- Do not meet the CSU eligibility requirements;
- Do meet the eligibility requirements, but are waiting for your CSU
- Coverage to begin; or have lost your eligibility status.

OPTIONS (Below are some of the health care options that might be available to you and your family):

COBRA PURCHASE INDIVIDUAL COVERAGE

You may be able to extend coverage you already have through the Consolidated Omnibus Budget Reconciliation Act (COBRA), a federal law that allows employees to extend health care coverage for a limited amount of time.

PURCHASE INDIVIDUAL COVERAGE

You may be able to purchase individual coverage through an insurance carrier you select. Individual plans are available for different levels of coverage (e.g., single, you + 1 dependent, and family). If you are enrolling in an individual plan, be sure to do so within 63 days of losing CSU coverage or you may be subject to pre-existing condition limitations.

COVERAGE THROUGH ANOTHER EMPLOYER

If you have another employer and you meet their eligibility requirements, you may want to elect health care coverage through that employer. If you have other coverage and are waiting for your CSU benefits to begin, don't cancel your other coverage until you are certain your CSU benefits have started.

YOUR SPOUSE/DOMESTIC PARTNER'S EMPLOYER COVERAGE

If your spouse/domestic partner is eligible for health care coverage through his or her employer, you may want to obtain coverage as a dependent under that plan.

Do you know there's a Way to Pay for Health Care Costs and Save Money at the Same Time?

Even if you're not eligible for health care coverage through the CSU, you may still be able to participate in the CSU Health Care Reimbursement Account (HCRA) Plan. With HCRA you pay for eligible health care expenses tax-free. Here's how it works: You contribute a set amount (up to \$5,000 per year) to your HCRA through convenient pre-tax payroll deduction. You save money because your HCRA contributions are withheld from your pay before taxes, so your taxable pay is lower. In addition, reimbursements from your HCRA are not taxed.