

COLORADO STATE UNIVERSITY

Faculty, Admin Pro and Other Non-Classified Staff*



This summary is not all-inclusive and contains benefits information as of Fall 2020 and should not be considered a replacement for more detailed information set forth in the certificates of coverage or master plan documents. In the event of any discrepancies between this document and in such other documents, the official documents will govern.

Medical



There are three Anthem medical plans that provide flexibility in finding an option that fits your individual needs. The plans have different deductibles, copayments, and coinsurance. To view a side-by-side comparison of the plan options, review the [Medical Comparison Guide](#).

If you enroll in the Ram Plan – HDHP, you are eligible to participate in the Fidelity Health Savings Account (HSA). An HSA is designed to help you save and pay for healthcare expenses and offers triple-tax savings by allowing you to save now and for the future, if you do not spend your account balance.



Health Savings Accounts



Dental

CSU offers two Delta Dental plans: A direct reimbursement plan, and a dental insurance plan which allows for varying levels of benefit payments depending upon the type of service provided by your dentist.



Vision

The vision is a voluntary insurance plan provided by VSP. The plan offers an in-network routine eye exam, copays for basic lenses and a \$150 allowance for frames or contact lenses.



Life Insurance

CSU provides life insurance as part of your total rewards package. The university pays for \$70,000 basic life insurance with the option to purchase voluntary coverage.



Disability

In the event of illness, injury, surgery or pregnancy, CSU offers short and long term disability plans at no cost. The plans offers full or partial income replacement beyond the exhaustion of accrued paid sick and annual leave.



Retirement

CSU employees do not participate in Social Security, so you are mandated to make an 8% contribution to the Defined Contribution Plan (DCP) or 10% to Colorado PERA (eligibility is limited).

CSU will contribute 12% of your monthly salary to the **DCP** for those on a regular or special appointments, or for temporary appointments, after one year of continuous 50% or greater service.

Voluntary retirement plans are available to supplement the DCP/PERA.

Flex Spending Accounts

Employees have access to Flexible Spending Accounts (FSA) which allow you to pay for eligible health care and child care expenses with pre-tax dollars. An FSA helps you save money because contributions to the account are taken from your wages before taxes.



Leave Accruals

Annual: 12-month employees* (100% FTE) earn 16 hours/month.
Sick: 9 or 12-month employees* (100% FTE) earn 10 hours/month.



Holiday

The State Personnel Board gave Institutions the authority to substitute days that coincide with the academic schedule for the 10 holidays.



CSU Human Resources

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MyHR@colostate.edu
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*Benefits eligible employees are considered those Faculty, Administrative Professionals and Other Non-Classified staff with assignments of 50% or greater. Some benefits do differ for temporary assignments.

New Hire Notification



Benefit offerings are designated by employee type and new hires receive an email invitation to enroll in coverage from the HR Service Center when the online enrollment system is ready for access.

You will automatically receive free Basic Life and Disability insurance, but if you wish to sign up for medical, dental, vision, or other benefits, you must complete your online enrollment within **30 days** of your date of hire.



Enrollment Period

DUO



Prior to accessing Employee Self-Service from off-campus, you must access Duo. It is a tool that provides two-factor authentication to better protect your account by requiring an additional piece of information beyond your username and password.

Employee Self-Service (ESS)



Enroll in benefits using ESS (CSU Benefits). Also includes links to access personal information, direct deposit, W-4/2 information and pay advices.

Effective Date



Effective date is the first of the month following your date of hire. **Premiums** are deducted in the month coverage occurs.

If you wish for benefits to begin on your date of hire, email the **HR Service Center**, but please know an entire month's **premium** is due regardless of the number of days covered.

Eligible Dependents and Official Documentation



You may enroll eligible individuals including your spouse, domestic partner, civil union partner or children (under age 26) in benefit plans.

Official documentation is required to validate dependent eligibility:

- Spouse/Partner - Marriage certificate or affidavit and a document dated within the last 60 days showing relationship status.
- Children - A copy of the birth certificate or adoption certificate, naming you or your spouse/partner as the parent.

Benefits Plan Year



The plan year is on a calendar year basis, January 1 - December 31.

The next opportunity to change your new hire elections is during open enrollment (in late October for a January 1 effective date) or within 30 days of experiencing a **mid-year qualifying event**.

Anthem Engage



Engage is a desktop or mobile app that helps you make the most of your health plan and connect with resources to achieve your wellness goals.

Clearly see what's covered by your plan and access your digital insurance card anytime, anywhere.

Track sleep, steps or food to create healthy habits. Save time and money by discovering additional programs.

ALEX



ALEX is your virtual benefits counselor that helps you learn about CSU's comprehensive benefits in a personalized way. Let ALEX help you find the plans that make sense for you and your family.