

Colorado State University

Faculty, Admin Pro and Other Non-Classified Staff*



This summary is not all-inclusive 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 a conflict between this information and the official plan documents, the plan documents will govern.

Medical



There are four 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.

Health Savings Account (HSA): If you enroll in the Ram - high deductible health plan (HDHP) you may be eligible to open an HSA through Fidelity Investments.

Flexible Spending Accounts (FSA): Use to pay for eligible health and child care expenses.

These accounts are designed to help provide savings as you pay for health and dependent care expenses with pre-tax dollars.



Tax Savings

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 \$175 allowance for frames or contact lenses.

Life Insurance & Supplemental Plans



CSU pays for \$70,000 basic life insurance with the option to purchase voluntary coverage for yourself and eligible dependents.

Accident Insurance, Critical Illness, and Hospital Indemnity plans are available to provide financial protection during unforeseen medical events.

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.

Family and Medical Insurance Leave (FAMLI)



CSU's FAMLI plan provides for a portion of an employee's weekly salary for up to 12 weeks to care for themselves or a family member. FAMLI income replacement benefits are primary to other leave programs.

Leave Accruals

Annual: 12-month (100% FTE) - 16 hours/mo.

Sick: 9 or 12-month* (100% FTE) - 10 hours/mo.



Retirement



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

CSU will contribute 12% of your monthly salary to the DCP for 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 plans.

Holidays

The University offers 11 paid holidays that coincide with the academic schedule.



CSU Human Resources

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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 & GlobalProtect

Duo and GlobalProtect VPN are required when accessing Employee Self-Service from off-campus. These provide two-factor authentication to better protect your account when accessing outside the campus network.

Employee Self-Service (ESS)

Use the CSU Benefits option under ESS to enroll in benefits. ESS also includes access to your personal information, direct deposit, W4 and W2 information, pay advices and the total reward calculator.

Effective Date

Effective date is the first of the month following your date of eligibility. 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 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).

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.

Well-Being Hub

CSU cares about our faculty and staff – you're a part of our Ram Family. We care about the whole you: your health, wellness and community matter at work and at home.

CSU resources within the Well-Being Hub help with many aspects of your life – financial, physical, emotional, medical, family, workplace wellness. These resources are part of our investment in you. The hub includes resources from the Employee Assistance Program, Community resources and Employee Housing 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.