

COLORADO STATE UNIVERSITY

State Classified



This summary is not all-inclusive and contains benefits information as of Winter 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



The State of Colorado offers options through Cigna and Kaiser Permanente for a total of six plans. These plans are designed to offer a range of coverage and cost options to fit as many care and financial situations as possible. [Paladina Health](#) is an additional benefit for Cigna members.

If you enroll in one of the high deductible health plans (HDHP), you may be eligible to open a health savings account (HSA) through Optum Bank. 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

The State of Colorado offers two Delta Dental plans: the Basic and Basic Plus plans which allow for varying levels of benefit payments depending upon the type of service provided by your dentist.



Vision

The medical plans include basic vision care through EyeMed or you may elect the Enhanced plan which includes increased coverage for a low monthly cost. The both plans offer an in-network routine eye exam, copays for basic lenses and an allowance for frames or contact lenses.



Life Insurance

The State provides life insurance as part of your total rewards package and offers basic life insurance in the amount of 1x your annual salary or a minimum of \$50,000. You may also purchase voluntary coverage.



Disability

In the event of illness, injury, surgery or pregnancy, the State offers short term disability at no cost. You can enroll in long term disability following medical underwriting for a small monthly cost. Both plans offer partial income replacement beyond a required waiting period.



Retirement

CSU employees do not participate in Social Security, so you are required to make a 10% contribution (as of 7/1/20) to Colorado PERA.

Some newly eligible employees may choose between PERA's Defined Benefit Plan and their Defined Contribution (DC) Plan. This allows employees to decide which Plan best fits their retirement goals. Some PERA benefits are not available when the DC Plan is chosen.

Voluntary retirement plans are available to supplement 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.

Monthly Leave Accruals*



Annual: Employees earn leave at varying rates, based on years of service. Accruals begin at 8 hours

Sick: Employees earn 6.66 hours

Holiday



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

CSU Human Resources

(970) 491-6947

MyHR@colostate.edu

555 South Howes St | 2nd Floor



*Leave for employees less than 100% FTE is earned on a pro-rated bases.

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 Short Term Disability insurance, but if you wish to sign up for medical, dental, vision, or other benefits, you must complete your online enrollment within **31 days** of your date of hire.



Enrollment Period



BenefitSolver

The State of Colorado uses the online enrollment system, BenefitSolver. Create your profile by registering, then use your user name and password to log in. If you need the Company Key, enter: *soc*.

Once your elections are made, review your benefits summary carefully to make sure your benefits and dependent information is correct. Print your elections and confirmation number for future reference.

Effective Date



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

Mid-Year Changes

You can make benefit changes within 31 days of a qualifying life event such as marriage, divorce, birth/adoption, gain or loss of other coverage, etc.



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 user name and password.

Employee Self-Service (ESS)

Use Employee Self-Service to access personal information, direct deposit, W-4 / W-2 information and pay advices.

Benefits Plan Year



The plan year is on a fiscal year basis, July 1 - June 30.

The next opportunity to change new hire elections is during open enrollment (in late April for a July 1 effective date) or within 31 days of experiencing a mid-year qualifying event.



Eligible Dependents and Official Documentation

You may enroll eligible individuals including your spouse, common law spouse, 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 (for civil union partners).
- Children - A copy of the birth certificate or adoption certificate, naming you or your spouse/partner as the parent.

State of Colorado Benefits Unit



Most questions can be answered by CSU Human Resources, but occasionally you may be referred to the State for guidance. They can be reached at 1-800-719-3434 or state_benefits@state.co.us.