



HUMAN RESOURCES
COLORADO STATE UNIVERSITY

BENEFITS COMPARISON

STATE CLASSIFIED TO ADMINISTRATIVE PROFESSIONAL



Who We Are

We are pleased that you chose Colorado State University as the place to share your time, talents and successes. As part of your total rewards package, CSU is proud to provide access to high-quality benefits that support your health and financial goals. Explore your benefits and take advantage of the helpful resources and tools to help you make the best plan decisions for you and your family.

Get In Touch



Phone

(970) 491-6947



Email

myhr@colostate.edu



Walk In

555 South Howes Street
Fort Collins, CO

FOR MORE INFORMATION

(970) 491-6947

hr.colostate.edu

Monday through Friday
7:30 am - 4:30 pm

CSU TOTAL REWARDS

This benefit summary provides general information as of Spring 2024 and is not all-inclusive. It is not a replacement for more detailed information found in certificates of coverage or master plan documents. In case of discrepancies, official documents will govern. Plan design and rate setting are governed by the State of Colorado for state classified personnel and Colorado State University for administrative professionals. Additional plan details may be found on the Human Resources website.

MEDICAL PLANS

State Classified		
Rates: 7/1/2023 - 6/30/2024		
Cigna or Kaiser HDHP with HSA		
Employee Monthly Cost		
Tier	Cigna	Kaiser
Emp Only	\$26.78	\$27.94
Emp + Spouse	\$162.28	\$170.24
Emp + Children	\$61.44	\$55.82
Emp + Family	\$258.78	\$214.58
Deductible	\$1,750 Individual / \$3,500 Family	
Preventative Care	Covered in full	
Office Visit	You pay 25% after deductible	
Specialist Visit		
Urgent Care		
Emergency Room		
In and Out-patient Services		
Prescription (after deductible)	+\$10 copay / \$40 copay / \$60 copay Specialty: 25% up to \$120 copay	

Administrative Professional	
Rates: 1/1/2024 - 12/31/2024	
Anthem Ram HDHP with HSA	
Employee Monthly Cost	
Tier	Anthem
Emp Only	\$0
Emp + 1	\$288
Emp + Family	\$405
Family Split*	\$50.50 each
Deductible	\$1,600 Individual / \$3,200 Family
Preventative Care	Covered in full
Office Visit	You pay 20% after deductible
Specialist Visit	
Urgent Care	
Inpatient Hospital	
In and Out-patient Services	
Prescription	

+Generic / Brand Formulary / Non-Formulary

HEALTH SAVINGS ACCOUNT

If you enroll in a high deductible health plan (HDHP), you are eligible to participate in the health savings account (HSA). An HSA is designed to help you save and pay for healthcare expenses. The HSA belongs to you and the money in the account is yours to keep, even if you leave CSU.

Financial Institution	Optum Bank
State Contribution	\$60/month

Financial Institution	Fidelity Investments
CSU Contribution	\$500/year



IRS Annual Contribution	Individual Coverage	Family Coverage
-------------------------	---------------------	-----------------

2024 Maximum

\$4,150

\$8,300

(Includes employer contributions)

State Classified		
Rates: 7/1/2023 - 6/30/2024		
Cigna or Kaiser Copay Basic		
	Employee Monthly Cost	
Tier	Cigna	Kaiser
Emp Only	\$40.08	\$38
Emp + Spouse	\$199.96	\$187.92
Emp + Children	\$74.26	\$71.60
Emp + Family	\$281.08	\$310.08
Deductible	\$1,250 Individual / \$2,500 Family	
Preventative Care	Covered in full	
Office Visit	\$20 copay	
Specialist Visit	\$40 copay	
Urgent Care	\$75 copay	
Emergency Room	20% after deductible	
In and Out-patient Services		
Prescription	+\$7 copay / \$30 copay / \$60 copay Specialty: 20% up to \$120 copay	

Administrative Professional	
Rates: 1/1/2024 - 12/31/2024	
Anthem Green Plan	
	Employee Monthly Cost
Tier	Anthem
Emp Only	\$0
Emp + 1	\$288
Emp + Family	\$405
Family Split*	\$50.50/each
Deductible	
Medical	\$1,100 Individual / \$2,200 Family
Prescription	\$150 Individual / \$300 Family
Preventative Care	Covered in full
Office Visit	20% after deductible
Specialist Visit	
Urgent Care	
Inpatient Hospital	
In and Out-patient Services	
Prescription	



State Classified		
Rates: 7/1/2023 - 6/30/2024		
Cigna or Kaiser Copay Plus		
	Employee Monthly Cost	
Tier	Cigna	Kaiser
Emp Only	\$94.82	\$59.40
Emp + Spouse	\$301.08	\$267.04
Emp + Children	\$166.12	\$126.88
Emp + Family	\$456.56	\$423.12
Deductible	\$750 Individual / \$2,000 Family	
Preventative Care	Covered in full	
Office Visit	\$20 copay	
Specialist Visit	\$40 copay	
Urgent Care	\$75 copay	
Emergency Room	\$1,000 copay (waived if admitted)	
In and Out-patient Services	20% after deductible	
Prescription	+\$10 copay / \$30 copay / \$60 copay Specialty: 20% up to \$120 copay	

Administrative Professional	
Rates: 1/1/2024 - 12/31/2024	
Anthem POS Plan	
	Employee Monthly Cost
Tier	Anthem
Emp Only	\$251
Emp + 1	\$779
Emp + Family	\$1,117
Family Split*	\$406.50/each
Deductible	\$600 Individual / \$1,200 Family <i>plus copays</i>
Preventative Care	Covered in full
Office Visit	\$17 copay
Urgent Care	
Lab & X-Ray	10% coinsurance
Emergency Room	10% coinsurance after \$75 copay
In and Out-patient Services	10% coinsurance after \$155 copay
Prescription	Tier 1 / Tier 2 / Tier 3 \$15 / \$30 / \$50

+ Generic / Brand Formulary / Non-Formulary

DENTAL PLANS

State Classified	
Rates: 7/1/2023 - 6/30/2024	
Delta Dental Basic	
Employee Monthly Cost	
Tier	Delta Dental
Emp Only	\$4.54
Emp + Spouse	\$16.68
Emp + Children	\$15.62
Emp + Family	\$28.68
Deductible	\$50 Individual / \$150 Family
Maximum Benefits	\$1,500 per member/per year
Preventative Services	100% covered
Basic Services	70% covered
Major Services	50% covered
Orthodontics	No coverage

Administrative Professional	
Rates: 1/1/2024 - 12/31/2024	
Delta Dental Basic	
Employee Monthly Cost	
Tier	Delta Dental
Emp Only	\$0
Emp + 1	\$10
Emp + Family	\$16
Family Split*	\$2.50/ea
Reimbursement Plan	100% for the first \$100; plus 50% of the next \$1,800 per member
Maximum Benefit	\$1,000 per member/per year
Orthodontics	No coverage



State Classified	
Rates: 7/1/2023 - 6/30/2024	
Delta Dental Basic Plus	
Employee Monthly Cost	
Tier	Delta Dental
Emp Only	\$10.46
Emp + Spouse	\$28.52
Emp + Children	\$28
Emp + Family	\$47
Deductible	\$50 Individual / \$150 Family
Maximum Benefits	\$3,000 per member/per year
Preventative Services	100% covered
Basic Services	80% covered
Major Services	50% covered
Orthodontics	50% covered; \$3,000 lifetime maximum

Administrative Professional	
Rates: 1/1/2024 - 12/31/2024	
Delta Dental Plus	
Employee Monthly Cost	
Tier	Delta Dental
Emp Only	\$23
Emp + 1	\$50
Emp + Family	\$96
Family Split*	\$42.50/ea
Deductible	\$50 Individual / \$150 Family
Maximum Benefits	\$2,000 per member/per year
Preventative Services	100% covered
Basic Services	80% covered
Major Services	60% covered
Orthodontics	50% covered; \$1,800 lifetime maximum

*Available if both spouse/partners are benefits-eligible and have at least one child covered under The Plan(s).

VISION PLANS

State Classified		
Rates effective 7/1/2023 - 6/30/2024		
EyeMed		
Employee Monthly Cost		
Tier	EyeMed Basic (included with medical)	EyeMed Enhanced
Emp Only	\$0	\$2.20
Emp + Spouse	\$0	\$4.18
Emp + Children	\$0	\$4.40
Emp + Family	\$0	\$6.46
Routine Eye Exam	100% after \$25 copay	100% after \$10 copay
Frames (every 12 mos)	\$130 allowance, plus 20% off balance	\$225 allowance, plus 20% off balance
Lenses (every 12 mos)	\$25 copay	\$25 copay
Contact Lenses (in lieu of frames/lenses)	\$130 allowance	\$225 allowance

Administrative Professional	
Rates effective 1/1/2024 - 12/31/2024	
VSP Vision	
Employee Monthly Cost	
Tier	VSP Vision
Emp Only	\$5.79
Emp + 1	\$11.56
Emp + Family	\$18.64
Family Split	not available
Routine Eye Exam	100% after \$40 copay
Frames	\$175 allowance (every other calendar year)
Basic Lenses	\$25 copay (each calendar year)
Contact Lenses	\$175 allowance (each calendar year)

BASIC LIFE INSURANCE

State Classified	
1x annual salary; min \$50,000	Provided at No Cost to the employee

Administrative Professional	
\$70,000*	Provided at No Cost to the employee

*Additional amounts over \$50,000 are subject to imputed income.

Eligible employees may purchase additional insurance for themselves and their dependents through:



DISABILITY



In the event of illness, injury, surgery or pregnancy, CSU understands it's important to have financial security for you and your family. The short term (STD) and long term disability (LTD) plans offer either full or partial income replacement beyond the exhaustion of accrued paid sick and annual leave.

SHORT TERM DISABILITY

State Classified	
Provided at No Cost to the employee	
Waiting Period	30 Calendar Days
Income Replacement	60% Pre-disability Income
Maximum Benefit Period	180 Calendar Days

Administrative Professional	
\$4 / month*	
Waiting Period	10 Working Days or when all sick and annual leave is exhausted, whichever is later
Income Replacement	100% Covered Monthly Salary
Maximum Benefit Period	60 Working Days

LONG TERM DISABILITY

State Classified		
Age	PERA Vested	PERA Non-Vested
Under 34	\$0.0008	\$0.0025
35-39	\$0.0010	\$0.0030
40-44	\$0.0013	\$0.0037
45-49	\$0.0017	\$0.0052
50-54	\$0.0026	\$0.0079
55-59	\$0.0040	\$0.0118
60-64	\$0.0055	\$0.0174
65-69	\$0.0059	\$0.0178
70+	\$0.0072	\$0.0216

To determine your monthly rate, multiply your covered monthly salary by the rate of your age shown.

Administrative Professional	
Retirement Plan Enrolled	Monthly Premium
Defined Contribution Plan (DCP)	0.45% of your covered monthly salary* Maximum premium is \$168.75.
PERA or Federal	0.15% of your covered monthly salary* Maximum premium is \$56.25.

*The cost of the disability premiums are added as a supplemental amount to the employee's monthly salary and reflected on the pay advice as "STD/LTD Allowance".

Waiting Period	Six (6) Months
Income Replacement	60% Pre-Disability income
Maximum Benefit Period	Determined by your age when Disability begins - reference the Certificate of Insurance

Waiting Period	90 Calendar Days
Income Replacement	60% Monthly Salary PERA 69% Monthly Salary DCP
Maximum Benefit Period	Determined by your age when Disability begins - reference the Summary Plan Description

LEAVE ACCRUALS

State Classified

Annual Leave		
Years of Service	Hours per Month	Max Accrual Rate
1-3 Years	8 hours	192 hours
4-5 Years	9	216
6-10 Years	11	264
11-15 Years	13	312
16+ Years	16	384

Payout

Upon separation, unused annual leave is paid out, subject to the maximum accrual rate above.

Sick Leave

Years of Service	Hours per Month	Max Accrual Rate
Years 1+	6.66 hours	360 hours

Payout

Upon retirement, employees are paid $\frac{1}{4}$ of their unused sick leave, up to their individual cap. Note: An employee may have an individual maximum accrual rate that is greater than 360 hours if continuously employed in the state personnel system prior to 7/1/1988.

Part-time employees who work regular, non-fluctuating schedules earn a pro-rated amount of leave based on their regular work schedules.

Administrative Professional

Annual Leave		
Employees	Hours per Month	Max Accrual Rate
Regular or Special 12 month employees only	16 hours	348 hours

Payout

Upon separation, unused annual leave is paid out up to a maximum number of 24 days, minus the number of annual leave days taken in the 30 working days immediately prior to the date of separation. (Must be employed by the University for at least six (6) months.)

Sick Leave

Employees	Hours per Month	Max Accrual Rate
9 or 12-Month Employees (Half-time or greater)	10 hours	No Max

Payout

Upon retirement from the University after at least 5 years of continuous benefits eligible service, employees are paid for $\frac{1}{4}$ of unused sick leave up to a maximum of 120 hours.

Appointments of less than full-time but at least half-time earn a pro-rated amount of leave based upon the number of days worked.

Sick Leave Advance

All new (or newly benefits eligible) faculty and admin pro employees receive an amount of sick leave equal to that which they are expected to earn during their first year of employment (up to 120 hours).

USING LEAVE

ANNUAL LEAVE

Paid leave used for personal needs including vacation, and advance approval is required.

SICK LEAVE

Paid leave is used for health needs, including appointments, of the employee and other eligible individuals (e.g. the employee's child, parent, spouse, etc.)

MANDATORY RETIREMENT

Colorado State University is required by law to provide this Statement Concerning Your Employment in a Job Not Covered by Social Security (SSA 1945). Employees of CSU do not participate in the Social Security program and a pension from this job could affect future Social Security benefits to which employees may become entitled. Because earnings from this job are not covered under Social Security, employees are mandated to participate in one of the following retirement programs:

- Colorado Public Employees Retirement Association (PERA)
- The Defined Contribution Plan (DCP)

State employees are required to participate in PERA. Only those newly appointed Administrative Professional employees with qualifying prior service in PERA retirement system may be eligible to elect to continue membership in that retirement plan. All other new appointees must enroll in the DCP.



PERA Defined Benefit Plan 401(a)	
PERA	
Employee Contribution	Employer Contribution
11%	21.61%*
Eligibility	Must have 12 months of prior PERA service credit
Retirement Benefit	Lifetime retirement benefit (pension)
Investments	Managed by PERA, investing on employee's behalf
Social Security offset applies	Yes

University Defined Contribution Plan 401(a)	
Fidelity	
Employee Contribution	Employer Contribution
8%	12%
Retirement Benefit	Retirement benefits depend on the success of investment performance
Investments	Employees manage own investments
Social Security offset applies	Yes

*The State contributes a percentage of its total payroll to Colorado PERA according to State law. Legislation was enacted to require additional contributions for the Amortization Equalization Disbursement (AED) and the Supplemental Amortization Equalization Disbursement (SAED), which are reflected above.

VOLUNTARY RETIREMENT

CSU offers employees the opportunity to contribute to tax-deferred investment accounts. These accounts can supplement the mandatory retirement plans.

- Fidelity 403(b)
- PERA 457
- PERA 401(k)



HEALTH & WELL-BEING


Human Resources has launched an online well-being hub to help employees navigate the complex maze of both official and unofficial benefits and support available to them. The hub organizes information by topic: health and wellness, home and family, financial and legal, integrating work and life, and arts, social and community.



bewell.colostate.edu



Health & Wellness




Home & Family




Financials & Legal



Integrating Work & Life



Arts, Social & Community



PLAN RESOURCES



QUESTIONS? CONTACT HUMAN RESOURCES

(970) 491-6947

hr.colostate.edu

Monday through Friday
7:30 am - 4:30 pm