



## Benefits Comparison Guide

This benefit summary is not all inclusive and contains only general information as of Summer 2017. This summary should not be considered as a replacement for the more detailed information set forth in the certificates of coverage or master plan documents of benefit providers or information contained in the Faculty Manual or the State Personnel Board Rules. In the event of any discrepancies between the information in this document and in such other documents, the 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 Academic Faculty, Administrative Professional and Post Doctoral Fellows. Additional plan details may be reviewed at the [web links](#) designated below.

### Medical Plans

State Classified Rates effective 7/1/2017 – 6/30/2018		
UHC HDHP with HSA Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$18.92	\$500.56
Emp + Spouse	\$137.44	\$938.06
Emp + Children	\$46.24	\$931.80
Emp + Family	\$210.34	\$1,322.32
Deductible	\$1,500 Individual / \$3,000 Family	
Office Visit	90% after deductible	
Preventive Care	100% not subject to deductible	
Inpatient Hospital	80% after deductible	
Outpatient Surgery	80% after deductible	
Vision Hardware	\$25 copay \$130 glasses/\$150 contacts allowance	
Prescription	\$10 /\$30 /\$50 copay after deductible	
UHC Co-Pay Choice Plus Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$140.56	\$500.56
Emp + Spouse	\$392.86	\$938.06
Emp + Children	\$277.34	\$931.80
Emp + Family	\$575.24	\$1,322.32
Deductible	\$1,500 Individual / \$3,000 Family	
Office Visit	\$30 copay	
Preventive Care	100% not subject to deductible	
Inpatient Hospital	80% after deductible	
Outpatient Surgery	80% after deductible	
Vision Hardware	\$25 copay \$130 glasses/\$150 contacts allowance	
Prescription	\$10 / \$30 / \$50 copay	
Kaiser HMO Co-Pay Fully-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$89.20	\$499.42
Emp + Spouse	\$280.22	\$939.18
Emp + Children	\$177.02	\$927.40
Emp + Family	\$412.74	\$1,323.56
Deductible	\$750 Individual/\$1,500 Family	
Office Visit	\$30 copay	
Preventive Care	100% not subject to deductible	
Inpatient Hospital	90% after deductible	
Outpatient Surgery	90% after deductible	
Vision Hardware	\$150 credit every 24 months	
Prescription	\$10 / \$30 copay	
Kaiser HMO HDHP Fully-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$34.88	\$444.30
Emp + Spouse	\$165.32	\$825.68
Emp + Children	\$177.02	\$824.52
Emp + Family	\$412.74	\$1,162.2
Deductible	\$1,500 Individual / \$3,000 Family	
Office Visit	90% after deductible	
Preventive Care	100% not subject to deductible	
Inpatient Hospital	80% after deductible	
Outpatient Surgery	80% after deductible	
Vision Hardware	\$150 credit every 24 months	
Prescription	\$10 / \$40 copay after deductible	

Academic Faculty / Administrative Professional / Post Doc Rates effective 1/1/17 – 12/31/2017			
Anthem Ram-HDHP Plan Self-Insured			
Tier	Employee Cost	CSU Contribution	
Emp Only	\$0	\$484	
Emp + 1	\$207	\$655	
Emp + Family	\$291	\$920	
Family Split	\$36/each	\$1,139	
Deductible	\$1,500 Individual / \$3,000 Family		
Office Visit	80% after deductible		
Preventive Care	100% not subject to deductible		
Inpatient Hospital	80% after deductible		
Outpatient Surgery	80% after deductible		
Prescription	80% after deductible		
Anthem Green Plan Self-Insured			
Tier	Employee Cost	CSU Contribution	
Emp Only	\$0	\$484	
Emp + 1	\$207	\$655	
Emp + Family	\$291	\$920	
Family Split	\$36/each	\$1,139	
Deductible	\$1,000 Individual / \$2,000 Family		
Office Visit	80% after deductible		
Preventive Care	100% not subject to deductible		
Inpatient Hospital	80% after deductible		
Outpatient Surgery	80% after deductible		
Prescription	80% after separate deductible		
Anthem Gold Plan Self-Insured			
Tier	Employee Cost	CSU Contribution	
Emp Only	\$100	\$484	
Emp + 1	\$415	\$655	
Emp + Family	\$592	\$920	
Family Split	\$186.50/each	\$1,139	
Deductible	\$750 Individual / \$1,500 Family		
Office Visit	80% after deductible		
Preventive Care	100% not subject to deductible		
Inpatient Hospital	80% after deductible		
Outpatient Surgery	80% after deductible		
Prescription	80% after separate deductible		
Anthem POS Plan Self-Insured			
Tier	Employee Cost	CSU Contribution	
Emp Only	\$179	\$484	
Emp + 1	\$559	\$655	
Emp + Family	\$802	\$920	
Family Split	\$291.50/each	\$1,139	
Deductible (Out-of-Network)	\$500 Individual / \$1,000 Family		
Office Visit	\$15 copay		
Preventive Care	100% not subject to copay		
Inpatient Hospital	90% after \$125 copay		
Outpatient Surgery	90% after \$125 copay		
Pharmacy	Tier 1 \$10 copay	Tier 2 \$20 copay	Tier 3 \$40 copay

## Health Savings Account (HSA)

*Only applicable if enrolled in a CSU or State of Colorado-sponsored High Deductible Health Plan (HDHP)*

<u>State Classified</u> effective 7/1/2017 – 6/30/2018	
State Contribution	\$60/month deposited into an Optum Bank account

<u>Academic Faculty / Administrative Professional / Post Doc</u> effective 1/1/17 – 12/31/2017	
CSU Contribution	\$500 deposited into an account with Fidelity

## Dental Plans

<u>State Classified</u> Rates effective 7/1/2017 – 6/30/2018		
<u>Delta Dental Basic</u> Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$4.28	\$25.92
Emp + Spouse	\$15.76	\$42.62
Emp + Children	\$14.76	\$46.44
Emp + Family	\$27.14	\$62.22
Deductible	\$50 Individual / \$150 Family	
Maximum Benefits	\$1,500 per person/per year	
Preventive Services	100% of PPO Allowable <sup>1</sup>	
Basic Services	70% of PPO Allowable <sup>1</sup>	
Major Services	50% of PPO Allowable <sup>1</sup>	
Orthodontics	No Coverage	

<u>Academic Faculty / Administrative Professional / Post Doc</u> Rates effective 1/1/17 – 12/31/2017		
<u>Delta Dental Basic</u> Direct Reimbursement Plan Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$0	\$23
Emp + 1	\$10	\$32
Emp + Family	\$15	\$45
Family Split	\$2.50/each	\$55
Reimbursement Plan	100% for the first \$100; plus 50% of the next \$1,400 for each member per plan year	
Maximum Benefit	\$800 for each covered member per plan year	
Orthodontics	No Coverage	

<u>Delta Dental Basic Plus</u> Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$18.38	\$25.92
Emp + Spouse	\$43.92	\$42.62
Emp + Children	\$44.32	\$46.44
Emp + Family	\$70.80	\$62.22
Deductible	\$50 Individual / \$150 Family	
Maximum Benefits	\$3,000 per person/per year	
Maximum Orthodontics	\$3,000 per person/lifetime <sup>1</sup>	
Preventive Services	100% of PPO Allowable <sup>2</sup>	
Basic Services	80% of PPO Allowable <sup>2</sup>	
Major Services	50% of PPO Allowable <sup>2</sup>	
Orthodontics	50% of PPO Allowable <sup>2</sup>	

<u>Delta Dental Plus</u> Self-Insured		
Tier	Employee Cost	CSU Contribution
Emp Only	\$23	\$23
Emp + 1	\$49	\$32
Emp + Family	\$93	\$45
Family Split	\$41.50/each	\$55
Deductible	\$50 Individual / \$100 Family	
Maximum Benefits	\$1,750 per member/per year	
Maximum Orthodontics	\$1,800 per member/lifetime	
Preventive Services	100% of PPO Allowable <sup>3</sup>	
Basic Services	80% of PPO Allowable <sup>3</sup>	
Major Services	60% of PPO Allowable <sup>3</sup>	
Orthodontics	50% of PPO Allowable <sup>3</sup>	

<sup>1</sup>For new services after July 1, 2016. Treatment plans that start on or before June 30, 2016 will be subject to the \$2,000 lifetime orthodontics max.

<sup>2</sup>If you do not use a PPO dentist and the dentist's charges are more than the PPO Dentist's Allowable Fee, you will be responsible for any excess.

<sup>3</sup>Allowable fee for a PPO dentist is the fee which the dentist has agreed to charge. Allowable fee for a Premier dentist is the maximum amount per procedure that a Premier dentist can charge based on their contractual agreement with Delta Dental. Allowable fee for a non-participating dentist is equal to the Premier maximum allowable fee, however the dentist may charge the additional balance to the patient as they are not under contract with Delta Dental.

## Basic Life Insurance

<u>State Classified</u>	
1x annual salary; min \$50,000	Provided at No Cost to the Employee

<u>Academic Faculty / Administrative Professional / Post Doc</u>	
\$70,000	Provided at No Cost to the Employee

## Short Term Disability Plans

<u>State Classified</u>	
Provided at No Cost to the Employee	
Waiting Period	30 Calendar Days
Income Replacement	60% Pre-Disability Income
Maximum Benefit Period	180 Calendar Days

<u>Academic Faculty / Administrative Professional / Post Doc</u>	
\$4 per month	
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 "LTD Allowance" and "STD Allowance".	
Waiting Period	10 continuous working days of absence 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 Plans

State of Colorado – State Classified		
Age	PERA Vested	PERA Non-Vested
< Age 30	0.0010	0.0028
30-34	0.0011	0.0034
35-39	0.0014	0.0042
40-44	0.0019	0.0058
45-49	0.0030	0.0089
50-54	0.0044	0.0132
55-59	0.0061	0.0194
60-64	0.0066	0.0199
Age 65+	0.0081	0.0242
To determine your monthly premium rate, multiply your covered monthly salary by the rate for your age shown.		
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	

Academic Faculty / Administrative Professional / Post Doc	
Retirement Plan Enrolled	Monthly Premium
Defined Contribution Plan	0.45% of your covered monthly salary. Maximum premium is \$45.
PERA or Federal	0.15% of your covered monthly salary. Maximum premium is \$15.
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 "LTD Allowance" and "STD Allowance".	
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 <a href="#">SPD</a>

### Leave Accruals per Month

State Classified Annual Leave (Governed by the State Personnel Board Rules, Chapter 5) (Part-time employees who work regular, non-fluctuating schedules earn a pro-rated amount of leave based on their regular work schedules.)		
Years 1 - 5	8 Hours	192 Max Hours
Years 6 – 10	10 Hours	240 Max Hours
Years 11 – 15	12 Hours	288 Max Hours
Years 16+	14 Hours	336 Max Hours
<u>Use:</u> Paid leave used for personal needs including vacation.		
<u>Payout:</u> Upon separation, unused accrued annual leave is paid out, subject to the maximum accrual rate.		

Academic Faculty / Administrative Professional Annual Leave (12-Month Employees Only) (Governed by the Faculty Manual, Section F) (Appointments of less than full-time but at least half-time earn a pro-rated amount of annual leave based upon the number of days worked.)		
Regular or Special	2 Days	48 Day Max
<u>Use:</u> Annual leave should be so scheduled as to least interfere with effective operations of the offices concerned, but desires of employees should be considered.		
<u>Payout:</u> When a faculty or administrative professional has been employed by the University for at least six (6) months and ceases to be employed by the University, they shall be paid accrued annual leave up to the maximum. The maximum number of days is <u>24</u> , minus the number of days of annual leave taken during the <u>30 working days</u> immediately prior to the date of separation from employment.		

State Classified Sick Leave (Part-time employees who work regular, non-fluctuating schedules earn a pro-rated amount of leave based on their regular work schedules.)		
Years 1+	6.66 Hours	360 Max Hours
<u>Use:</u> Sick leave is only for the health-related reasons of the employee, spouse, parent, or child under the age 18 (or an adult child incapable of self-care), legal dependent or person in the household for whom the employee is the primary caregiver. Health reasons include diagnostic and preventative exams, treatment, and recovery including pregnancy and childbirth.		
<u>Payout:</u> Upon retirement, employees are paid ¼ of their unused sick leave, up to their individual cap. <b>Note:</b> 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.		

Academic Faculty / Administrative Professional Sick Leave (9 or 12-Month Employees) (Appointments of less than full-time but at least half-time earn a pro-rated amount of annual leave based upon the number of days worked.)		
Regular or Special	1.25 Days	No Max
<u>Use:</u> May be used for treatment of and recovery from an employee's own illness or injury, including treatment for alcoholism and drug addiction; may be used for medical and dental appointments, including routine exams. Up to <u>480 hours</u> of accrued sick leave may be used for the care of a family member (spouse, domestic partner, civil union partner, parent or child), or an individual for whom the employee has responsibility to provide care, including a newborn son or daughter, or a child newly placed for adoption. Additional information is located in the <a href="#">HR Manual Section 2</a> .		
<u>Payout:</u> Upon retirement from the University after at least <u>5 years</u> of continuous benefits eligible service, employees are paid for ¼ of unused sick leave up to a maximum of <u>15 days</u> .		

Sick Leave Advance
Effective August 1, 2011, all new (or newly benefits eligible) Faculty or Administrative Professional (AP) employees, shall receive an amount of sick leave equal to that which they are expected to earn during their first year of employment (120 hours).
<u>Eligibility:</u> Regular/Special or Senior Teaching Faculty and Regular/Special APs will receive the advance at the time of initial appointment because of the immediate benefit eligibility.
<u>Accrual:</u> The initial year of sick leave is an "advance" and must be earned before any additional sick leave shall accrue. It is possible that it will take the employee more or less than one (1) year to earn the amount of sick leave advanced and begin accruing additional sick leave (e.g. accruals at the time of a conversion, change in FTE, LWOP status, etc.)
<u>Post Doctoral Fellows, Veterinary and Clinical Psychology Interns Only:</u> Employees will earn Sick Leave each fiscal year (July 1 <sup>st</sup> – June 30 <sup>th</sup> ). Those employed less than 100%, but at least 50%, the 10 days of earned eligible Sick Leave per month will be pro-rated according to the percentage of appointment. Sick Leave expires at the end of the fiscal year (June 30 <sup>th</sup> ) and will not roll forward into the next fiscal year (July 1 <sup>st</sup> ). This benefits given at the beginning of each fiscal year is a unique benefit created specifically for Post Doctoral Fellows.

## Mandatory Retirement Plan Enrollment

### Academic Faculty and Administrative Professionals

Academic Faculty and Administrative Professionals, Post Doctoral Fellows, Veterinary Interns and Clinical Psychology Interns (AF-AP-PD-VI-CPI) appointed on or after April 1, 1993, are required as a condition of employment under Colorado law to participate in either the [University's Defined Contribution Plan \(DCP\)](#) for Retirement or, in very limited cases, in the [Public Employees' Retirement Plan \(PERA\) of Colorado](#), a defined benefit plan, in lieu of Social Security.

Only those newly appointed 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.

Please refer to the Summary Plan Description for further information on the DCP for retirement. PERA participants should contact PERA directly for PERA eligibility criteria and plan benefits.

### State Classified

State employees do not contribute to Social Security; therefore, as a condition of employment, employees are required to participate in PERA.

A State Classified employee who is transitioning to an Administrative Professional position must meet PERA's eligibility requirements to remain in PERA. If the employee does not meet the requirements, they must enroll in the DCP.

Defined Benefit Plan		Defined Contribution Plan	
PERA		University 401(a)	
Vendor	PERA	Vendor(s)	Fidelity, TIAA-CREF, VALIC
Employee Contribution	Employer Contribution	Employee Contribution	Employer Contribution
8%	10.15% <sup>1</sup>	8%	12%
<p>Defined Benefit Plan (PERA) -</p> <p>As defined by PERA, the lifetime retirement benefit received is based on a formula using age at retirement, years of service, and highest average salary. PERA has the responsibility for the investment of PERA's funds. The funds are invested in common stocks of top-rated companies, corporate bonds, U.S. Treasury and other investment vehicles.</p>		<p>Defined Contribution Plan (DCP) -</p> <p>As defined by your retirement vendor, the benefits during retirement depend on the contributions made to and the investment performance of the assets in your account. A defined-contribution account contains a specific balance at any given time, which is equal to the market value of the assets accumulated in the account. Employees have substantial control over how the contributions to their plan are invested and may generally choose from an assortment of stocks, bonds, mutual funds, and other investment vehicles.</p>	
Retirement Plan Enrollment			
<p><u>AF-AP-PD-VI-CPI Eligibility:</u> To elect PERA as your retirement plan you must be an active PERA participant with at least 12 months of service credit, an in-active member with that amount of service credit or a current PERA retiree. However, unless you are a PERA retiree, you may not elect PERA as your retirement plan if you have previously been employed by a public college or university in Colorado <i>offering</i> an "ORP" if during that employment you made an election to participate in that institution's ORP. In addition, if your election at that time was to participate in PERA, you may not now elect the ORP.</p>		<p><u>AF-AP-PD-VI-CPI Eligibility:</u> The University will contribute an amount equal to 11.5% of your covered monthly salary to the DCP accounts of Regular and Special appointees of half-time or greater from date of appointment, and Temporary Academic Faculty and Administrative Professionals, Post Doctoral Fellows, Veterinary Interns, and Clinical Psychology Interns of half-time or greater appointment after one (1) year of continuous service at that level.</p>	
<p><sup>1</sup>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 <u>not</u> reflected above.</p>			
University Definition of Retirement			
<p>The Definition of Retirement is located on the Human Resources website at: <a href="http://hrs.colostate.edu/university-retirees/definition.html">http://hrs.colostate.edu/university-retirees/definition.html</a></p>			

