



Employee Benefits
Commercial Insurance
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2010 Health Benefits for the employees of Associated Students of SFSU

Dear Employees,

Welcome to Associated Students of San Francisco State University! You are eligible for benefits first of the month following 90 days of employment. This is your opportunity to enroll in health benefits. If you decline to enroll now you will have to wait until your next enrollment for June 1, 2011 unless you experience a qualifying event (see list below).

Associated Students of SFSU offers a comprehensive benefit packages to eligible employees. You have the option to enroll in medical with Kaiser. The vision plan through VSP.

Filice Insurance Agency is our benefits brokers. Cristina Calvetti is your Dedicated Account Manager. She is available to help you with any questions or concerns that may come up throughout the year. She can be reached at:

Cristina Calvetti
Phone: 408-350-5719
ccalvetti@filice.com

You can review your benefit information, search for providers, and obtain forms on your MyBenefits website:

www.filice.com/benefits/asisfu

MEDICAL

- There is one Kaiser option. The plan description can be found under **Medical** on your benefits website. Your plan option is:
Kaiser HDHP 1900
- Associated Students of SFSU pays 100% of the premium and 100% of the deductible (into an HSA bank account) for employees and their dependents (at a pro rated monthly rate). For the remainder of 2010 that would be at a rate of \$188.14 or \$376.28 if you are enrolled with dependents. Beginning in 2011 it will be at a rate of \$158.33, or \$316.66 if you are enrolled with dependents.

VISION

- The vision plan is offered through VSP. A plan description can be found your website under **Vision**.
- Associated Students of SFSU pays 100% of the premium for employees and dependents.
- **There is no open enrollment for Vision insurance.** If you do not add yourself and your dependents during this entail eligibility period, a late entrant penalty will apply unless you experience a change in family status as noted above.

What must I do to enroll?

- All employees must complete a Benefit Election form. You must do so even if you are waiving coverage.
 - Please check the box that applies to you for Medical and Vision enrollment status (Employee Only, Employee + Spouse, Employee + Children or Family).
 - Please sign acknowledging your enrollment status.
 - If you are waiving enrollment in either medical or vision please sign the waiver at the bottom.
- All employees must complete the KP Choice Enrollment application. You must do so even if you are waiving medical coverage.
- All employees must complete a VSP application, again, even if you are waiving vision coverage.
- All employees must complete a Patelco HSA Account Application and Beneficiary Designation form. Please attach a copy of your driver's license to your application
- **Turn in completed forms to Jamila Ali.**

NOTE: You cannot make changes to your coverages until the next open enrollment unless you experience a change in family status, such as:

- Loss or gain of coverage through your spouse
- Loss of eligibility of a covered dependent
- Death of your covered spouse or child
- Birth or adoption of a child
- Marriage, divorce, or legal separation
- Switch from part-time to full-time

You have 20 days from a change in family status to make changes to your current coverage.