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https://www.csus.edu/administration-business-affairs/internal/your-hr/benefits/

Your Benefits While On A Sabbatical or Difference-In-Pay Leave

Healthcare and all other benefits will continue while you are on a paid Sabbatical or eligible Difference-In-Pay Leave. Your monthly employer and employee contributions continue uninterrupted. Contact the Benefits Office to schedule a benefits overview to assess the impact of your leave on your benefit programs.

BEFORE THE LEAVE BEGINS

- 1. Determine if you need to change your health/dental plan:
 - ➤ HMO: Anthem Blue Cross Select, Anthem Blue Cross Traditional, Blue Shield Access+, Blue Shield Trio, Kaiser, UnitedHealthCare, Western Health Advantage & Delta Care USA
 - Your coverage is restricted to a geographic location based on your home address/zip code.
 - You are not covered for routine care outside of your Plan's service area.
 - Contact your health plan regarding Guest Membership/Away from Home Care options when traveling.
 - Emergency coverage is provided worldwide.
 - Most plans have an Urgent care facility.
 - You must report an emergency within 24-48 hours.
 - Your plan will provide care in a non-plan hospital for as long as the medical condition prevents transfer to a Plan facility.
 - All emergency care requires plan approval.
 - If you move outside of your plan's service area, you may request a change in your health plan to a PPO.
 - PPO: PERS-Gold, PERS-Platinum & Delta Dental PPO
 - Coverage is worldwide for both emergency and routine healthcare.
 - Emergencies, hospital admissions and various procedures may still require pre-certification. (See Plan booklet)
 - Requires normal claims submission

PLAN CHANGES:

- Requires address change (update).
- Plan changes are effective the 1st of the following month.
- Review premium and plan description booklets.

- 2. All family members must be enrolled in the same plan. Contact your health plan provider <u>prior</u> to your leave to discuss coverage.
- 3. Review all voluntary deductions.
- 4. Review your flexible spending accounts (HCRA/DCRA).
- 5. Review your prescription drug needs with your provider.
- 6. Update your beneficiary information and your address.

DURING THE LEAVE

- 1. Contact the Benefits Office with eligibility issues.
- 2. Contact the Benefits Office for all family status changes.
- 3. Review Open Enrollment material.
- 4. Contact your plan's customer service office if you have any claims processing needs.
- 5. Be aware of your plan's pre-authorization requirements.
- 6. Recognize time zones when contacting your plan.

UPON RETURN FROM LEAVE

- 1. File all claim forms immediately.
- 2. Review open enrollment request with the Benefits Office.
- 3. Determine if you need to change your health or dental plan.
- 4. Review your salary reductions (403(b), 401(k), 457) contributions and other voluntary deductions.
- 5. Monitor your first pay warrant for discrepancies.
- 6. Request cost information for buyback of CalPERS service credit.

CalPERS: 888-225-7377 or www.calpers.ca.gov.