

OPEN ENROLLMENT FREQUENTLY ASKED QUESTIONS

What is Open Enrollment?

Open Enrollment is an opportunity for you to review your current benefit plan elections to ensure they continue to meet your needs and those of your family. You can change your benefits, update your beneficiaries, and check your mailing address.

You are able to enroll, change or cancel the benefit plans listed below. Enrollment in these benefit plans are restricted to Open Enrollment only, unless, a qualified event mid-year has occurred. For CalPERS health, Dental, DCRA and HCRA plans, you must enroll through your campus (forms or electronically). For VSP Premier, MetLife Legal Plan, The Standard Critical Illness and Accident Insurance, you will enroll, change or cancel coverage directly with the benefit plan vendor.

What are the Open Enrollment dates this year?

The Open Enrollment period for 2021 benefits is Sept. 20, 2021 through Oct. 15, 2021.

How do I turn in my Open Enrollment forms? What is the deadline to submit forms for processing?

All 2021 Open Enrollment form submissions will be processed completely through DocuSign and the forms are available on the [San Francisco State University 2021 Virtual Open Enrollment website](#) for your convenience. In order to prevent your documents from getting lost in the mail, and to also prevent a delay in processing, please do not mail or drop off your enrollment forms as there will be limited staff on-site availability.

*****Open Enrollment is September 20, 2021 – October 15, 2021. Due to internal processing guidelines, the San Francisco State Benefits team will not accept any Open Enrollment submissions – in any format - after 5pm on October 15, 2021. *****

Who is eligible to participate?

To qualify for most benefits, you must initially have employment that exceeds six months and one day, with a time base of at least .50. •

Academic-year lecturers and coaches are eligible for benefits if appointed for a minimum of one semester or two consecutive quarters with a time base of .40 or greater. •

Affordable Care Act (ACA)—Employees who do not meet eligibility requirements listed above may qualify for health care under ACA. •

If you do not meet any of the eligibility criteria above, you may still be eligible to enroll in many of the voluntary plans.

Do all current eligible employees need to enroll or re-enroll for benefits during Open Enrollment?

If you don't want to make any changes to your current benefits, you don't need to do anything. Your current elections for these plans will automatically continue for plan year 2022. However, if you want a Health Care or Dependent Care Reimbursement Account, you must re-enroll every year.

What is a flexible spending account?

Flexible Spending Accounts (FSAs) allow you to set aside money—tax-free—then use that money when you have certain everyday expenses, such as costs related to child-care and health care. CSU offers you two FSAs: a health care FSA and a dependent care FSA. You must enroll (or re-enroll) in the flexible spending accounts annually to participate.

What is the effective date of my new benefit choices?

The new benefit choices are effective Jan. 1, 2022.

How do I find out if my doctor participates in CalPERS health plans?

Visit www.calpers.ca.gov to access the Search Health Plans to find doctor directories and estimate cost. For a more personalized health plan search tool log in to your [MyCalPERS account](#) and use Search Health Plans where you can view doctors accepting new patients and do side by side comparisons between multiple health plans.

What happens if I miss the Open Enrollment period or if I fail to enroll during my first 60 days of employment as a new hire?

If you have not previously been enrolled in health coverage through CSU and have not provided proof of other coverage, HIPAA offers two provisions—Special Enrollment and Late Enrollment—for employees and their eligible family members to enroll in a CalPERS health plan outside of the initial enrollment period and the Open Enrollment period.

Special enrollment must be requested within 60 calendar days of one of the following qualifying events:

- Loss of other non-CalPERS coverage
- Marriage/registered domestic partnership
- Birth/adoption
- Court-ordered coverage
- Divorce/termination of registered domestic partnership

Late enrollment allows an employee to request enrollment if they declined or canceled enrollment for themselves or their eligible dependents and the special enrollment exceptions do not apply. Late enrollment is applied as follows:

A 90-day waiting period is required.

The effective date of enrollment will be the first of the month following the 90-day waiting period after required documentation has been provided to the benefits services department.

Employees on leave of absence during Open Enrollment may change plans and add/delete dependents. Employees who do not change plans and add/delete dependents during the Open Enrollment period may do so within 60 days of the date they return to regular pay status.

Who do I contact with additional questions?

The SF State Benefits team will have virtual walk-in hours to assist with any questions during the Open Enrollment period. Please visit the [San Francisco State University 2021 Virtual Open Enrollment](#) website to see availability. For a quicker response please submit a service ticket using the [HR Client Services Center](#)