

Benefits during FERP



Benefits Information

To maintain employer paid dental and vision, must be appointed to .50 or more time base.

Medical: covered from your monthly CalPERS retirement check

Dental

- During the duration of the FERP appointment, the dental plan will continue in one of the following Enhanced Level plans depending on which plan you were enrolled in prior to retiring.
 - Delta Dental Enhanced II PPO
 - Delta Care – USA Enhanced HMO
- The CSU pays 100% of the monthly cost for the dental plan during the duration of FERP for retirees and their eligible dependents.
- The Enhanced plan is an 80% coverage with preventative care at no cost.

Vision

- During the duration of the FERP appointment, vision will continue in the Basic plan.
 - The CSU pays 100% of the monthly cost for vision during the duration of FERP for retirees and their eligible dependents.
 - Vision is paid once a year for 12 months.
 - Renews each year that a FERP is teaching



Other Benefits

Voluntary Retirement Plans

Prior to the beginning of your FERP, an employee will need to log into their account and make a change to their contributions to re-establish their deduction. The first contribution will be made on the September pay period (October 1st paycheck).

- Savings Plus (457b or 401k)
- Fidelity (403b)

Sick Leave Accruals & Leave of Absence Without Pay (LWOP)

- A maximum of 160 sick hours during FERP can be accrued
 - If you elect to carry over a maximum of 48 hours of unused sick hours at the time of retirement, then you would have a total of 208 hours of sick time.
- Only **one** leave of absence without pay for personal illness during the 5-year FERP period



Reminders & Resources

- You **must** be retired prior to FERPing.
- FERP Application is separate from a CalPERS Retirement Application.
- CalPERS
- Applying for Retirement
- FERP Benefits
- Faculty Affairs Retirement Program



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