

Highlights of the New Voluntary Benefits Plans

| | MetLaw® Legal Plan | Auto and Home Insurance | Group Critical Illness |
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| Vendor | Hyatt Legal Plans, Inc. (a MetLife® company) | California Casualty | Aflac |
| CSU Eligibility | <ul style="list-style-type: none"> All CSU employees with a time base are eligible for this plan, except Rehired Annuitants and FERP participants. | <ul style="list-style-type: none"> All CSU employees are eligible for this plan, except Rehired Annuitants and FERP participants. No time base is required. | <ul style="list-style-type: none"> All CSU employees with a time base are eligible for this plan, except Rehired Annuitants and FERP participants. |
| Special Plan Eligibility Requirements | <ul style="list-style-type: none"> Not applicable | <ul style="list-style-type: none"> Not applicable | <ul style="list-style-type: none"> <u>Health Plan Requirement</u>: employee must be covered under a comprehensive health insurance plan or a Health Maintenance Organization (HMO). (The comprehensive health plan or HMO plan does not have to be a CSU/CalPERS administered plan.) <u>Age Requirement</u>: issue age is 18 - 64 |
| Employee Coverage Limits | <ul style="list-style-type: none"> Not applicable | <ul style="list-style-type: none"> Varies by insured | <ul style="list-style-type: none"> Minimum: \$5,000 Maximum: \$50,000 |
| Spouse Coverage | <ul style="list-style-type: none"> Included at no additional cost to the employee. | <ul style="list-style-type: none"> Available at an additional cost. | <ul style="list-style-type: none"> The employee may elect to purchase coverage for their spouse. The spouse amount may not exceed 50% of the employee amount, subject to the minimum face amount. In order to apply for spouse coverage, the employee must also apply for coverage. If the employee does not meet the minimum underwriting requirements necessary to participate in the plan, the spouse can still obtain coverage. |

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| Dependent Child(ren) Coverage | <ul style="list-style-type: none"> Included at no additional cost to the employee. | <ul style="list-style-type: none"> Available at an additional cost. | <ul style="list-style-type: none"> Each eligible dependent child is covered at 25% of the primary insured amount at no additional charge. The employee must be enrolled in order for children to be covered. Children-only coverage is not available. |
| Enrollment Period | <ul style="list-style-type: none"> This plan has a set enrollment period. Employees are eligible to enroll in this plan during the following designated time periods: <ol style="list-style-type: none"> New Hires: within 60 days of employment CSU designated annual Open Enrollment | <ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees are eligible to enroll at any time during employment. | <ul style="list-style-type: none"> This plan does not have a designated enrollment period, although there are enrollment parameters regarding Guaranteed Issue. Guaranteed Issue is available during the following enrollment periods: <ol style="list-style-type: none"> Special Open Enrollment Period: March 1 - March 31, 2011 New Hires: within 60 days of employment – guaranteed issue (not subject to evidence of insurability) Evidence of Insurability will be required if an employee does not enroll during one of the designated enrollment periods listed above. |
| Guaranteed Issue Amount | <ul style="list-style-type: none"> Not applicable. | <ul style="list-style-type: none"> Not applicable. | <ul style="list-style-type: none"> Employee: \$20,000 Spouse: \$10,000 Child(ren): N/A |
| Coverage Effective Date | <ul style="list-style-type: none"> The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st). | <ul style="list-style-type: none"> The effective date of coverage is the same date that coverage is actually bound, and is not tied to when the payroll deduction starts. | <ul style="list-style-type: none"> Coverage will be effective the date the employee signs the application. Plan effective date is NOT tied to the timing of the first deduction. |

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| Coverage End Date | <ul style="list-style-type: none"> The end of the benefit plan year, or Upon separation of employment coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th). | <ul style="list-style-type: none"> Coverage end date varies by insured. If employment ends prior to the end of the policy period, the separated employee maintains the current rate through end of policy period and can direct pay. | <ul style="list-style-type: none"> Coverage terminates on the last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out for the May pay period, coverage would end on June 30th). |
| Can an Employee Cancel Their Coverage Mid-Year? | <ul style="list-style-type: none"> Members are required to remain in the plan for a full benefit plan year. New hires are required to remain in the plan for the remainder of the benefit plan year. Active employees can only terminate coverage during a designated open enrollment period. | <ul style="list-style-type: none"> There is no minimum enrollment period for this plan. Employees can cancel this policy at any time during the year. | <ul style="list-style-type: none"> There is no minimum enrollment period for this plan. Employees can cancel this policy at any time during the year. |
| Monthly Plan Premium | <ul style="list-style-type: none"> \$19.70 | <ul style="list-style-type: none"> Varies by insured | <ul style="list-style-type: none"> Varies by insured |
| Payment Options | <ul style="list-style-type: none"> Payroll deduction | <ul style="list-style-type: none"> Payroll deduction, direct payment, ACH (checking) | <ul style="list-style-type: none"> Payroll deduction |
| Payroll Deduction Information | <ul style="list-style-type: none"> SCO Deduction Code: 075-132 Deductions will be processed on pre-paid basis. Post-tax. | <ul style="list-style-type: none"> SCO Deduction Code: 075-105 The timing of the deductions (if this payment option is selected) will vary by insured and will be coordinated by the vendor. Post-tax | <ul style="list-style-type: none"> SCO Deduction Code: 075-133 Deductions will be processed on pre-paid basis. Post-tax. |
| Vendor Contact Information | www.metlife.com/mybenefits Customer Service: 800-GET-MET8 (800-438-6388) | www.calcas.com/csu Customer Service: 866-680-5142 | www.aflacgroupinsurance.com Customer Service: 800-433-3036 |

| | Voluntary Long Term Disability (LTD) | Voluntary Accidental Death & Dismemberment (AD&D) |
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| Vendor | The Standard | The Standard |
| CSU Eligibility | <ul style="list-style-type: none"> All employees who meet the CSU regular benefits eligibility requirement (referenced on page 3), except Rehired Annuitants, FERP participants, and employees who are currently eligible for the employer-paid LTD plan. | <ul style="list-style-type: none"> All employees who meet the CSU regular benefits eligibility requirement (referenced on page 3), except Rehired Annuitants and FERP participants. |
| Special Plan Eligibility Requirements | <ul style="list-style-type: none"> Not applicable | <ul style="list-style-type: none"> Not applicable |
| Employee Coverage Limits | <ul style="list-style-type: none"> Benefit Waiting Period Election Options: 30 or 90 days Income Benefit Limit: 60% Insured Pre-disability Earnings Limit: \$12,500 Minimum Monthly Benefit: \$100 Maximum Monthly Benefit: \$7,500 | <ul style="list-style-type: none"> Minimum: \$25,000 Maximum: \$1,000,000 Amounts may not exceed ten times the employee's basic annual earnings. |
| Spouse Coverage | <ul style="list-style-type: none"> Coverage not available | <ul style="list-style-type: none"> Coverage available at an additional cost. Up to 60% of employee's amount. |
| Dependent Child(ren) Coverage | <ul style="list-style-type: none"> Coverage not available | <ul style="list-style-type: none"> Coverage available at an additional cost. Up to 15% of employee's amount, not to exceed \$25,000 for each child. |
| Enrollment Period | <ul style="list-style-type: none"> This plan does not have a designated enrollment period, although there are enrollment parameters regarding Guaranteed Issue. Guaranteed Issue is available during the following enrollment periods: <ol style="list-style-type: none"> Special Open Enrollment Period: March 1 – March 31, 2011 New Hires: within 60 days of employment –guaranteed issue (not subject to evidence of insurability) Evidence of Insurability will be required if an employee does not enroll during one of the designated enrollment periods listed above. | <ul style="list-style-type: none"> This plan does not have a designated enrollment period. Employees can enroll at anytime during the year and will not be subject to Evidence of Insurability. |

| | Voluntary Long Term Disability (LTD) | Voluntary Accidental Death & Dismemberment (AD&D) |
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| Guaranteed Issue Amount | <ul style="list-style-type: none"> • Full Benefit | <ul style="list-style-type: none"> • Full Benefit |
| Coverage Effective Date | <ul style="list-style-type: none"> • The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st). | <ul style="list-style-type: none"> • The first of the month following the pay period that the deduction was taken (i.e., first deduction taken out of the April pay period, coverage effective May 1st). |
| Coverage End Date | <ul style="list-style-type: none"> • Coverage ends on the date that employment ends, or • The last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out of the November pay period, coverage would end on December 31st). | <ul style="list-style-type: none"> • Coverage ends on the date that employment ends, or • The last day of the month following the pay period that the last deduction was taken (i.e., if the last deduction was taken out of the November pay period, coverage would end on December 31st). |
| Can an Employee Cancel Their Coverage Mid-Year? | <ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. | <ul style="list-style-type: none"> • There is no minimum enrollment period for this plan. • Employees can cancel this policy at any time during the year. |
| Monthly Plan Premium | <ul style="list-style-type: none"> • Varies by insured | <ul style="list-style-type: none"> • Varies by insured |
| Payment Options | <ul style="list-style-type: none"> • Payroll deduction | <ul style="list-style-type: none"> • Payroll deduction |
| Payroll Deduction Information | <ul style="list-style-type: none"> • SCO Deduction Code: 075-131 • Deductions will be processed on pre-paid basis. • Post-tax. | <ul style="list-style-type: none"> • SCO Deduction Code: 075-130 • Deductions will be processed on pre-paid basis. • Post-tax. |
| Vendor Contact Information | <ul style="list-style-type: none"> • http://www.standard.com/mybenefits/csu/ • Customer Service: 800-378-5745 | <ul style="list-style-type: none"> • http://www.standard.com/mybenefits/csu/ • Customer Service: 800-378-5745 |