

2017-2018 Open Enrollment



Appoquinimink School District
THE WORLD IS OUR CAMPUS

Open Enrollment for your District and State of Delaware benefits will be held from Monday, May 1, 2017 through 4:00 pm on Thursday, May 13, 2017. Make sure your coverage is right for you and your family by reviewing your options during Open Enrollment.

You can review plan information, current benefit elections and make changes online using the “Annual Enrollment” link at: www.schooldistrictbenefits.com/appoquinimink. This is the same web site, password and log on as you use to view your pay advice. (Log in questions 1-866-751-7833) Employees covering dependents should review their dependent data. If the date of birth and/or the social security number is missing or incorrect, you can enter the correct information online.

Open Enrollment does not apply to July 2017 retirees!

ALL employees covering a spouse in a Health Plan must complete the spousal information form online each year during Open Enrollment and anytime a spouse’s employment or insurance status changes. Failure to complete the Electronic Spousal Form will result in reduction of spousal benefits.

IMPORTANT NOTICE

Effective July 1,
Highmark IPA/HMO and Highmark CDH Gold
Plans will no longer be available.

Active employees

Open Enrollment for School District employees – May 1st to 13th – You are encouraged to actively participate in the 2017 Open enrollment by reviewing your benefits coverage and taking advantage of this once a year opportunity to enroll or cancel coverage; to change plans; and to add or drop coverage for eligible dependents.

School District Benefits

- Cigna Dental Coverage – New carrier and lower rates!
- EyeMed Vision Care Coverage – New carrier and lower rates!
- Prudential Life/AD&D Coverage – 1.5x’s annual salary
- Hartford 6% LTD coverage – District offers a 6% LTD buy-up to supplement the State’s 60% LTD for employees enrolled in the State’s Disability Insurance Program (DIP also includes STD)
- Cigna LTD Plan (Disability Pension Plan Members Only)

State of Delaware Benefits

- Group Health with Prescription Drug Coverage
- Short and Long-term Disability Insurance (Free & enrollment is automatic)
- Flexible Spending Accounts (Open enrollment held in the fall)
- Group Universal Life Insurance Program, through Securian
- DelaWELL Health Management Program, Discounts and Resources
- Employee Assistance Program (EAP) and Work/Life
- Supplemental Benefits – Accident and critical illness through Aflac

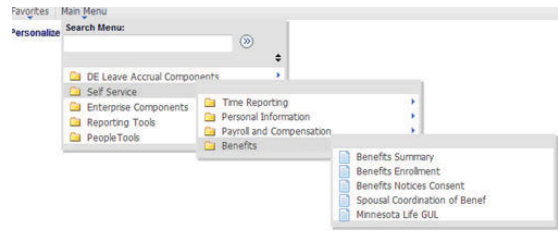
Find more information
about State benefit plans
online at the Statewide
Benefits Office website:
ben.omb.delaware.gov/

Changes that DO require online enrollment are:

- Changing coverage level on ANY plan (i.e. from Family to Employee & Spouse coverage or Employee & Child/ren to Family, Children to Employee Only coverage, etc.)
- Dropping coverage on any dependent, even if no plan level coverage change is needed. (i.e. dropping coverage dependent but maintaining family coverage)
- Changing Health Care company or plan type (i.e. from Highmark Blue Care to PPO plan, Aetna to Highmark).
- Adding dependent to Health plan. Dependents include natural, adopted, step and foster children with proper documentation.

If you are adding a new dependent to your Health plan, you must send a copy of the dependent's birth certificate or legal document to Chrissie Billings in the Human Resources Office.

If you are adding a spouse to your Health plan, you must send a copy of your marriage certificate to Chrissie Billings in the Human Resources Office and complete the online Spousal COB Form. Access the form on the self-service web site.



How Your Flex Credits are Applied

As a School District employee, you receive two local flex credits that can be used to purchase benefits:

- The first flex credit (OptnFlexCr) may only be used for your medical plan.
- The second flex credit (ProgFlexCr), may be used for District Dental, Vision and Life/AD&D plans.

The amount of your flex credit is in accordance with negotiated contracts. The enrollment website calculates the total benefits cost, applies the applicable flex credits and determines the per-pay period costs. If the cost of your benefits exceeds your flex credits, you will pay the excess through payroll deductions. Benefit Selections will not be saved until you click "Submit" then click "Ok" on the confirmation page.

Additional Considerations

- The elections you make under the School District and State plans are effective July 1, 2017.
- Adult Dependents are eligible for coverage until the end of the month they reach age 26.
- New Life Insurance Plan enrollees should complete a Designation of Beneficiary Form and submit it to the Benefits Office. Form is available on the District Benefits Website, www.schooldistrictbenefits.com/forms/BeneficiaryDesignation.pdf
- Open Enrollment for the flexible spending accounts is held in the fall for the next calendar year. Elections will be effective January 1, 2018 through December 31, 2018.
- You may enroll in or make changes to the State's Group Life Insurance Plan at any time during the year by calling Securian directly at (877) 215-1489. Evidence of insurability may be required.
- Benefits provided by the State and the Appoquinimink School District are an important part of your total compensation package. Please carefully consider your options and contact Chrissie Billings if you have additional questions.

**Online Enrollment (Employee Self-Service) Assistance
available 8:00 a.m. to 4:30 p.m. Monday to Friday 800-489-8933**

The State of Delaware and the Appoquinimink School District reserve the right to amend or terminate any benefit plan at anytime, with or without notice. The provisions for these plans are contained in legal documents. Should a discrepancy between the benefits website and materials distributed occur, the provisions of the plan documents will prevail.

**Appoquinimink School District Benefits Office, 302-376-4129
Chrissie.Billings@appo.k12.de.us
www.schooldistrictbenefits.com/appoquinimink**