



If you are **adding a new dependent** to your benefit plan, you must send a copy of the dependent's birth certificate or legal document to the Christina Benefits Office.



If you are **adding a spouse** to your benefit plan, you must send a copy of your marriage certificate to the Christina Benefits Office and complete the online Spousal COB Form at Employee Self Service (new website). On the last page, print a copy for your records.



This must be completed no later than May 13, 2017.



OPEN ENROLLMENT 2017- 2018

# Benefits

**OPEN ENROLLMENT FOR YOUR DISTRICT AND STATE OF DELAWARE BENEFITS WILL BE HELD FROM MONDAY, MAY 1, 2017 THROUGH 4:00 PM ON SATURDAY, MAY 13, 2017.**

## Newsletter

### Active Employees

Open Enrollment – May 1 thru May 13 – is your once-a-year opportunity to enroll, make changes or terminate coverage in your health, dental, vision and life/AD&D coverages unless you have a qualifying event during the year (for example: birth or adoption/guardianship, marriage/civil union or divorce, spouse's change in employment).

#### 2017-2018 School District Benefits

- Cigna Dental Coverage – New carrier and lower rates for July 1st! Please note the Cigna customer service number: TBD.
- EyeMed Vision Care Coverage – New carrier and lower rates for July 1st! See highlights of the new district EyeMed plan at [www.schooldistrictbenefits.com/christina](http://www.schooldistrictbenefits.com/christina)
- Prudential Life/AD&D Coverage – New carrier and lower rates for July 1st! See plan description.
- Hartford LTD Buy-up coverage – District offers a 6 2/3% LTD buy-up to supplement the State's 60% LTD for employees enrolled in the State's Disability Insurance Program (DIP also includes STD) – changes are not available online.
- Please contact the Christina Benefits Office to make changes to the LTD Buy-up plans.

**Open Enrollment does not apply to July 1, 2017 retirees**

#### 2017-2018 State Benefits

- Medical Coverage which includes: Express Scripts Prescription Drug Coverage
- Short and Long-term Disability Insurance (Free & enrollment is automatic)
- Flexible Spending Account (Open enrollment held in the fall)
- Minnesota State's Group Life Insurance Program – Enrollment opportunity
- DelaWELL Health Management Program – Provided by Highmark Delaware and Aetna
- Aflac Supplemental Benefits – Critical Illness and Accident Insurance

State benefit plans are outlined in the 2017 Open Enrollment book available online at the Statewide Benefits Office website: [www.ben.omb.delaware.gov/oe/index.shtml](http://www.ben.omb.delaware.gov/oe/index.shtml)

## All Employees Must Go Online for Open Enrollment

- This year all selections must be made online during open enrollment.
- Even if you intend to keep the same Health Plans & Coverage

## Forms you need to complete

Even though your enrollment is completed online, there may be other forms you need to complete by **May 13, 2017**.

- **Electronic Spousal Coordination of Benefits Form**  
Employees covering a spouse in a Health Plan must complete the form online on Employee Self Service (new website) 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. Print a copy for your records.
- **New Life Insurance Plan enrollees** must complete a Beneficiary Form and submit it to the Benefits Office. Form is available on the District Benefits Website.

## How your flex credits are applied

As a School District employee, you receive two local flex credits:

- The first flex credit (OptnFlexCr) may only be used for your medical plan.
- The second flex credit (ProgFlexCr), may be used for excess medical not covered by the first flex credit, then the balance for District Dental, Vision, LTD Buy-up 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 through June 30, 2018.

Benefits provided by the State and the Christina School District are an important part of your total compensation package. Please carefully consider your options and contact the Christina Benefits Office if you have additional questions.

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 Financial directly at (877) 215-1489. Evidence of insurability may be required.

The State of Delaware and the Christina School District reserve the right to amend or terminate any benefit plan at any time, 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.