

ENROLLMENT DEADLINE

The Benefit Enrollment Packet must be completed and **returned as soon as possible but no later than 30 days** from the pre-employment date. If enrollment forms and documents are not signed and returned to your Benefit Representative within 30 days, benefits will be “waived” per State of Delaware Eligibility and Enrollment Rules.

STATE OF DELAWARE BENEFITS

For more information on the below benefits/services, visit the Statewide Benefits Office website: <https://dhr.delaware.gov/benefits/> and select DOE, K12, DTCC & DCU Employees Group

Medical Insurance with Prescription – Aetna or Highmark: The State of Delaware provides a state share contribution on the first of the month following the hire date for permanent employees working 30 hours or more per week. Based on negotiated contractual agreements, the District will pay a medical stipend (flex credit) starting the first day of the month following the hire date. **Prescription coverage** through CVS Caremark is automatic with your Aetna or Highmark Health Plans at no extra cost.

Contributory Pension Plan – State Pension Plan provides Service and Vested Pensions. Employees become vested after completing 10 years of State of Delaware service. Employees are required to contribute 5% of earnings above \$6,000.00 annually.

State Disability Insurance – The Hartford: Short-term and Long-term benefits the State provides at no cost to the employee.

State Group Life Insurance – Securian Life Insurance: Employees can purchase 1x to 6x annual salary. Must apply during 90-day eligibility period. Dependent insurance is also available. Rates vary based on age and coverage elections.

Supplemental Insurance – Securian Life Insurance: Employees can access Accident and Critical Illness Insurance. Rates vary based on age and coverage elections. You must apply during the 90-day initial eligibility period.

457(b) State Deferred Compensation Plan – Voya: A State-sponsored retirement savings plan available to all pension-eligible employees. There are no age or length of service requirements.

Flexible Spending Account – ASI Flex: Two distinct, flexible spending account (FSA) options for benefit-eligible State of Delaware employees: **Health Care FSA** qualified expenses include medical, dental, vision, and prescriptions for you & your dependents. **Dependent Care FSA** qualified expenses include care for the protection and well-being of a child (under age 13) or elder dependent while you work. Benefit-eligible employees may enroll after completing the **initial waiting period of 90 days**.

There are many other benefits available to employees through the State of Delaware. Please access their website for additional benefits and services at <https://dhr.delaware.gov/benefits/>.

CHRISTINA SCHOOL DISTRICT - LOCAL BENEFITS

For more information on the below benefits/services, visit: <https://www.christinak12.org/benefits>

Dental Insurance – **Cigna**: Coverage pays benefits for many preventive and corrective dental services for the employee and eligible dependents. There are two (2) plan options available. Your member number is 000 + Your Employee ID #.

Vision Insurance – **Vision Benefits of America (VBA)**: Coverage pays for services such as exams, lenses, frames, and contacts for employees and eligible dependents. Your member number is the last 4 digits of your Employee ID #.

Group Life/Accidental Death & Dismemberment Insurance – **Prudential Life Insurance**: Covers only the employee for up to 2x the annual salary (up to age 65). Coverage amount decreases after 65 years of age.

Group Long-Term Disability Insurance – **Hartford**: Enhances State long-term disability plan by providing the employee with a 6 2/3% buy-up option, after meeting the 182-day elimination period and approval.

403(b) TSA Retirement Plan – **Voya**: a voluntary plan available to all employees working in a public school, charter school, DTCC, DSU, and the Dept. of Education regardless of pension eligibility. There are no age or length of service requirements.

OTHER SERVICES OFFERED

Credit Union – **New Castle County School Employees Federal Credit Union**: Located at 113 W 6th St, New Castle, DE 19720. Checking/Savings accounts, reduced-rate interest loans, Visa Credit Card Accounts, Vacation/Christmas Club Accounts, and many more. Additional information is available at <https://www.edufcu.org/> or by phone at 302-613-5330.

DEPENDENT ELIGIBILITY/AGE LIMITS

An employee's dependent (son, daughter, stepchild, or adopted child) is eligible for Medical/CVS Caremark, Dental, and Vision coverage through the end of the month age 26 is reached.