



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 the Colonial Benefits Office.



If you are **adding** a spouse to your health plan for the first time, you must send a copy of your marriage certificate to the Colonial Benefits Office. All employees covering a spouse under the State Health Plan **MUST** complete the online Spousal COB Form accessed through **Employee Self Service**. This must be completed no later than May 13, 2017.



After submitting your COB form, print a copy for your records.

Benefits

Bulletin

OPEN ENROLLMENT FOR YOUR DISTRICT AND STATE OF DELAWARE BENEFITS
WILL BE HELD FROM MONDAY, MAY 1, 2017 THROUGH SATURDAY, MAY 13, 2017.

Open Enrollment Information

Open Enrollment does not apply to July 2017 Retirees.

This year Open Enrollment will be held May 1st through 13th. This is your once-a-year opportunity to enroll, make changes or terminate coverage in your health, dental, vision and life benefits unless you have a qualifying event during the year (for example: birth or adoption, marriage or divorce, spouse's change in employment). Please take this time to ensure your coverage is right for you and your family.

All active employees can review, change or waive benefits by using the online "Annual Enrollment link" <http://employeeselfservice.omb.delaware.gov>. This is the same website, password, and logon you use to view bi-weekly paychecks.

There are plenty of changes in this Open Enrollment and all employees are encouraged to participate. Please note ALL employees covering a spouse in a health plan MUST complete the online spousal coordination form. Failure to complete the electronic spousal form will result in reduction in benefits.

2017- 2018 School District Benefits

Good News! Colonial School District has new vendors for all local benefits (dental, vision and life) for the 2017-2018 year at a lower cost! All plans are comparable to the existing plans with very few modifications. Colonial School District will offer the following:

School District Benefits

➤ **Cigna Dental Coverage, Group 3340873**

District Plan Premiums Monthly Rate

Level	Employee	Employee/Spouse	Employee/Children	Family
Plan A	\$58.34	\$91.86	\$114.10	\$156.30
Plan B	\$45.60	\$71.10	\$88.20	\$120.88

➤ **EyeMed, Group, Group 1011440**

District Premiums Monthly Rate

Employee	Employee/Spouse	Employee/Children	Family
\$14.60	\$27.38	\$25.06	\$38.00

- **Prudential Life/AD&D Coverage**—Benefit is 2 times your annual salary (this amount may not be increased or decreased). The Beneficiary Form must be submitted for all new enrollees or for those currently enrolled wishing to make beneficiary changes.

More information about these plans can be viewed on the District Benefits website:
www.schooldistrictbenefits.com/colonial.

2017- 2018 State Benefits

For all State Plan changes and additions, please refer to the documents that you received in the US mail, or if you elected to receive your Open Enrollment information electronically, please logon to Employee Self Service. It is important to note that **Highmark CDH Gold Plan** and **Highmark HMO Plan** have been ELIMINATED. Highmark Delaware will continue with the First Basic Plan and Comprehensive PPO Plan. State Benefit Plans are outlined in the 2017 Open Enrollment Information is available online at the Statewide Benefit Office's website: <http://ben.omb.delaware.gov/oe/index.shtml>



Online Enrollment is Required If You Are:

Due to all the changes, it is **STRONGLY RECOMMENDED** that all employees review their benefit elections and the list of covered dependents to verify all information is correct. As stated above, employees who are enrolled in Highmark CDH or HMO plans, should use this opportunity to enroll into a new health care plan. In addition, all employees are encouraged to enroll in a new dental and vision plan. This is also the time to update benefits if one of the follow applies:

- Adding young children who previously may not have needed health, dental and/or vision coverage.
- Changing coverage level (i.e. from Family coverage to Employee & Spouse coverage)
- Adding or dropping dependent(s) from/to any benefit plan
- Changing health plan types (i.e. from Highmark to Aetna or PPO to HMO)

If you wish to confirm that changes made during Open Enrollment have been accepted, you can login to Employee Self-Service at least one day after making the changes and view your benefits for July 1, 2017. After logging in, go to “Main Menu -> Self Service -> Benefits -> Benefits Summary.” Once you have reached the Benefits Summary page, you must put in the effective date of 07/01/2017 and click “Go” to view your new benefits effective on that date. You can print a copy of the screen for your records.

For login issues and password reset, contact the Employee Self-Service Call Center at 1-866-751-7833 from 8:00 am to 4:30 pm, Monday through Friday.

Required Forms & Documents

Please be advised that the following forms are required by May 13, 2017:

- **Spousal Coordination of Benefits Form** - Employees covering a spouse in a health plan must complete an Online Spousal Form **every year** during Open Enrollment and anytime a spouse’s employment or insurance status changes. Failure to submit an online Spousal Form will result in a reduction of spousal benefits.
- **Dependent Child Coordination of Benefits Form** - Employees must complete a Dependent Child COB Form upon initial enrollment, anytime there is other coverage, a coverage change or upon request by the Statewide Benefits Office or the insurance carrier.
- **Copy of Birth Certificate** - Employees adding a dependent to a health plan must submit a copy of the dependent’s birth certificate to the Benefits Office by **May 13, 2017**.
- **Copy of Marriage Certificate** - Employees adding a spouse to a Health Plan must submit a copy of their marriage certificate to the Benefits Office by **May 13, 2017**.
- **Life Insurance Beneficiary Form** - Employees adding Life Insurance or updating beneficiary information must complete a Beneficiary Form available on the District Benefits Website.

Flex Credit Information

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

- The first flex credit (OptnFlexCr) may only be used for your State Health Plan..
- The second flex credit (ProgFlexCr) may be used for District Benefits Plans (Dental, Vision, and Life Insurance).

The Employee Self Service enrollment website calculates total benefits costs, applies 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. Print your “Enrollment Summary Page” for your records and as proof of your enrollment.

Employees on Temporary Contract

District Flex Credits and Benefits continue through August 2017 for temporary contracted employees, provided you work through the last contract day of the school year. COBRA coverage may be purchased. Health Plan changes made during open enrollment are effective July 1st. Completing the enrollment process does not constitute employment for the 2017-2018 school year.

Additional Considerations

The Open Enrollment period is your only opportunity to make benefit elections or changes for the upcoming year. No changes will be made after the Open Enrollment Period ends at 11:59 pm on May 13, 2017 unless you experience a qualifying event, such as marriage, divorce, birth or adoption of a child, or a change in your or your spouse’s employment status during the year.

When you experience a qualifying event, you have 30 days from the date of the qualifying event to make changes to your benefits. If you do not contact the Benefits Office within 30 days of the event, you will have to wait until the next open enrollment period.

The elections you make under the School District and State Plans are effective July 1, 2017 through June 30, 2018. If you do not have access to a computer, or if you need assistance with your enrollment, please plan on attending one of the Online Open Enrollment Assistance sessions listed on the enclosed document. If you attend one of these sessions, you **MUST** bring your employee ID# and your password, in order to logon to Employee Self Service.

The State of Delaware and the Colonial 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.