

# 2017-18 Open Enrollment Information

Open Enrollment Does Not Apply to July 1, 2017 Retirees

**OPEN ENROLLMENT DATES: MAY 1 THROUGH 13, 2017**

**View your benefits and/or makes changes online:**

**Employee Self-Service Website: [www.employeeselfservice.omb.delaware.gov](http://www.employeeselfservice.omb.delaware.gov)**

*Every employee should sign into the Employee Self Service site to review benefit elections and costs, dependent eligibility, print your Enrollment Summary Page, and submit all required forms (as well as your electronic Spousal Coordination of Benefits form) by May 13, 2017.*

*Navigation: Main Menu > Self Service > Benefits > Benefits Enrollment or Spousal Coordination of Benefits Form*

## School District Benefits

**New carriers and lower rates!**



### ➤ Cigna Dental Coverage, PPO Plan, Group 3340872

District Plan Premiums Per Pay

Level	Employee	Employee/Spouse	Employee/Children	Family
Level 1	\$15.63	\$31.41	\$36.16	\$55.75
Level 2	\$24.70	\$49.72	\$53.55	\$83.92

### ➤ EyeMed, Advantage Network, Group 1011440

District Premiums Per Pay

Employee	Employee/Spouse	Employee/Children	Family
\$3.43	\$6.39	\$6.56	\$9.73

➤ **Prudential Life/AD&D Coverage** — Benefit is 1.5 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.

\* **District Benefit Information, Summary Plan Description and future updates are available online at [www.schooldistrictbenefits.com/nccvotech](http://www.schooldistrictbenefits.com/nccvotech).**

\*\***Your Employee ID number is the Member ID number for all dental and vision services.**

## State of Delaware Benefits

- Highmark and Aetna Health Coverage with Express Scripts Prescription Coverage
- DelaWELL
- Securian Life Insurance (formerly Minnesota Life)
- Deferred Compensation Plans (Treasurer's Office)
- ASI Flexible Spending Account (November Enrollment)

State Benefit Information and the Open Enrollment Booklet are available online at [www.ben.omb.delaware.gov/oe](http://www.ben.omb.delaware.gov/oe).

*Open Enrollment is your only enrollment opportunity for the coming plan year unless you experience a qualifying event such as marriage, divorce, birth/adoption or an employment status change. If you experience a qualifying event, you must notify the Benefits Office within 30 days of the event or wait until the next annual open enrollment period.*

## What's Changing?

### District Benefits:

New carriers for dental, life and vision insurance, but the benefit plan design will not change.

### State Benefits:

The Highmark IPA/HMO Plan and Highmark CDH Gold Plan will no longer be available effective 07/01/2017. Employees in these plans **MUST** choose a new plan.

- If choosing Aetna HMO, you **MUST** choose a provider or one will be assigned for you.

You will receive important information regarding State benefit plan changes based on your option to receive emails or continue to have information mailed to your home.

## Online Enrollment Is Required If You Are:

- Currently enrolled in Highmark IPA/HMO or Highmark CDH Gold, as these plans are no longer available as of 07/01/2017 (you **MUST** choose a new medical plan);
- Adding young children who may not have previously needed dental or vision coverage;
- Adding or dropping dependent(s) to/from any benefit plan;
- Changing coverage level (i.e. from Family to Employee & Spouse coverage);
- Changing health plan type or company (i.e. Highmark PPO to Aetna HMO).

## Before You Enroll Online

- Review the Open Enrollment communication materials;
- Have provider ID numbers, if enrolling in an HMO plan;
- Dependent(s) social security numbers; and
- Spouse's employer and insurance information to complete the Online Spousal Coordination Form at [www.employeeselfservice.omb.delaware.gov](http://www.employeeselfservice.omb.delaware.gov).

## Login or Password Issues

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

## Enrollment Summary Page

May 13th is the last day to print your 2017-18 Enrollment Summary Page for your records. From May 15th through June 2nd, employees should review their Benefits Summary in the Employee Self-Service System by entering 07/01/2017. If there is a discrepancy between your Enrollment Summary Page and your Benefits Summary, you must submit a copy of your 'Enrollment Summary Page' as proof of enrollment to the Benefits Office no later than 3:30 pm on June 2nd. No discrepancies will be reviewed without proof of enrollment or submitted after 3:30 pm on June 2nd, 2017.

## Required Forms & Documents Needed 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 & Social Security Card** - Employees adding a dependent to a Health plan must submit a copy of the dependent's birth certificate and social security card 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 by contacting Dianne Howell in the Benefits Office.

## 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 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 benefit 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.

If you submit changes and later wish to update your elections, you can do so until the enrollment closes on May 13, 2017.

## Employees on a Temporary Contract

District Flex Credits and Benefits continue through August 31, 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.

## Important Contact Information

District Benefits Office: 302-995-8022

Statewide Benefits Office: 800-489-8933

### Online Enrollment Assistance

If you do not have access to a computer, your school library may be used to enroll online.

If you have benefit questions or need assistance enrolling online, please contact Dianne Howell in the Benefits Office.

**dianne.howell@nccvt.k12.de.us**

**302-995-8022 | Extension 28022**

*The State of Delaware and the New Castle County Vo-Tech 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.*