

2017 Open Enrollment and Benefits Information

OPEN ENROLLMENT DATES: MAY 1 THROUGH MAY 13, 2017
Employee Self-Service Website: www.employeeselfservice.omb.delaware.gov

July 1, 2017 Retirees –
No action required during
Open Enrollment

School District Benefits

Dental, Vision and Life Insurance plans will have new carriers and rates effective July 1st!

- Cigna Dental Coverage, Group 3340868, Website: www.cigna.com
Member Services Phone #: (800) 332-4462, Network: DPPO
Highlights: You can increase your annual maximum by \$100 each plan year (up to a maximum of \$1800) simply by having annual preventive visits with your dental provider. More details can be found on the district benefits website.
- EyeMed Vision Care Coverage, Group 1011440, Website: www.eyemed.com
Open Enrollment Phone#: (888) 203-7437, Member Services Phone #: (866) 393-3401
Network: Advantage
Highlights: Many retail providers are now IN NETWORK, including: LensCrafters, Pearle Vision, Target Optical, JC Penny Optical and Sears Optical. For a complete list of In Network providers near you, visit the EyeMed website.

IMPORTANT- To utilize your Dental or Vision plan, you must give your provider your Employee ID# with three leading zeroes, i.e. 000987654, if your Employee ID# is 987654.

- **Prudential Life/AD&D Coverage** – Benefit is one and a half times annual salary (rounded up to the next \$500). Benefit reductions due to age. See Red Clay's Benefits website for details.

Long-Term Disability Plans

- **Hartford LTD coverage** – The District offers a 6.66% LTD buy-up to supplement the State's 60% LTD for employees enrolled in the State's Disability Insurance Program (DIP).
- **The Cigna LTD Plan** – coverage supplements your State Disability Pension Plan up to 66.6% of your pre-disability monthly earnings (Disability Pension Plan-Grandfathered Employees Only). This plan is not available to employees hired after 1/1/2006.

If you wish to enroll in the applicable District supplemental LTD plan, email a request to pat.bond@redclay.k12.de.us during Open Enrollment.

REMINDER:

Information on all District benefit plans is available at the District's Benefit website: www.schooldistrictbenefits.com/redclay.

State of Delaware Benefits

2017 Open Enrollment – What’s NEW beginning July 1, 2017

Highmark Delaware will continue to administer the First State Basic Plan and the Comprehensive PPO Plan.

NEW!

Aetna will be the only health plan administrator for the HMO Plan and the CDH Gold Plan as of July 1, 2017. **The IPA/HMO Plan and CDH Gold Plan previously offered by Highmark Delaware will no longer be available effective July 1.**

Are you currently enrolled in either the Highmark Delaware IPA/HMO or Highmark Delaware CDH Gold Plan?

- If you take no action during Open Enrollment, you will be automatically defaulted into the corresponding Aetna HMO Plan or Aetna CDH Gold Plan for the plan year that begins July 1.
- **Important:** HMO members are required to select a Primary Care Provider (PCP). Employees who default or enroll in the Aetna HMO plan and do NOT select a PCP in Employee Self-Service during Open Enrollment will have one assigned to them by Aetna.

Actively participate in Open Enrollment this year by reviewing your benefits coverage and taking advantage of this once a year opportunity to enroll in or make changes to your benefit elections. The 2017 Open Enrollment period is for the plan year beginning July 1, 2017. Login at the Employee Self-Service website: www.employeeselfservice.omb.delaware.gov

Please disregard the State of Delaware Statewide Benefits Dental and Vision plan information— Red Clay employees do not participate in the State’s Dental & Vision plans.

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.

Qualifying Events

You can only make changes to your benefits during Open Enrollment each year, 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 calendar days FROM THE DATE OF THE QUALIFYING EVENT in which to make changes to your benefits. If you do not contact the Benefits Office in writing within 30 calendar days of the event, you must wait until the next Open Enrollment period.

*Ex-spouse’s can NOT be covered beyond the date of divorce. Upon receipt of the divorce decree, please contact Pat Bond, 302-552-3782.

Open Enrollment Checklist

Please review the checklist below to ensure you have completed all the required steps to continue your benefits as of July 1, 2017:

- For information on how to access Employee Self Service for eBenefits, the Spousal Coordination of Benefits Form and access to Securian/Minnesota Life Website, review the information available at www.ben.omb.delaware.gov/oe.
- If you wish to enroll in new coverage, change plans, add spouse/dependents or terminate coverage, you must complete enrollment online between Monday, May 1, 2017 and Saturday, May 13, 2017.
- If enrolling in the Aetna HMO (health) plan for the **FIRST TIME**, select a participating provider and enter the provider information online when you enroll. **IMPORTANT:** You cannot change plans during the plan year if your provider decides to no longer participate in the plan.
- Employees enrolling a spouse for the **FIRST TIME** must send a copy of your marriage certificate and proof of your spouse's Social Security number to Pat Bond, Red Clay Benefits.
- Employees enrolling a dependent child for the **FIRST TIME** must send a copy of the dependent child's birth certificate and proof of their Social Security number to Pat Bond, Red Clay Benefits.
- Employees enrolling in the District Term Life plan for the **FIRST TIME** or employees wishing to update their beneficiaries, must complete a Beneficiary Form (available on the District's Benefit website) and send the original to Pat Bond, Red Clay Benefits.
- Complete a Spousal Coordination of Benefits form online at www.employeeselfservice.omb.delaware.gov no later than May 13, 2017. Review the Spousal Coordination of Benefits Policy at: <http://ben.omb.delaware.gov/documents/cob/spousal-cob-policy.pdf?ver=0428>

If you cover your spouse in one of the State of Delaware Group Health Insurance plans, you **MUST** complete a new Spousal Coordination of Benefits form each year during Open Enrollment **AND** any time your spouse's employment or insurance status changes.

Once completed, it is advised that you click "Printable Summary" to print a copy of your submission for your records.

Failure to complete this form will result in a reduction of spousal benefits.

- Review your confirmed benefit elections for July 1, 2017 from the online Benefit Summary. If you made an error in your benefit elections, you **MUST** contact your Benefits office via email, pat.bond@redclay.k12.de.us, no later than 2:00 p.m., Friday June 2, 2017.
- All employees are strongly encouraged to **actively participate** in Open Enrollment due to many vendor changes. If you fail to actively participate by May 13, 2017, you will not be able to make changes until Open Enrollment 2018.

Simple **NEW** way to reset your Employee Self-Service Password!

If you have forgotten your Employee Self-Service Password, simply click the "Forgot Password" link on the Employee Self-Service login screen, enter requested information (NOT challenge questions) and reset your own password. Employee Self-Service website is

<http://www.employeeselfservice.omb.delaware.gov/>

How Your Flex Credits are Applied

As a School District employee, you receive district flex credits in accordance with negotiated contracts and Board action. Flex Credits are automatically applied to your benefit costs. Your costs can be viewed during Open Enrollment at www.employeeselfservice.omb.delaware.gov.

If you have questions regarding State of Delaware's Health, Prescription, Securian Group Life Insurance, Disability Insurance, Flexible Spending Account, Supplemental Benefits by Aflac, Blood Bank or the DelaWELL Health Management program, please view the Statewide Benefits Office website at www.ben.omb.delaware.gov.

Open Enrollment for the flexible spending accounts is held in the fall for the next calendar year.

For questions regarding District Dental, Vision, Term Life or LTD buy up benefits, please contact Pat Bond, Benefits Specialist by email - pat.bond@redclay.k12.de.us.

The State of Delaware and the Red Clay Consolidated 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.