

2024-2025

Open Enrollment

Open Enrollment for your District and State of Delaware benefits is **May 1 to May 17, 2024**. 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). Open Enrollment is the time to ensure your coverage is right for you and your family.

Log into My.Delaware.gov to complete your Open Enrollment.

2024 - 2025 EMPLOYEE BENEFITS

School District Benefits

- ◆ Cigna Dental Coverage
- ◆ VBA Vision Care Coverage
- ◆ Prudential Life/AD&D Coverage - 1.5 times annual salary
- ◆ Hartford Long Term Disability Insurance

State of Delaware Benefits

- ◆ Health/Prescription Drug Coverage
- ◆ [Short and Long Term Disability Insurance](#)
(Free and enrollment is automatic)
- ◆ [Flexible Spending Accounts](#)
(must enroll every year), May 1 to May 17, 2024
- ◆ [Group Universal Life Insurance Program, Securian Financial](#)
- ◆ [ComPSYCH, Employee Assistance Program, Work/Life Support](#)
- ◆ [Securian Financial Accident and Critical Illness Insurance](#)

What's changing with your State of DE benefits effective July 1, 2024?

See the [Quick Reference Chart](#)

Find more information about your benefits:

- ◆ Local benefits: <https://www.schooldistrictbenefits.com/appoquinimink/index.html>
- ◆ State benefits: <https://dhr.delaware.gov/benefits/education>

DID YOU KNOW

The Appoquinimink School District offers life insurance for 1.5 times your salary. There is little or no cost to you for this insurance. Enroll during open enrollment. Don't forget to keep your beneficiary designation up to date. Learn more at http://www.schooldistrictbenefits.com/appoquinimink/life_add.html



Adding A New Dependent To Your Health Plan?

You must send a copy of the dependent's birth certificate/ legal document and social security card to the District Benefits Office - Benefits@appo.k12.de.us.

Adding A Spouse To Your Health Plan For The First Time?

You must send a copy of your marriage certificate and spouse's social security card to the District Benefits Office - Benefits@appo.k12.de.us.

All employees covering a spouse under the State Health Plan MUST complete the online Spousal COB Form through Employee Self Service at My.Delaware.gov. This must be completed no later than May 17, 2024. After submitting your COB form, print a copy for your records.

Due to House Bill 275, which was passed by the General Assembly and signed into law by the Governor on July 3 2017, all employees are obligated to participate during Open Enrollment. House Bill 275 states that any employee neglecting to participate during Open Enrollments permits Statewide Benefits Office to make their selection. Please participate.



Additional Considerations

- ◆ The elections you make under the School District and State plans are effective July 1, 2024.
- ◆ Adult Dependents are eligible for coverage until the end of the month they reach age 26.
- ◆ Flexible spending account (FSA) plan is part of Annual Benefits Open Enrollment. Elections will be effective July 1, 2024 through June 30, 2025.
- ◆ 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. **During Open Enrollment, there is a special opportunity to enroll and/or increase coverage without providing proof of good health.** Learn more at <https://dhr.delaware.gov/benefits/life/life.shtml>.
- ◆ Benefits provided by the State and the Appoquinimink School District are an important part of your total compensation package. Please carefully consider your options and contact your benefits representative if you have additional questions.

The State of Delaware and the Appoquinimink 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.

REVIEW YOUR ELECTIONS

[Click here for Dental rates effective July 1, 2024.](#) There are no changes to the cost of Vision insurance.

Employees are required to actively participate in ONLINE open enrollment each year. Changes that require online enrollment include:

- ◆ Changing coverage level on ANY plan (e.g. from Family to Employee & Spouse coverage or Employee & Child/ren to Family, Children to Employee Only coverage, etc.)
- ◆ Dropping coverage on any dependent, even if no plan level coverage change is needed. (e.g. dropping coverage dependent but maintaining family coverage)
- ◆ Changing Health Care company or plan type (for example from Highmark PPO plan to Aetna HMO).
- ◆ Adding dependent to Health plan. Dependents include natural, adopted, step and foster children with proper documentation

If you are not making changes choose "I confirm my selections" and submit

HOW YOUR FLEX CREDITS ARE APPLIED

As a School District employee, you receive two local flex credits that can be used to purchase benefits:

- ◆ The first flex credit (OptnFlexCr) may only be used for your medical plan.
- ◆ The second flex credit (ProgFlexCr), may be used for District Dental, Vision 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.**

Find more information about your benefits:

- ◆ Local benefits: <http://www.schooldistrictbenefits.com/appoquinimink>
- ◆ State benefits: <https://dhr.delaware.gov/benefits/education>

ONLINE ENROLLMENT ASSISTANCE

Employee Self-Service:

866-751-7833

8:00 a.m. to 4:30 p.m.

Monday to Friday

[Online Enrollment Assistance](#)

Statewide Benefits Office:

800-489-8933

Appoquinimink School District Benefits Office:

Benefits@appo.k12.de.us

302-376-4129 – Chrissie Billings

302-376-4448 – Ryann Tobey