

# 2015 Open Enrollment and Benefits Information

July 1,  
2015 Retirees –  
No action required during Open Enrollment

**OPEN ENROLLMENT DATES: MAY 11 THROUGH MAY 28**

View your benefits and/or makes changes online:

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

## School District Benefits

- **MetLife Dental Coverage, Group 104964** - no changes to plan or carrier – Rates increase July 1, 2015.  
District Plan Premiums (Per Pay) Effective July 1, 2015:  

Employee	Employee/Spouse	Employee/Child/ren	Family
\$33.87	\$47.84	\$60.57	\$66.31

  
Plan information: [www.schooldistrictbenefits.com/redclay](http://www.schooldistrictbenefits.com/redclay)
  - **VBA Vision Care Coverage, Group 3278** – no changes to plan or carrier - Rates decrease July 1, 2015.  
District Plan Premiums (Per Pay) Effective July 1, 2015  

Employee	Employee/Spouse	Employee/Child/ren	Family
\$5.33	\$10.11	\$9.44	\$14.10

  
Plan information: [www.schooldistrictbenefits.com/redclay](http://www.schooldistrictbenefits.com/redclay)
  - Your employee ID number is the member ID number for dental and vision services. No cards are issued or required.
  - **Reliance Standard Life/AD&D Coverage** – Benefit is 1.5x’s annual salary – amount cannot be increased or decreased. – New enrollees must complete a Beneficiary Form. Employees must use the beneficiary form to change current beneficiary information. Make a copy of the form for your records and send the original to Susie Bonis, Red Clay Benefits. The Reliance Standard Beneficiary Form is located on the Forms link: [www.schooldistrictbenefits.com/redclay](http://www.schooldistrictbenefits.com/redclay)
  - **Long-Term Disability Plans:**
    - **Hartford LTD coverage** – The District offers a 6% LTD buy-up to supplement the State’s 60% LTD for employees enrolled in the State’s Disability Insurance Program (DIP) for up to 66.6% of your pre-disability monthly earnings. (DIP also includes STD.)
    - **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).  
[www.schooldistrictbenefits.com/redclay](http://www.schooldistrictbenefits.com/redclay). **This plan is no longer available for employees hired after 1/1/2006.**
- Email [Susie.Bonis@redclay.k12.de.us](mailto:Susie.Bonis@redclay.k12.de.us) to request enrollment in the applicable supplemental District LTD plan or to waive the supplemental district LTD plan.*

## State of Delaware Benefits

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.

- Medical Coverage which includes: Medco/Express Scripts Prescription Drug Coverage
- Short and Long-term Disability Insurance (Enrollment is free and automatic)
- Minnesota Group Life Insurance Program
- Flexible Spending Account (Open enrollment held in the fall)
- Blood Bank
- New DelaWELL Health Management Program
- Aflac Supplemental
- Employee Assistance Program

## Qualifying Events

Outside of the annual Open Enrollment period, you can only make changes IF 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. If you experience a QUALIFYING event, you have 30 calendar days FROM THE QUALIFYING EVENT DATE 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. The elections you make under the School District and State plans are effective July 1, 2015.

\*Upon receipt of the divorce decree, contact Susie Bonis, 302-552-3782.

You may enroll in or make changes to the State's Group Life Insurance Plan at any time during the year by calling Minnesota Life directly at (877) 215-1489. Evidence of insurability may be required.

## How Your Flex Credits are Applied

As a school district employee, you receive district flex credits in accordance with negotiated contracts and Board action. One flex credit is for medical plans only. Rates and credits are calculated per pay and applied to 24 of 26 pays. Twenty-two pay employees have premiums and credits doubled on the second check in June and quadrupled on the first check in July.

The maximum per-pay medical credit for benefit-eligible employees is outlined below:

Hours worked per week	<b>30+</b>	<b>20.0-29.99</b>	<b>10-19.99</b>
Per-Pay Medical Credit/Stipend			
Employee only coverage	\$28.74	\$14.37	\$7.18
Employee/Spouse coverage	\$44.07	\$22.04	\$11.02
Employee/Child/ren coverage	\$42.15	\$21.07	\$10.54
Family coverage	\$66.42	\$33.21	\$16.62

The other flex credit may be used for the remaining medical plan cost (if needed), District Dental, Vision, Life/AD&D, and LTD plans.

Hours worked per week	<b>30+</b>	<b>20.0-29.99</b>	<b>10-19.99</b>
Per-Pay Credit/Stipend	\$70	\$35	\$17.50

## Basic Life and AD&D Coverage: Reliance Standard

Example: Annual salary 40,000\*1.5=60,000 Benefit 60,000\*.001668=100.08/24=4.17 per pay

## District 6% LTD Buy-up Plan to State's STD & LTD Disability Insurance Program

Example: Annual salary 40,000\*.150/100=60.00/24=2.50 per pay

## District 66% LTD Buy-up Plan to State's Disability Pension Plan

(grandfathered employees only)

Example: Annual salary 40,000\*.220/100=88.00/24=3.67 per pay

# 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, 2015:

## ***Make changes to health, dental, vision or Blood Bank coverage by May 28, 2015.***

- If you wish to enroll in new coverage, change plans, add spouse/dependents or terminate coverage, you must complete enrollment online between Monday, May 11, 2015 through Thursday, May 28, 2015. The eBenefits Quick Reference Guide is available online at: <http://www.employeeselfservice.omb.delaware.gov> containing complete login and enrollment instructions.
- If enrolling in an HMO (health) plan for the FIRST TIME, make sure you select a participating provider and enter the provider information online when you enroll. **REMEMBER:** 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 the marriage certificate to Susie Bonis, Benefits.
- Employees enrolling a dependent child for the FIRST TIME must send a copy of the dependent child's birth certificate to Susie Bonis, Benefits.
- Employees not making any changes to their benefits by May 28, 2015, have their current benefits elections remain in force.

## ***Complete a Spousal Coordination of Benefits form.***

- If you cover your spouse in one of the State of Delaware Group Health Insurance health plans, you **MUST** complete a new Spousal Coordination of Benefits form each year during Open Enrollment and anytime your spouse's employment or insurance status changes.
- Failure to complete this form will result in a reduction of spousal benefits.
- Complete the Spousal Coordination of Benefits form online at <http://employeeselfservice.omb.delaware.gov> no later than May 28, 2015.
- Once completed, click "Printable Summary" to print a copy of your submission for your records.

## ***Review your confirmed benefit elections for July 1, 2015 from the online Benefit Summary.***

It is important you review your benefit elections from the online self-service Benefit Summary. Instructions on how to access the online self-service Benefit Summary are contained in the 2015 eBenefits Quick Reference Guide available online at [www.ben.omb.delaware.gov/oe](http://www.ben.omb.delaware.gov/oe).

*If you made an error in your benefit elections, you **MUST** contact your Benefits office via email, [Susie.Bonis@redclay.k12.de.us](mailto:Susie.Bonis@redclay.k12.de.us), no later than 4:00 p.m. June 5, 2015.*

**If you have questions regarding State of Delaware medical, prescription, Aflac Supplemental, Blood Bank, Short & Long-Term Disability Insurance Program, Flexible Spending Account, Minnesota Group Life Insurance or DelaWELL benefits, please contact the Statewide Benefits Office at (302) 739-8331 or 1-800-489-8933.**

*Open Enrollment for the flexible spending accounts is held in the fall for the next calendar year. Elections will be effective January 1, 2016 through December 31, 2016.*

**If you have district dental, vision, term life or district LTD benefits questions, please contact Susie Bonis, Red Clay Benefits [Susie.Bonis@redclay.k12.de.us](mailto:Susie.Bonis@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.*