

Benefits Summary

Payroll: 436-1070

X1136 Lisa Delgado
X1137 Duane Marvel

Local Life Insurance

Local life insurance is a benefit given to you by Indian River School District. There is no cost to you for this life insurance. The coverage is your annual salary rounded to the nearest \$500. A beneficiary form is to be completed at the time of hire. Should you later need to change any of this information, please contact the payroll department.

State Life Insurance

State life insurance is an **optional benefit**. Enrollment for extra state life insurance as well as questions should be directed to Minnesota life and not payroll. **1-877-215-1489**. www.lifebenefits.com

Short Term & Long Term Disability Insurance

This program is administered through the Hartford. For claims contact 1-800-538-8439. Premiums paid by State. Short-term disability is paid at a rate of 75% of your salary and Long-term disability insurance will be paid at a rate of 60% of your salary. This compensation is based on approval by the Hartford. No forms need to be completed for this benefit. Enrollment is automatic.

Blood Bank of Delaware

Joining the blood bank is an **optional benefit**. Should you decide to join the blood bank an enrollment form must be completed and returned to the payroll department. This benefit covers you and your immediate family. Belonging to the blood bank is a great benefit should you or your family need blood. You may be called upon approximately once every two years to give blood. You may give blood yourself, have another person give for you, or pay the cost of one pint of blood (\$30.00). www.delmarvablood.org

Savings Bonds

A Savings Bond deduction is an **optional benefit**. Should you decide to have savings bonds payroll deducted you must call National Bond & Trust Company at 1-800-321-8024 or 1-800-426-9314.

Deferred Compensation Program

A deferred compensation deduction is an **optional benefit**. Any monies contributed will be pre-taxed. Should you decide to enroll in the State of Delaware's deferred compensation program you must complete the enrollment form provided or call Fidelity Investments at 1-800-430-2363. **They will set up your payroll deduction and answer any questions you may have.** www.fidelity.com/atwork

HMS

This is a **CONFIDENTIAL** program for eligible employees and dependents experiencing personal or work-related problems. Please call 1-800-343-2186 for more information. www.hmsincorp.com

STATEWIDE SUPPLEMENTAL BENEFITS

These supplemental benefits can be reviewed on the State of Delaware website at www.delawarepersonnel.com/benefits or www.motivano.com or by calling 1-866-664-4603. (Information in Open Enrollment Booklet)

Liberty Mutual	Auto & Home Insurance
John Hancock	Long Term Care
ARAG	Legal Services
VSP	Vision Insurance
PetCare	Pet Insurance

Health Insurance

(THERE IS A 3 MONTH WAITING PERIOD FOR HEALTH INSURANCE)
SEE ENCLOSED CHART!!!!!!!!!!!!!!!!!!!!!!

There are three Blue Cross Blue Shield Plans and one Aetna plan available to you.

Blue Cross Blue Shield Comprehensive: This plan is a **PPO plan**, you may choose any doctor providing they accept the BCBS health plan. There may be a deductible or co-pay based on your choice of physician. The deductible is based on a July-June fiscal year.

Blue Cross Blue Shield Blue Care: This plan is an **HMO**, you must designate a primary care physician that participates. There is no deductible with this plan. However, you will be subject to a co-pay. This is a Delaware based plan only. This plan does have vision coverage of one exam every 24 months.

First State Basic Plan: This plan is subject to deductibles for in-network as well as out of network. After deductions the plan pays either 90% or 70% of allowable charge.

Aetna: This plan is an **HMO**, you must designate a primary care physician that participates within the network. There is no deductible with this plan however you will be subject to a co-pay. This plan does have vision coverage of one exam every 24 months.

To assist you in choosing a plan, please refer to the comparison chart inside of the open enrollment booklet. The booklet is a useful tool for evaluating costs and comparing levels of coverage. You may direct any specific questions you have to the customer service departments below.

Blue Cross Blue Shield Customer Service: 1-800-633-2563 www.bcbsde.com
Aetna Health Care Customer Service: 1-877-542-3862 www.aetna.com

***Note: AN EMPLOYEE MAY ELECT TO RECEIVE HEALTH INSURANCE FOR THE FIRST 90 DAYS. HOWEVER, THE FULL COST OF COVERAGE IS THE EMPLOYEE'S RESPONSIBILITY. SEE HEALTH BROCHURE FOR COVERAGE PREMIUMS.**

Prescription Coverage (Medco)

All of the above mentioned health plans utilize MEDCO as their prescription provider. Please refer to the MEDCO page in the Open Enrollment Booklet for information about prescription coverage. You may contact MEDCO directly by calling 1-800-939-2142. www.medco.com

Dental Coverage **YOU MUST SIGN UP FOR DENTAL IMMEDIATELY OR WAIT 3 MONTHS**

There are two dental plans Dominion Dental or Delta Dental.

Dominion Dental: This plan is an **HMO**, you must choose a primary care dentist listed in the brochure. **PLEASE BE SURE TO CALL THE DENTIST OFFICE TO INQUIRE AS TO IF THEY ARE ACCEPTING NEW PATIENTS.**

Delta Dental PPO Plus Premier: This plan allows you to visit any dentist you choose and receive applicable benefits. **PLEASE BE SURE TO CALL THE DENTIST OFFICE TO INQUIRE AS TO IF THEY ARE ACCEPTING NEW PATIENTS.**

Cancellation of dental coverage can only be made at Open Enrollment.

Dominion Dental 1-800-597-7307 www.dominiondental.com
Delta Dental 1-800-873-4165 www.WeKeepYouSmiling.com/StateofDelaware

Flex Credit Plan

Please see form for explanation. Your \$550 may be pro-rated from your date of hire. **Please remember, once you elect an option you can not change it until open enrollment. It is imperative that this form be completed at the time of hire. Also, remember cafeteria money must be used or the funds revert back to the district. PLEASE READ THIS FORM CAREFULLY.**

Flexserve

Flexserve is an **optional benefit**. This is a health and dependent care spending account that may be deducted from your pay before taxes. Flexserve is based on a calendar year and funds not utilized will be lost. If you would like an enrollment packet you may request one from the payroll department.

Credit Union

You may elect to become a member of any Credit Union. Monies will be payroll deducted into Credit Union of choice. Just contact Payroll with your routing number and account number.

Illness, Personal, & Vacation Leave Accrual

Illness/Personal days are accrued at the rate of one day per month. Vacation days (12 Month Employees Only) are accrued at the rate of 1.25 days per month. During the 5th year of employment, vacation accrual increases to 1.75 days per month, pro-rated to the date of hire.

Adult Dependent Program (Ages 21 to 24): This plan is available to all State of Delaware employees currently enrolled in an insurance plan. The dependent must enroll in the same plan the member is enrolled in. Available to dependents who are no longer eligible to be covered under their parents plan due to age or non-student status. There is a 30 day grace period to enroll. For more info and rates contact carrier directly. Blue Cross at 1-800-633-2563 and Aetna at 1-877-542-3862.

PLEASE USE OPEN ENROLLMENT BOOKLET AS REFERENCE GUIDE TO ALL YOUR HEALTH BENEFITS. YOU MAY ALSO FIND INFORMATION AT WWW.STATE.DE.US

**ALL BENEFIT FORMS MUST BE TURNED IN
WITHIN TWO WEEKS OF RECEIPT FOR TIMELY
PROCESSING. FAILURE TO DO SO WILL RESULT IN
WAVIER OF ALL BENEFITS.**

