

# Benefits Bulletin

## 2012-2013 Open Enrollment Information

TO: All District Employees

FROM: David Blowman, Chief Financial Officer

DATE: May 7, 2012

**Open Enrollment will be held from May 7, 2012 through May 23, 2012.** During Open Enrollment, employees will review their benefits and make changes on the State's ePay/eBenefits website at <https://eapps.erp.delaware.gov/>. If you do not wish to make benefit changes you are not required to enroll online; however, review other "Important Information" regarding required forms and your Summary of Benefits on Page 2.

This Benefits Bulletin provides information on Plan Changes, Dependent Eligibility, Online Enrollment, Required Forms, Discrepancy Issues, Temporary Contract Employees and more.

### **School District Benefits**

- MetLife Dental Coverage
- VBA Vision Coverage (Vendor Change)
- Aetna Generic Prescription Coverage
- Hartford or Standard Disability Buy-Up Coverage
- Reliance Standard Life/AD&D Coverage

Benefits Information, Summary Plan Descriptions and future updates are available on the District Benefit website at [www.schooldistrictbenefits.com/brandywine](http://www.schooldistrictbenefits.com/brandywine).

### **State of Delaware Benefits**

- Aetna/Blue Cross Blue Shield Health Coverage including the Medco Prescription Plan
- Blood Bank

# What's Changing?

## **District Benefits**

Vision Benefits of America (VBA) will be the new vision vendor. Coverage remains the same. ID cards will not be issued. Plan details, providers and claim information is available online at [www.schooldistrictbenefits.com/brandywine](http://www.schooldistrictbenefits.com/brandywine).

## **State Benefits**

State medical and prescription plan changes can be found in the 2012 Benefits Update brochure mailed to your home address or online at [www.ben.omb.delaware.gov/oe/index.shtml](http://www.ben.omb.delaware.gov/oe/index.shtml).

# Dependent Eligibility

## **District Benefits**

Dental and Vision Coverage: through age 21 or whichever occurs first for students: loss of full time student status, graduation or attains age 24.

Supplemental Generic Prescription Coverage: through age 19.

## **State Benefits**

Health and Medco Prescription through age 26.

# Online Enrollment Is Required If You Are:

- Changing coverage level for any plan (i.e. from Family to Employee & Spouse Coverage or Employee & Children to Employee Only coverage).
- Dropping coverage for any dependent, even if no plan level change is needed (i.e. dropping a dependent but maintaining family coverage).
- Changing health plan company or plan type (i.e. Aetna to BCBS or BCBS Blue Care to PPO).
- Adding dependent(s) to health plan.

# Important Information

This 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 contact the Benefits Office within 30 days of the event. Failure to contact the Benefits Office within 30 days of the event will result in waiting until the next enrollment period to make changes. Open Enrollment elections are effective July 1, 2012 through June 30, 2013.

Even if you do not make changes during open enrollment, we recommend you review the accuracy of dependent data, benefit plans, costs and print your "Enrollment Summary Page" for your records. After Open Enrollment closes, employees are required to review their 2012-13 Benefits Summary online from May 24, 2012 through June 8, 2012. If there is a discrepancy, you must submit a copy of your "Enrollment Summary Page" as proof of Enrollment by 4:00 pm on June 8, 2012. No exceptions will be made after 4:00 pm on June 8, 2012.

# Employees on a Temporary Contract

Temporary contracted employees' District Benefits terminate on June 30th and Cobra coverage can be purchased. State health including Medco RX may continue through August 31st provided you work through the last contract day of the school year. Health plan or dependent changes made during open enrollment are effective July 1st. Completing the enrollment process does not constitute employment for the 2012-2013 school year. Rehires must contact the Benefits Office at (302) 793-5023.

## Before You Enroll Online

- Review the "2012 Open Enrollment Booklet" and "eBenefits Quick Reference Guide" online at [www.ben.omb.delaware.gov/oe/index.shtml](http://www.ben.omb.delaware.gov/oe/index.shtml).
- Have dependent(s) social security #'s, provider ID #'s for HMO plans and if enrolling your spouse in a health plan, their employer and insurance information available.

## Login or Password Issues

For login or password reset, submit an online request at <https://eapps.erp.delaware.gov/> or contact the automated message system at 1-866-751-7833. For general online enrollment assistance, contact 1-800-489-8933.

## How Your Flex Credits Are Applied

As a School District employee, you receive local flex credits in accordance with negotiated contracts and based on Board action.

- Option Flex Credits (OptnFlexCr) may only be used for your State health plan.
- Program Flex Credits (ProgFlexCr) may be used for District Benefit plans.

The enrollment website calculates benefits costs, applies flex credits and if your elections exceed your flex credit amount, determines the per pay deduction amount. 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. If you submit changes and wish to update your elections, you can do so until the enrollment period closes on May 23, 2012.

## Forms You Need To Complete During Open Enrollment

**Electronic Spousal Coordination of Benefits Form** - Employees covering a spouse in a health plan must complete an Electronic Spousal Coordination of Benefits Form online at [www.ben.omb.delaware.gov/documents/cob](http://www.ben.omb.delaware.gov/documents/cob) each year during Open Enrollment and anytime a spouse's employment or insurance status changes. Failure to complete the Electronic Spousal Form will result in reduction of spousal benefits.

Employees covering a Civil Union Spouse and/or their children in a health plan **MUST** complete an Electronic Spousal Coordination of Benefits Form and a Civil Union Tax Dependent Status Form.

**Adult Dependent Coordination of Benefits Form** - Employees covering adult dependents between ages 21 to 26 in a Health plan other than the CDH Gold Plans, must complete an Adult Dependent Coordination Form during Open Enrollment and anytime an employment change effects eligibility status. The form is available at [www.ben.omb.delaware.gov/documents/cob](http://www.ben.omb.delaware.gov/documents/cob).

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# Forms You Need To Complete During Open Enrollment

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**Beneficiary Form** -Employees adding Life Insurance must complete a Beneficiary Form available on the District Benefits Website.

**Copy of Birth Certificate** - Employees adding a new dependent to a Health plan must submit a copy of their birth certificate to the Benefits Office by May 23, 2012.

**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 23, 2012.

**Long-Term Disability Buy-up Coverage** – Changes cannot be made online. Employees adding or dropping Long-Term Disability Buy-up Coverage must submit a written request to the Benefits Office, **no later than May 23, 2012.**

## ONLINE ENROLLMENT WORKSHOPS

If you do not have access to a computer, District libraries and computer labs can be used to enroll online. The Benefits Office will hold the following workshops for those who require online enrollment assistance.

MT. PLEASANT HIGH SCHOOL	May 9, 2012 2:30-4:00
P.S. DUPONT MIDDLE SCHOOL	May 17, 2012 2:30-3:30
CLAYMONT ELEMENTARY SCHOOL	May 21, 2012 3:30-4:30

If you have benefit questions, contact the Benefits Office at 793- 5020 or 793-5023.

**Please be reminded, no benefit changes can be made after Open Enrollment closes on May 23, 2012.**

*The State of Delaware and the Brandywine 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.*