



If you are **adding a new dependent** to your Health plan, you must send a copy of the dependent's birth certificate or legal document to the Christina Benefits Office.

If you are **adding a spouse** to your Health plan, you must send a copy of your marriage certificate to the Christina Benefits Office and complete the online Spousal COB Form at: www.ben.omb.delaware.gov/documents/cob. On the last page, print a copy for your records.

This must be completed no later than May 29, 2013.



OPEN ENROLLMENT 2013- 2014

Benefits

OPEN ENROLLMENT FOR YOUR DISTRICT AND STATE OF DELAWARE BENEFITS WILL BE HELD FROM MONDAY, MAY 13, 2013 THROUGH 4:00 PM ON WEDNESDAY, MAY 29, 2013.

Newsletter

Make sure your coverage is right for you and your family by reviewing your options during Open Enrollment. **You are not required to enroll online unless you wish to make changes to your benefits.** Employees can review their plan information, current benefit elections and make changes online using the "Annual Enrollment" link at www.schooldistrictbenefits.com/christina. Employees covering dependents should review their dependent data. If the date of birth and/or the social security number is missing or incorrect, you should enter the correct information online.

Open Enrollment does not apply to July 1, 2013 retirees

Active Employees

Open Enrollment – May 13th to 29th – is your once-a-year opportunity to enroll, make changes or terminate coverage in your health, dental, vision, supplemental prescription and life/AD&D coverages unless you have a qualifying event during the year (for example: birth or adoption, marriage/civil union or divorce, spouse's change in employment).

2013-2014 School District Benefits

- MetLife Dental Coverage – No changes to plan or carrier – MetLife does not issue cards.
- Aetna Prescription Drug Coverage – Changing to a \$5 generic-only prescription drug program this year.
- VBA Vision Care Coverage – No changes to plan or carrier. Claims can be submitted electronically by some eye care providers, or you must contact VBA for a form prior to your appointment. VBA does not issue cards.
- Reliance Standard Life/AD&D Coverage – No changes in coverage.
- Hartford 6% LTD Buy-up coverage – District offers a 6 2/3% LTD buy-up to supplement the State's 60% LTD for employees enrolled in the State's Disability Insurance Program (DIP also includes STD)
- The Standard LTD Buy-up Plan (**Disability Pension Plan Members Only**). For LTD Buy-up coverage, changes are not available online. Please contact the Christina Benefits Office to make changes to these plans.

2013-2014 State Benefits

- Medical Coverage which includes: Medco/Express Scripts Prescription Drug Coverage
- Blood Bank
- Short and Long-term Disability Insurance (Free & enrollment is automatic)
- Flexible Spending Account (Open enrollment held in the fall)
- Minnesota State's Group Life Insurance Program
- DelaWELL Health Management Program

State benefit plans are outlined in the 2013 Open Enrollment book available online at the Statewide Benefits Office website: www.ben.omb.delaware.gov/oe/index.shtml

CHANGES THAT DO REQUIRE ONLINE ENROLLMENT

- Changing coverage level on ANY plan (i.e. 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. (i.e. dropping coverage dependent but maintaining family coverage)
- Changing Health Care company or plan type (i.e. from BCBS Blue Care to PPO plan, Aetna to BCBS)
- Adding dependent to Health plan. Dependents include natural, adopted, step and foster children with proper documentation.

How your flex credits are applied

As a School District employee, you receive two local flex credits:

- The first flex credit (OptnFlexCr) may only be used for your medical plan.
- The second flex credit (ProgFlexCr), may be used for excess medical not covered by the first flex credit, then the balance for District Dental, Vision, Prescription, LTD Buy-up 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.

Forms you need to complete

Even though your enrollment is completed online, there may be other forms you need to complete by **May 29, 2013**.

- **Electronic Spousal Coordination of Benefits Form**
Employees covering a spouse in a Health Plan must complete the form online at 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. Print a copy for your records.
- **Adult Dependent Coordination of Benefits Form**
Employees covering adult dependents between ages 21 and 26 in First State Basic, Aetna or Blue Cross HMO or Comprehensive PPO Plans, must complete an Adult Dependent Coordination Form available online at www.ben.omb.delaware.gov/documents/COB
NOTE: Completion of the Adult Dependent Coordination of Benefits Form does not enroll your dependent. Retrieve form from State website and forward to the Benefits Rep. Thank you.
- **New Life Insurance Plan enrollees** must complete a Beneficiary Form and submit it to the Benefits Office. Form is available on the District Benefits Website.

ADDITIONAL CONSIDERATIONS

The elections you make under the School District and State plans are effective July 1, 2013 through June 30, 2014.

Benefits provided by the State and the Christina School District are an important part of your total compensation package. Please carefully consider your options and contact the Christina Benefits Office if you have additional questions.

Open Enrollment for the flexible spending accounts is held in the fall for the next calendar year. Elections will be effective January 1, 2014 through December 31, 2014.

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.

The State of Delaware and the Christina School District reserve the right to amend or terminate any benefit plan at anytime, 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.