

Benefits Bulletin

2012-2013 Open Enrollment Information

Open Enrollment will take place Monday, May 7, 2012 through Wednesday, May 23, 2012. Active employees must logon to eBenefits to **enroll, change or waive benefits**. If you are not making any changes, you do not need to logon. Please see Page 2 for **important information** about completing the Electronic Spousal Coordination of Benefits Form and Adult Dependent Coordination of Benefits Form and Certification of Tax Dependent Status form.

School District Benefits

- MetLife Dental Coverage
- VBA Vision Program (Vision Benefits of America)
- Aetna Supplemental Prescription Drug Coverage
- Reliance Standard Life/AD&D Coverage
- Disability Buy-up Coverage (Hartford or Standard): Changes will not be available online. Please contact the District Benefits Office to make changes to these plans.

Open Enrollment does not apply to July 1 retirees

More information about these plans can be viewed on the District Benefits website:
www.schooldistrictbenefits.com/christina.

A Summary Plan Description can be printed and future updates will also be posted on this website.

State of Delaware Benefits

- Medical Coverage which includes Medco Prescription Drug Coverage
- Blood Bank
- Supplemental Benefits

State Benefit Plans are outlined in the 2012 Open Enrollment Booklet available online at the Statewide Benefits website: www.ben.omb.delaware.gov/oe

The Spousal Coordination of Benefits Form

ONLY electronic (online) updates will be accepted. All employees covering a spouse in a State Health Plan must complete a NEW Spousal Coordination of Benefits Form each year during Open Enrollment **AND** any time a spouse's employment or insurance status changes. The Spousal COB Form is available online at www.ben.omb.delaware.gov. Click on "Electronic Spousal COB Form," complete the form, click "submit to carrier" on the last page and **print a copy for your records**. (Must be completed on line no later than May 23, 2012)

Failure to complete a NEW Spousal Form may result in a reduction of spousal benefits.

Online Enrollment is for CHANGES ONLY!

How to Use your Flex Benefit Credits

As a School District employee, you receive two local flex credits: The first flex credit (OptnFlexCr) may only be used for the State's health plan. The second flex credit (ProgFlexCr) will first be applied to any excess health plan costs not covered by the first flex credit. The balance may then be used for dental, vision care, supplemental prescription drug, buy-up disability coverage and life and AD&D coverage. The amount of your flex credit is in accordance with negotiated contracts and is based on Board action.

The enrollment website will help you determine your total per pay period costs for the benefits you elect. The online enrollment site calculates the total cost of your benefits, and then applies your flex credit amounts. Selection will not be saved until you click "Submit" and then click "Ok" on the confirmation page.

If the cost of your benefits exceeds your flex credits, you will have to pay the excess through payroll deductions. Make sure you look at your coverage and election options and choose the plan that best fits your family and personal needs.

During Open Enrollment this year, you will NOT be required to enroll online if you do not wish to make changes to your benefits. Changes that DO require online enrollment are:

- Changing coverage level on ANY plan (i.e. from Family to Employee & Spouse coverage, or Employee & Children to Employee Only coverage)
- 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 Aetna HMO to BCBSDE Comprehensive PPO plan).
- Adding a dependent to any plan
 - 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 Benefits Office
 - If you cover a dependent that turned 21 prior to the end of 2011 in one of the State of Delaware Group Health Insurance plans (with the exception of one of the Consumer Directed Health (CDH) plans), you MUST complete an Adult Dependent Coordination of Benefits form during Open Enrollment and send the original form to the Benefits Office. (Form available on line at www.ben.omb.delaware.gov/documents/cob)
 - If you are adding a spouse to your Health plan, you must send a copy of your marriage/civil union certificate to the Benefits Office.
 - If enrolling a spouse or children as a result of a civil union for the FIRST TIME: You must also submit the completed Certification of Tax Dependent Status form to the District Benefits office. The form can be found at www.ben.omb.delaware.gov/cu.

Please read carefully...

The Open Enrollment Period is your only opportunity to make benefit elections or changes for the upcoming year. No changes will be made after the Open Enrollment Period ends at 4:00 pm on May 23, 2012 unless you experience a life 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 life event, you have **30 days** to make changes to your benefits. **If you do not contact the Benefits Office within 30 days of the event, you will have to wait until the next open enrollment period.**

The elections you make under the School District and State plans are effective July 1, 2012 through June 30, 2013. Enrollment for the flexible spending accounts offered by the State of Delaware will be held later this year. Those elections will be effective January 1, 2013 through December 31, 2013. 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.

Complete Any Other Forms

Even though your enrollment can be completed online, there may be a few forms you need to complete and return.

- If you enroll in the Blood Bank Program for the first time, you must complete a Blood Bank application, available on the District Benefits Website and return the form to the Benefits Office.
- If you enroll in Christina's District Term Life/AD&D Insurance through Reliance Standard for the first time, you must complete a Life Insurance Beneficiary form, available on the District Benefits Website and return the form to the Benefits Office.

You must complete/submit all forms and return them to the Benefits Office by 4 p.m. on May 23, 2012 to complete the enrollment process.

Employees on Leave of Absence or Temporary Contract

If you are on leave of absence or a temporary contract this school year and you have changes in benefits elections or dependent information to be updated, you must complete the online enrollment process.

Completing the enrollment process does not constitute employment for the 2012–2013 school year. If you are rehired, the benefits you select during Open Enrollment will be in effect for the 2012-2013 school year.

Confirmation Statements will no longer be mailed to employees' homes following open enrollment.

Employees are required to access the Benefits Summary section under Employee Self Service in (PHRST) to view your benefits and identify any enrollment errors. If there is a discrepancy, please print out your Benefit Summary and make the necessary corrections on the Enrollment Summary and return to the Christina School District Benefits Office with a copy of your *print screen* before June 8, 2012. This is your only opportunity to correct any benefit errors that were made during Open Enrollment. **NO CORRECTIONS WILL BE MADE AFTER JUNE 8, 2012.**

www.schooldistrictbenefits.com/christina

DEPENDENT ELIGIBILITY

State Benefits

Medical Coverage

- Dependents - See State Open Enrollment Booklet, Coverage for Adult Children Under Age 26

Blood Bank

- You and your dependents are covered by the membership

Group Life Insurance

- Dependents for whom you have elected coverage are eligible

School District Benefits

Dental and Vision Coverage

- Spouse
- Dependents Same as State Open Enrollment Booklet, Coverage for Adult Children Under Age 26

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Prescription Drug Coverage

- Spouse
- Dependents Same as State Open Enrollment Booklet, Coverage for Adult Children Under Age 26

An Employee's Children only include sons, daughters, stepchildren and adopted children with proper documentation

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.

www.schooldistrictbenefits.com/christina