

2024–2025 BSD Benefits Open Enrollment

PARTICIPATION REQUIRED

IMPORTANT! All benefit-eligible employees must participate during the Open Enrollment process, even if there are no benefits changes. This includes employees who will continue to waive coverage.

*The Employee Self-Service enrollment website calculates benefits costs, applies flex credits; and, if your elections exceed your credits, this site determines the per pay deduction amount.

*Please note that district flex credits are not reflected in myBenefitsMentor or the state email recommendations sent by the Statewide Benefits Office.

- EMPLOYEE SELF SERVICE SITE: my.delaware.gov (sign in using personal email address)
- NAVIGATION: Main Menu>Self Service>Benefits>Benefits Enrollment &/OR Spousal Coordination of Benefits Form



BENEFITS OPEN ENROLLMENT: MAY 1 – 17, 2024

▶ CHANGES & UPDATES

What's Changing Quick Reference Guide

- State non-Medicare health plan premiums (rates) will increase 27% for all health plans effective 07/01/2024.
[See 2024-25 Health Plan Rates Here.](#)
- District Dental rates will increase 2%. District vision rates will not change. ***Our district does not participate in the State of DE dental or vision plans.***
- Highmark Comprehensive PPO Plan members will now have a \$50 copay for in-network and out-of-network air ambulance services (previously no copay or coinsurance).
- Highmark Comprehensive PPO Plan, Aetna CDH Gold Plan, and Aetna HMO Plan members will have a reduction in copays or coinsurance for certain services related to a mental health or substance use disorder diagnosis.
- For all State non-Medicare health plans, there will be benefit enhancements to coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members as medically necessary.
- COVID-19 benefit enhancements will be discontinued after June 30, 2024.
- VOYA: Please ensure that beneficiaries are listed online. Contact Marianne McGuckin with questions: mlmcguckin@voyafa.com or 302-540-4052. [Voya Financial](#)

BENEFITS OFFICE

dianne.howell@bsd.k12.de.us

302-722-5170/302-793-5023

OPEN ENROLLMENT ACTION CHECKLIST

View the [Open Enrollment Self Service Guide](#) for step-by-step instructions.

Step 1

Log in to State of Delaware Employee Self Service to enroll, confirm, or waive your health, dental, and/or vision coverage. You must select 'I Confirm My Selections' and click 'Submit'.

- Please submit required documentation if adding a spouse (marriage certificate and social security card) or dependent child (birth certificate and social security card) to your plans.

Step 2

Complete the online Spousal Coordination of Benefits Form, if you will be covering your spouse under a Highmark or Aetna Health Plan as of July 1, 2024. Failure to submit a new form each year will result in a significant reduction of spousal health benefits. Please confirm your spouse's eligibility prior to enrollment. [See SCOB Policy here.](#)

Step 3

Access the online enrollment site through Employee Self Service under Benefits Websites, if you also wish to enroll or make changes in the following plans:

- Flexible Spending Account (FSA) through ASIFlex Enrollment
- Securian Accident & Critical Illness or Group Universal Life Insurance.

Step 4

On the **following business day** after you complete Step One, review your Open Enrollment benefit selections in my.delaware.gov through the Employee Self-Service app to make sure your health, dental and vision selections are correct. Change the date in the box to **07/01/2024** and select

“Go.” You can make changes to your benefits selections in my.delaware.gov on the Employee Self-Service app up through the last day of Open Enrollment (May 17). If you notice an error on your Benefits Summary after Open Enrollment ends, you must contact Dianne Howell in the BSD Benefits Office to correct the errors no later than Friday, May 26, 2024.



STATE OF DE NON-MEDICARE HEALTH PLAN RATES

See 2024-25 Health Plan Rates [Here](#).

BRANDYWINE SCHOOL DISTRICT BENEFITS

How Your Flex Credits Are Applied

As a School District employee, you receive flex credits in accordance with negotiated contracts and based on Board approval. The Employee Self-Service enrollment website calculates benefits costs, applies flex credits; and, if your elections exceed your credits, this site determines the per pay deduction amount.

Cigna Dental Coverage, DPPO Advantage Plan, Group 3340870

www.cigna.com • 1-800-345-4511

Member ID number is 000 + your 6-digit Employee ID number

Monthly Member Premium Rates (2% increase for the 2024-25 plan year)

	Employee	Employee/Spouse	Employee/Children	Family
Plan A	\$67.80	\$106.72	\$132.56	\$181.58
Plan B	\$52.98	\$82.62	\$102.50	\$140.42



Vision Benefits of America, Group 4951

www.vbaplans.com • 1-800-432-4966

Member ID number is 000 + your 6-digit Employee ID number

Monthly Member Premium Rates

	Employee	Employee/Spouse	Employee/Children	Family
	\$14.60	\$26.34	\$25.06	\$38.00

Prudential Life/AD&D Insurance

Benefit is two times annual salary. Benefit reductions begin at age 65.

Long-Term Disability Buy-Up Plans

- Hartford LTD: 6.66% buy-up supplement to the State's 60% LTD for employees enrolled in the State's Disability Insurance Program (DIP).
- Cigna LTD Buy-Up supplements the "old" State Disability Pension plan up to 66.6% of pre-disability monthly earnings offered to grandfathered employees hired prior to 01/01/06. Employees in this plan do not participate in State of DE Short-Term Disability Plan through the Hartford.

**Employees may add/waive Long-Term Disability coverage during Open Enrollment as part of the Open Enrollment process.*

STATE OF DELAWARE BENEFITS

- Highmark and Aetna Health Coverage with CVS Caremark Prescription Coverage
- ComPsych Employee Assistance Program
- Securian Life Insurance (formerly Minnesota Life)
- VOYA Deferred Compensation Plans (*IMPORTANT: check that beneficiaries are updated online)
- ASI Flexible Spending Accounts (Enroll during OE for July 1, 2024 to June 30, 2025 Plan Year)
- Securian Supplemental Benefits (Accident & Critical Illness)
- Surgery Plus



Statewide Benefits site: <https://dhr.delaware.gov/benefits/education/index.shtml>

SUBMIT REQUIRED FORMS AND DOCUMENTS BY MAY 17, 2024

▷ Spousal Coordination of Benefits Form

Employees covering a spouse in a State Health plan must complete an online Spousal Form by May 17, 2024 and any time a spouse's employment or insurance status changes. Failure to submit an online Spousal Form will result in a reduction of spousal benefits. **Please be sure to review eligibility requirements of the Spousal Coordination of Benefits (SCOB) policy. See SCOB Policy here.**

▷ Dependent Child Coordination of Benefits Form

Employees adding a dependent during Open Enrollment must complete a Dependent COB Form by May 17, 2024 if the dependent has other medical coverage, a change, if requested by the Statewide Benefits Office, or insurance carrier.

▷ Copy of Birth Certificate and Social Security Card

Employees adding a dependent to a plan must submit a copy of the dependent child's Birth Certificate and Social Security Card to the Benefits Office by May 17, 2024.

▷ Copy of Marriage Certificate and Social Security Card

Employees adding a spouse to a plan must submit a copy of their Marriage Certificate and Social Security Card to the Benefits Office by May 17, 2024. **Please be sure to review eligibility requirements of the Spousal Coordination of Benefits (SCOB) policy before enrolling your spouse. See SCOB Policy here.**

▷ Copy of the Divorce Decree

An ex-spouse **may not** be covered beyond the date of divorce. Please contact the Benefits Office and supply a copy of your divorce decree as soon as possible.

▷ Life Insurance Beneficiary Form

Employees adding Life Insurance or updating beneficiary information must complete a Beneficiary Form available on the District Benefits Website or by sending a request to the Benefits Office.

▷ Long-Term Disability Supplemental Coverage

Employees making changes to Long-Term Disability Coverage will be able to elect/waive this coverage as part of the Open Enrollment process between May 1-17, 2024.

▷ Enrollment Summary

Print your Enrollment Summary from the Employee Self Service site before Open Enrollment closes on May 17, 2024 to check your elections. Please contact the Benefits Office by May 26, 2024 with any discrepancies.

▷ Benefit Changes Outside of Open Enrollment Period

All benefit changes must be made within 30 days of the Family Status Change or Qualifying Event by contacting the Benefits Office.



BEFORE YOU ENROLL ONLINE

- Please remember that a spouse or dependent child may only be enrolled in one State of DE medical plan.
- Review all Open Enrollment communication materials;
- Have all dependent social security numbers;
- Have Aetna provider ID numbers, if enrolling in the HMO plan by searching on <https://dhr.delaware.gov/benefits/medical/aetna/doc-find.shtml>;
- Have your spouse's employer and insurance information available to complete the Online Spousal Coordination of Benefits form found on the Employee Self Service app found under my.delaware.gov under the benefits tile.

LOGIN OR RESET YOUR PASSWORD

If you have any issues signing in to my.delaware.gov, please:

- Go to my.delaware.gov > select General Application Help
- On the bottom, left, select Contact US
- Complete the information requested > Send
- **Your personal email address should be used when logging into Employee Self Service.**

Dependent Eligibility

Dependents may be covered on their parent's State and District Benefits plans until the end of the month in which the dependent reaches age 26, regardless of other coverage. A dependent child may only enroll in one State of DE medical plan.

Qualifying Events

You can only make changes to your benefits during Open Enrollment each year, unless 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. When you experience a Qualifying Event, **you have 30 calendar days from the date of the event to make changes to your benefits. Please contact Dianne Howell with any questions.**

Employees On Temporary Contract

Employees on temporary contract, who work through the last contract day of the school year, will receive benefits through 08/31/2024. COBRA coverage may be purchased upon termination of benefits. Health plan changes made during Open Enrollment are effective 07/01/2024. Completing the Open Enrollment process does not constitute employment for the 2024-2025 school year.



ONLINE ENROLLMENT ASSISTANCE

If you have benefit questions or need assistance enrolling online, please contact Dianne Howell in the Benefits Office via email or voicemail. Please be sure to leave the best contact number to reach you.

Online Open Enrollment Benefit Assistance sessions via Zoom are available. Email Dianne Howell for an autoreply with the times available.

dianne.howell@bsd.k12.de.us
302-722-5170/302-793-5023

OR

Statewide Benefits
800-489-8933



OPEN ENROLLMENT • MAY 1 – 17, 2024

The State of Delaware and 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.

IMPORTANT WEBSITES

**Employee Self Service
Site Access**
my.delaware.gov

Statewide Benefits
[https://dhr.delaware.gov/benefits/
education/index.shtml](https://dhr.delaware.gov/benefits/education/index.shtml)

**Brandywine School District
Benefits**
Site [www.schooldistrictbenefits.com/
brandywine/](http://www.schooldistrictbenefits.com/brandywine/)