Human Resources Department:

302-436-1070

Indian River School District

Benefits Summary

For Benefits Information visit: https://dhr.delaware.gov/benefits

State Life Insurance – Securian Financial Group

State life insurance is an **optional benefit**. You will receive an informational packet in the mail to your home address. Enrollment for extra state life insurance as well as questions should be directed to Securian and not payroll. To enroll or make changes, visit dhr.delaware.gov/benefits, click on "K12 Employees" then "Securian Financial".

Securian Financial Group, Inc. Customer Service ~ **1-877-215-1489**.

Accidental and Critical Illness Insurance-Securian Financial Group

The State of Delaware has partnered with **Securian Financial** to provide Accident and Critical Illness Insurance for State of Delaware employees. It is difficult to anticipate the extra expenses a serious accident or illness may bring, but with Securian Financial, you can be prepared. Accident and Critical Illness Insurance provide lump sum cash payments if you, or a covered dependent, suffer an injury from an accident or are diagnosed with a condition covered under the policy. Access the Securian website through State of Delaware Employee Self-Service. Once logged in, follow the navigation to the Securian website: State of Delaware Employee Self Service > Benefits > Benefits Websites > Securian. Benefit eligible employees may enroll online for Accident or Critical Illness Insurance by Securian Financial during their **90-day** initial eligibility period. Employees who do not enroll during their initial eligibility period must wait until the next Annual Benefits Open Enrollment or experience a qualifying life event.

Short Term & Long-Term Disability Insurance - The Hartford

New employees are automatically enrolled in the Short Term/Long Term Disability coverage through The Hartford. There is no cost for coverage as premiums are paid by the State of Delaware. To initiate a claim, contact The Hartford directly at 1-800-945-7781. 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. Please call or email the Benefits Department anytime you are going to be out for an extended time to fill out the required paperwork.

Parental Leave

The State of DE provides full-time employees that have been employed in a state pension position for 12 consecutive months, 60 contractual work-days upon the birth or adoption of the employee's child. Please contact the benefits department and your administration to fill out the required paper work for your leave.

Delaware Paid Leave- PFML

Delaware Paid Leave is an insurance program that helps financially support workers while taking a leave of absence from your job due to a major life event requiring you to care for an immediate family member or qualifying exigency leave. It's designed to make sure you can comfortably take the time you need to look after your family.

Employees are limited to a maximum of 12 weeks of combined leave per year.

Deferred Compensation Program – VOYA

The Deferred Compensation Program is an **optional benefit**. Any monies contributed are payroll deducted and are pre-taxed. Should you decide to enroll in the State of Delaware's deferred compensation program through VOYA, enroll online (dhr.delaware.gov/benefits, K12 Employees, DEFER) or call Voya Financial at 800-584-6001. Representatives are available Monday through Friday from 8 a.m. to 9 p.m. ET (excluding New York Stock Exchange holidays). They will set up your account and payroll deduction and answer any questions you may have.

Employee Assistance Program (EAP) - Health Advocate

Health Advocate (EAP) is a FREE program available exclusively for State of Delaware Group Health Plan non-Medicare members, spouse or domestic partner, dependent children, parents, parents-in-law, and members living in the household. The program offers someone to talk to and resources to consult whenever and wherever you need them. Members can call the toll-free number at 855-556-2065 directly for 24/7 access to speak to an EAP Care Manager who will answer your questions and, if needed, refer you to a

counselor or other resources such as work-life, legal, and financial support. You also have access to the Health Advocate website and mobile app to consult articles, podcasts, videos, webinars, and other helpful tools.

Health Insurance

- **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.

- **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**, therefore you must designate a primary care physician 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.

- **Aetna CDH Gold:** This plan has a higher deductible than the First State Basic and out-of-network deductible for the Comprehensive PPO plans; however you pay less out of your paycheck for the monthly premium. You continue to use the same network providers. These plans are accompanied by a Health Reimbursement Account funded by the State.

You must complete a Spousal Coordination of Benefits Form online EVERY YEAR you cover your spouse on your health insurance. It is important that you refer to the spousal coordination of benefits policy on the Statewide Benefits Website.

Direct any specific questions you have to each provider's customer service departments:

- **Highmark BCBS / 1-844-459-6452**
- **Aetna / 1-877-542-3862**

Employees are eligible to enroll for benefits the first of the month following the date of hire.

When enrolling spouse and/or dependents in insurance plans, it is required that you submit copies of marriage certificates, birth certificates and social security cards or any other supporting documentation.

Prescription Coverage – CVS Caremark

All of the above-mentioned health plans utilize CVS Caremark as their prescription provider. You will receive a separate card for prescriptions. For specific questions, contact CVS Caremark at 1-833-458-0835 or visit their website at https://www.caremark.com/.

Dental Coverage

YOU MAY SIGN UP FOR DENTAL & VISION EFFECTIVE THE FIRST OF THE FOLLOWING MONTH IN WHICH YOU ARE HIRED

- **Dominion National:** This plan is an **HMO,** therefore you must choose a primary care dentist within the network. **PLEASE BE SURE TO CALL THE DENTIST OFFICE TO INQUIRE IF THEY ARE ACCEPTING NEW PATIENTS. 1-888-518-5338**

- **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 IF THEY ARE ACCEPTING NEW PATIENTS. 1-800-873-4165**

Vision Plan - EyeMed Low –or-- EyeMed High

Review the attached information to review these 2 vision benefits or for more information go to https://eyemed.com/en-us or contact EyeMed at 1-855-259-0490.

Flexible Spending Account (FSA) – ASIFlex

Flexible Spending Account is an **optional benefit**. This is a health and dependent care spending account that if elected, will be deducted from your pay pre-taxed. It is based on a calendar year and funds not utilized will be lost. Please see the attached packet information to enroll or review more information at https://www.asiflex.com/. **ASI Flex** ~ 1-800-695-3035.

My.Delaware.GOV registration

Refer to the instructions to create your account to view your paychecks, W2's and Benefits. You will need a home email address to create your account.

Absence Management – AESOP

You will receive a welcome email to your IRSD email account with login instructions. Enter your days off, (assign substitutes if needed) and see your absence leave balances.

- Illness/Personal days are accrued at the rate of one day per month. 10-month employees receive 10 sick days, 5 of which can be used as personal days. 12-month employees receive 12 sick days, 5 of which can be used as personal days. 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 from the date of hire.

Please note that sick and vacation days are front-loaded into your AESOP account. You must work the month to use the sick or vacation day (i.e; work a month, earn a day).

Affordable Care Act-ACA

Enclosed is a Notice entitled "New Health Insurance Marketplace Coverage Options and Your Health Coverage." The health care reform law known as the Affordable Care Act ("ACA") requires that employers provide this Notice to all new employees within 14 days of hire. The Notice provides information about the new Health Insurance Marketplace

("Marketplace"), as well as information regarding the health coverage offered by the State of Delaware ("the State").

THE FOLLOWING BENEFIT FORMS LISTED BELOW MUST BE TURNED IN WITHIN TWO WEEKS OF RECEIPT FOR TIMELY PROCESSING. FAILURE TO DO SO WILL RESULT IN THE WAIVER OF ALL BENEFITS.

- **New Hire Enrollment Form**

Please indicate your health care choices for Health, Dental and Vision. If you are waiving benefits, circle "waive" in the appropriate section, sign and date the form. **Even if you are waiving all benefits, circle "waive" in all 3 sections, sign and date.**

- **Local Life Insurance Form**

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 (*Standard Insurance Company*). Should you later need to change any of this information, please contact the payroll department.