Section 1 – Enrollment in the Disability Insurance Program (DIP) Frequently Asked Questions (FAQs)

Important: For more information, visit the SBO website at de.gov/statewidebenefits
(Navigation: Select your group > Select "Disability Insurance")

Table of Contents

- **Overview and Vendor……Pages 1-2**
- **Eligibility……..…Page 2**
- **Enrollment…….....Page 2**
- **Waiting Period and Cost……...Pages 2-3**

Overview and Vendor

(1) What is the Disability Insurance Program (DIP)?

The State of Delaware's Disability Insurance Program (DIP) consists of three parts: Short Term Disability (STD), Long Term Disability (LTD), and Return To Work (RTW). By definition, disability insurance pays a portion of monthly income if the employee is unable to work because of a disabling illness or injury occurring on or off of the job. The STD plan has a separate definition of disability from the LTD pgram. Detailed information for STD, LTD, and RTW is available in the DIP FAQ's - Sections 2, 3, 4, 5 and 7.

- The STD plan is self-insured and benefits are paid by the State of Delaware, the University of Delaware, or Delaware Solid Waste Authority through their respective payroll systems to employees awarded STD wages, as part of the employee's regular paycheck.
- The LTD plan is fully insured and benefits are paid monthly by The Hartford Insurance Company directly to the member.
- RTW is a program that provides assistance with returning to work and staying at work.

(2) Who is the DIP Insurance Carrier or Third-Party Administrator contracted by the State of Delaware and when did the DIP become effective?

The State of Delaware's DIP Insurance Carrier or Third-Party Administrator is The Hartford. The DIP has been in place since January 1, 2006.

Eligibility

(3) Who is eligible to participate in the DIP?

An eligible "employee" as defined in 29 **Del.C.** §5501(f) who chooses to participate in the DIP as specified in 29 **Del.C.** §5519. This shall include an employee who is collecting benefits in accordance with 11 **Del.C.** §8352(4). Dependents are not eligible for enrollment in the DIP.

(4) Who are the employees employed in a position covered by the Delaware State Employees' Pension Plan?

Employees employed in a position covered by the Delaware State Employees' Pension Plan as defined in 29 **Del.C.** §5501(f) are eligible to participate in the DIP. Eligibility extends to retired Delaware State Troopers who have been rehired in a position covered by the Delaware State Employees' Pension Plan.

Enrollment

(5) How are employees enrolled in the DIP?

Enrollment into the DIP is *automatic* for eligible employees hired on or after January 1, 2006 when the employing organization completes data entry into PHRST or other state payroll system (i.e., University of Delaware and Delaware Solid Waste Authority). Retired Delaware State Troopers who are hired into a position covered by the Delaware State Employees' Pension Plan will have their eligibility for enrollment into the DIP provided to the Office of Pensions by their organization's Human Resource/Benefits Offices. DIP enrollments are housed in the Office of Pensions CRIS system.

Waiting Period and Cost

(6) Is there a waiting period to be enrolled in the DIP or for coverage to become effective?

There is no waiting period to be enrolled in the DIP and coverage is effective after the employee has been actively at work for one full day.

(7) Must employees contribute toward the cost of DIP coverage?

Currently, the State of Delaware pays 100% of the cost of coverage for employees participation in the DIP. There is no employee premium cost.

Disclaimer -

If there is any conflict in interpretation between the FAQ's and the Short Term Disability (STD) and Long Term Disability (LTD) plan contract provisions and existing law, the contract provisions and/or law govern.

Questions regarding the Disability Insurance Program?

Please contact the Statewide Benefits Office Customer Service Team by telephone at 1-800-489-8933 or by email at benefits@delaware.gov.