

Benefit-Eligible State Agency Employees New Hire* Enrollment Guide

	<u>Premium/Cost to Participate</u>	<u>New Enrollment</u>	<u>Qualifying Event Enrollment</u>
Health**	State pays a portion of premium and employee pays portion - Pre-Tax (Excludes part-time employees)	Submit completed enrollment form and required documents to your HR/Benefits Office within 30 days of the first of the month that benefits coverage becomes effective.	Timely qualifying event changes are permitted throughout the plan year.
Dental & Vision	Employee Pays All - Pre-Tax***		
Flexible Spending Account	Employee Pays All - Pre-Tax	Benefit eligible employees are eligible to begin FSA coverage effective on the first of the month following the date of hire. Completed enrollment forms must be submitted within 30 days of the employee's hire date to ensure timely enrollment.	Eligible employees must submit an election change request to SBO within 30 days of the date of the qualifying event.
Life Insurance	Employee Pays All - After Tax	Submit your enrollment request to Securian within your 30-day initial eligibility period. You can select coverage of one, two, or three times base annual salary up to \$200,000 without providing proof of good health. You can also apply for four, five, or six times salary up to \$350,000 with proof of good health. Employees can also enroll or change coverage levels anytime throughout the year with proof of good health. You can enroll via Employee Self-Service through my.delaware.gov.	Eligible employees who experience a qualifying life event during the plan year should contact Securian within 30 days of the change.
Pre-Tax Commuter	Employee Pays All - Pre-Tax	Submit enrollment request at the ASIFlex Online Enrollment Site or through Employee Self-Service through my.delaware.gov by the 15th to be effective for the next month.	N/A
Accident & Critical Illness	Employee Pays All - After Tax	Submit your enrollment request to Securian within your 30-day initial eligibility period. You enroll via Employee Self-Service accessible through my.delaware.gov	Eligible employees who experience a qualifying life event should contact Securian within 30 days of the qualifying life event.
Disability Insurance Program	State Funded	Enrollment is automatic for eligible employees hired into a position covered by the Delaware State Employees' Pension Plan on or after January 1, 2006 when the employing organization completes data entry into PHRST or other state payroll system.	N/A

* Eligibility schedule can differ for casual seasonal, temporary, or substitute teachers who have unbroken service prior to becoming a benefit-eligible State employee

** Health Plan includes Prescription Plan, EAP, and SurgeryPlus

Benefit-Eligible State Agency Employees New Hire* Schedule

	<u>Health**</u>	<u>Dental & Vision</u>
Benefit-Eligible Employee Hire Date	Coverage Start Date	Coverage Start Date
January 1 - January 31	February 1	February 1
February 1 - February 28/29	March 1	March 1
March 1 - March 31	April 1	April 1
April 1 - April 30	May 1	May 1
May 1 - May 31	June 1	June 1
June 1 - June 30	July 1	July 1
July 1 - July 31	August 1	August 1
August 1 - August 31	September 1	September 1
September 1 - September 30	October 1	October 1
October 1 - October 31	November 1	November 1
November 1 - November 30	December 1	December 1
December 1 - December 31	January 1	January 1

	Coverage Start Date
Flexible Spending Account	Coverage is effective the first of the month following the date of hire.
Life Insurance	Newly hired and newly benefit-eligible employees may enroll in Group Universal Life (GUL) Insurance within 30 days of becoming eligible for benefits. Coverage is effective the first of the month following the 30 day enrollment period and approval by Securian.
Pre-Tax Commuter	First of any month throughout the year
Accident & Critical Illness	Benefit-eligible employees may enroll in Accident Insurance and/or Critical Illness Insurance within the first 30 days of employment. Coverage is effective the first of the
Disability Insurance Program	Once employee has been actively at work for one full day

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