

Benefit-Eligible K12, DSU, and DTCC 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 <i>(Excludes part-time employees)</i>	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		
Life Insurance	Employee Pays All - After Tax	Submit your enrollment request to Securian within your 90-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.	Qualifying events are marriage, birth or adoption only. Timely qualifying event changes are permitted throughout the plan year if applied within 31 calendar days of the life event. Employees may also submit other requests to change plans throughout the plan year that may or may not require proof of good health.
Pre-Tax Commuter	Employee Pays All - Pre-Tax	Submit enrollment request at the ASIFlex Online Enrollment Site or through Single Sign-On via State 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 90-day initial eligibility period. You enroll via State of Delaware Employee Self-Service.	Timely qualifying event changes are permitted throughout the plan year.
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 employee.

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

*** K12 employees should contact their HR/Benefits Office for information regarding flex credits to offset plan premiums.

**** K12 employees should check with their HR/Benefits Office to see if they are eligible for State Vision and/or Dental.

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	<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	Benefits are effective the first of the month following your enrollment date.
Life Insurance	Coverage not requiring proof of good health will become effective the first of the month following 90 calendar days of continuous employment. Coverage requiring medical underwriting (proof of good health) will be effective the first of the month following completion of the 90 calendar day waiting period (for new hires and newly eligible employees) and approval from Securian Financial.
Pre-Tax Commuter	First of any month throughout the year
Accident & Critical Illness	Benefits are effective the first of the month following your enrollment date.
Disability Insurance Program	Once employee has been actively at work for one full day

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

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

*** K12 employees should check with their HR/Benefits Office to see if they are eligible for State Vision and/or Dental.