New Hire Enrollment Quick Reference Guide (Benefit-Eligible DOE, K12, DSU and DTCC Employees)

Please note: Eligibility schedule can differ for casual seasonal employees, temporary employees or substitute teachers who have unbroken service prior to becoming a benefit eligible State employee. The eligibility schedule can also differ for former employees of the University of Delaware, Delaware Solid Waste Authority, Delaware Transit Cooperation or Delaware State Housing Authority whose time period between the employment termination and the date of hire as a benefit eligible State employee is no more than three-months. Please reach out to your HR/Benefits representative or the SBO customer service team to obtain information about eligibility information.

	Medical*	Medical*	Dental & Vision**	Flexible Spending Account	Life Insurance	Pre-Tax Commuter	Accident & Critical Illness	Disability Insurance Program
Premium/Cost to participate	*Employee Pay All Pre-Tax*	*State Share (excludes part-time employees) of premium begins. Employee pays portion - Pre-Tax*	*Employee Pay All Pre-Tax*	*Employee Pay All Pre-Tax*	*Employee Pay All - After Tax*	*Employee Pay All Pre-Tax*	*Employee Pay All - After Tax*	*State funded*
Benefit Eligible Employee Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date	Coverage Start Date (*Date noted below for coverage not requiring proof of good health. Coverage requiring proof of good health will be effective upon approval by Securian Financial.*)	Coverage Start Date	Coverage Start Date	Coverage Start Date
January 2nd through February 1st	Start Date, February 1st March 1st or April 1st	May 1st	February 1st or May 1st	May 1st	May 1st	1st of any month.	May 1st	Once employee has been actively at work for 1 full day
February 2nd through March 1st	Start Date March 1st April 1st or May 1st	June 1st	March 1st or June 1st	June 1st	June 1st	1st of any month.	June 1st	Once employee has been actively at work for 1 full day
March 2nd through April 1st	Start Date April 1st May 1st or June 1st	July 1st	April 1st or July 1st	July 1st	July 1st	1st of any month.	July 1st	Once employee has been actively at work for 1 full day
April 2nd through May 1st	Start Date May 1st June 1st or July 1st	August 1st	May 1st or August 1st	August 1st	August 1st	1st of any month.	August 1st	Once employee has been actively at work for 1 full day
May 2nd through June 1st	Start Date June 1st July 1st or August 1st	September 1st	June 1st or September 1st	September 1st	September 1st	1st of any month.	September 1st	Once employee has been actively at work for 1 full day
June 2nd through July 1st	Start Date July 1st August 1st or September 1st	October 1st	July 1st or October 1st	October 1st	October 1st	1st of any month.	October 1st	Once employee has been actively at work for 1 full day
July 2nd through August 1st	Start Date August 1st September 1st or October 1st	November 1st	August 1st or November 1st	November 1st	November 1st	1st of any month.	November 1st	Once employee has been actively at work for 1 full day
August 2nd through September 1st	Start Date September 1st October 1st or November 1st	December 1st	September 1st or December 1st	December 1st	December 1st	1st of any month.	December 1st	Once employee has been actively at work for 1 full day
September 2nd though October 1st	Start Date October 1st November 1st or December 1st	January 1st	October 1st or January 1st	January 1st	January 1st	1st of any month.	January 1st	Once employee has been actively at work for 1 full day
October 2nd through November 1st	Start Date November 1st December 1st or January 1st	February 1st	November 1st or February 1st	February 1st	February 1st	1st of any month.	February 1st	Once employee has been actively at work for 1 full day
November 2nd through December 1st	Start Date December 1st January 1st or February 1st	March 1st	December 1st or March 1st	March 1st	March 1st	1st of any month.	March 1st	Once employee has been actively at work for 1 full day
December 2nd through January 1st	Start Date January 1st February 1st or March 1st	April 1st	January 1st or April 1st	April 1st	April 1st	1st of any month.	April 1st	Once employee has been actively at work for 1 full day

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	Medical*	Medical*	Dental & Vision**	Flexible Spending Account	Life Insurance	Pre-Tax Commuter	Accident & Critical Illness	Disability Insurance Program
Enrollment Information								
New Enrollment	*Submit completed enrollment form and required documents to your HR within 30 days of the 1st of the month of the coverage start date.*	*Submit completed enrollment form and required documents to your HR within 30 days of the 1st of the month of the coverage start date.*	*Submit completed enrollment form and required documents to your HR within 30 days of the 1st of the month of the coverage start date.*	Submit completed enrollment form to the Statewide Benefits Office by the 1st of the month preceding the coverage start date.	Submit your enrollment request to Securian within your 90-day initial eligibility period, you can select coverage of 1, 2 or 3 times base annual salary up to $200,000 without providing proof of good health. You can also apply for 4, 5 or 6 times salary up to $350,000 with proof of good health. Enroll via My.Delaware.gov.	Submit enrollment request at the ASIFlex Online Enrollment Site or through Single Sign-On via State My.Delaware.gov by the 15th to be effective for the next month.	Submit your enrollment request to Securian within your 90 days of becoming eligble for benefits. Enroll via My.Delaware.gov.	Enrollment is automatic for eligible employees hired into a position covered by the Delaware State Employees' Pension Plan on or afte1/1/06 when the employing organization completes data entry into PHRST or other state payroll system.
Qualifying Event Enrollment	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	Timely qualifying event changes are permitted throughout the plan year.	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.	N/A	Timely qualifying event changes are permitted throughout the plan year.	N/A

* Medical includes Prescription Plan, EAP, Surgery Plus, Livongo Diabetes Monitoring.

** Check with your HR office to see if you are eligible for State Vision and/or Dental. Your school district HR office can also let you know if they provide flex credits that can be used to offset plan premiums.