

Benefits Bulletin

2012-2013 Open Enrollment Information

Open Enrollment will take place Monday, May 7, 2012 through Wednesday, May 23, 2012. Active employees must logon to eBenefits to **enroll, change or waive benefits**. If you are not making any changes, you do not need to logon. **Please Note: This is the same logon that you use to view your pay advice under ePay. The eBenefits and ePay website is <https://eapps.erp.delaware.gov/>.** Please see Page 2 for **important information** about completing the electronic Spousal Coordination of Benefits Form. **Open Enrollment booklets** will be available online only at www.ben.omb.delaware.gov/oe.

School District Benefits

- MetLife Dental Coverage
- VBA Vision Care Coverage (Vendor Change)
- Reliance Standard Life/AD&D Coverage

More information about these plans can be viewed on the District Benefits website:

www.schooldistrictbenefits.com/colonial.

A Summary Plan Description can be printed and future updates will also be posted on this website.

State of Delaware Benefits

- Medical Coverage which includes Medco
- Prescription Drug Coverage
- Blood Bank

State benefit plans are outlined in the 2012 Open Enrollment Booklet available online at the Statewide Benefits website:

www.ben.omb.delaware.gov/oe

If you do not have access to a computer, or if you need assistance with your enrollment, please plan on attending one of the Online Open Enrollment Assistance sessions listed on the enclosed document.

What's Changing?

DISTRICT BENEFITS

Our new Vision vendor is Vision Benefits of America (VBA). Benefit coverage levels remain the same. Please check the VBA website to see if your doctor is a participating provider. ID cards will NOT be issued. You may request a benefit claim form be mailed to your home or have your provider submit an eClaim online. For details on this plan, please check the Colonial Benefits website or review a Vision brochure, available at your school/building office.

STATE BENEFITS

Please refer to the 2012 Benefits Update brochure that was mailed to your home address, for information about any changes/updates to the State's benefits. Open Enrollment Booklets are available on the Statewide Benefits Office website at www.ben.omb.delaware.gov/oe.

The Spousal Coordination of Benefits Policy

All employees covering a spouse in a State health plan must complete a NEW Spousal Coordination of Benefits Form each year during Open Enrollment **AND** any time a spouse's employment or insurance status changes. The Spousal COB Form and the complete Spousal COB Policy is available online at www.ben.omb.delaware.gov/documents/cob. A new form must be submitted no later than May 23, 2012. Once completed, click "Printable Summary" to print a copy of your submission for your records.

Failure to complete a NEW Spousal COB Form may result in a reduction of spousal benefits.

Adult Dependent Coordination of Benefits Form – If you are enrolled in a health plan, other than the CDH Gold plans through Aetna or Blue Cross, and you cover an adult dependent child who turned 21 by the end of 2011, you must complete the Adult Dependent COB Form during **Open Enrollment** and any time your adult dependent's employment status changes which impacts their eligibility for benefits. The form, available online at www.ben.omb.delaware.gov/documents/cob must be completed and turned in to the Benefits Office no later than May 23, 2012.

Online Enrollment is required for CHANGES ONLY!

During Open Enrollment this year, you will NOT be required to enroll online if you do not wish to make changes to your benefits. It is **STRONGLY RECOMMENDED** that all employees review your benefit elections and the list of covered dependents to verify all information is correct. Changes that **DO** require online enrollment are:

- Changing coverage level on ANY plan (i.e. from Family to Employee & Spouse coverage, or Employee & Children to Employee Only coverage)
- Dropping coverage on any dependent, even if no plan level coverage change is needed. (i.e. dropping coverage dependent but maintaining family coverage)
- Changing Health Care company or plan type (i.e. from Aetna HMO to BCBSD PPO plan).
- Adding a dependent to any plan
 - If you are adding a new dependent to your Health plan, you must send a copy of the dependent's birth certificate or legal document to the Benefits Office.
 - If you are adding a spouse to your Health plan, you must send a copy of your marriage certificate to the Benefits Office.

Please read carefully...

The Open Enrollment period is your only opportunity to make benefit elections or changes for the upcoming year. No changes will be made after the Open Enrollment Period ends at 11:59 pm on May 23, 2012 unless you experience a qualifying event, such as marriage, divorce, birth or adoption of a child, or a change in your or your spouse's employment status during the year. When you experience a qualifying event, you have **30 days** to make changes to your benefits. If you do not contact the Benefits Office within 30 days of the event, you will have to wait until the next open enrollment period.

The elections you make under the School District and State plans are effective July 1, 2012 through June 30, 2013.

Complete Any Other Forms

Even though your enrollment can be completed online, there may be a few forms you need to complete and return.

- If you enroll in Colonial's District Term Life Insurance for the first time, you must complete a Life Insurance Beneficiary form, available on the District Benefits Website.
- If you cover your Adult Dependent – you **MUST** complete the Adult Dependent Coordination of Benefits form – available on the State Benefit website.

You must complete/submit all forms and return them to the Benefits Office by 4 p.m. on May 23, 2012 to complete the enrollment process.