



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

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### Overview and Vendor

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

The State of Delaware’s Disability Insurance Program (DIP) is comprised of a Short-Term Disability (STD) program, a Long-Term Disability (LTD) program and a Return To Work (RTW) program. 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 program has a separate definition of disability from the LTD program. More information on the STD, LTD and RTW programs can be found in Sections 2, 3, 4, 5 and 7 of the DIP FAQ’s.

**(2) Who is the vendor contracted by the State of Delaware and when did the program become effective?**

Effective January 1, 2006, coverage for the DIP was placed with The Hartford Insurance Company. The STD program is self-insured and benefits are paid by the State of Delaware on a bi-weekly basis through the state’s payroll system as part of an employee’s paycheck. The LTD program is fully insured and benefits are paid monthly by The Hartford Insurance Company directly to the member.

### Eligibility

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

Employees employed in a position covered by the Delaware State Employees’

Pension Plan pursuant to 29 Del. Chapter 55 of the Delaware Code 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. 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?**

An "employee" employed in a position covered by the Delaware State Employees' Pension Plan is an individual who:

- (1) Is employed by:
  - a. The State, including elected or appointed officials; or
  - b. The State Department of Education, a school district which is part of the state school system, the University of Delaware, Delaware State University or Delaware Technical and Community College; or
  - c. A state agency that is supported wholly or in part by funds granted to the State by the federal government;
- (2) Is employed on a full-time or annual basis or on a regular part-time basis, as the terms "full-time or annual basis" and "regular part-time basis" are defined in rules and regulations adopted by the Board, except that an individual whose initial appointment to a gubernatorial appointed board, council or commission occurring after June 30, 2013, shall not be considered employed on a regular part-time basis;
- (3) Receives compensation wholly or in part directly from the State Treasury or from the Treasury through an agency within the State that is wholly or in part supported by the State;
- (4)
  - a. Is not a member of any other state or municipal retirement system which is financed in whole or in part by the State, unless the state pension plan provides for a unified state service pension and the member is not concurrently accruing or collecting benefits under that system; and
  - b. Is not a member of a county pension plan with respect to which the employee is accruing credited service and to which the employee and/or the State is making contributions on account of employment with the State

## Enrollment

### **(5) How are employees enrolled in the program?**

Enrollment into the Disability Insurance Program 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 Pension Office by their Human Resources Office.

## 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 coverage?**

*Currently*, the State of Delaware pays 100% of the cost of coverage for every employee's 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) program 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 (302) 739-8331 or (800) 489-8933 or by email at [benefits@state.de.us](mailto:benefits@state.de.us).

Please refer to the Disability Insurance Program Rules & Regulations at [www.ben.omb.delaware.gov/disability](http://www.ben.omb.delaware.gov/disability) for more information.