



11 Days Left

(May 28, 2015 is the last day of Open Enrollment)

Do you wish to **enroll, make any changes, or terminate coverage** for you or your spouse/dependent(s)? If so, **now is the time to do it!**

Before you enroll or make changes you should take the time to review all of your benefit plan choices for health, dental, vision and life. There is a **new** benefit offering - **Supplemental Benefits (Critical Illness and Accident Insurance)** - offered by **Aflac**. Also, during Open Enrollment there is a **special "one-time" guaranteed Group Universal Life (GUL) Insurance coverage opportunity** provided through Minnesota Life, which allows you to enroll or increase life insurance coverage.

**TAKE
ACTION**

Call To Action

↳ All of the information you need for a successful Open Enrollment is located at www.ben.omb.delaware.gov/oe. As a reminder, if you are **not** making any changes to your current benefits and do **not** cover a spouse, **no** action is required.

Do you **cover your spouse** on your health plan?

If you cover your spouse on your health plan, you **must** complete your **Spousal Coordination of Benefits Form** online in **Employee Self-Service** by May 28, 2015.

Tips for completing your Spousal Coordination of Benefits (COB) Form:

- Submit the COB Form **after** making any changes to your health plan (selecting new carrier or adding your spouse in Benefits Enrollment).
- If your spouse's personal information is not correct on the COB Form – **STOP!** Go back into Benefits Enrollment, to Add/Review Dependents (see **page 3** of the **eBenefits & Employee Self-Service Quick Reference Guide**), make corrections, then re-submit elections.
- The COB Form prompts you for information based on your responses. You will not be able to continue if you do not provide required information. However, questions that are not required will display as blank when you choose the "View What You Have Entered So Far" option.

Call To Action

↳ Complete the COB Form in Employee Self-Service. Visit www.ben.omb.delaware.gov/oe to access the eBenefits & Employee Self-Service Login and Quick Reference Guide.

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