Enrollment Action Checklist (*VALUE FIVE*)
For State Agency Employees

2018 Benefits Open Enrollment Period: May 13 – 25, 2018
Coverage Effective Date: July 1, 2018

Important: Actively participate in Open Enrollment!

This is your once-a-year opportunity to enroll, cancel or waive coverage, change plans and add or drop coverage for your eligible spouse and/or dependent children.

Have questions about Open Enrollment or your benefits?
Contact your organization's Human Resources/Benefits Office. You can also contact the State of Delaware Statewide Benefits Office (SBO) at 1-800-489-8933 or benefits@state.de.us. Be sure to check out the SBO website at de.gov/statewidebenefits (Select "Open Enrollment") for helpful resources including Self-Service Guides, frequently asked questions, a health plan comparison chart, interactive benefits guide, mini-videos and a listing of upcoming benefit health fairs.

What You Need To Know For This Open Enrollment:

- The State of Delaware wants you to take action this May to make sure you are enrolled in the benefit plans that provide the ***BEST VALUE*** for you and your family! Getting the ***BEST VALUE*** means reviewing your benefit options (what do the plans offer, what providers are in the plan's network and how much will services cost?) and making informed decisions about what plans are most affordable and aligned with your needs. Making informed decisions regarding your benefit plan selections is an important step to help control rising health care costs and to maintain high quality, affordable options.

- The benefit plan premiums (or rates) for the health, dental and vision plans will not change on July 1, 2018; however, there are a number of health benefit design changes intended to help you obtain the same level of quality and service at reduced costs to you and the State of Delaware. **Learn *What's New* by viewing the online mini-videos or visiting an upcoming health fair.**

- On July 3, 2017, legislation was passed by the General Assembly and signed by Governor Carney requiring employees of the State of Delaware, which includes all State Agencies, to **actively participate** in the Open Enrollment process each year by selecting a health plan or waiving coverage. For the 2018 Benefits Open Enrollment, we are requesting every benefit-eligible employee follow the ***VALUE FIVE CALL TO ACTION*** steps to **actively participate.**

What You Need To Do (Follow the checklist below):

Show you VALUE your benefits by actively participating in Open Enrollment between **May 13 – 25, 2018**, by logging into **employeeselfservice.omb.delaware.gov**, choosing State of Delaware Employee Self-Service and completing the ***VALUE FIVE CALL TO ACTION*** steps:

- ❑ **1. View Personal Information** (Home Address, Phone Numbers and Email Addresses) to make sure your *Preferred* Contact Information is correct.

- ❑ **2. A**ccess **Benefits** and use **myBenefitsMentor** to estimate your upcoming health care expenses and find the best match health plan *(based on your needs and your costs).*

- ❑ **3. L**ook at **Benefits Enrollment** to review what benefits you currently have/options available.

- ❑ **4. U**pdate/make *"Edits"* to your benefits **OR** select *"I Have No Changes,"* then click **Submit** to send your final choices.

  IMPORTANT:

  - ❑ **If enrolling a dependent child for the first time**, you **MUST** supply additional documentation *(Dependent: Copy of birth certificate or other legal document)* to your organization's Human Resources/Benefits Office. Complete a Dependent Child Coordination of Benefits (DCOB) Form **ONLY** if you are newly enrolling a dependent(s) on your health (Aetna or Highmark Delaware) plan for July 1, 2018 ***AND*** the dependent(s) have other health coverage. *The DCOB Policy and Form are located on the SBO website.*

  - ❑ **If enrolling a spouse for the first time**, you **MUST** supply additional documentation *(i.e., copy of marriage/civil union certificate)* to your organization's Human Resources/Benefits Office.

  - ❑ **If enrolling in an HMO plan**, make sure your health or dental provider participates in the plan's network and that they are accepting new patients **before you enroll**. For the Aetna HMO Plan, you are **required** to select a Primary Care Provider (PCP) for you and each covered dependent and for the Dominion National HMO Select Dental Plan you are **required** to select a Primary Care Dentist (PCD) for you and each covered dependent. There are no out-of-network benefits in an HMO plan and you cannot change plans during the plan year if your provider decides to no longer participate in the plan.

  - ❑ Once you **Submit** your final benefit choices, a confirmation email will be sent to your *Preferred* email address, if on file. Please keep a copy of the email for your records as it confirms your submission of your State of Delaware Open Enrollment benefit elections.

  - ❑ **View your Benefits Summary in Employee Self-Service to make sure your elections are correct!** Your health, dental and vision elections are available to view the day after your enrollment has been processed, if entered before 4:30pm. When viewing your **Benefits Summary** be sure to change the date at the top of the screen to **07/01/2018**. If an error is found on the Benefits Summary, you **MUST** contact your organization's Human Resources/Benefits Office to correct the error **no later than Friday, June 1, 2018**.

- ❑ **5. E**nter **Spousal Coordination of Benefits (SCOB)** to complete the online SCOB Form *(a new form **MUST** be completed each year during Open Enrollment or your spouse's coverage will be reduced).*

  IMPORTANT: Complete the SCOB Form only if you cover your spouse on your health plan effective July 1, 2018.

- ❑ Upon submission, a confirmation email will be sent to your *Preferred* email address, if on file. Please keep a copy of the email for your records as it confirms your submission of the SCOB Form.

Other Benefits Available During Open Enrollment:

- ❑ **For Supplemental Benefits (Critical Illness and Accident Insurance) coverage,** see the SBO website for more information and enrollment instructions. Employees must contact Aflac directly with questions or concerns regarding enrollment. *Benefit-eligible active employees who are outside of their initial eligibility period will be considered "Late Enrollees" and may be subject to approval based on answers to health questions.*

- ❑ **For Group Universal Life (GUL) Insurance coverage,** see the SBO website for more information and enrollment instructions. Employees must contact Securian directly with questions or concerns regarding enrollment.

  IMPORTANT: Special GUL Enrollment Opportunity

  The State of Delaware is offering a special enrollment opportunity to allow benefit eligible active State of Delaware employees the ability to enroll or increase GUL Insurance coverage during 2018 Benefits Open Enrollment up to the specified limits noted **without providing proof of good health** (also known as Evidence of Insurability) to Securian. Here is the special offering:

  - Employees not currently participating in the GUL program may elect coverage up to the guaranteed issue limit of the lesser of 3x salary or $200,000.
  - Employees currently participating in the GUL program may increase their GUL coverage by one level up to the guaranteed issue limit of the lesser of 3x salary or $200,000.
  - Employees currently enrolled for $10,000 of child life coverage may increase coverage to $20,000 without providing proof of good health.

  Employees who want to increase or elect coverage above the guaranteed issue limit are encouraged to do so; however, coverage amounts greater than the specified limits noted here, or if elected outside of Open Enrollment, will require proof of good health. Employees previously declined coverage by Securian are not eligible for this guaranteed issue opportunity. Employees with ported coverage are also not eligible.

- ❑ **To join Blood Bank of Delmarva's *Members For Life* program,** contact your Human Resources/Benefits Office or create an account with Blood Bank of Delmarva at https://donate.bbd.org/. Participation is easy. Donate blood at least once a year and allow the Blood Bank to contact you when there is a need for your blood type.