

# 2022-2023 BENEFITS GUIDE



UNIVERSITY OF DELAWARE  
HUMAN RESOURCES

[UDEL.EDU/WORKINGATUD](https://udel.edu/workingatud)



# The smart choice

University of Delaware employees

**Be wise about your health with plans that fit your lifestyle and your wallet**

You know making the right decisions can lead to better health. The same is true for choosing a health plan. Our health plan options give you broad network with nationwide and local coverage\*\*. You'll get excellent member service. And you'll have access to the Aetna One Advisor® team. They can help you address your needs and health goals.

## Aetna CDH Gold Plan

- Use a health reimbursement account (HRA) fund to help cover your deductible
- Stay with the Gold Plan and your HRA funds rollover
- See any doctor you want, in or out of network
- Get preventive care covered at 100 percent
- Speak to a doctor anytime, anywhere with Teladoc®\*\*\*

\*10% coinsurance after deductible is met

## Aetna HMO Plan

- Access a large local network
- See any doctor in network
- Get preventive care covered at 100 percent
- Speak to a doctor anytime, anywhere with Teladoc®\*\*\*

\*Copay applies when applicable



To find out more about our plans for University of Delaware employees, **call 1-877-542-3862 (TTY: 711).**

Aetna is the brand name used for products and services provided by one or more of the Aetna group of companies, including Aetna Life Insurance Company and its affiliates (Aetna).

For self-funded plans, coverage is offered by your employer and administrative services are provided by Aetna Life Insurance Company (Aetna).

\*\*Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. Refer to Aetna.com for more information about Aetna® plans.

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\*Due to COVID-19, member out-of-pocket costs are temporarily waived.

# A MESSAGE FROM

Melissa L. Bard  
Vice President and  
Chief Human Resources Officer

Dear Colleague,

Welcome to the University's 2022-2023 Employee Benefits Guide, designed to help you make the best decisions about your benefits options for you and your family.

You are the University of Delaware. Your hard work, dedication and many contributions ensure that this institution continues to thrive, providing top-ranked educational opportunities, ground-breaking research initiatives and community-changing service programs.

In turn, the University is committed to supporting your health and wellbeing with an array of benefits encompassing everything from health and wellness to life insurance to retirement planning.

Please use this guide to learn about the many options available to you during the open enrollment period from May 2 to May 18. Additional information is available at our Working at UD website, and Human Resources staff may be reached at [hrhelp@udel.edu](mailto:hrhelp@udel.edu). Your feedback is always welcome.

Sincerely,

*Melissa L. Bard*





UNIVERSITY OF DELAWARE

**HEALTH**

# COMPREHENSIVE HEALTHCARE SERVICES

**UD Health** uses research and education to take healthcare in a new direction. Major health and prevention services include: **primary care, physical therapy, speech therapy, mental health services, care coordination, nutrition counseling, exercise counseling** and **health coaching** – all under one roof.

Delaware Physical Therapy Clinic: 302.831.8893

Nurse Managed Primary Care Center: 302.831.3195

Speech-Language-Hearing Clinic: 302.831.7100

Nutrition Counseling: 302.831.3195

Exercise Counseling: 302.831.3195

Health Coaching: 302.831.3891

• [udel.edu/ud-health](http://udel.edu/ud-health)

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NOTE: Plan design features and rates are subject to change.

If there is any conflict between the content of this summary booklet and a plan document, the plan document will prevail.

# Coverage across Delaware and beyond.

With your Highmark Blue Cross Blue Shield Delaware plan, you get access to over 8,000 Delaware doctors. But when life takes you outside our state, you're still covered – with the largest doctor and hospital network in the U.S.,\* and access to virtual visits. It's a plan that goes with you wherever you're headed in life.

[ChooseDelawaresPlan.com](https://www.ChooseDelawaresPlan.com)



Because Life.™

\* According to the Blue Cross Blue Shield Association. Highmark Blue Cross Blue Shield Delaware is an independent licensee of the Blue Cross Blue Shield Association. 03/22 MX1416249

# 2022-2023 Benefits

## WHAT'S NEW

**EVEN THOUGH COSTS ARE RISING**, the University continues to offer excellent benefit choices and pays an average of 91% of the cost for health and 100% of the cost for dental insurance premiums for employees.

**BEGINNING JULY 1, 2022**, the University of Delaware health plan premium rates will increase for the first time since July 2016. Depending on the health plan and tier coverage the employee elects, the increase could range from \$2.53 to \$24.84 per month. The increase in rates is to ensure there are sufficient funds to cover the continued increases in healthcare costs.

**THE DENTAL PREMIUMS** for benefit-eligible employees and their eligible dependents will continue to be at no cost to the employees. The University of Delaware will absorb the cost increase for this benefit effective July 1, 2022.

**BEGINNING JULY 1, 2022**, the Voluntary Long Term Disability (LTD) high option plan, will have an increase in the plan premium rates. There is no change in rates for the standard option LTD.

**A STUDENT LOAN FORGIVENESS PROGRAM**, brought to you through TIAA and Savi, is a path that could help reduce your monthly student loan payment. Access this robust solution that will help you find the best federal repayment and forgiveness programs for your financial situation. This tool not only helps strengthen your financial footing in the short term, it also positions you for student loan forgiveness. Visit the Voluntary Benefits webpage to sign up for webinars and find out more about the TIAA and SAVI program.

## OTHER BENEFIT REMINDERS

**COMPSYCH® GUIDANCERESOURCES®** is the administrator for UD's Employee Assistance Program. This program is available exclusively for UD employees and their dependents. The program offers resources to consult whenever and wherever you need them. Members will have a toll-free number at 877-527-4742 directly for 24/7 access to a GuidanceConsultant®. You also have access to the website at [www.guidanceresources.com](http://www.guidanceresources.com) (Web ID: State of Delaware), mobile app to consult articles, podcasts, videos, webinars and other helpful tools.

**SECURIAN FINANCIAL OFFERS SUPPLEMENTAL BENEFITS.** The State of Delaware has partnered with Securian Financial to provide Accident and Critical Illness Insurance for University of Delaware employees. For information, please review the Supplemental Benefits section of this GUIDE.

**SURGERY PLUS.** Individuals enrolled in a State of Delaware Aetna or Highmark Delaware non-Medicare health plan are automatically enrolled in Surgery Plus. This free benefit is a supplemental benefit for non-emergency, planned surgeries, which provides high-quality care, concierge-level member service and lower costs.

# A lifetime of dedication deserves monthly income for life.

TIAA is proud to serve the University of Delaware. With over 100 years of financial expertise, TIAA is dedicated to helping you to and through retirement. Reserve a spot for a one-on-one session at [TIAA.org/schedulenow-udel](https://www.tiaa.org/schedulenow-udel) or call 800-732-8353, weekdays, 8 a.m. to 8 p.m. (ET).



Any guarantees under annuities issued by TIAA are subject to TIAA's claims-paying ability. TIAA-CREF Individual & Institutional Services, LLC, Member FINRA, distributes securities products. Annuity contracts and certificates are issued by Teachers Insurance and Annuity Association of America (TIAA) and College Retirement Equities Fund (CREF), New York, NY. Each is solely responsible for its own financial condition and contractual obligations.  
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# Options at a glance

# ENROLLMENT

## DURING THE OPEN ENROLLMENT PERIOD, EMPLOYEES MAY:

- Change to a different health plan option;
- Enroll in a health, dental or vision plan if you declined coverage previously;
- Add or remove dependents (i.e., change your coverage level);
- Drop coverage for health, dental or vision insurance; and
- Change to a different level of disability and/or life insurance.

The benefits plan year begins July 1 and ends June 30. Benefits Open Enrollment is typically held in May. During this time, employees can change their benefits (with the exception of Flexible Spending Accounts), check their benefit costs and confirm their enrollment for July 1 at [www.udel.edu/flexnet](http://www.udel.edu/flexnet).

The online FlexNet process includes detailed instructions for completing your Open Enrollment elections along with information about documents that may be required if you are covering your spouse and/or adding dependents for the first time to your plans for the new benefits plan year.

Be sure to forward all required documents before the close of the Open Enrollment Period on our Secure Document Submission form or to HR-Benefits, First Floor-Suite 150, 413 Academy St., Newark, DE 19716.

**IF YOU DO NOT CONFIRM OR CHANGE YOUR ELECTIONS DURING OPEN ENROLLMENT**, your benefit elections for health, dental, vision, long-term disability and employee life insurance will carry over into the new plan year. You can change your coverage only if you have an eligible family status change, as defined by federal law.

If during the year, you experience a qualifying life event, you must submit a Family Status and Benefits Change Form within 30 days of the event to enroll or make changes. If you fail to submit the required documents within 30 days of the event, you must wait until the next Open Enrollment period to apply for coverage.

## QUALIFYING LIFE EVENT DOCUMENT GUIDE

### CHANGE IN MARITAL STATUS

#### Marriage

- Marriage/Civil Union Certificate
- State of Delaware's Spousal Coordination form
- Certificate of Tax Dependent Status
- Social Security Card

#### Divorce

- Divorce Decree

### CHANGE IN NUMBER OF DEPENDENTS

#### Birth or Adoption

- Birth announcement/Birth Certificate
- Adoption Certificate
- Dependent Coordination form (DCOB)
- Social Security Card

#### Death

- Death Certificate

### CHANGE IN EMPLOYMENT STATUS

Employee or spouse changes status (eligible to ineligible and vice versa)

- Loss of employment/coverage
- Letter of employment listing the effective date of new health insurance
- Spousal Coordination of Benefits Form (if you are enrolled in a UD health insurance plan at the "employee & spouse" or "family" coverage level and there is a change in your spouse's employment)

All documents should be submitted to: HR-Benefits, First Floor-Suite 150, 413 Academy St., Newark, DE 19716. You may also submit your documents by using our Secure Document Submission Form on the Forms website.



We customize.  
You could save \$947.<sup>1</sup>



University of Delaware has partnered with Liberty Mutual Insurance to bring you customized insurance so you only pay for what you need. You'll enjoy valuable savings on auto and home insurance along with many other great benefits.



**Exceptional service**

Nine out of 10 customers recommend Liberty Mutual.<sup>2</sup> Whether you're in an accident or just need some advice, know we'll always be on call for you.



**Benefits you'll love**

Experience the value with benefits like 24-Hour Claims Assistance, 12-Month Rate Guarantee<sup>3</sup>, Accident-Free Discount<sup>4</sup>, and Loss Forgiveness<sup>5</sup>.

**Contact me for your free quote, and ask me about payroll deduction!**



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<sup>1</sup>Savings validated by new customers who switched to Liberty Mutual between 1/2020-10/2020 and participated in a countrywide survey. Savings may vary. Comparison does not apply in MA. <sup>2</sup>Based on a 2017 study conducted by Qualtrics. <sup>3</sup>Your rate is guaranteed for one full year from your effective date. Rate guarantee may not apply if there is a midterm change in underwriting risk that impacts policy premium. <sup>4</sup>Discounts and savings are available where state laws and regulations allow, and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. <sup>5</sup>Subject to eligibility requirements. Benefits and eligibility requirements may vary by state. Coverage provided and underwritten by Liberty Mutual Insurance and its affiliates, 175 Berkeley Street, Boston, MA 02116 USA. Equal Housing Insurer. ©2021 Liberty Mutual Insurance 15821612

# Overview of BENEFITS

*UD-supported programs provide opportunities and flexibility for you to tailor benefits to meet your personal needs.*

**UNIVERSITY CONTRIBUTIONS.** The University provides full-time employees with a benefits allowance (or Flex Credit) called “UDollars.” This is the University’s contribution, and it covers a large portion of the premium costs for health, dental, vision, life and disability insurance.

Employees are able to use UDollars provided by the University to assist in paying for the benefits selected. If the total cost of the options chosen exceeds the UDollars paid by the University, employees pay the difference in pre-tax dollars. If the total cost of the benefits selected is less than the UDollars provided, employees receive the difference as taxable cash.

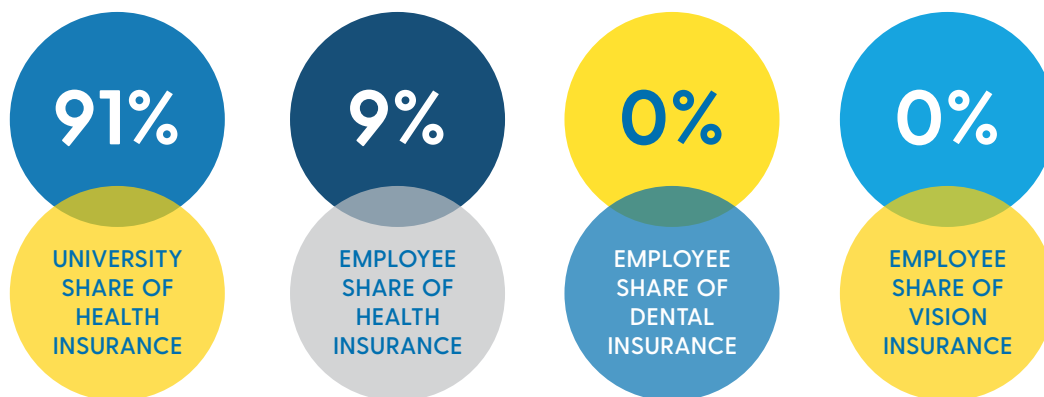
For full-time employees, the University’s health plan coverage contribution averages 91 percent of the total premium, depending on the plan and coverage tier. The University also pays the cost of “employee-only” vision, full cost of dental coverage, standard long-term disability, and life insurance equal to two times base annual salary.

**WHERE TO VIEW PLAN INFORMATION.** A detailed Summary Plan Description for each of our health plans is available at <http://www.udel.edu/Benefits>.

**HOW TO VIEW YOUR BENEFITS.** The online Flex Benefits View, at [www.udel.edu/webviews](http://www.udel.edu/webviews), shows the total cost of the benefits, the amount the University contributes toward your benefits (Flex Credit/UDollars) and your before-tax deductions.

**BENEFIT PLAN ID.** With initial enrollment, benefit plan identification cards for health (Aetna or Highmark Delaware), prescription (CVS Caremark) and vision (NVA) are mailed to the home address within 10-14 business days. Present these identification cards to your provider when using your benefits. MetLife, the University’s dental plan provider, does not issue employee ID cards. Generic cards are available in Human Resources upon request. Your MetLife dental membership ID is your UD employee ID number. The University’s dental group plan number is 95140.

Learn more: [UDEL.EDU/BENEFITS](http://UDEL.EDU/BENEFITS) 



*Please take the time to learn about your benefits, and select plans and options that best suit your needs.*

# New hires and newly benefited EMPLOYEES

**NEW HIRES AND NEWLY BENEFITED EMPLOYEES** must elect an option for each of the benefit plans listed in the chart below. Elections must be made within 30 days of the hire date.

**ELIGIBILITY DATE.** If your hire date is the first day of the month, your benefits will be effective the first day of the month in which you are hired. If your hire date is after the first day of the month, your benefits will be effective the **first day of the following month**.

**RETIREMENT INCOME.** To provide income in retirement, the University contributes to the 403(b) Retirement Savings Plan for Faculty and Exempt Staff, and the State Employees' Pension Plan for most Non-Exempt Staff.

**HOW TO ENROLL.** Soon after your hire date or transfer to a benefits-eligible position, HR-Benefits will send an email that provides you with specific instructions about enrollment in UD employee benefit plans. The email will include links to online plan information, required documents and Flexnet.

## ADDITIONAL INFORMATION

- If you are covering your spouse under your health plan, you must complete a Spousal Coordination of Benefits Form.
- Your benefits elections cannot be processed until all required documents are received.
- If you choose to waive health insurance, you must complete the Waiver of Medical Insurance and provide a copy of your current insurance card.
- It is your responsibility to complete the Beneficiary Designation Form for the Basic Life Insurance and send it directly to MetLife.

## BENEFIT PLAN AND ENROLLMENT OPTIONS AT A GLANCE

COVERAGE	PLAN OPTIONS	COVERAGE TIERS
Health Insurance <sup>1</sup>	Highmark Delaware First State Basic PPO, Aetna HMO Highmark Delaware Comprehensive PPO, Aetna CDH Gold	Employee Only Employee and Spouse Employee and Child(ren)
Dental	MetLife Dental	Family
Vision	National Vision Administrators (NVA)	Waive Coverage <sup>2</sup>
Long-Term Disability	60 percent of Salary Replacement (Standard)	Standard Option
	66 2/3 percent of Salary Replacement (High)	High Option
Life Insurance	MetLife Group Employee Basic Life	\$10,000 \$50,000 2 times base annual salary (up to \$1,000,000)
	Optional Employee Life Insurance <sup>3</sup>	Voluntary Enrollment through MetLife
	Dependent Life Insurance <sup>3</sup>	Voluntary Enrollment through MetLife
Flexible Spending Accounts	FSA Health Care	Voluntary Enrollment upon hire
	FSA Dependent (Day) Care	Waive

<sup>1</sup> All health plans include prescription coverage through CVS Caremark

<sup>2</sup> Employees who waive coverage will receive credits: Medical—\$350/year; Dental—\$100/year; Vision—\$0 Credit

<sup>3</sup> Enroll in Optional Life Insurance directly through MetLife



## EMPLOYEE BASIC GROUP LIFE INSURANCE

Enrollment in Employee Basic Group Life Insurance is mandatory. Upon hire, all new employees must make an election during the benefits enrollment process. Employees may choose one of three University-paid Basic Life options:

- \$10,000; \$50,000; or 2 times annual base salary (the maximum coverage is \$1,000,000).
- Life insurance will be defaulted to 2 times annual base salary if no election is made.
- Group Basic Life Insurance is effective on your benefits eligibility date.

## OPTIONAL LIFE INSURANCE FOR NEWLY HIRED OR NEWLY BENEFITED EMPLOYEES

New hires and newly benefited employees may enroll for coverage up to the lesser of: (1) 5 times base annual salary; or (2) \$500,000, without a Statement of Health (SOH) if they enroll within 30 days of their hire date. Enrollments outside of the 30-day enrollment period will require a SOH. Current participants requesting an increase greater than 1 times base annual salary will be required to provide a SOH.

If you are a new employee, a SOH will also be required for a spouse, if enrolling for coverage greater than \$30,000. If coverage is less than \$30,000, no SOH is required as a new employee.

## IF YOU DO NOT ENROLL

New employees who do not enroll for benefits within the first 30 days of their hire date will have their benefits defaulted to the following:

### HEALTH

Employee only Highmark Delaware First State Basic PPO

### DENTAL

Employee only

### VISION

No coverage

### LONG-TERM DISABILITY

Standard

### EMPLOYEE LIFE INSURANCE

2X benefits base salary

### FLEXIBLE SPENDING ACCOUNTS

No coverage

THE NEXT OPPORTUNITY TO ENROLL WILL BE THE NEXT OPEN ENROLLMENT PERIOD OR WITHIN 30 DAYS OF A QUALIFYING LIFE EVENT.

NOTE: THE BENEFITS PLAN YEAR BEGINS JULY 1 AND ENDS JUNE 30. BENEFITS OPEN ENROLLMENT IS TYPICALLY HELD IN MAY.



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**(302) 224-3000**  
**The Main Street Galleria**  
**45 East Main Street, Suite 201 • Newark**

# BENEFIT RATES

Group Health Insurance Program New Rates Effective July 1, 2022			
	Total Per Pay Rate	UD Pays	Employee Pays
<b>Highmark Delaware First State Basic</b>			
Employee	\$396.71	\$380.84	\$15.87
Employee & Spouse	\$820.80	\$787.97	\$32.83
Employee & Child(ren)	\$603.05	\$578.93	\$24.12
Family	\$1,026.03	\$984.99	\$41.04
<b>Aetna CDH Gold</b>			
Employee	\$410.59	\$390.06	\$20.53
Employee & Spouse	\$851.34	\$808.77	\$42.57
Employee & Child(ren)	\$627.33	\$595.96	\$31.37
Family	\$1081.56	\$1,027.48	\$54.08
<b>Aetna HMO</b>			
Employee	\$414.16	\$387.24	\$26.92
Employee & Spouse	\$873.22	\$816.46	\$56.76
Employee & Child(ren)	\$633.57	\$592.39	\$41.18
Family	\$1,089.59	\$1,018.77	\$70.82
<b>Highmark Delaware Comprehensive PPO</b>			
Employee	\$452.91	\$392.90	\$60.01
Employee & Spouse	\$939.84	\$815.31	\$124.53
Employee & Child(ren)	\$698.01	\$605.53	\$92.48
Family	\$1,174.92	\$1,019.25	\$155.67
<b>Dental Plan Administered by MetLife</b>			
Employee	\$22.29	\$22.29	\$0.00
Employee & Spouse	\$44.87	\$44.87	\$0.00
Employee & Child(ren)	\$50.21	\$50.21	\$0.00
Family	\$72.96	\$72.96	\$0.00
<b>Vision Plan Administered by National Vision Administrators (NVA)</b>			
Employee	\$2.21	\$2.21	\$0.00
Employee & Spouse	\$4.75	\$2.21	\$2.54
Employee & Child(ren)	\$3.58	\$2.21	\$1.37
Family	\$6.53	\$2.21	\$4.32

University of Delaware retirees are responsible for the Total Monthly Premium. There is no University contribution toward the cost of vision coverage for retirees or their eligible family members.

View rates online at <http://www.udel.edu/faculty-staff/human-resources/benefits/rates/>



# HEALTH PLAN COMPARISON CHART

EFFECTIVE JULY 1, 2022

Plan Type	Highmark Delaware First State Basic Plan		Aetna CDH Gold Plan		Aetna HMO Plan		Highmark Delaware Comprehensive PPO Plan	
Plan Options	Preferred Provider Organization (PPO)		Preferred Provider Organization (PPO)		Health Maintenance Organization (HMO)		Preferred Provider Organization (PPO)	
Primary Care Provider (PCP) Selection	Recommended		Recommended		Required		Recommended	
Plan Feature	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Preventive Care/ Screening/Immunization</b> (age, gender and risk parameters may apply)	100% covered, not subject to deductible	30% coinsurance, not subject to deductible	100% covered, not subject to deductible	30% coinsurance after deductible	100% covered	Not covered	100% covered	20% covered after deductible
<b>Deductible</b> (Per plan year)	\$500 per individual/ \$1,000 per family	\$1,000 per individual/ \$2,000 per family	\$1,500 per individual/ \$3,000 per family	\$1,500 per individual/ \$3,000 per family	N/A	N/A	N/A	\$300 per individual/ \$600 per family
<b>Health Reimbursement Account (HRA)</b>	N/A	N/A	\$1,250 per individual/ \$2,500 family	\$1,250 per individual/ \$2,500 family	N/A	N/A	N/A	N/A
<b>Out-of-Pocket Maximum</b> (including copays and deductibles)	\$2,000 per individual/ \$4,000 per family	\$4,000 per individual/ \$8,000 per family	\$4,500 per individual/ \$9,000 per family	\$7,500 per individual/ \$15,000 per family	\$4,500 per individual/ \$9,000 per family	N/A	\$4,500 per individual/ \$9,000 per family	\$7,500 per individual/ \$15,000 per family
<b>Prenatal and Postnatal Care</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	100% after \$25 initial copay (inpatient room and board copays do apply to hospital deliveries/birthing centers)	Not covered	100% (inpatient room and board copays do apply to hospital deliveries/birthing centers)	20% coinsurance after deductible
<b>24/7 Nurse Line</b>	Yes, no cost		Yes, no cost		Yes, no cost		Yes, no cost	
<b>Primary Care Visit to treat an injury or illness</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$15 copay per visit	Not covered	\$20 copay per visit	20% coinsurance after deductible
<b>Telemedicine (Virtual Doctor Visits)</b>	10% coinsurance after deductible	30% coinsurance after deductible	90% covered after deductible	70% covered after deductible	\$0 copay per visit	Not covered	\$0 copay per visit	20% coinsurance after deductible
<b>Urgent Care Visit</b>	100% covered after \$25 copay	100% covered after \$25 copay	90% covered after deductible	70% covered after deductible	\$15 copay per visit	Not covered	\$20 copay per visit	20% coinsurance after deductible
<b>Emergency Room</b>	10% coinsurance after deductible	10% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$200 copay per visit (waived if admitted)	\$200 copay per visit (waived if admitted)	\$200 copay per visit (waived if admitted)	\$200 copay per visit (waived if admitted)
<b>Chiropractic Care</b> (Requires medical necessity and excludes preventive/maintenance care)	10% coinsurance after deductible for up to 30 visits per plan year	30% coinsurance after deductible for up to 30 visits per plan year	10% coinsurance after deductible for up to 30 visits per plan year	25% coinsurance after deductible for up to 30 visits per plan year	Lesser of \$15 copay or 20% coinsurance (Referrals required through PCP)	Not covered	15% coinsurance for up to 30 visits per plan year	30% coinsurance after deductible for up to 30 visits per plan year
<b>Physical Therapy</b> (Requires medical necessity)	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	20% coinsurance for up to 45 visits per illness/injury (Referrals required)	Not covered	15% coinsurance	20% coinsurance after deductible
<b>Specialist Visit</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$25 copay per visit (Referrals required for certain services through PCP)	Not covered	\$30 copay per visit	20% coinsurance after deductible
<b>Lab Work (Blood Work)</b> Note: Lab Work at a non-preferred non-hospital affiliated lab may not be covered	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	LabCorp and Quest Diagnostics: \$10 copay per visit	Not covered	In-Network Non-Hospital Affiliated Preferred Lab: \$10 copay per visit	20% coinsurance after deductible
					Hospital/Other Lab Facility: \$50 copay per visit		Hospital/Other Lab Facility: \$50 copay per visit	
<b>Basic Imaging/X-Ray/Radiology/Ultrasound</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	Non-Hospital Affiliated Freestanding Facility Preferred: \$0 copay per visit (Referrals required through PCP)	Not covered	Non-Hospital Affiliated Freestanding Facility Preferred: \$0 copay per visit	20% coinsurance after deductible
					Hospital Affiliated Facility: \$50 copay per visit (Referrals required through PCP)		Hospital Affiliated Facility: \$50 copay per visit	



# HEALTH PLAN COMPARISON CHART

EFFECTIVE JULY 1, 2022

Plan Options		Highmark Delaware First State Basic Plan		Aetna CDH Gold Plan		Aetna HMO Plan		Highmark Delaware Comprehensive PPO Plan	
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>High-Tech Imaging/ Radiology</b> (i.e., MRI, CT Scan) Note: Requires a prior authorization		10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	Non-Hospital Affiliated Freestanding Facility Preferred: \$0 copay per visit	Not covered	Non-Hospital Affiliated Freestanding Facility Preferred: \$0 copay per visit	20% coinsurance after deductible
						Hospital Affiliated Facility: \$75 copay per visit		Hospital Affiliated Facility: \$75 copay per visit	
<b>Mental health, behavioral health, and substance abuse</b>	<b>Outpatient Services</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$15 copay per visit	Not covered	\$20 copay per visit	20% coinsurance after deductible
	<b>Inpatient Services</b>	10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$100 copay per day with max of \$200 per admission		Intensive Outpatient Care 100% covered	
<b>Outpatient Surgery</b>		10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	Ambulatory Center: \$50 copay per visit	Not covered	Ambulatory Center: \$50 copay per visit	20% coinsurance after deductible
						Hospital Facility: \$100 copay per visit		Hospital Facility: \$100 copay per visit	
<b>Hospital Admission</b>		10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	\$100 copay per day with max of \$200 per admission	Not covered	\$100 copay per day with max of \$200 per admission	20% coinsurance after deductible
<b>Orthopedic</b> (hip replacement/knee replacement) Note: Requires a prior authorization		10% coinsurance after deductible	30% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	COE Facility* Preferred: \$100 copay per day; \$200 copay max per admission	Not covered	COE Facility* Preferred: \$100 copay per day; \$200 copay max per admission	20% coinsurance after deductible
						Non-COE Facility: \$500 copay per admission		Non-COE Facility: \$500 copay per admission	
<b>Spine</b> (i.e., Cervical and lumbar fusion, cervical laminectomy, and lumbar laminectomy/discectomy procedures) Note: Requires a prior authorization		10% coinsurance after deductible	10% coinsurance after deductible	10% coinsurance after deductible	30% coinsurance after deductible	COE Facility* (Preferred): \$100 copay per day; \$200 copay max per admission	Not covered	COE Facility* Preferred: \$100 copay per day; \$200 copay max per admission	20% covered after deductible
						Non-COE Facility: \$500 copay per admission		Non-COE Facility: \$500 copay per admission	
<b>Bariatric</b> Note: Requires a prior authorization		COE Facility* 10% coinsurance covered after deductible	10% coinsurance after deductible	COE Facility* Preferred: 10% coinsurance after deductible	45% coinsurance after deductible	COE Facility* (Preferred): \$100 copay per day; \$200 copay max per admission	Not covered	COE Facility* (Preferred): \$100 copay per day; \$200 copay max per admission	45% covered after deductible
		Non-COE Facility: 25% coinsurance after deductible		Non-COE Facility: 25% coinsurance after deductible		Non-COE Facility: 75% covered after deductible		Non-COE Facility: 25% covered after deductible	
<b>Transplants**</b> (For Highmark plans, does not apply to kidney and bone marrow/stem cell) Note: Requires a prior authorization		COE Facility* Preferred: 10% coinsurance after deductible	30% coinsurance after deductible	COE Facility* Preferred: 10% coinsurance after deductible	30% coinsurance after deductible	COE Facility* Preferred: \$100 copay per day; \$200 copay max per admission	Not covered	COE Facility* Preferred: \$100 copay per day; \$200 copay max per admission	20% covered after deductible
						Non-COE Facility: Not covered		Non-COE Facility: 80% covered	

\*\*Members are encouraged to review the Highmark or Aetna plan documents for details regarding coverage.

\*\*Members are encouraged to review the Highmark or Aetna plan documents for details regarding coverage.

For more information, including plan documents and listings of eligible Urgent Care Centers, COE Facilities and Non-Hospital Affiliated Freestanding Locations for Lab Work and Imaging/Radiology Services, visit the Statewide Benefits Office (SBO) website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits).

For more information, including plan documents and listings of eligible Urgent Care Centers, COE Facilities and Non-Hospital Affiliated Freestanding Locations for Lab Work and Imaging/Radiology Services, visit [dhr.delaware.gov/benefits/](http://dhr.delaware.gov/benefits/).



[DentalAssociatesofDelaware.com](http://DentalAssociatesofDelaware.com)



## NOW ACCEPTING NEW PATIENTS

### DENTAL CARE SERVICES

Aesthetic & Restorative Dentistry	Invisalign®	Athletic Mouthguards	Dentures & Implant Supported Dentures
Cosmetic Dentistry	Six Month Smiles®	Root Canal Therapy	Prompt Emergency Care
Family Dentistry	Periodontal (Gum) Care	Botox & Dermal Fillers	Teeth Whitening Options
Neuromuscular Dentistry	Porcelain Crowns & Bridges	Sleep Apnea Solutions	Preventative Sealants
Sedation Dentistry	Porcelain Veneers	Dental Implants	Aesthetic Bonding

NOW ACCEPTING DELTA AND HIGHMARK PATIENTS  
(in our Newark Office only.)

Accepting out of network benefits for MetLife, Cigna and most major dental insurances at all locations.

#### BRANDYWINE

1415 Foulk Rd., Suite 200  
Wilmington, DE 19803

302.477.4900

#### HOCKESSIN

Lantana Square  
500 Lantana Dr.  
Hockessin, DE 19707

302.239.5917

#### MIDDLETOWN

106 St. Anne's Church Rd.  
Middletown, DE 19709

302.378.8600

#### NEWARK

301 S. Chapel St.  
Newark, DE 19711

302.737.6761

#### WILMINGTON

1304 N. Broom St.  
Wilmington, DE 19806

302.658.9511

#### MILLSBORO

28318 Dupont Blvd  
Millsboro, DE 19966

302.934.8005

# HOW TO VIEW YOUR PAYSTUB

On your pay stub, you will see the University's benefits contribution shown as Flex Credit UDollars under Hours and Earnings. You will also see the full Before-Tax Deductions for Medical, Dental, Vision Care, Employee Life and Long-Term Disability. To calculate your per-pay out-of-pocket cost for these benefits, subtract the Flex Credit-UDollars from the Before-Tax Deductions.

- If your deductions are greater than the Flex Credit-UDollars, you are paying the difference with a pre-tax contribution.
- If the Flex Credit-UDollars amount is greater than the pre-tax deductions, you are receiving the difference in your taxable income.

**PAY STUB VIEW**

Menu Contact Logout

This view contains your pay data for the specific pay date listed below. It includes the same type of information and format as the printed pay stubs you formerly received. Employees interested in viewing historical pay data can use the drop-down box to select prior month-end pay stubs.

Your next pay will occur on

View prior pay stubs

Pay date: Choose one

Submit

Printer-friendly view

Printer friendly option

Employee: Jane Doe  
123 Main Street  
Newark  
DE 19711  
302/555-5555  
Employee ID: 12345

Department: 00631-Human Resources  
Work location: Hulihen Hall  
Paycheck location: Hulihen Hall  
Pay group: SAG-Semi-monthly Regular

Today's date	Pay date	Pay stub #	Pay begin date	Pay end date	Net pay
12/31/2018	12/21/2018	3684739	12/16/2018	12/31/2018	\$1,000.23

Federal tax data

Filing Status	Single
Number of Allowances	2.00
Add. %	0.0%
Add. amt.	0.00

State tax data

State	Filing status	Allowances	Addl. Amt.
Delaware	Single	2.00	0.00

Hours and earnings

Description	Current		Year-to-date	
	Hours	Earnings	Hours	Earnings
Dental Credit	0.00	555.55	0.00	555.55
Life Credit	0.00	555.55	0.00	555.55
Medical Credit	0.00	555.55	0.00	555.55
Disability Credit	0.00	555.55	0.00	555.55
Vision Credit	0.00	555.55	0.00	555.55
Regular Pay	0.00	5,555.55	0.00	55,555.55
<b>Total</b>	<b>0.00</b>	<b>5,555.55</b>	<b>0.00</b>	<b>55,555.55</b>

University contribution to your benefits

Before-tax deductions

Description	Current	YTD
Medical	555.55	555.55
Dental	555.55	555.55
Vision Care	555.55	555.55
Employee Life	555.55	555.55
Long-Term Disability	555.55	555.55
FSA Health Care	555.55	555.55
403(b)	5,555.55	5,555.55
<b>Total</b>	<b>5,555.55</b>	<b>5,555.55</b>

After-tax deductions

Description	Current	YTD
Long-Term Disability	5.55	555.55
MetLife Vol Dependent Life Ins	5.55	555.55
MetLife Employee Vol Life Ins	5.55	555.55
Parking, After-Tax	5.55	555.55
<b>Total</b>	<b>5.55</b>	<b>555.55</b>

Taxes

Description	Current	YTD
FICA	555.55	555.55
FICA-Med	555.55	555.55
FWT	555.55	555.55
DE SWT	555.55	555.55
<b>Total</b>	<b>555.55</b>	<b>555.55</b>

Employer paid benefits

Description	Current	YTD
Employee Life*	10.24	71.68
403(b)ER	324.86	2,274.02
State Pension Plan		
*Taxable		

University benefit costs

Description	Per pay rate	University pays	Employee pays
Medical	5.55	5.55	5.55
Dental	5.55	5.55	0.00
Vision Care	5.55	5.55	5.55
Employee Life	5.55	5.55	0.00
Long-Term Disability	5.55	5.55	0.00
<b>Total</b>	<b>5.55</b>	<b>5.55</b>	<b>5.55</b>

Costs are now shown by what is paid by UD and what is paid by the employee.

# HEALTH INSURANCE

THE UNIVERSITY PROVIDES HEALTH INSURANCE PLANS through Aetna and Highmark Delaware. Plan options include Health Maintenance Organization (HMO), Preferred Provider Organization (PPO) and Consumer Directed Health (CDH). For detailed information on each plan, see the Comparison of University Health Care Plans chart.

## CONSIDERATIONS WHEN CHOOSING A PLAN

### HIGHMARK DE FIRST STATE BASIC

- You can see any provider
- Least expensive premiums
- Deductible applies

### AETNA HMO

- Requires HMO primary care physician
- Large national directory of in-network providers
- Requires referrals for specialists
- No coverage for out-of-network doctors or services
- No deductibles, only copays

### AETNA CDH GOLD

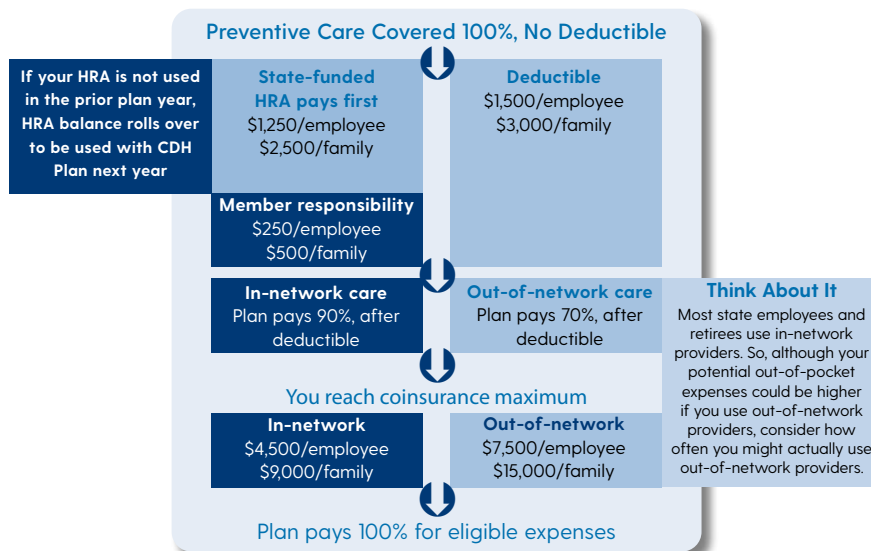
- You can see any provider
- Comes with employer-funded HRA that covers most of high deductible
- HRA works seamlessly with PPO coverage; no extra paperwork
- Unused HRA \$\$ roll over to next year
- HRA is pro-rated based on date of hire

### HIGHMARK DE COMPREHENSIVE PPO

- You can see any provider
- No deductibles for in-network services, only copays
- Low deductible for out-of-network services
- Employee premiums are 2 to 3.5 times more expensive than the other plans

## CONSUMER-DIRECTED HEALTH PLAN (CDH GOLD)

Consumer-Directed Health Plan With A Health Reimbursement Account



Separate Prescription Drug Coverage

Prescription drug copays will remain the same for the current plan year. Your prescription copays do not apply to your deductible or coinsurance maximums.

# DID YOU KNOW?

## HEALTH BENEFITS

**BEHAVIORAL HEALTH SERVICES** If you or your dependents are enrolled in the Highmark Comprehensive PPO plan, there is no co-pay for behavioral health services when using Amwell Telemedicine.

**SURGERY PLUS** When you use Surgery Plus for planned surgeries, care advocates handle scheduling, coordination and follow up.

**CareVio** Members enrolled in the Aetna HMO plan have access to CareVio, a team of health experts that assist with preventative care, screenings and chronic condition management.

**DIABETES RESOURCES** Members can obtain information for diabetes management and prevention by visiting <https://dhr.delaware.gov/benefits/diabetes/index.shtml>

### Secure Document Submission

You can now submit your documents to Human Resources by going to our **Forms Site** and uploading documents to our Secure Document Submission Portal.



# CVS Caremark Scripts

# PRESCRIPTION DRUG PLAN

IF YOU ELECT ANY HEALTH PLAN, YOU ARE AUTOMATICALLY ENROLLED IN CVS CAREMARK, which manages the prescription drug program through the State of Delaware.

- Prescriptions may be filled by any participating retail pharmacy for the copays listed.
- Some retail pharmacies fill a 90-day supply of medications at the same rate as CVS Caremark Home Delivery. A listing of the participating pharmacies can be found at <https://www.caremark.com/>.
- CVS Caremark representatives are available 24/7. Pharmacists are also available around the clock for medication consultations. Call 833-458-0835, for assistance.

Members must obtain maintenance medications as 90-day fills at a 90-day participating pharmacy or directly from CVS Caremark Home Delivery to avoid paying a penalty after a third 30-day fill.

Additional information on this program, a list of 90-day participating pharmacies, and information on CVS Caremark Home Delivery may be obtained at <https://dhr.delaware.gov/benefits/cvs/index.shtml>

## PRESCRIPTION DRUG COPAY STRUCTURE

	Generic <sup>1</sup>	Preferred Brand <sup>2</sup>	Non-Preferred Brand <sup>3</sup>
30-Day Supply	\$ 8.00	\$28.00	\$50.00
90-Day Supply	\$16.00	\$56.00	\$100.00

The University's list of covered medications (formulary) may change periodically. CVS Caremark reviews and updates the plan's list of covered medications every year to ensure that the plan is providing the most effective medications for members at the most reasonable cost.

<sup>1</sup> Tier one covers generic products

<sup>2</sup> Tier two covers preferred brand name (formulary) drugs

<sup>3</sup> Tier three covers non-preferred brand (non-formulary) drugs.

Learn more at <https://dhr.delaware.gov/benefits/cvs/index.shtml> 

## DID YOU KNOW?

### SUPPLEMENTAL LIFE COVERAGE

With your Supplemental Life coverage, you get expert legal guidance at no extra cost. Simply contact a MetLife Client Services Representative to get started.

### TIAA

TIAA offers a variety of resources to help you plan for your future. By visiting [www.tiaa.org/udel](http://www.tiaa.org/udel), you can view informational on-demand webinars, set up your beneficiaries, learn more about investment options and more. One-on-one private consultations with a TIAA retirement plan advisor are available at <http://www.udel.edu/009528>.

### METLIFE

Offers additional support when enrolled in Life Insurance coverage. Grief counseling services are available with life insurance coverage at no extra cost. Username: [metlifeassist](mailto:metlifeassist), Password: support, [Metlifegc.lifeworks.com](http://Metlifegc.lifeworks.com)

Easily create a will; living will or power of attorney at [www.willscenter.com](http://www.willscenter.com)

# Spousal Coordination of BENEFITS

**THERE ARE TWO IMPORTANT QUESTIONS TO CONSIDER** before enrolling your spouse in a health plan with prescription coverage:

- Is your spouse employed full-time or retired from an employer that offers health insurance?
- Is your spouse responsible for 50% or less of the premium for the lowest active or retiree health plan available to them?

If you answered “Yes” to both of these questions, then your spouse is most likely required to enroll in his or her employer’s coverage.

**IMPORTANT:** If you cover your spouse in one of the health plans, you **MUST** complete a Spousal COB Form during initial enrollment, EACH YEAR during Open Enrollment and any time their employment or insurance status changes. Failure to complete the Spousal COB Form and/or provide additional documentation when required may result in a reduction of spousal benefits.

Learn more at: <https://dhr.delaware.gov/benefits/cob/groups.shtml> 

## DEPENDENT COORDINATION OF BENEFITS

**IN ACCORDANCE WITH THE GROUP MEDICAL INSURANCE PROGRAM ELIGIBILITY AND ENROLLMENT RULES,** Dependent Coordination of Benefits forms must be completed for each dependent child to determine if the dependent is covered by any other health plan, regardless of age, upon:

- Enrollment
- Any time coverage changes, or
- Upon request by the Statewide Benefits Office

You can find additional information and the forms required by Aetna and Highmark Delaware by visiting the appropriate link below (select the carrier administering your health plan benefits): <http://www.udel.edu/faculty-staff/human-resources/forms/>.

Please return your completed form to HR-Benefits by using our Secure Document Submission site; we will forward the form to Aetna or Highmark Delaware based on your health plan enrollment.

### **YOUR SPOUSE MIGHT NOT BE REQUIRED TO ENROLL IN HIS/HER OWN INSURANCE IF:**

- Your spouse is not working full time;
- Your spouse’s employer does not offer health coverage; or
- Your spouse’s employer requires a contribution of more than 50% of the premium for the least expensive, employee-only (or retiree-only) plan offered.

### **COORDINATION OF BENEFITS WHEN YOUR SPOUSE IS RETIRED**

Spouses who are retired or will retire from an employer who offers retiree health insurance coverage are required to enroll in their employer’s retiree health plan under certain circumstances. Coverage with the University may be elected as secondary in those cases.



# MetLife

## DENTAL INSURANCE

**THE UNIVERSITY PROVIDES DENTAL INSURANCE** to full-time employees and their families. Dental insurance is administered through MetLife Insurance Company.

**THE UNIVERSITY PAYS THE ENTIRE COST** of this program for full-time benefits-eligible employees and their eligible family members enrolled in the program. To use the benefit, bring a claim form to your appointment and notify your dentist that you participate in MetLife's Dental Program, Group Number 95140.

**THE UNIVERSITY OFFERS THE METLIFE PREFERRED DENTIST PROGRAM (PDP)** as a way to reduce your dental costs. If your dentist participates in the program, he/she contracts with MetLife to charge reduced fees for certain services. This translates into lower out-of-pocket expenses for you.

Remember that the MetLife PDP is a voluntary option within the University's Dental Plan. It is your choice to use a participating or non-participating dentist.

### SUMMARY OF BENEFITS

**PREVENTATIVE\***: 100% Coverage, no deductible Max. benefit: \$1,750/person annually, calendar year (January-December)

**BASIC RESTORATIVE CARE**: 80%\*\* Coverage, \$25 person or \$75/family deductible. Max. benefit \$1,750/person annually

**MAJOR RESTORATIVE CARE**: 50%\*\* Coverage, deductible applies Max. benefit \$1,750/person annually

**ORTHODONTIA**: 50%\*\* Coverage, no deductible Max. benefit \$1,750/person lifetime

\* One exam/cleaning per 6-month period.

\*\* Of Participating Dental Providers (PDP) Fee when used in-network; of Reasonable & Customary (R&C) charge when used out-of-network.

VISIT [www.udel.edu/faculty-staff/human-resources/benefits/health-benefits/dental/](http://www.udel.edu/faculty-staff/human-resources/benefits/health-benefits/dental/) 

## DID YOU KNOW?

[Flexible Spending Accounts—ASI Flex](#)

**FSA Store** FSA Store is stocked with thousands of FSA-eligible products. And since the site only offers FSA-eligible products, there is no guessing required as to whether the product is eligible for reimbursement. To learn more, go to [asiflex.com](http://asiflex.com) and click on the FSA Store icon or click on the following link: [FSA Store](#).

[Employee Assistance Program](#)

**ComPsych®** a FREE program available exclusively for State of Delaware Group Health Plan non-Medicare members and their dependents. The [GuidanceResources®](#) Program is provided by ComPsych® Corporation and offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members. Web ID: State of Delaware or call 877.527.4742. <https://www.guidanceresources.com/>



# National Vision Administrators

## VISION INSURANCE

**THE UNIVERSITY PROVIDES A COMPREHENSIVE VISION PLAN TO FULL-TIME EMPLOYEES AND THEIR FAMILIES** that can include eye examinations, frames/lenses or contact lenses and other vision-related expenses. The vision plan is administered through National Vision Administrators (NVA), which boasts a national provider network of more than 40,000 locations, including ophthalmologists, optometrists and optical companies.

**THE UNIVERSITY COVERS 100% OF THE PREMIUM** for full-time employees. Benefits for dependents and retirees are voluntary and are available at an additional group-rate cost.

**BENEFITS INCLUDE IN-NETWORK OR OUT-OF-NETWORK.** You can select an in-network provider and receive in-network benefits at the time of service. You may also use out-of-network services by paying the out-of-network provider in full for all services and materials. To receive reimbursement, you must submit an itemized invoice or receipt from your provider (along with a completed out-of-network claim form) to NVA Claims Services. You will be reimbursed according to the out-of-network schedule of reimbursements, less any applicable co-pay amount(s). Please enter Group/Sponsor Number 51942000001 to search for NVA providers.

**NVA SMART BUYER<sup>SM</sup>: THE CONSUMER'S ONLINE GUIDE TO VISION BENEFITS.** The NVA Smart Buyer<sup>SM</sup> program provides you with the tools you need to become an educated consumer of vision care services and eyewear. It's the only source that integrates your vision benefit coverage with the unbiased information you'll need to maximize your vision benefit and reduce your out-of-pocket expense. Call the Member Services toll-free line, 800-672-7723, or look for additional information on the NVA website at [www.e-nva.com](http://www.e-nva.com).

### SUMMARY OF VISION BENEFITS

PLAN YEAR IS JULY 1-JUNE 30

SERVICE	BENEFITS IN-NETWORK	BENEFIT OUT-OF-NETWORK
<b>Comprehensive Eye Exam:</b> Once Every Plan Year	Covered after \$15 co-pay	Up to \$50
<b>Standard Lenses</b> Once Every Plan Year	Covered in full (Discounts available for premium progressive lenses.)	Single Vision up to \$40 Bifocal up to \$60 Trifocal up to \$80 Lenticular up to \$100
<b>Frames:</b> Once Every Two Plan Years	Up to \$150 retail (20% discount off remaining balance over \$150 allowance. Discount does not apply at Walmart/Sam's Club locations.)	Up to \$80
<b>Contact Lenses</b> Once every plan year, in lieu of lenses/frames Contact Lens Evaluation/Fitting covered in full (only covered if you choose contact lenses)	Up to \$120 Retail 15% discount (conventional) or 10% discount (disposable) off remaining balance over \$120. Discounts do not apply at Walmart/Sam's Club locations or Contact Fill mail orders.)	Up to \$120 Daily Wear \$20 Extended Wear \$30

# Long- and Short-Term DISABILITY INSURANCE

**THE UNIVERSITY PROVIDES FOR CONTINUING INCOME** in the event of disability to eligible employees. Visiting employee classifications are not eligible. There are two different insurance plans: (1) Long-Term Disability for Faculty and Exempt Staff; and (2) Short-Term and Long-Term Disability for State Employees' Pension participants.

## **LONG-TERM DISABILITY FOR FACULTY AND EXEMPT STAFF**

If illness or injury results in disability that causes absence from work for more than six months, employees may apply for benefits through this program. A six-month waiting period is required before LTD Income benefits may begin.

**THERE IS NO COST TO THE EMPLOYEE FOR THE STANDARD OPTION.** Employees may choose the high option and pay the difference between the University's contribution for the standard option and the cost of the high option.

OPTION	BENEFIT AS A PERCENT OF SALARY*	MAXIMUM BENEFIT
Standard	60% of Covered Monthly Salary	\$10,000/month
High	66 2/3% of Covered Monthly Salary	\$15,000/month

\* The percentage of salary is the most that can be received from all sources. This benefit will be reduced by Social Security and other employer-sponsored disability benefits.

## **SHORT-TERM DISABILITY FOR STATE EMPLOYEES' PENSION PLAN (SEPP)**

Disability insurance pays a portion of your monthly earnings if you cannot work because of an illness or injury on or off the job. Eligible employees are automatically enrolled in the STD and LTD plans. Through employer contributions to the SEPP, the University covers the full cost for STD insurance.

**SHORT-TERM DISABILITY INSURANCE PAYS A BENEFIT OF UP TO 75 PERCENT OF EARNINGS**, to a maximum of \$2,000 per week. Benefits begin on the 31st calendar day of disability and continue through the 182nd calendar day. Employees who expect to be out of work for at least 30 calendar days must file a STD claim with the disability insurance vendor no later than 15 calendar days from the employee's date of disability. Once the 30-day elimination period has been exhausted, the employee will be deemed to have applied for benefits and will not be eligible to use paid leave in lieu of application for STD. Report claims directly through the provider's toll-free number: 866-945-7781. For additional information visit <https://dhr.delaware.gov/benefits/groups/index.shtml>



## LONG-TERM DISABILITY FOR STATE EMPLOYEES' PENSION PLAN

Through employer contributions to the SEPP, the University covers the full standard option for non-exempt staff in the LTD insurance plan. Employees choosing the high option will pay the additional premium through pre-tax deductions from their University pay.

Long-Term Disability insurance pays a benefit of up to 60% of earnings, to a maximum of \$8,000 per month. Benefits start on the 183rd calendar day of disability and continue until the individual is no longer disabled or reaches age 65, whichever occurs first.

OPTION	BENEFIT AS A PERCENT OF SALARY*	MAXIMUM BENEFIT
Standard	60% of Covered Monthly Salary	\$10,000/month
High	66 2/3% of Covered Monthly Salary	\$15,000/month

\* The percentage of salary is the most that can be received from all sources, including offset or reduction by other employer-sponsored disability benefits, Social Security and similar governmental programs.

# LIFE INSURANCE

### THE UNIVERSITY OFFERS GROUP TERM LIFE INSURANCE TO FULL-TIME EMPLOYEES.

Employees may choose one of three University-paid Basic Life options: \$10,000, \$50,000 OR two times base annual salary (maximum \$1,000,000).

**ENROLLMENT IN EMPLOYEE BASIC GROUP LIFE INSURANCE** is mandatory for full-time employees. You may change your selection once a year during the Open Enrollment period.

**BASIC EMPLOYEE LIFE INSURANCE IS UNIVERSITY PAID;** the contribution for life insurance equals the cost of 2-times-salary option.

The cost of any employer-provided group insurance in excess of \$50,000 is taxable imputed income.

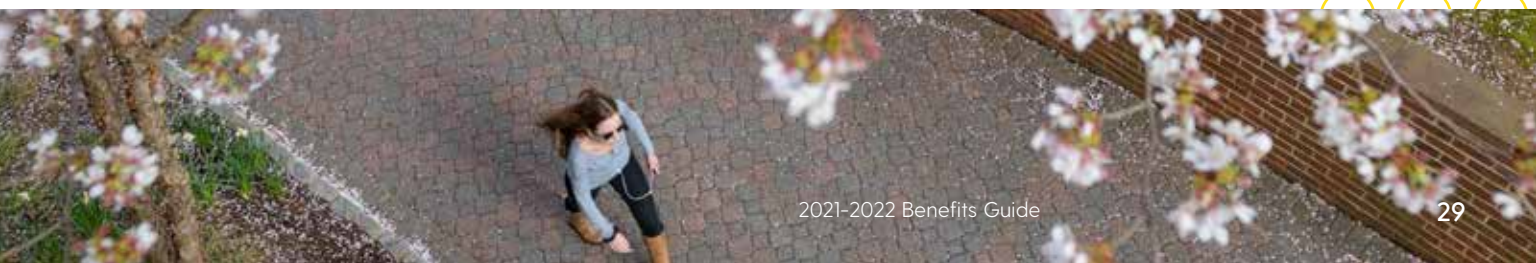
The IRS requires that the value of the premium for life insurance benefits, in excess of \$50,000 for tax purposes, be subject to taxation.

**IF YOU ARE A FULL-TIME UNIVERSITY EMPLOYEE,** you are eligible to purchase additional Optional Life Insurance in addition to the Basic coverage provided. If you choose this option, you must elect Optional Life Insurance as a multiple of your annual base salary, and premiums are deducted

from your pay on an after-tax basis. Enrollment in Optional Employee Life Insurance includes will preparation and estate resolution services at no additional cost. The premiums are age-graded, so as your salary and/or age increase, your premiums will also increase.

**EMPLOYEES NOT PREVIOUSLY ENROLLED** in Optional Life Insurance will be required to provide a Statement of Health (SOH). A SOH is required if enrolling for Optional Life Insurance for the first time or whenever increasing Optional Life Insurance coverage outside of annual Open Enrollment.

**CURRENT PARTICIPANTS IN OPTIONAL EMPLOYEE LIFE INSURANCE MAY INCREASE COVERAGE** one times to five times annual base salary up to the plan maximum of \$1,000,000 by answering five medical questions. Current participants requesting an increase greater than one times annual base salary will be required to provide an SOH. Any election to reduce life insurance coverage (already in place) must be done in writing. Contact [hrhelp@udel.edu](mailto:hrhelp@udel.edu) for details or contact MetLife by calling 866-492-6983.





# THERE'S AN EASY WAY TO KEEP LIFE MOVING.

## ILLNESS OR INJURY CAN STRIKE ANY TIME. DISABILITY COVERAGE HELPS PROTECT YOUR FAMILY FROM BOTH.

Disability insurance helps protect your family from the financial crunch of unexpected health crises. Of course your health insurance will help cover medical expenses. But what about the lost income from being out of work?

**Long-term Disability (LTD) insurance** gives you a percentage of your paycheck each month – depending on how much protection you have – should you become disabled due to a certified condition.

### YOUR COVERAGE OPTIONS

- **Employer-Paid LTD.** The University of Delaware provides a core LTD policy at no cost to you. It covers 60% of your salary up to a monthly maximum of \$8,000.
- **Buy-Up LTD.** If you're a University of Delaware employee covered by the State Employees' Pension Plan,\* you can purchase extra protection and increase your benefit to 66.67% of earnings up to the \$8,000 per month maximum.



A serious illness or injury doesn't have to be a financial burden on your family. Disability insurance can be a big help.

To learn more about the importance of this coverage, check out The Hartford's decision-support tool at [TheHartford.com/benefits/udel](https://TheHartford.com/benefits/udel)



### AFFORDABLE

Take advantage of a preferred rate for University of Delaware employees



### FLEXIBLE

Set up a simple payroll deduction



### SENSIBLE

Protection for your family and your paycheck



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**THE DISABILITY POLICY PROVIDES LIMITED BENEFITS.** This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This Disability policy provides disability income insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Disability Form Series includes GBD-1000, GBD-1200, or state equivalent. Policy Number: 675467

\*Employees covered by the Delaware State Employees' Pension Plan pursuant to 29 Del. C. Chapter 55.

662250 04/21

# SAVING FOR RETIREMENT

## RETIREMENT PLAN FEATURES & CONTRIBUTION LIMITS 403(B)

**Eligibility:** All employees, with the exception of student workers, are eligible to participate in the plan. Eligible faculty and staff will receive matching contributions.

**Contribution Limit:**  
Visit <http://www.udel.edu/009471> under limitation section for current IRS limits.

**Catch-up Contributions for participants age 50+:** Visit <http://www.udel.edu/009471> under limitation section for current IRS limits.

**Loans:** Available. Contact TIAA for details.

**Hardship Withdrawal:** Must meet IRS criteria.

## 457(B)

**Eligibility:** Voluntary option for employees who wish to maximize their retirement savings beyond the 403(b). Allows employees to contribute additional pre-tax or post-tax contributions. Same investment options as 403(b).

**Contribution Limit:** Visit <http://www.udel.edu/009471> under limitation section for current IRS limits.

**Catch-up Contributions:** Visit <http://www.udel.edu/009471> under limitation section for current IRS limits.

**Loans:** Not Available

**Hardship Withdrawal:** Not Available

**Portability:** Participants in 403(b) and 457(b) plans can typically roll over eligible distributions from these plans into 401(k), 401(a), 403(b) and 457(b) plans and IRAs.

**Service Credits:** State Pension participants may transfer assets from their 403(b) or 457(b) plan to buy back amounts of refunded service credit.

## STATE EMPLOYEES PENSION PLAN

Eligible full-time hourly and most non-exempt staff employees participate in the State of Delaware Employees' Pension Plan immediately upon hire. It is mandatory by the State of Delaware to complete an Actuarial Form and submit it to Human Resources.

The University contributes a fixed percentage of total salary, adjusted each year by the state of Delaware. Pension plan participants are required to contribute to the State Employee Pension Plan per the following:

First Hired into a Pension Creditable Position Prior to 1/1/2012	3% after first \$6000 of earnings each year
First Hired into a Pension Creditable Position After 1/1/2012	5% after first \$6000 of earnings each year
Police Officers	7% of earnings

For vesting and other information, please visit [www.udel.edu/009472](http://www.udel.edu/009472). State Employees' Pension Plan participants can estimate their future pension income by using the pension calculator. To locate the calculator or if you have questions about your pension, please contact the State Office of Pensions at [www.delawarepensions.com](http://www.delawarepensions.com) or call 800-722-7300.

If you are under the age of 65 when you retire, you must have a six-month bona fide separation from service before you can return to work with an employer participating in the State Employees' Pension Plan. If you are over the age of 65 when you retire, you may immediately return to work with an employer participating in the State Employees' Pension Plan provided that you also adhere to the Delaware Public Integrity Commission's requirements.

Learn more at <https://www.udel.edu/faculty-staff/human-resources/benefits/retiree-benefits/non-exempt-retiree-benefits/>

## UNIVERSITY OF DELAWARE 403(B) RETIREMENT SAVINGS PLAN

Participation in the University of Delaware 403(b) Retirement Savings Plan is available to all faculty and staff, including individuals who work in variable hour or miscellaneous wage positions. The plan excludes student employees. The plan features a streamlined investment menu, pre-tax or Roth after-tax contribution options, and a TIAA Brokerage account option.

Enrollment in the 403(b) is not automatic. Through a secure login at [www.tiaa.org/udel](http://www.tiaa.org/udel), employees can enroll, make contribution elections, allocation changes, update beneficiaries and access retirement planning tools.

# SAVING FOR RETIREMENT

Full-time faculty and exempt staff (not participating in the State Employees' Pension Plan) are eligible for University matching contributions. The University provides a matching contribution as a percentage of annual base salary for eligible faculty and staff who contribute to the program. Employees may contribute up to the IRS annual maximums.

MATCH RATE CHART	
If you contribute	The University contributes
5%	11%
4%	8%
3%	6%
2%	4%
1%	2%

TIAA can help you get started with online retirement planning tools, one-on-one virtual or on-campus meetings with a plan representative and customer service call centers. Schedule an appointment by calling 800-842-2252 or visiting TIAA.org/udel.

## 457(B) DEFERRED COMPENSATION PLAN

The 457(b) deferred compensation plan is designed for full-time University employees who want to maximize their retirement savings in addition to the 403(b).

Participation in the 457(b) Deferred Compensation Plan does not require a minimum contribution. The University makes no contribution to the plan. Although there are no University contributions to the plan, the tax benefits of participating in a 457(b) Plan make it attractive for supplemental savings.

Through a secure login, employees can enroll, make contribution elections, allocation changes, update beneficiaries and access retirement planning tools. Visit the TIAA website for more information, www.TIAA.org/udel. The earliest a change or new withholding can be effective is the first of the month following the date of a newly signed agreement.

# BENEFITS FOR UD RETIREES

## BENEFIT OPTIONS FOR RETIREES

HEALTH INSURANCE  
 TUITION REMISSION  
 COURSE FEE WAIVER  
 DEATH BENEFIT  
 TUITION EXCHANGE  
 WELLNESS DOLLARS  
 UNIVERSITY TRANSIT SERVICES  
 LIFE INSURANCE  
 LONG-TERM CARE INSURANCE  
 DENTAL INSURANCE  
 VISION PROGRAM  
 PARKING PRIVILEGES  
 UNIVERSITY ID CARD

QUESTIONS? email us at hrhelp@udel.edu.

**RETIREMENT PROGRAMS.** The 403(b) Retirement Savings Plan for faculty and staff, through TIAA and Fidelity Investments (legacy accounts), affords a variety of income options at retirement. Please refer to the 403(b) Retirement Plan Annual Contribution Limits for information about IRS limits that are applicable to the plan. There are various income options at retirement, including lifetime annuity income, fixed period annuities, deferred income, systematic withdrawals, lump sum withdrawals and interest-only payments. On-campus one-on-one counseling sessions are regularly provided by retirement plan advisers. Contact TIAA (phone: 800-732-8353) and/or Fidelity Investments (legacy accounts) (phone: 800-642-7131) to schedule an appointment.

### INDIVIDUALS WHO MEET THE AGE AND SERVICE

**REQUIREMENTS FOR RETIREMENT** may participate in a rich array of benefits and privileges. Effective July 1, 2022, employees must meet Rule of 80 retirement criteria:

- Any age and 30 years of service
- Age and service when combined equal 80 (must be at least age 55 when combined with service; must have at least 15 benefits-eligible years of service when combined with age)



# Your life, lived.

What matters most about retirement is making it yours. Not what you've been told retirement should be. It's never too early or too late, and with the right strategy, it's all within your reach. See how we can help you make your dream retirement a reality.



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Senior Managing Director  
MassMutual Greater Philadelphia  
302-246-7698  
cmetkiff@financialguide.com

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Greater Philadelphia

# VOLUNTARY BENEFITS

**AUTOMOBILE AND HOMEOWNER INSURANCE** is offered by Liberty Mutual Insurance Company. Premiums are paid through payroll deduction. For additional information and to obtain insurance quotes, contact local sales agent, Charmaine Jackson, 302-444-9107.

**PNC WORKPLACE BANKING** offers a complete set of money management tools with exclusive benefits and rewards, along with a Visa® check card designed just for the University of Delaware. A PNC service center is located in the Trabant University Center near the Main Street entrance. For information, visit WorkPlace Banking.

**THROUGH LONG-TERM CARE INSURANCE**, faculty and staff are provided options to help create a personalized plan that can make it easier to protect their savings and assets, their family and friends from the burden of caregiving and their ability to choose where care is received. To understand the benefits and features available to you under this program go to [www.genworth.com/groupltc](http://www.genworth.com/groupltc) (Group ID UDelaware and Access code groupltc) or call 800-416-3624.

**529 COLLEGE SAVINGS PLAN** is an education savings plan that permits families to set aside funds on a voluntary basis to meet future costs at qualified colleges and universities. Although contributions are not deductible on an individual's federal tax return, investments grow tax-deferred, and distributions to pay for the beneficiary's college costs come out federally tax-free. Voluntary contributions to a 529 College Savings Plan can be deposited to an employee's saving plan(s) directly from his/her pay. Plans work much like a 403(b), 401(K) or IRA by investing contributions in mutual funds or similar investments. For information, refer to TIAA ([www.tiaa.org](http://www.tiaa.org)) Fidelity Investments (<http://personal.Fidelity.com>) and/or Savings for College ([www.savingforcollege.com](http://www.savingforcollege.com)).

**SUPPLEMENTAL BENEFITS ARE DIFFERENT FROM MAJOR MEDICAL INSURANCE.** Accident and Critical Illness Insurance provide lump sum cash payments if you, or a covered dependent, suffer an injury from an accident or are diagnosed with a condition covered under the policy. It is difficult to anticipate the extra expenses a serious accident or illness may bring, but with Securian Financial you can be prepared.

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## SERVICE AND RECOGNITION

**OUR SERVICE AND RECOGNITION PROGRAMS ARE DESIGNED TO CREATE A FLEXIBLE** environment that supports employee success at work and at home. Employee resources, recognition, events and services are just a few of the ways we help make UD a great place to work.

### WE OFFER THE FOLLOWING:

- HEN HIGH FIVE
- RECOGNITION SERVICES
- FINANCIAL PROGRAMS
- HOUSING
- UD RESOURCES
- DEPENDENT CARE RESOURCES
- UNIVERSITY OF DELAWARE ATTRACTIONS
- EMPLOYEE DISCOUNTS





## Benefit choices that earn high marks

The University of Delaware provides access to valuable benefits offered through MetLife designed to provide even more ways to help care for and protect your loved ones.

Take the time to learn about the great benefits available to you to help better prepare for the coming year and beyond.

Take advantage of them today!



Visit [metlife.com/university-of-delaware](https://www.metlife.com/university-of-delaware) to review your enrollment information and learn more.



Navigating life together

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# FLEXIBLE SPENDING ACCOUNTS

## QUICK FACTS

ASIFlex is the third-party administrator of the University's Flexible Spending Accounts (FSA) plan. ASIFlex has administered pre-tax programs exclusively since 1988 and has extensive experience in administering FSA programs for universities, colleges and other public entities, including the State of Delaware.

NOTE: FSA balances do not roll over from one year to the next. Any remaining balance from the prior plan year will be forfeited at the end of the grace period. Re-enrollment is required every year in order to continue plan participation.

NOTE: FSA reimbursements are not automatic. You must complete and submit claim forms to receive reimbursement. Claims may be submitted through April 29 for expenses incurred between Jan. 1 (or the actual period you were enrolled, if enrolled after Jan. 1) and the end of the grace period.

Contact ASIFlex with FSA-related questions by phone, 800-659-3035, or by fax, 877-879-9038.

**RE-ENROLLMENT IN FSA IS REQUIRED EACH YEAR.**

**OPEN ENROLLMENT IS USUALLY IN NOVEMBER WITH BENEFITS BEGINNING JAN. 1.**

**FSA's ARE VOLUNTARY ACCOUNTS** that help you pay for expenses not covered by the other benefit programs. You can participate in Health care expenses or Dependent (day) care expenses or both of the accounts.

**UNDER FSA REGULATIONS, YOU MAY COVER** more dependents than under the other health and dental plans. For the health care account, an eligible dependent can also include a dependent parent, as long as you provide more than one-half of the individual's support.

**FOR THE DEPENDENT (DAY) CARE ACCOUNT**, an eligible dependent includes your children (but only under age 13), your spouse (but only if he or she is disabled) and your parents or in-laws who depend on you and your spouse for more than one-half of their support and who spend at least eight hours a day in your home.

**CONTRIBUTING TO YOUR FSA.** When you're deciding how much to contribute to an FSA, you should estimate your expenses carefully. Once you contribute money to your FSA, you:

- Cannot transfer money from one account to another;
- Cannot withdraw money except to be reimbursed for a covered expense;
- Must use the money in the account only for expenses incurred during the period enrolled, up to and including the 2½-month grace period. If you do not spend all the money, you will forfeit any unused balance;
- Cannot change the amount you contribute during the year unless you have a change in family status and apply within 30 days of the qualifying life event.

**THESE RESTRICTIONS ARE REQUIRED BY FEDERAL LAW.** When you set up an account, you use before-tax payroll contributions to pay for your eligible expenses on a tax-free basis.

**CONTRIBUTION LIMITS** are subject to change yearly.

## CONTRIBUTION LIMITS ARE AS FOLLOWS:

FSA	Minimum	Maximum
Health Care	\$5.00/pay (\$120)	\$114.59/pay (\$2,750)*
Dependent (Day) Care	\$5.00/pay (\$120)	\$208.33/pay (\$5,000)

\*Provision of the Patient Protection and Affordable Care Act



# THERE'S AN APP FOR THAT

Do you have the app? Let us help you navigate your healthcare with ease, simply visit the App Store for Apple phone/devices or Google Play for androids phone/devices. Search for these names and icons, download and access your information anytime.



**HighMark Plan**  
Health insurance made easy



**Amwell: HighMark**  
Doctor Visits 24/7



**Aetna**  
Health & Fitness



**Teladoc: Aetna**  
Doctor Visits 24/7



**National Vision Administrators**  
National Vision Administrators



**CVS Caremark**  
Convenient prescription refill



**MetLife US App**  
MetLife



**ASIFlex Self Service**  
ASIFlex



**GuidanceNow**  
Health and Well-Being Resource



**TIAA**  
Finance



# EDUCATION BENEFITS

**THE UNIVERSITY OFFERS A VARIETY OF EMPLOYEE EDUCATION** assistance programs to full-time University employees. Some of the education benefit programs are available to the employee's eligible dependents.

**ELIGIBLE EMPLOYEES INCLUDE FULL-TIME EMPLOYEES** on the active payroll at the end of the late registration period (Free Drop/Add) for the semester in which the tuition remission is granted.

**THE COURSE FEE WAIVER** benefit is for the employee's part-time study at the University of Delaware, but may be transferred to the employee's eligible spouse and/or dependents.

**THE TUITION REMISSION PROGRAM** is available to eligible employees for their spouse and/or dependent child.

**A SPOUSE MUST BE** in a legally recognized marriage or civil union recognized under Delaware law to the employee before the end of the late registration period in which the education benefit is granted.

**A DEPENDENT CHILD IS DEFINED** as a biological child or a legally adopted child of the employee or spouse (under the age 26), who will be claimed by the employee as an exemption for federal income tax return for the year in which the benefit is granted.

**TUITION EXCHANGE IS AVAILABLE TO** eligible dependent children of full-time employees with at least two or more years of eligible University service as of Oct. 31 of the year in which the TE application is submitted.

**COOPERATIVE TUITION EXCHANGE** is available to full-time employees only.

[LEARN MORE AT UDEL.EDU/BENEFITS](https://udel.edu/benefits) 

## TALENT DEVELOPMENT

**TALENT DEVELOPMENT'S WORKSHOPS AND RESOURCES** help employees acquire knowledge and skills that enhance their job performance and support their professional development.

- [Monthly workshops](#)
- [UD-specific online resources](#)
- [LinkedIn Learning](#)
- [Academic Impressions](#)
- [Customized team workshops](#)
- [Instructional design services](#)



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EMPLOYEE HEALTH AND

# WELLBEING



Your Wellbeing Is Our Mission  
where we strive to build a thriving culture  
where UD employees are healthy, fueled  
and inspired to be their best each day.

Kick your Wellbeing up a notch with the All-Access Membership!



### THE ALL-ACCESS MEMBERSHIP IS FOR YOU!

Our goal in Employee Health and Wellbeing is to provide you with the tools and resources to be your best. This membership is to ensure that you are able to continue engaging in healthy behaviors and participate in the programs you love.

- ✓ Full Year of Employee Fitness Classes
- ✓ Health Check
- ✓ Fall and Spring Major Wellbeing Programs and Competitions
- ✓ Cooking classes

To purchase your All-Access Membership please visit [udel.edu/wellbeing](http://udel.edu/wellbeing) or call 302-831-8388



The University of Delaware is an equal opportunity/affirmative action employer and Title IX institution. For the University's complete statement, visit [www.udel.edu/aboutus/legalnotices.html](http://www.udel.edu/aboutus/legalnotices.html)

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LEARN MORE AT [www.udel.edu/wellbeing](http://www.udel.edu/wellbeing)

# RESOURCES HIGHLIGHTS

## On-Demand Library

Recordings of wellbeing and Wellbeing at Work Topics. You can also find our virtual fitness classes here!

[www.udel.edu/faculty-staff/wellbeing/resources/on-demand-recordings/](http://www.udel.edu/faculty-staff/wellbeing/resources/on-demand-recordings/)



## UnDeniably WELL Podcast

Listen to conversations with members of the UD community that are designed to help spark your curiosity, invest in yourself and others, explore connections and help you feel your absolute best!  
<https://www.udel.edu/faculty-staff/wellbeing/resources/podcasts/>

## Working Well Program

Healthy, connected, and productive teams don't just happen by chance. They require time, care, and intention. Looking to address your team's unique wellbeing needs? Email [wellbeing@udel.edu](mailto:wellbeing@udel.edu) today to get in touch!!



## Building Sustainable Connections and Wellbeing

Achieving wellbeing at UD means connecting our employees to each other and learning how to incorporate wellbeing into their workday. Learn about the networks below! Get involved today!



**CONNECTING WELL**

- Managing Well
- Wellbeing Ambassador Network
- Campus Coalition for Wellbeing and Mental Health
- Mental Health First Aid Training Network

## Employee Fitness Center

University employees, retirees and their spouses have access to the employee-only fitness center, located at 127 Carpenter Sports Building. This two-story facility overlooks our basketball gyms features cardio and strength training equipment including free weights, a wide variety of selectorized machines, cable machine, treadmills, cross-trainers, bikes, rowers, and more!





# Clariti

WEALTH ADVISORS



**Ravi P. Dattani, CFP®, CDFA**  
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*Wealth Advisor*

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- A team-oriented process
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- Focus on building a knowledgeable team of professionals to help our clients achieve their financial goals
- Fiduciary-based financial planning (fee-only)

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urgent,  
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302-738-4300

[newarkUC.org](http://newarkUC.org)



# FREQUENTLY USED CONTACTS

	PHONE	WEB
UD Human Resources	302-831-2171	<a href="http://www.udel.edu/workingatud">www.udel.edu/workingatud</a>
Employee Health and Wellbeing	302-831-8388	<a href="http://www.udel.edu/wellbeing">www.udel.edu/wellbeing</a>
FlexNet (Open Enrollment)		<a href="http://www.udel.edu/flexnet">www.udel.edu/flexnet</a>
Self Service Views		<a href="https://www.udel.edu/webviews">https://www.udel.edu/webviews</a>
Web Forms		<a href="https://www.udel.edu/webforms">https://www.udel.edu/webforms</a>
Aetna	877-542-3862	<a href="http://www.aetna.com/">www.aetna.com/</a>
ASIFlex (FSA/Transit)	800-659-3035	<a href="http://www.asiflex.com">www.asiflex.com</a>
ASI COBRA	877-388-8331	<a href="http://www.asicobra.com">www.asicobra.com</a>
Delaware Office of Statewide Benefits	800-489-8933	<a href="https://dhr.delaware.gov/benefits/">https://dhr.delaware.gov/benefits/</a>
CVS Caremark	833-458-0835	<a href="http://www.caremark.com/">www.caremark.com/</a>
Fidelity Investments	800-343-0860	<a href="http://www.mysavingsatwork.com">www.mysavingsatwork.com</a>
Hartford (State Disability)	800-538-8439	
Highmark Delaware	844-459-6452	<a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>
ComPsych® GuidanceResources® Organization: State of Delaware	877-527-4742	<a href="http://guidanceresources.com">guidanceresources.com</a>
Liberty Mutual Insurance (Auto/Home)	800-865-2405	<a href="http://www.libertymutual.com">www.libertymutual.com</a>
MetLife (Dental)	800-942-0854	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
MetLife Grief Counseling Username: metlifeassist; Password: support	855-609-9989	<a href="https://metlifegc.lifeworks.com/">https://metlifegc.lifeworks.com/</a>
MetLife (Life Insurance)	866-492-6983	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
MetLife (LTD)	800-300-4296	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
NVA (National Vision Administrators)	800-672-7723	<a href="http://www.e-nva.com">www.e-nva.com</a>
PNC WorkPlace Banking	302-429-1344	WorkPlace Banking
Securian	800-328-9442	<a href="https://dhr.delaware.gov/benefits/life/groups.shtml">https://dhr.delaware.gov/benefits/life/groups.shtml</a>
Service & Retirement Awards Program (MTM Recognition)	800-898-5945	<a href="http://www.udel.edu/hr/serviceandrecognition">www.udel.edu/hr/serviceandrecognition</a>
State Pension Office	800-722-7300	<a href="http://www.delawarepensions.com">www.delawarepensions.com</a>
TIAA	800-842-2776	<a href="http://www.tiaa.org/udel">www.tiaa.org/udel</a>

UD Retiree Health Contacts:		
SilverScript (Medicare)	844-757-0448	<a href="http://www.silverscript.com">www.silverscript.com</a>
Delta Dental	800-873-4165	<a href="https://www1.deltadentalins.com/">https://www1.deltadentalins.com/</a>
Dominion Dental	888-518-5338	<a href="http://www.dominionnational.com">www.dominionnational.com</a>
Special Medicfill	844-459-6452	<a href="http://www.highmarkbcbsde.com">www.highmarkbcbsde.com</a>



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