



SMYRNA SCHOOL DISTRICT

82 Monrovia Avenue, Smyrna, Delaware 19977

Telephone (302) 653-8585

Fax (302) 653-3149

Welcome to the Smyrna School District!

As a full-time employee, you are entitled to several benefits with the school district.

Listed below are the benefits that are available to you.

1. **GROUP LIFE INSURANCE** - This \$25,000 life insurance policy is purchased for you by the Smyrna School District. You must register to be covered. Coverage begins the 1st of the month following your start date of employment with the district and ceases the day you leave full-time employment.
2. **STATEWIDE BENEFITS OFFICE/ Office of Management and Budget** – This is a one-stop place for all the Benefits offered to you as a State of Delaware Employee. Go to this website for information www.ben.omb.delaware.gov and the links to all the State Benefits. There is also a link on the school district website.
3. **STATE GROUP LIFE INSURANCE** - Additional life insurance is offered by the state, paid for by you through payroll deductions. You are eligible for coverage on the first of the month following three months of continuous service. The amount of coverage is your yearly salary, rounded up to the next \$1,000, up to six times that amount, with a maximum benefit of \$350,000. If you purchase State Group Life Insurance for yourself, you may also purchase Dependent Life Insurance in the amount of \$20,000 for your spouse and \$10,000 for your children 14 days old to age 24. If you apply for coverage within your first 90 days of employment, no medical examination is required. You will receive an enrollment package in the mail or to sign up call 1-877-215-1489. <https://web1.lifebenefits.com>.
4. **BLUE CROSS/BLUE SHIELD or AETNA HEALTH CARE** - You are offered group health insurance paid through payroll deductions with a State contribution toward the total monthly cost. New employees must be employed for three months before becoming eligible for the State contribution, but you may sign up immediately if you are willing to pay the full cost of coverage. Employees choosing family or employee and spouse coverage must complete a Spousal Coordination of Benefits Form every year. To make changes in health coverage, employees must wait until the yearly open enrollment in May for a July 1 start date.

Employees already covered by insurance that wish to add a new spouse or child must do so within **30 days of the marriage or birth/adoption of a child**. In the event of a divorce, the spouse must be removed from the policy within 30 days of the effective date of the divorce.

If you have specific questions concerning coverage, you may call these toll-free numbers:

<u>Blue Cross/Blue Shield</u>	(Kent & Sussex Co.)	1-800-633-2563
www.bcbsde.com	(New Castle Co.)	1-302-429-0260
<u>Aetna HMO Health Care</u>		1-877-542-3862
www.aetna.com		



5. **CVS CAREMARK**- is the Prescription plan for the state. If you chose health coverage, you are automatically signed up for this Prescription plan. You will receive cards for both, but be sure to use your prescription card to pick up a prescription because your health care card will say you have no coverage. For more information, please contact CVS Caremark Services, 1-833-458-0835, www.caremark.com
6. **DOMINION DENTAL OR DELTA DENTAL INSURANCE** - Employees are offered dental insurance after 30 days of employment. There is no state share for this benefit; the employee pays the entire premium.

If you have specific questions concerning coverage, you may call these toll-free numbers:

<u>Dominion National</u>	1-888-518-5338	www.dominionnational.com/stateofdelaware
<u>Delta Dental</u>	1-800-873-4165	www.deltadentalins.com/stateofdelaware

7. **SHORT TERM AND LONG TERM DISABILITY** - This plan available to all State Employees. If for some reason you are out of work due to illness and will be out for a period of more than 15 days (including weekends), you qualify for Short Term Disability (STD). After the 30 day elimination period of which you will need to use your own sick time or you will have to take it unpaid. Once the elimination period is over, you will be paid 75% of your pay, if you have additional sick time you can use that to make up the difference. This can last up to 182 days, if for some reason you need to be out for a longer period of time you would then become eligible for Long Term Disability (LTD). You can visit the Statewide Benefits Unit Office of Management and Budget web site for more information at:
<http://ben.omb.delaware.gov/disability/index.shtml>
8. **EYEMED – Vision Care Plan.**
This plan offer you the choices of leading optical retailers, including LensCrafters, Sears Optical, Target Optical, JCPenney Optical, most Pearle Vision locations, and thousands of private practitioners. Depending on your vision needs you can select the Low or High Vision Plan. For more information you can call 1-855-259-0490 or go to their website at www.eyemedvisioncare.com
9. **ASI** – Flexible Spending Accounts provide you with a way to pay for eligible uninsured Health Care and/or Dependent Care expenses with TAX FREE money. New employees must be employed for three months to establish either a Dependent Day Care Spending Account or a Health Care Spending Account. By directing “pre-tax” money from your paycheck into one or both of these accounts, you can put up to 41% of the money you are spending on eligible expenses back into your pocket. This plan runs January to December. For more information go to this website, <http://www.asiflex.com>.
10. **SECURIAN** – SECURIAN now offers two plans thru the state of Delaware. One is Accident and the other is Critical illness. The two plans can be payroll deducted after tax. For more information on how to sign up, visit www.delaware.hrntouch.com
11. **SICK LEAVE** - Full-time district employees are entitled to **one (1) sick leave day per month of employment**. All sick leave is available at the beginning of the fiscal year, (July 1), and may be used for illness of employee, family member or for medical appointments. Each year, three sick leave days may be used as personal leave. If three days are not used for personal leave, they are carried over to the next year as sick leave. Unused sick leave may be accumulated with no limit and remains on the books when you leave state employment and is restored to you if you return to state service within 6 months. As of 09/01/2019 we will be using the Data Service Center to track leave, you can find the link on the school web site under, employee center/district resources//Data service center, your log-in for your school computer and password will give you access.



12. **VACATION LEAVE (12 Month Employees Only)**-12-month employees accrue vacation on a monthly basis. This time is added on the last day of each month of service and may be taken only after it is earned. Up to 42 days of unused vacation time may be carried over at the end of each year. Vacations will be scheduled through, and are subject to, the approval of the employee's supervisor. Vacation is accrued according to the current S.E.A. contract:

For first five years - 3 weeks (15 days) – 1.75* days per month

After five years - 4 weeks (20 days) - 2.17* days per month

**These figures have extra time built in to allow for Christmas break (usually 4 or 5 days). These days will be automatically from your bank of time in December. The figures vary from year to year depending how Christmas falls.*

13. **TUITION REIMBURSEMENT** - Tuition reimbursement is available to all employees wishing to continue their education. In order to receive reimbursement the following applies:

- *Tuition reimbursement requests must be approved by the Superintendent prior to the start of the course.*
- *A passing grade of B or better must be obtained.*
- *The reimbursement request must be made within 90 days from the end of the course.*

Tuition reimbursement does not cover student activity, registration or book fees. Forms for tuition reimbursement may be found on the Smyrna School District website. Up to two classes may be requested on each form; list each class separately.

Reimbursement is made twice a year as outlined in the policy. A completed payment voucher must be submitted along with a copy of the grade and proof of payment, such as a copy of a receipt marked paid, a cancelled check, or a credit card receipt.

14. **DIRECT DEPOSIT OF PAY** - You must have your pay directly deposited into a checking or savings account. If you choose a checking account, you need to fill out the required form and attach a blank check with "VOID" written across it. If you choose to deposit it into a savings account, you must take the form to your bank and have them fill in the routing and account numbers. It takes two pay cycles from the time of application until your check is directly deposited. ***Your first check will be a live check, mailed to the address on file. This is due to the system checking the numbers to be sure everything is entered correctly.**

If you need to change your direct deposit, please complete a new form (which can be found on the district website) and get it to the Payroll Department as soon as possible. Making any changes to your Direct Deposit may take up to two (2) pay cycles to update and will cause your next paycheck to be a live check.

15. **SMYRNA DISTRICT WEB SITE** – By going to the Smyrna School District website, you can find many forms such as Direct Deposit forms, Change of Address forms, Tuition Reimbursement, W-4 forms and many others. To find these forms on the website, click *Staff, Staff Resources*, then on the left go to *Staff Sign In*, then click on *Enter Smyrna K12 Email Login and sign in with your SSD email address*, then you will go back to *Staff Resources* and click on *Staff Forms* on the left hand side. <https://www.smyrna.k12.de.us/>

16. **DELAWARE RETIREMENT SAVINGS PLAN** – Attached is the link to the State of Delaware site to sign up for an additional savings plans. You can sign up on line, on your own, or you can set up a time to meet with a representative of VOYA to assist you. If you want to do it on your own, your log on is your social security number and then your password is your 2 digit month of your birth and the 2 digit year of your birth, then you must create a log on and password. <https://delaware.beready2retire.com/>

17. **DELAWARE FEDERAL CREDIT UNION** - There are many benefits available to State employees



through the credit union, including savings plans and loan payments made through payroll deduction. Call the office closest to you for more information.

Smyrna & Dover (302) 739-4496

Wilmington (302) 577-2667

Georgetown (302) 856-5639

18. **PENSION** - As a full time or regular part-time employee of the Smyrna School District, you are a member of the State Pension Plan. Your contributions are deducted from your pay at the rate described in the Delaware State Employees' Pension Plan Booklet. Each year when you reach earnings of \$6000.00, you will start paying towards your pension. A copy of the booklet is on their web site at www.delawarepensions.com. For more information, contact the Office of Pensions at 739-4208 or 1-800-722-7300.

19. **EMPLOYEE SELF-SERVICE WEBSITE** - As a State employee, you will be paid bi-weekly, every other Friday. The Employee Self-Service website allows you to view and print your pay advices. You will be able to see your paystubs as early as two days prior to the current pay cycle. You will be able to view and print your last 18 pays stubs, view the benefits you are currently enrolled in and you will be view and print your W-2 form. You also have the option of receiving your W-2 form electronically instead of in the mail. To view the Employee Self-Service Website please go to www.employeeselfservice.omb.delaware.gov.