



NEW EMPLOYEES

Checklist for insurance & pre-tax benefits

Employee Insurance Division

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This is one of several handouts we've prepared to help you understand your employee benefits. For more information, see your Human Resource Representative.

This handout can be made available in alternative formats, including large print, upon request.

If you are a new full-time, permanent employee, you are eligible to select several insurance benefits through the state. If you are a part-time employee, you may also be eligible for benefits; check with your Human Resources Office for more information. To make sure you're enrolled in all that is available to you and all that you want, here's a check list to follow. Select carefully, as most elections are irrevocable.

REQUIRED BENEFITS

Employee health and basic life insurance

Submit elections online to enroll in health, dental and basic term life insurance plans **within 35 days of the hire date**. If an employee who is eligible for a full Employer Contribution does not choose a health plan administrator and a primary care clinic by their initial effective date, they will be enrolled in a Benefit Level Two clinic (or Level One, if available) that meets established access standards in the health plan with the largest number of Benefit Level One and Two clinics in the county of the employee's residence at the beginning of the insurance year.

OPTIONAL BENEFITS

Dependent health and dental insurance

Enroll your eligible dependents in health & dental insurance **within 35 days of the hire date**. Otherwise, you may not enroll your dependents except under certain conditions, such as your marriage, the birth of a child or an Open Enrollment period. This is described in your union contract and your benefits booklet.

Life insurance

Consider applying for additional life insurance, beyond the basic life insurance the state provides. Without providing evidence of good health, you may sign up for:

- Optional life coverage for yourself in an amount equal to twice your annual salary.
- \$5,000 or \$10,000 of optional life coverage for your spouse.
- \$10,000 of life coverage, which covers all your eligible dependent children.

You may increase life insurance coverage for yourself or your spouse, up to \$500,000, at any time by providing evidence of insurability.

Accidental death and dismemberment (AD&D) insurance

Consider applying for this coverage, which provides benefits to your survivors if you accidentally die or to you if you suffer dismemberment, such as loss of an arm or leg. This is a separate policy from your life insurance coverage. You may apply for:

- Up to \$100,000 in coverage for yourself.
- Up to \$25,000 for your spouse (you cannot have more AD&D coverage for your spouse than you have for yourself).

Disability insurance

Consider applying for short-term disability, which can replace up to 66-2/3 percent of your salary, to a maximum of \$5,000 per month. After 35 days, you may apply at any time by providing evidence of insurability.

Consider applying for long-term disability insurance, which can replace some of your salary, to a maximum of \$7,000 per month.

You may apply for long-term disability coverage as a new employee or during the state's annual Open Enrollment.

Effective dates

Most coverage will be effective 35 days after your date of hire. However, coverage requiring evidence of insurability will be effective immediately after underwriting approval.

Pre-tax benefits

As a new employee, you are automatically enrolled in the Health and Dental Premium Account (HDP) unless you complete a waiver stating that you do not want all deductions for health and dental insurance taken out of your paycheck on a pre-tax basis. If you pay for parking or bus pass expenses through payroll deduction, you are also automatically enrolled in the

Payroll Deduction Account (PDA). Parking and bus pass expenses are taken from your paycheck on a pre-tax basis. If you do not want to participate in the PDA, you must make payment arrangements with the parking vendor or bus pass distributor.

Consider enrolling in the Medical/Dental Expense Account (MDEA) **during the first 35 days of your employment.** You may elect up to \$2,550 a year in an account to pay for certain medical and dental expenses on a pre-tax basis. You must reenroll annually, if you wish to continue to participate in this plan.

Consider enrolling in the Dependent Care Expense Account (DCEA) **during the first 35 days of your employment.** You may enroll in the DCEA to pay for your dependents' care (e.g., daycare for your child, dependent spouse or dependent parent) so that you may work. The exact amount you may have deducted from your paycheck depends on similar deductions your spouse may have taken and the amount of dependent care expenses you believe that you will incur during the year. The maximum amount you and your spouse may contribute to this account is \$5,000. You must re-enroll annually if you wish to continue to participate in this plan each year.

Consider enrolling in the Transit Expense Account (TEA) online as a new hire or by submitting an enrollment form at any time. The TEA is designed to defray transit-related fees **not payable through payroll deduction.** The TEA has two components; the TEA Parking and the TEA-Bus Pass/Vanpool. Monthly contribution limits change annually. Reference the plan summary for more information.

Please see your benefits booklet and Agency Human Resource Representative for more details of the benefits listed here. Specific information related to the benefits can be found in the Summary of Benefits or Certificate of Coverage for each benefit.

Note: There are slight differences in benefits for some groups of employees. Always check with your HR Representative to find out how benefits apply to you.