



# State of Connecticut Employee Benefits

*A message from*

# KEVIN LEMBO

CONNECTICUT'S STATE COMPTROLLER



Dear Fellow State Employee,

Welcome to the State of Connecticut!

The first days – even months – of employment are both exciting and overwhelming as you acclimate to a new environment and responsibilities.

At the same time, you're asked to make significant decisions about employee benefit choices. What health plan is best for me or my family? How do I prepare for a financially secure retirement? What other benefits are available to state employees?

This Employee Benefits Guide is intended to simplify the process for you – providing details and resources about the benefits available to state employees.

As a state employee, you have access not only to health care and dental benefits, but also many other options to save for retirement, secure life, auto and home insurance, and protect you and your family with disability and identity theft coverage. Those are just a few of the benefits to consider.

At a minimum, I encourage you to read all of the benefits outlined in this guide – and ask questions, if necessary. It is so important that you fully understand all of the benefits available to you and your family.

Thank you, and congratulations on your employment with the State of Connecticut!

Sincerely,

A handwritten signature in black ink that reads "Kevin Lembo". The signature is fluid and cursive.

Kevin Lembo  
State Comptroller



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# HEALTH AND DENTAL INSURANCE

## Health Care Options

The state offers several medical and dental coverage options. Detailed information can be found on [Carecompass.ct.gov](http://Carecompass.ct.gov) about the medical, pharmacy and dental plans available. You may also speak to your agency's Human Resource office.

## Enrollment

Your agency's Human Resources office will let you know if you are eligible for coverage under the State of Connecticut Employee Health Plans. If you do not sign up within 31 days of starting employment or becoming eligible, you will need to wait until the next Open Enrollment, which occurs in May.

For newly hired employees, health coverage generally begins the first day of the month following your hire date. For example, if you're hired on October 15, your coverage begins November 1.

To enroll for the first time,

1. Review the Health Care Options Planner and select the plan you want to join.
2. Complete the enrollment form (available from your Human Resources personnel).
3. Return the form to your Human Resources personnel within 31 calendar days of hire.

## Who's Eligible as a Dependent?

It is important to understand who you can cover as a dependent under the plan.

Eligible dependents generally include:

- Your legally married spouse or civil union partner
- Your children, including stepchildren and adopted children, up to age 26 for medical and age 19 for dental (disabled children may be covered beyond age 26)
- Children for whom you are legal guardian up to age 18, unless proof of continued dependency is provided (allowing coverage up to age 26 for medical and 19 for dental)

You must provide documentation of each dependent's eligibility status at time of enrollment.

## The Health Enhancement Program (HEP)

Regardless of what health plan you select, you and your family can enroll in the Health Enhancement Program (HEP). HEP encourages employees and their enrolled family members to take charge of their health and health care by following health guidelines defined by the program. By signing up for HEP, you can save \$100 per month in premiums and become eligible for waiver of an annual in-network deductible of \$350 per member (up to a maximum of \$1400 per family). To enroll in HEP — or to learn more about the program — contact your Human Resources office or visit [CTHEP.com](http://CTHEP.com) or call 877.677.1448 learn more and download an enrollment form.



# GROUP LIFE INSURANCE

Life insurance provides a payment to your beneficiary upon your death. The state offers two group life insurance plans, a basic plan and a supplemental plan outlined below. Additional supplemental term life insurance options are also available and explained on Page 9.

## Description of the Plan

The State of Connecticut offers basic and supplemental group life insurance. For the basic plan, the employee and the state share the cost of the basic life insurance plan. The employee's premium share is made via payroll deduction. The benefits of the basic life insurance plan are based on your annual salary.

Employees who enroll in the basic plan are also eligible to participate in a "supplemental" life insurance plan, which provides benefits over and above what is available through the basic plan. The cost of the supplemental life insurance plan is paid entirely by the employee via payroll deduction.

For more information about both the basic and supplemental Group Life Insurance plans, visit: [Carecompass.ct.gov/supplementalbenefits/](https://carecompass.ct.gov/supplementalbenefits/)

## Who's Eligible

Permanent employees, whether classified or unclassified, full or part-time, may enroll in the basic life insurance plan upon completion of six months of continuous service.

Employees not meeting the definition of Section 5-196(20) of the General Statutes of Connecticut, such as seasonal, temporary, intermittent or contractual employees, are ineligible for Group Life Insurance. Provisional employees may be eligible as provided by collective bargaining agreements.

Eligibility to participate in the supplemental life insurance requires participation in the basic life insurance plan and either:

1. Coverage under a collective bargaining agreement which allows for supplemental life insurance coverage; or
2. A yearly gross compensation of \$45,500 or more as an employee exempt from collective bargaining.

## Enrollment

Your agency's Human Resources office will provide you with an enrollment card to request participation in the plan. If you waive participation, or fail to enroll within 31 days of hire, in the Group Life Insurance Plan when first eligible and later choose to enroll in the program, you will be subject to evidence of insurability guidelines.



# DEFINED CONTRIBUTION PLANS

## *Will you have enough for retirement?*

Many families discover — sometimes too late — that their pensions and Social Security income are insufficient after retirement. The state's Defined Contribution retirement savings plans can help you save for a more financially secure retirement. Defined Contribution Plans are voluntary retirement savings plans that permit you to defer income into the retirement plan either on a pre-tax basis or after-tax (Roth) basis. The plans offer a wide variety of investment options and accept pre-tax funds (rollovers) from other 401, 403(b) and 457(b) governmental plans and traditional IRAs.

### **457 Plan Eligibility:**

Employees, except non-resident aliens, are eligible to enroll in the plan on their first day of employment. An employee other than a judge, senior judge or referee who has retired from employment is not an eligible employee.

### **403(b) Plan Eligibility:**

Employees, except non-resident aliens, are eligible to enroll in this plan on their first day of employment. Enrollment in the 403(b) Plan is limited to employees of the following agencies:

- University of Connecticut (including University of Connecticut Health Center)
- State Universities and Community-Technical Colleges
- Board of Regents for Higher Education
- Department of Education, including the Vocational-Technical High Schools
- Unified School District No. 1 of the Department of Corrections
- Unified School District No. 2 of the Department of Children and Families and Riverview Hospital
- Unified School District No. 3 of the Department of Developmental Services
- Board of Academic Awards
- Connecticut Valley Hospital
- Greater Bridgeport Community Mental Health Center
- Southwest Connecticut Mental Health System
- Capitol Region Mental Health Center of the Department of Mental Health and Addiction Services
- Connecticut Mental Health Center

### **How to Enroll:**

On the web: Go to [www.ctdcp.com](http://www.ctdcp.com), then click on Enroll or download a form from the Forms tab. Additional assistance can be obtained by calling 844-505-7283 or by scheduling a meeting with a retirement counselor at [www.ctdcp.com](http://www.ctdcp.com).



# FLEXIBLE SPENDING PLANS (Pre-tax benefits)

A Flexible Spending Plan allows you to set aside a portion of your earnings, pre-tax, to pay for certain expenses. If you anticipate incurring any of the expenses listed below, a flexible spending account could reduce your costs.

The state offers three types of Flexible Spending Accounts, administered by Progressive Benefit Solutions (PBS). They can be reached at (866) 906-8023 or [www.ctpbs.com](http://www.ctpbs.com). Effective January 1, 2022, the administrator of these plans will be TASC. They can be reached at [cttasc.com](http://cttasc.com) or 888-698-1429.

## Dependent Care Assistance Program (DCAP)

DCAP contributions can be used to cover the cost of caring for qualified dependents, including children under the age of 13, a disabled spouse, or other disabled dependents who spend at least eight hours a day in your home. For 2022, the maximum contribution will be \$5,000. For married individuals, the spouse must also work or be a full-time student; if you are married filing separately, the maximum contribution will be \$2,500 for calendar year 2022.

## Medical Flexible Spending Account (MEDFLEX)

MEDFLEX contributions can be used to cover medical expenses for yourself, your spouse and your eligible dependent(s). The minimum deduction for MEDFLEX is \$520 per year and the maximum deduction is \$2,750 per year. Medically necessary out-of-pocket medical expenses are eligible for reimbursement if they are consistent with IRS guidelines.

**Enrollment** – Eligible employees working at least half time (0.50 FTE – Full Time Equivalent) can enroll in DCAP and MEDFLEX during one of the following periods:

- Within thirty-one (31) days of hire;
- Within thirty-one (31) days of a change in family status; or
- The annual open enrollment period (November).

**USE IT OR LOSE IT:** When setting your annual deductions, do not exceed your anticipated annual expenses. Any monies remaining in your DCAP account at the end of the Plan Year (December 31) will be forfeited unless you submit a claim for reimbursement for eligible plan year expense no later than March 31 of the following year. For MEDFLEX you can carry over up to \$550 in unused funds to the following plan year. Unused funds over \$550 that have not been claimed for eligible expenses by March 31 will be forfeited.

## Qualified Transportation Account (QTA)

The QTA allows you to use pre-tax dollars to pay eligible transit and parking expenses for your regular daily direct commute from home to work. Eligible expenses include public transit, van pools and/or the cost of parking at or near your work location. Employees working at least half time (0.5 FTE – Full Time Equivalent) are eligible to enroll on their first day of employment. Maximum benefits for both transit and parking are \$270 per month.

### Enrollment

You can enroll or change your contributions to the QTA on a monthly basis. Unused amounts can be carried over from year to year. The enrollment form must be received by the first of the month before the month in which your contribution election takes effect.

### Forfeitures

Make sure that your monthly deductions match your monthly QTA expenses. There is no annual forfeiture of unused amounts but, if you retire or terminate employment, any funds remaining in the account may be forfeited if you do not submit eligible claims for reimbursement.



# SUPPLEMENTAL BENEFITS PROGRAM

The Supplemental Benefits Program is designed to complement the benefits provided by the state.

Through a joint initiative between the Office of the State Comptroller and the Vendor Advisory Committee (VAC), vendors were selected to participate in this program through a competitive process that considered price and product offerings.

Participation in the program is voluntary, and premium payments are paid by you through the convenience of payroll deduction.

You can elect to participate in these benefits at any time, but for certain insurance products, such as short-term disability and long-term disability, if you do not sign up for these products when you are first eligible to enroll, you may be subject to evidence of insurability guidelines. See a summary of the benefits on the following pages.

## OUR PARTNERS



# HOME AND AUTO INSURANCE

Home and Auto Insurance protects against the financial loss and/or liability expenses due to an accident, the damage to, or loss of, your automobile, home and/or other personal property.

## Eligibility

Available to employees working 17.5 or more hours per week, retirees and spouses<sup>1</sup>.

## Enrollment

The state has selected three vendors to offer auto insurance, home insurance and personal liability umbrella coverage. You can contact agents at the numbers below to obtain a quote, discuss your coverage options and learn about discounts available to you as a State of Connecticut employee. This voluntary benefit allows active employees to make premium payments through the convenience of payroll deduction.

## LIBERTY MUTUAL INSURANCE

Liberty Mutual Insurance  
Phone: 888-257-4889  
[www.libertymutual.com/stateofct](http://www.libertymutual.com/stateofct)

## FARMERS INSURANCE (formerly MetLife)

Farmers Insurance  
Phone: 800-438-6381  
[www.myautohome.metlife.com](http://www.myautohome.metlife.com)

## TRAVELERS

Travelers  
Phone: 888-695-4640 (new enrollment)  
800-842-5075 (existing clients)  
[www.travelers.com/ct](http://www.travelers.com/ct)



# SHORT-TERM DISABILITY INSURANCE

Short-term disability insurance replaces a portion of income when you are unable to work due to a covered injury or illness. For more information about short-term disability options, contact the carriers listed below.

## COLONIAL LIFE

### Eligibility:

Employees are eligible to enroll on their first day of employment, provided they work at least 17.5 hours per week and meet the issue-age requirements of 17-69 years of age.

### Guaranteed Coverage:

New employees who enroll during the first 90 days of employment can obtain guaranteed coverage for up to 66 2/3% of income to a maximum of \$3,000 in monthly benefits.

### How To Enroll:

Call: 800-884-0689 or email [ColonialHR@Colcapitol.com](mailto:ColonialHR@Colcapitol.com)

On the web: [visityouville.com/StateofCT](http://visityouville.com/StateofCT)



## LINCOLN NATIONAL

### Eligibility:

Employees are eligible to enroll on their first day of employment, provided they work at least 17.5 hours per week.

### Coverage:

Employees can obtain guaranteed coverage (no health questions asked) up to \$1,250 per week, not to exceed 70% of the basic weekly gross income. The weekly short term disability benefit will be the amount selected when you enroll.

### How To Enroll:

Call: 866-858-1171.



# LONG-TERM DISABILITY INSURANCE

Long-term disability insurance replaces a portion of income when you are unable to work due to a covered injury or illness. For more information about long-term disability insurance, contact The Hartford.

## Eligibility:

Employees working at least 17.5 hours per week are eligible to enroll for coverage on their first day of employment.

## Guaranteed Coverage:

New employees who enroll during the first 60 days of employment can obtain guaranteed coverage. If you waive participation and choose to enroll after the 60-day period, you will be subject to evidence of insurability guidelines.

This coverage may be of interest to members of Tier II, Tier IIA, Tier III and those on the Hybrid Plan of the State Employee Retirement System, as they are not eligible for non-service related disability retirement benefits before completing 10 years of vesting service.

Long-Term Disability coverage delivers a percentage of your income each month for as long as you remain disabled, or until you reach your Social Security Full Retirement Age, whichever comes sooner. If your disability occurs at age 63 or later, your payments may be reduced. Benefits from this plan are tax free. Premium payments can be made via payroll deduction.

## How To Enroll:

Call The Hartford at 888-723-8583 or 203-634-2829

Email: [USICT.SCEVLTD@usi.biz](mailto:USICT.SCEVLTD@usi.biz)

On the web: [www.thehartford.com/benefits/SCEVLTD](http://www.thehartford.com/benefits/SCEVLTD)

# LONG-TERM CARE INSURANCE-(Discontinued)

Transamerica ceased offering new Long Term Care Insurance policies effective June 30, 2021. The company will be terminating the payroll deduction option for all current policy holders on or before December 31, 2021. Transamerica will be mailing current policy holders details about transition to direct billing.

## For existing TransAmerica policyholders:

Call: 800-582-2889

Email: [socltc@armltc.com](mailto:socltc@armltc.com)

On the web: [www.libertymutual.com/stateofct](http://www.libertymutual.com/stateofct)



# VOLUNTARY LIFE INSURANCE

## Dearborn National

Voluntary Life Insurance provides coverage up to \$500,000 for active employees and retirees. Premium rates vary, based on the coverage elected and age group in which the covered individual. If the insured passes away during the policy term, the death benefit is payable to the designated beneficiary.

### Eligibility:

You are eligible for Voluntary Life Insurance if you work at least 17.5 hours per week and are enrolled for Basic Group Life Insurance.

### Guaranteed Coverage:

New employees, under age 60, who enroll within the first 6 months of employment can obtain guaranteed coverage up to \$100,000 and up to \$30,000 for their spouse. Employees enrolling after this initial period are subject to evidence of insurability requirements.

### How To Enroll:

Contact a Dearborn National representative at 866-858-1171.



## Universal Life (Discontinued)

Voya ceased offering new Universal Life Insurance policies as of 12/31/2019. Payroll deduction will continue for policy holders that were effective as of 12/31/2019.

### Current Policy Holders may contact Voya

Phone 888-909-4274 ext. 1

Email: [services@ibsbeneflex.com](mailto:services@ibsbeneflex.com)

Death Claims: 800-537-5024 option #2



# IDENTITY THEFT PROTECTION

Norton LifeLock provides comprehensive all-in-one identity theft protection, credit monitoring device security, parental control, credit card and banking monitoring services that includes sending you alerts if they detect potential threat to your identity. Should you become a victim of identity theft, Norton LifeLock will work with you to resolve it.

## Eligibility:

Active employees are eligible for Norton LifeLock benefits using payroll deduction (excluding those paid on the Special Bi-Weekly pay cycle). State employees who retire or separate employment may transition or port the policy to a similar retail benefit with Norton LifeLock.

## How To Enroll:

Enroll through Norton LifeLock's Website: <http://stateofct.excelsoenroll.com>

For enrollment Assistance: Call Norton LifeLock by Phone: 844-698-8640, Option 2

## For Post-Enrollment Member Service:

Phone: 800-607-9174, M-F, 9 am - 7 pm (EST)

Email: [eb\\_service@nortonlifelock.com](mailto:eb_service@nortonlifelock.com)

## For Emergency After-hours Assistance:

Phone: 800-543-3562 (1800 LIFELOCK)

## For Pre-Enrollment Benefit Team or General Account Assistance:

Phone: 844 - 698 - 8640, Option 2

Email: [eb\\_service@nortonlifelock.com](mailto:eb_service@nortonlifelock.com)

