

2026
2027



SUPPLEMENTAL BENEFITS GUIDE

FOR STATE OF CONNECTICUT EMPLOYEES



Produced by the Office of the State Comptroller,
Administrator of the State of Connecticut Health Plan.

carecompass.ct.gov/supplementalbenefits

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What Are Supplemental Benefits?

Supplemental benefits are optional coverages employees can choose to support their health, finances, and future. Options include life insurance, FSAs, retirement savings, credit union access, and coverage for accidents and serious illnesses. These benefits help employees stay protected and prepared.

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 active employees through payroll deduction.

You can elect to participate in these benefits at any time, **but for certain insurance products, such as life insurance, 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 if you decide to enroll later.** See a summary of the benefits on the following pages.

Our Partners



Voluntary Retirement Plans

457 Plan

All state employees are eligible to enroll in the plan as of their first day of employment.

403(b) Plan

Employees of certain educational institutions are eligible to enroll in this plan as of their first day of employment. Enrollment in the 403(b) plan is limited to employees of the following agencies:

- University of Connecticut, including the University of Connecticut Health Center
- State Universities, including the Board of Regents
- Community-Technical Colleges, including the Board of Trustees
- Department of Higher Education
- Department of Education, including the Vocational-Technical High Schools
- Board of Academic Awards



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 on either a pre-tax basis or an after-tax (Roth) basis. The plans offer a wide variety of investment options and accept pre-tax funds (rollovers) from other 401(k), 403(b), and 457(b) governmental plans and traditional IRAs.

Enrollment

Enroll online at ctdcp.com: Register or log in to your account, click **Enroll Now** and follow the prompts. Alternatively, enrollment forms can be obtained through your online account or by contacting Empower. Additional assistance is available by calling 844-505-7283 or by scheduling a meeting with an Empower retirement counselor at ctdcp.com.

CSE Credit Union

The Connecticut State Employees Credit Union (CSE) is a member-owned, not-for-profit institution run strictly for the benefit of members. CSE profits are returned to members in the form of higher dividends on share accounts (savings), lower loan rates, the lowest possible fees, and many free services.

To become a member: Go to csecreditunion.com, click **Become a Member**, and then complete a membership application form.

Flexible Spending Plans

A Flexible Spending Account 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 save you money. The state offers three types of Flexible Spending Accounts, administered by Total Administrative Services Corporation (TASC). They can be reached at 888-698-1429 or cttasc.com.

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 \$3,400 per year. Medically necessary out-of-pocket medical expenses are eligible for reimbursement if they are consistent with IRS guidelines.

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 2026, the maximum contribution is \$7,500. For married individuals, the spouse must also work or be a full-time student. If you and your spouse are married but filing separate tax returns, the maximum contribution is \$3,750 per year. The minimum plan year contribution for DCAP is \$520.

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:

1. Within thirty-one (31) days of hire;
2. Within thirty-one (31) days of a change in family status; or
3. **The annual Open Enrollment period (October).**

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 of the preceding year's eligible expenses no later than March 31 of the following year. For MEDFLEX, you can carry over up to \$680 in unused funds to the following plan year. Amounts over \$680 that have not been claimed for eligible expenses by March 31 will be forfeited. Funds will also be forfeited for individuals who do not sign up for the upcoming year and who have unused funds of less than \$25 after March 31.**

Qualified Transportation Account (QTA)

The **transit account** allows you to use pre-tax dollars to pay eligible expenses for your regular, daily, direct commute from home to work, including transit and vanpools. The **parking account** covers the cost of parking at or near your work location. Employees working at least half-time (0.50 FTE-Full Time Equivalent) are eligible to enroll on their first day of employment. Maximum benefits for both transit and parking are \$340 per month.

Enrollment (for QTA only)

On the TASC enrollment form, select the parking account or the transit account. If you need both, then select them both. Your pay stub deductions will display "QTFTRN" if you elect a transit account and "QTFPRK" if you elect a parking account.

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. For example, for your enrollment or change to be effective for October, your QTA form must be received by September 1. Enrollment forms can be obtained from TASC.

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.



Find more information about the Flexible Spending Accounts at carecompass.ct.gov/supplementalbenefits/flexible-spending-plans.

Life Insurance

Group Life Insurance: Basic and Supplemental

Life insurance provides a payment to your beneficiary upon your death. The State of Connecticut offers Basic and Supplemental Group Life Insurance. 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 amount of coverage under the Basic Life Insurance plan is based on your annual salary and collective bargaining status.

Eligible employees who enroll in the Basic plan are also eligible to participate in a Supplemental Life Insurance plan, which provides more benefits than 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/group-life.

Eligibility

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 Supplemental Life Insurance requires participation in the Basic Life Insurance plan and either:

1. Coverage under a collective bargaining agreement that 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

When initially hired, or first eligible, you may request participation from your agency's Human Resources/Payroll benefits office. They will either direct you to your Core-CT eBenefits portal or provide you with a personalized enrollment form. If you waive participation or fail to enroll within 31 days of hire, you will be subject to evidence of insurability guidelines.

Voluntary Term Life Insurance

Unum Life Insurance Company

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

Find more information about voluntary life insurance on carecompass.ct.gov/supplementalbenefits/voluntary-life.

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 six months of employment can obtain guaranteed coverage up to \$100,000 for themselves and up to \$30,000 for their spouse. Employees enrolling after this initial period are subject to evidence of insurability requirements.

Enrollment

Contact Unum Life Insurance Company's enrollment representatives at 833-703-1967 and note employer code 1357722.

Please note: Colonial Life manages the telephonic enrollment center for Unum, which is why their name is mentioned in the HIPAA statement when you call.

Universal Life (Discontinued)

Voya/ReliaStar Life Insurance stopped offering new universal life insurance policies as of December 31, 2019.

Payroll deduction continued for policies that were in effect as of December 31, 2019.

Current policyholders may contact Voya/ReliaStar Life Insurance with questions:

Phone: 888-909-4274, ext. 1

Email: services@ibsbeneflex.com

Death claims: 800-537-5024, option 2

Whole Life Insurance

Whole Life Insurance provides financial support to your family in the event of your death. Coverage can include employees, spouses, and eligible children. For details, visit carecompass.ct.gov/supplementalbenefits/whole-life.

Eligibility

Active state employees are eligible for Voluntary Life Insurance if they work at least 17.5 hours per week and are enrolled in [Basic Group Life Insurance](#).

Enrollment

Online: [Register for the online portal](#), then enter your first and last name, the company identifier as "State of CT," the last 4 digits of your Social Security number (SSN), and your date of birth.

By Phone:* Contact Unum's enrollment representatives at 833-703-1967 and note employer code 1357722.

* Note: Colonial Life manages the telephonic enrollment center for Unum, which is why their name is mentioned in the HIPAA statement when you call.



Income Protection

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 or visit carecompass.ct.gov/supplementalbenefits/short-term-disability.

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 17-74 years of age.

Guaranteed Coverage

New employees who enroll **during the first 365 days of employment** can obtain guaranteed coverage for up to 60% of their salary to a maximum of \$4,000 in monthly disability benefits. This means you will not have to provide proof of good health and answer qualifying health questions to be eligible for the guaranteed coverage amount.

Employees enrolling **after their initial 365 days of employment** can still enroll; however, the guaranteed coverage is up to 60% of their salary to a maximum of \$500 in monthly disability benefits.

Employees can apply for coverage up to 60% of their salary up to a \$6,500 monthly disability benefit at any time with standard qualifying health questions.

Enrollment

A Colonial Life benefits counselor will answer questions about disability coverage and help you enroll. To request an appointment:

Call: 1-800-884-0689

Email: ColonialHR@Colcapitol.com.

Online: Visit learn.coloniallife.com/State-of-CT/p/1 and select **Learn More and Enroll with a Benefit Counselor**.

Lincoln National Short-Term Disability Insurance (Discontinued)

Lincoln National stopped offering Short-Term Disability Insurance policies as of July 31, 2024. If you were receiving a disability claim benefit from Lincoln National at that time, it continued without interruption.

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 or visit carecompass.ct.gov/supplementalbenefits/long-term-disability.

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 those enrolled in the State Employees 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.

Enrollment

For assistance, call The Hartford at 888-723-8583 or 203-634-2829, email USICT.SCEVLTD@usi.biz or use the mobile app. To access the mobile app, download "MyBenefits2GO" in the App Store, then enter R21157 to access State of Connecticut benefits.

Long-Term Care Insurance (Discontinued)

Transamerica stopped offering new Long-Term Care Insurance policies effective June 30, 2021, and terminated payroll deduction for all current policyholders on December 31, 2021.

Existing policyholders were transitioned to direct billing.

For existing Transamerica policyholders:

Call: 800-338-0257

For existing Unum policyholders:

Call: 833-216-0019

Everyday Savings

Pet Insurance

Nationwide® pet insurance provides coverage for veterinary expenses related to accidents, illnesses, wellness, and more.* Policies are available for dogs, cats, birds, reptiles, and other exotic pets.

To view rates, coverage, and FAQs, visit carecompass.ct.gov/supplementalbenefits/pet-insurance.

Eligibility

Available to employees working 17.5 or more hours per week, retirees, and spouses.

Enrollment

Visit partnersolutions.nationwide.com/pet/ctgov to enroll. You may need your name, address, phone number, email address, names of your pet(s), and pet species (canine, feline, etc.) to complete your enrollment.**

Once enrolled, download the Nationwide mobile app for convenient support and coverage information.

Need more help? Contact Nationwide at 877-738-7874.

* Some exclusions may apply. Certain coverage may be excluded due to preexisting conditions. See policy documents for a complete list of exclusions and any annual limits that may apply. Plans may not be available in all states. Policy eligibility may vary.

** Applications approved between the 1st and the 15th of the month become effective on the 1st of the following month. Applications approved from the 16th through the end of the month become effective on the 1st of the following month. Example: May 1 approval = June 1 effective date; May 16 approval = July 1 effective date.

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. For more information, visit carecompass.ct.gov/supplementalbenefits/home-auto.

Eligibility

Available to employees working 17.5 or more hours per week, retirees, and spouses.

Enrollment

The state has selected three vendors to offer auto, home, and personal liability umbrella insurance. You can contact agents at the numbers to the right 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.

Identity Theft Protection

Norton LifeLock provides comprehensive all-in-one identity theft protection, credit monitoring, device security, parental control, and credit card and banking monitoring services, which includes sending alerts if a potential threat to your identity is detected. Should you become a victim of identity theft, Norton LifeLock will work with you to resolve it. For more information, visit carecompass.ct.gov/supplementalbenefits/identity-theft-protection.

Eligibility

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

Enrollment

Enroll through Norton LifeLock's website: biz.gendigital.com/connecticut.

For enrollment assistance: Call Norton LifeLock by phone at 844-698-8640, option 3.

For general benefit assistance:

Phone: 800-607-9174

Email: eb_service@nortonlifelock.com

Liberty Mutual Insurance

Phone: 888-257-4889

libertymutual.com/stateofct

Farmers Insurance (Formerly MetLife)

Phone: 800-438-6381

myautohome.farmers.com

Travelers

Phone:

888-915-7660 (quotes and policy application)

800-842-5075 (policyholders)

travelers.com/ctemp