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# SUPPLEMENTAL BENEFITS GUIDE

## FOR STATE OF CONNECTICUT EMPLOYEES



Produced by THE OFFICE *of the* STATE COMPTROLLER

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[carecompass.ct.gov/supplementalbenefits](http://carecompass.ct.gov/supplementalbenefits)

# TABLE OF CONTENTS

## GROUP LIFE INSURANCE

1. Group Life Insurance

## VOLUNTARY RETIREMENT PLANS AND CREDIT UNIONS

2. 457
2. 403(b)
2. CSE Credit Union

## FLEXIBLE SPENDING ACCOUNTS (FSA)

3. Medical Flexible Spending Account
3. Dependent Care Program
3. Qualified Transportation Account

## SUPPLEMENTAL BENEFITS PROGRAM

4. Program Description
5. Home and Auto Insurance
6. Short-Term Disability
7. Long-Term Disability
7. Long-Term Care Insurance
8. Voluntary Life Insurance
9. Identity Theft Protection

### 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 or serious illnesses. These benefits help employees stay protected and prepared.

# 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 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 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](http://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

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 RETIREMENT PLANS AND CREDIT UNION

## 457 Plan Eligibility:

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

## 403(b) Plan Eligibility:

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

## How to Enroll:

Enroll online at [www.ctdcp.com](http://www.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 [www.ctdcp.com](http://www.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 [www.csecreditunion.com](http://www.csecreditunion.com), then click on “Become a Member”, and complete a membership application form.

## 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.

# 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 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 [www.cttasc.com](http://www.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 \$3,200 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 2024, the maximum contribution is \$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 is \$2,500 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 \$640 in unused funds to the following plan year. Amounts over \$640 that have not been claimed for eligible expenses by March 31 will be forfeited. For individuals that do not sign up for upcoming year, and have unused funds less than \$25 by March 31 will also have funds 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 \$315 per month.

### Enrollment (for QTA only)

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.

# 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



# 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.

## Enrollment

The state has selected three vendors to offer auto, 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 Co.  
Phone: (888) 257-4889  
[www.libertymutual.com/stateofct](http://www.libertymutual.com/stateofct)

## FARMERS INSURANCE (FORMALLY 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 17-74 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.

### How To Enroll:

A Colonial Life benefits counselor will answer questions about disability coverage and help you enroll. To request your brief appointment, call 1-800-884-0689, email [ColonialHR@Colcapitol.com](mailto:ColonialHR@Colcapitol.com).

On the web: Visit [learn.coloniallife.com/State-of-CT/p/1](http://learn.coloniallife.com/State-of-CT/p/1) and click the Learn More and Enroll with a Benefit Counselor tab.

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**LINCOLN NATIONAL POLICIES ARE TERMINATING 7/31/2024. THE LAST PAYROLL DEDUCTION WILL BE 7/26/2024.**

Anyone currently receiving a disability claim benefit from Lincoln will continue to do so without interruption. Interested employees may now enroll in a short-term disability benefit with Colonial Life, which will accept all participants without medical review. Colonial Life is offering a credit for time insured to all current Lincoln participants, waiving any normally required waiting periods or pre-existing condition clauses.

For more information, please contact [OSC.EBU@CT.GOV](mailto:OSC.EBU@CT.GOV).

# 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 below.

## **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 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) 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 ceased offering new Long Term Care Insurance policies effective June 30, 2021 and terminated payroll deduction for all current policy holders on December 31, 2021. Existing policy holders were transitioned to direct billing.

## **For existing Transamerica policyholders:**

Call: 800-338-0257

## **For existing UNUM policyholders:**

Call: 833-216 -0019

# VOLUNTARY 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 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.

### **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 (see page 1).

### **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 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 ceased offering new Universal Life Insurance policies as of 12/31/2019.

Payroll deduction continued for policies that were in effect as of 12/31/2019.

### **Currency Policy Holders may contact Voya/ReliaStar Life Insurance**

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, 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.

## **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 to a similar retail benefit with Norton LifeLock.

## **How To Enroll:**

Enroll through Norton LifeLock's Website: [stateofct.excelsiorenroll.com](http://stateofct.excelsiorenroll.com)

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

## **For general Benefit Assistance:**

Phone: 800-607-9174

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