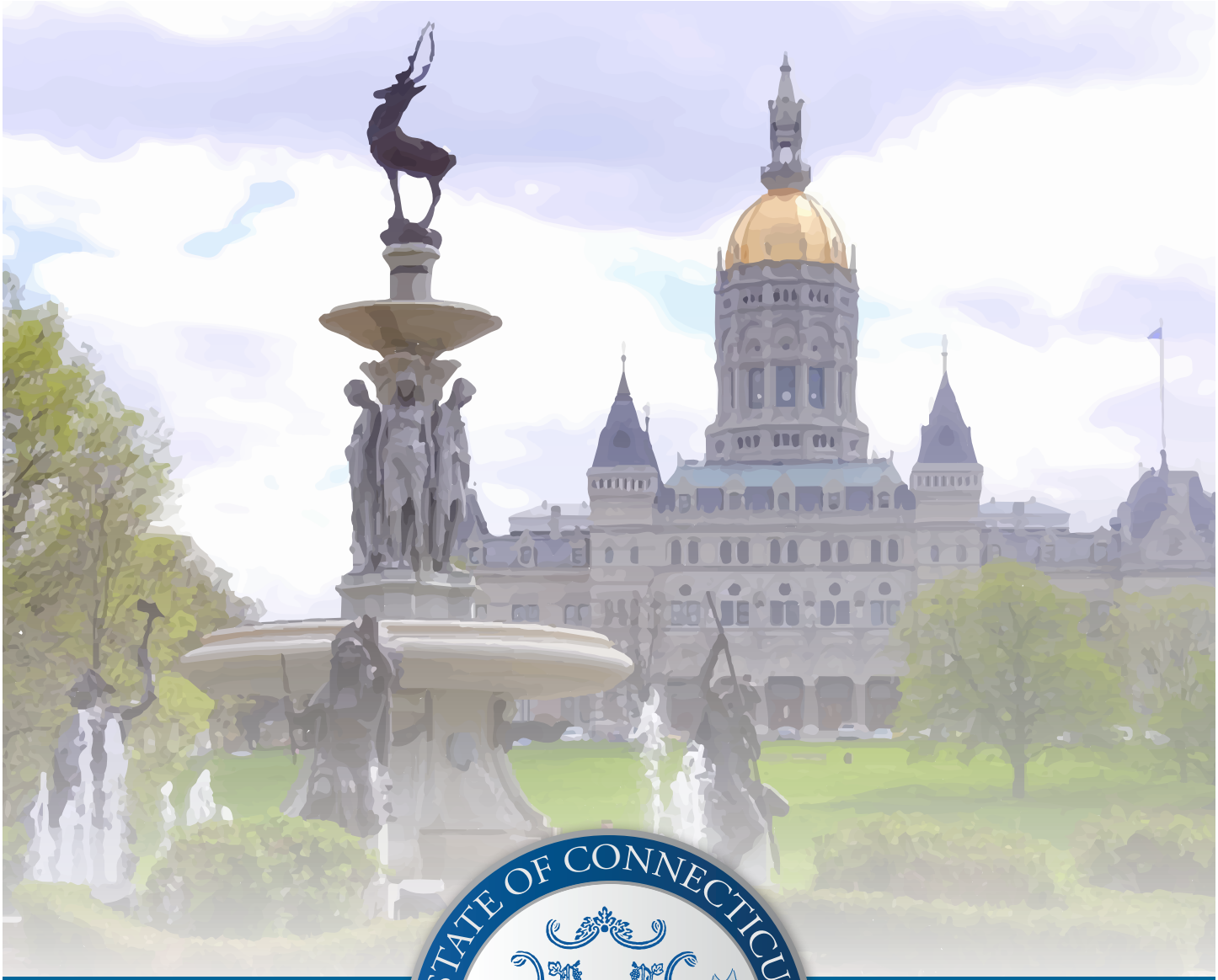

State of Connecticut
Employee Benefits

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 long-term care and disability 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,

Kevin Lembo
State Comptroller

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HEALTH AND DENTAL INSURANCE

Health Care Options

The state offers several medical and dental coverage options. The Health Care Options planner, available in the "Employee Resources" area of the Office of the State Comptroller's web site, **www.osc.ct.gov**, provides detailed information 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 the "Employee Resources" link at **www.osc.ct.gov** where you can 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 universal and 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. While this particular Group Life Insurance supplemental plan requires enrollment in the basic plan, there are additional life insurance options available to you. Those additional life insurance options are outlined on page 9.

For more information about both the basic and supplemental Group Life Insurance plans, visit: **www.osc.ct.gov/empret/grouplife/contents.htm**

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 are eligible to enroll in the plan on their first day of employment, provided they are age 18 or over. The minimum contribution is $20 per pay period.

403(b) Plan Eligibility:

Employees are eligible to enroll in this plan on their first day of employment, provided they are age 18 or over. The minimum contribution is $200 annually, which equals $8 per pay period. 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:

Enrollment into either plan is open all year. ING representatives can assist you in completing an enrollment form and discuss the investment options available to you. You may also obtain an enrollment form online at **www.CTDCP.com** or call (800) 784-6386 - option 4.

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**

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. The maximum deduction is $5,000 per year. 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 per year.

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 $2,500 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:

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 for eligible plan year expense no later than March 31 of the following year. For MEDFLEX you can carry over up to $500 in unused funds to the following plan year. Unused funds over $500 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.

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. 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 PBS.

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 and decide to enroll later, you may be subject to evidence of insurability guidelines.** See a summary of the benefits on the following pages.

OUR PARTNERS

Colonial Life

Lincoln Financial Group®

Dearborn National®

ING

THE HARTFORD

TRANSAMERICA LIFE INSURANCE COMPANY

Liberty Mutual. INSURANCE

MetLife®

TRAVELERS

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 full-time, active employees working 17.5 or more hours per week, retirees and spouses[1].

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 you 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

METLIFE

MetLife
Phone: (800)438-6381

TRAVELERS

Travelers
Phone: (888) 695-4640 (new enrollment)
(800) 842-5075 (existing clients)
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 1-800-884-0689 or email **ColonialHR@Colcapitol.com**

On the web:
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:
New employees who enroll during the first 30 days of employment, can obtain guaranteed coverage. Your weekly short-term disability benefit will be the amount selected when you enroll. The maximum benefit is $1,250 per week, not to exceed 70% of your basic weekly income. The carrier is offering guaranteed coverage to all employees who enroll (or increase coverage) during calendar year 2013.

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 below.

Eligibility:

Employees work at least 30 hours per week are eligible to enroll for coverage on their first day of employment.

Guaranteed Coverage:

New employees who enroll during the first 31 days of employment can obtain guaranteed coverage. If you waive participation and choose to enroll after the 31-day period, you will be subject to evidence of insurability guidelines.

This 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 covered by non-service connected disability 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 Normal 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 or email **USICT.SCEVLTD@usi.biz**.
On the web: **www.thehartford.com/benefits/SCEVLTD**

LONG-TERM CARE INSURANCE

Long-term care insurance helps pay for extended care, primarily in your home or in the community that is not covered by health insurance, Medicare or Medicaid. For more information about long-term care insurance, contact TransAmerica below.

Eligibility:

- All employees with six months or more of state employment who are between the ages of 18 and 79, working at least 17.5 hours per week.
- Retirees under age 79
- Eligible family members (spouses/partners, parents, parents-in-law, step-parents, grandparents, grandparents-in-law, and adult children)

How To Enroll:

- Upon completing six months of service, employees will have a 30-day period to apply for coverage under the carrier's simplified underwriting program. After the 30-day eligibility period has passed, all applicants will to required to answer additional medical questions.
- Contact an authorized Long-Term Care Insurance enroller at 800-582-2889 or email TransAmerica at **socltc@armltc.com**. On the web: **www.myctltci.com** or **www.armltci.com/ltcbenefit**

UNIVERSAL LIFE INSURANCE

Universal life insurance is a form of permanent insurance, which combines a death benefit with a savings feature. A universal life policy can be designed to remain in force until age 100.

ING Employee Benefits Universal Life Insurance policy offers you tax-deferred cash value accumulation. Premier Universal Life Insurance offers a variety of options to keep your family covered.

Eligibility:

Available to full-time, active employees working 17.5 or more hours per week, spouses, children and grandchildren.

How To Enroll:

Contact an ING Employee Benefits representative at 888-909-4274.

TERM LIFE INSURANCE

Term life insurance provides coverage at a fixed premium for a specific time period, usually 10, 20 or 30 years. At the expiration of the stated term, the policy expires. If the insured dies during the policy term, the death benefit will be paid to the beneficiary.

Dearborn National

Phone: 866-858-1171

Eligibility:

You are eligible for Voluntary Term Life insurance if you work at least 17.5 hours per week and are enrolled for Basic Group Term Life insurance. **If you are eligible and you do not apply during the initial enrollment period or within 31 days of your eligibility date, you must wait until the next annual enrollment period to elect this benefit.**

How To Enroll:

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