

## FULL-TIME NEW HIRE BENEFITS ENROLLMENT CHECKLIST

NAME: \_\_\_\_\_

Employee ID #: \_\_\_\_\_

### Congratulations!

**You are eligible for benefits on the 1<sup>st</sup> of the month following 30-days from your date of Full-Time (FT) hire.**

Examples:

FT date of hire: 11/18/2021      Eligible for Benefits on: 01/01/2022

FT date of hire: 12/02/2021      Eligible for Benefits on: 02/02/2022

✓ Your date of hire was: \_\_\_\_\_ Your benefits will be effective on: \_\_\_\_\_

**NOTE:** *All benefits information can be found on the DRBA Benefits Portal which is an internet site and easily accessible from your home or office. Just type "[drba.myben.site](http://drba.myben.site)" into your internet browser to visit the site. You should bookmark the DRBA Benefits website so you can visit the site to research all your benefits questions at any time, 24/7.*

✓ I have visited the *DRBA Benefits Portal* and found information and instructions on how to enroll. \_\_\_\_\_

### CORE BENEFITS:

- 1) **You will enroll in the core health and welfare benefit plans** such as health, dental, vision, and life insurance plans **through the *Employee Self Service (ESS) website*** on the DRBA intranet. **You can link to *ESS directly from the DRBA Benefits Portal*.** Once you have submitted your new hire elections you may not change your elections until the next annual enrollment unless you experience a Qualified Event as explained on the Benefits Portal under Eligibility.

Before you enroll through ESS, you should review the ***DRBA Employee Self Services Online Guide*** for instructions on how to navigate the ESS intranet site and enroll in your benefits for the first time or during annual open enrollment. ***You can access the ESS Online Guide directly from the DRBA Benefits Portal.***

✓ I have reviewed the *ESS Online Guide* and understand the instructions for *Benefits Enrollment*. \_\_\_\_\_

Before you enroll in your core benefits, you should review the ***Benefits Overview*** that was emailed to you from the Benefits Office so you know what options are offered through the DRBA, what contributions are required for certain coverages, the requirements to cover your eligible dependents in health, dental, and vision plans and, when you may change your new hire elections prior to the next annual enrollment, i.e., Qualifying Event.

✓ I have reviewed the *Benefits Overview* and understand the benefits options available to me. \_\_\_\_\_

- ✓ I have entered my benefits elections in ESS and completed my enrollment by clicking "Submit Choices". \_\_\_\_\_
- **Form Required: If you *Waive either Health coverage and/or Dental coverage***, you must submit the ***Opt-Out Incentive Election form*** to the Benefits Office to qualify to receive the opt-out payroll credits. You must also provide a copy of your other medical plan ID card **prior to your benefits effective date**. ***You can download the Opt-Out Incentive form directly from the DRBA Benefits Portal.***
  - **Form Required: If you *add a dependent to a health, dental, and/or vision plan***, you must complete a ***Certification of Dependent Status form*** for EACH dependent and submit the form(s) to the Benefits Office **prior to your benefits effective date**. ***You can download the Dependent Certification form directly from the DRBA Benefits Portal.***
- ✓ I have provided the Forms Required, if applicable, to the Benefits Office in New Castle. \_\_\_\_\_

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### **Wellness Points:**

If you enroll in a DRBA Health plan, ***you are eligible to earn credits in your pay next year to offset what you must contribute for the health plan.*** You should read the ***DRBA Wellness Points Program Guide*** so you will know what wellness activities are required to earn points, the timeline to complete the wellness activities to earn points, and how the points convert to credits in next year's pay. ***You can access the Wellness Points Program Guide directly from the DRBA Benefits Portal under Health & Wellness.***

- ✓ I have reviewed the ***Wellness Program Guide*** and understand how to earn points under the program and qualify for pay credits in next year's pay.

### **RETIREMENT PLANS:**

- 2) In addition to core benefits, ***you will enroll in the mandatory DRBA Defined Contribution 401(a) and the Voluntary 457(b) Deferred Compensation Plans*** directly on the ***Voya website***. ***You can link to the Voya site directly from the DRBA Benefits Portal.***

Before you enroll in the Voya plans, be advised that the DRBA provides you with *three (3) Retirement Plans* that will help you prepare for your future financial security. You should review the ***Retirement Plan Highlights*** presentation so you will know which plans require mandatory participation versus voluntary participation, which include a matching contribution from DRBA, and other provisions of each plan. ***You can access the Retirement Plan Highlights directly from the DRBA Benefits Portal under Retirement Plans.***

- ✓ I have reviewed the ***Retirement Plans Highlights*** and understand the options available to me.
- ✓ I understand that I am required to contribute 3% of my base pay to the ***DRBA Employees' Retirement Plan ("the Pension Plan")***.
- ✓ I understand that I am required to contribute 2% of my base pay to the ***DRBA Employees' Defined Contribution Plan ("the 401(a) Plan")***, and that DRBA will match my contribution at 100%. I understand that my contributions will be deposited to the Target Date Fund closest to my 65<sup>th</sup> birthday ("the default fund). I understand that I cannot change my contribution to the 401(a) Plan. But I can change my investment options at any time; investment changes will become effective on the 1<sup>st</sup> of the month following the date the change is submitted.
- ✓ I understand that I can voluntarily elect to contribute to the ***DRBA Employees' Section 125 Deferred Compensation Plan ("the 457(b) Plan")***. I understand that the DRBA will match 100% of my deferred funds to the 457(b) Plan up to 2% of my base pay and the match will be deposited to my 401(a) Plan account. I understand that my deferred savings will be deposited to the Target Date Fund closest to my 65<sup>th</sup> birthday ("the default fund) but I can change my investment options at any time. I also understand that I can change my % or \$\$ contribution to the 457(b) Plan at any time; changes will become effective on the 1<sup>st</sup> of the month following the date the deferred contribution change is submitted.

**NOTE:** You will receive a call from the ***DRBA Voya Financial Advisor, Kevin Meserve***, prior to your effective date. The Advisor will be able to discuss your financial goals and the options and funds under the DRBA plans that can help you to reach those goals. You can also contact Kevin directly at [kevin.meserve@voyafa.com](mailto:kevin.meserve@voyafa.com) or (215) 539-0317.

- ✓ I talked with the Voya Financial Advisor.

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### **VOLUNTARY PLANS (through Payroll Deductions):**

- 3) In addition to the benefits noted above, the DRBA *also offers other Voluntary Benefit Plans* through the convenience of payroll deductions. You can find information on each of the voluntary plans *on the DRBA Benefits Portal under Other Valuable Benefits* so you will know what voluntary benefits are offered, how to contact the plan providers to obtain quotes and enroll in those plans, if desired.
- ✓ I have reviewed the *Other Valuable Benefits included on the Benefits Portal* and understand how to obtain a quote and enroll in the plans. [REDACTED]

**NOTE:** You will receive a call from the *Unum Voluntary Plans Enrollment Agent, Robert (Bob) Roth*, prior to your effective date. The Agent will be able to discuss your financial security, current and in the future, and explain affordable coverage available through Unum Insurance Company that is available in addition to DRBA's core benefits. You can also contact Bob directly at [bob.roth@colonialdemd.com](mailto:bob.roth@colonialdemd.com) or (302) 235-3088, ext. 5.

*~As a new hire starting to accrue sick time, you should review the Individual Short Term Disability plan through Unum and obtain a quote.~*

- ✓ I talked with the Unum Voluntary Plans Enrollment Agent. [REDACTED]

We hope that you find the materials that have been emailed to you and the resources and instructions included on the DRBA Benefits Portal helpful and easy to follow. ***There will also be an opportunity for you to discuss any benefits questions you still have during the New Hire Orientation.***

In addition, you can email or call the Benefits Office with questions you cannot answer by visiting the DRBA Benefits Portal or visiting the plan providers websites or calling customer service. ***You can find phone numbers and website links to all the DRBA Benefits providers directly on the DRBA Benefits Portal under Resources & FAQs.***

***Welcome to the Delaware River and Bay Authority family!***

***Toni deYoung***

Pension & Benefits Manager

[toni.deyoung@drba.net](mailto:toni.deyoung@drba.net)

(302) 571-6392

***Lacey Frey***

HR Administrator – Pension & Benefits

[lacey.frey@drba.net](mailto:lacey.frey@drba.net)

(302) 571-6470