

Welcome to New Castle County



Learn about your benefit options

As a new employee of New Castle County, you have the opportunity for a personal benefit consultation to learn about the voluntary benefits available to you. Speak with a Benefit Counselor from Employee Family Protection (EFP) and sign up for the coverage that is best for you.

Unum Whole Life Insurance

Whole Life Insurance can pay money to your family if you die. It can help them with basic living expenses, final arrangements, tuition and more. But, it provides much more than a death benefit - it can also build cash value that you can use while you are living. And you can keep your Whole Life coverage after you retire, making it a complement to Term Life Insurance.

Unum Accident Insurance

Accident Insurance can pay money directly to you if you get hurt and need medical attention. The amount is based on your specific injury and treatment. It covers things like ER treatment, fractures, stitches and more. You can use the money however you choose. A benefit for qualified health screening tests is also included.

Unum Critical Illness Insurance

Critical Illness Insurance can pay money directly to you if you're diagnosed with a covered serious health condition. You can use the lump-sum payment to help with co-pays and deductibles — or any of your other expenses. Your children are automatically covered and your spouse can also get coverage. A benefit for qualified health screening tests is also included.

Unum Short Term Disability Insurance

Short Term Disability Insurance replaces part of your monthly income if you can't work because of a covered injury, illness or childbirth. How long you can receive benefits will depend on your plan and how long you're disabled.

Unum Hospital Insurance

Hospital Insurance can pay you a benefit when you're admitted to the hospital for a covered injury or illness. It can help with the out-of-pocket expenses medical insurance may not cover, such as co-pays and deductibles. You decide how to spend the money. Coverage is also available for your spouse and children.

Unum Long Term Disability Insurance

Long Term Disability Insurance replaces part of your income if you are sick or injured for an extended period of time. It can pay a monthly benefit as long as you're considered disabled, according to your policy. These benefit payments could be reduced if you're also receiving other replacement income — such as Social Security Disability Insurance.

Employees are encouraged to speak with a Benefit Counselor by calling the EFP Benefit Service Center. You must either speak with a counselor or utilize self-serve to elect or waive the voluntary coverage before your benefits will be finalized by NCCDE.

Schedule your appointment at www.EFPnow.com/NCCDE.

Call the Benefit Service Center during your appointment, **855-938-1329**, Monday - Friday, 8am to 7pm EST

