

### **BENEFITS/SERVICES AVAILABLE**

#### **ENROLLMENT DEADLINE**

The Benefit Enrollment Packet must be completed and <u>returned as soon as possible but no later than</u> 30 days from pre-employment date. If enrollment forms and documents are not signed and returned to your Benefit Representative within 30 days, benefits will be "waived" in accordance with State of Delaware Eligibility and Enrollment Rules.

#### **STATE OF DELAWARE BENEFITS**

For more information on the below benefits/services, visit the Statewide Benefits Office website: <a href="https://dhr.delaware.gov/benefits/">https://dhr.delaware.gov/benefits/</a> and select DOE, K12, DTCC & DCU Employees Group

<u>Medical Insurance with Prescription</u> – Aetna or Highmark: The State of Delaware provides a state share for permanent employees working 30 hours or more per week, after 3 months of service. The District will pay a medical stipend (flex credit) starting the first day of the month following the hire date based on negotiated contractual agreements. **Prescription coverage** through CVS Caremark is automatic with your Aetna or Highmark Health Plans at no extra cost.

<u>Contributory Pension Plan</u> – State Pension Plan provides Service and Vested Pensions. Employees become vested after completing 10 years of State of Delaware service. Employees are required to contribute 5% of earnings above \$6,000.00 annually.

<u>State Disability Insurance</u> – The Hartford: Short-term and Long-term benefits provided by the State at no cost to the employee.

<u>State Group Life Insurance</u> – <u>Securian Life Insurance</u>: Employees can purchase 1x to 6x annual salary. Eligible <u>after 3 months</u> of service. Dependent insurance is also available. Rates vary based on age and coverage elections.

<u>Supplemental Insurance</u> – Securian Life Insurance: Accident Insurance and Critical Illness Insurance are options available to employees. Rates vary based on age and coverage elections. Must apply during 90-day initial eligibility period.

<u>457(b) State Deferred Compensation Plan</u> – Voya: A State sponsored retirement savings plan available to all pension-eligible employees. There are no age or length of service requirements.

<u>Flexible Spending Account</u> – **ASI Flex**: Two distinct flexible spending account (FSA) options for benefiteligible State of Delaware employees: **Health Care FSA** qualified expenses include medical, dental, vision and prescriptions for you & your dependents. **Dependent Care FSA** qualified expenses include care for the protection and well-being of a child (under age 13) or elder dependent while you work. Benefit eligible employees may enroll after completing the **initial waiting period of 90 days**.

There are many other benefits available to employees through the State of Delaware. Please access their website for additional benefits and services at https://dhr.delaware.gov/benefits/.



### **BENEFITS/SERVICES AVAILABLE**

#### **CHRISTINA SCHOOL DISTRICT - LOCAL BENEFITS**

For more information on the below benefits/services, visit: <a href="https://www.christinak12.org/benefits">https://www.christinak12.org/benefits</a>

<u>Dental Insurance</u> – Cigna: Coverage pays benefits for many preventive and corrective dental services for the employee and eligible dependents. There are two (2) plan options available. Your member number is 000 + Your Employee ID #.

<u>Vision Insurance</u> – Vision Benefits of America (VBA): Coverage pays for services such as exams, lenses, frames and contacts for the employee and eligible dependents. Your member number is 000 + Your Employee ID #.

<u>Group Life/Accidental Death & Dismemberment Insurance</u> – <u>Prudential Life Insurance</u>: Covers only the employee for an amount up to 2x the annual salary (up to age 65). Coverage amount decreases after 65 years of age.

<u>Group Long Term Disability Insurance</u> – Hartford: Enhances State long-term disability plan by providing the employee with a 6 2/3% buy-up option, after meeting the 182-day elimination period and approval.

<u>403(b) TSA Retirement Plan</u> – Voya: a voluntary plan available to all employees working in a public school, charter school, DTCC, DSU and the Dept. of Education regardless of pension eligibility. There are no age or length of service requirements.

#### **OTHER SERVICES OFFERED**

<u>Credit Union</u> – New Castle County School Employees Federal Credit Union: Located at 113 W 6th St, New Castle, DE 19720. Checking/Savings accounts, reduced rate interest loans, Visa Credit Card Accounts, Vacation/Christmas Club Accounts and many more. Additional information available at <a href="https://www.edufcu.org/">https://www.edufcu.org/</a> or by phone at 302-613-5330.

#### **DEPENDENT ELIGIBILITY/AGE LIMITS**

An employee's dependent (son, daughter, stepchild and/or adopted child) is eligible for Medical/Express Scripts Prescription, Dental, and Vision coverage through the end of the month age 26 is reached.



Together, Educating Every Student for Excellence

Effective Date:	
(For office use Only)	

## **Benefit Enrollment and Change Form**

This form MUST be completed, signed, dated, and returned within 30 days. If no election is made, benefits will be WAIVED.

Empl	oyee Name	Employee ID#	Social Security #	Date of Birth
Phone #	Street Ad	dress	City, Sta	ate Zip
Email Address (Print Clearly)				
	SPOUSAL COORDINA	ATION OF BENEFITS FOR	HEALTH COVERAGE	
ls your spouse a <b>STATE</b>	<b>OF DELAWARE</b> Employee or P	ensioner? (If <u>yes</u> , comple	ete)	
Spouse's Name:		Spouse's SSN: _		
Agency Name:		Spouse's Birth	Date:	
	COVERAGE ELE	CTION EVENT (Circle On	e)	
ADD COVERAGE	New Hire	Marriage	Birth/Adoption/	Change in
DROP COVERAGE	Divorce	Change in	Guardian  Death	Employment *Other
DROP COVERAGE		Employment	Deatii	(Explain Below)
,	*			
		HEALTH INSURANCE		
Check One Plan Type	Highmark DE  Comprehensive PPO	Aetna <b>HMO</b>	Aetna <b>CDH Gold</b>	Highmark DE First State Basic
Check One Coverage Type	Employee	Employee & Spouse	Employee & Child(ren)	Family
DECLINE MEDIC	AL COVERAGE		or consequency	
		DENTAL INSURANCE		
Check One Plan Type	Plan A	Plan B		
Check One Coverage Type	Employee	Employee & Spouse	Employee & Child(ren)	Family
DECLINE DENTA	L COVERAGE		<u> </u>	
o		VISION INSURANCE	10	
Check One Coverage Type	Employee	Employee & Spouse	Employee & Child(ren)	Family
DECLINE VISION	I COVERAGE			
District Life/AD&I	O Insurance (Check One)	1	LTD Supplemental Di	sability (Check One)
Enroll	Decline Coverage	1	Enroll	Decline Coverage
		4		

Additional Information: <a href="https://www.christinak12.org/benefits">https://www.christinak12.org/benefits</a>
<a href="mailto:Questions: CSDPayrollBenefits@christina.k12.de.us">https://www.christinak12.org/benefits</a>
<a href="mailto:Questions: CSDPayrollBenefits@christina.k12.de.us">https://www.christinak12.org/benefits</a>

If enrolling in the <u>Aetna HMO Medical Plan</u>, include the Primary Care Physician's ID number for yourself and each covered family member.

Search for the PCP ID# at this website: https://dhr.delaware.gov/benefits/medical/aetna/doc-find.shtml

Dependent Information										
Dependent Name(s)	A-Add, D- Drop	Social Security #	Birth Date		M-Medical, D-Dental, V-Vision (Select Coverage)		D-Dental,		Relationship EE-Employee Sp-Spouse D-Daughter	PCP ID# (Aetna HMO Only)
				M D V		٧	S-Son			
Donond	onts Ago Oi	ut - End of the month that	t ago 26 is roa	chod						

Dependents Age Out - End of the month that age 26 is reached

# IF ADDING A SPOUSE, PROVIDE A COPY OF YOUR MARRIAGE CERTIFICATE/CIVIL UNION CERTIFICATE AND A LEGIBLE COPY OF THE SPOUSE'S SOCIAL SECURITY CARD.

If adding a spouse to Medical, employee must read the Spousal Coordination of Benefits policy and submit an online Spousal Coordination of Benefits form as outlined in your packet on the Coordination of Benefits Information Sheet.

# IF ADDING A DEPENDENT CHILD(REN), PROVIDE A COPY OF THE BIRTH CERTIFICATE AND A LEGIBLE COPY OF THE SOCIAL SECURITY CARD FOR EACH DEPENDENT.

If covering a Dependent Child (to age 26), employee must read the Dependent Coordination of Benefits Policy and submit a Dependent Coordination of Benefits form (if applicable) as outlined in your packet on the Coordination of Benefits Information Sheet.

#### **CERTIFICATION** (must sign and date)

By my signature below, I hereby certify that the benefit elections I have made on this form are the benefit elections I have chosen, and that I have completed the required forms necessary to enroll. I understand that by completing and signing the required forms, I am making a binding election regarding my benefits for the current plan year unless I have a permissible status change as defined by the Internal Revenue Service or I terminate my employment with the State of Delaware. I understand and agree my regular pay will be reduced by the required contribution amount for the benefit options I have elected. I understand if employment ends I am eligible to continue District Life Insurance by contacting the insurance carrier within 30 days of termination date for conversion to an individual coverage.

Employee Signature:	 Date

Additional Information: <a href="https://www.christinak12.org/benefits">https://www.christinak12.org/benefits</a>
<a href="mailto:Questions: CSDPayrollBenefits@christina.k12.de.us">https://www.christinak12.org/benefits</a>
<a href="mailto:Questions: CSDPayrollBenefits@christina.k12.de.us">https://www.christinak12.org/benefits</a>



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Employee	e Ivaille	Social Security # Date of Bir						
Phone #	Street Address		City, St	tate Zip				
Primary Beneficiary(ies)	: (if additional beneficiaries a							
Name:		Date of Birtl						
Street Address:		City, State 2						
Social Security Number:		Relationship	<b>):</b>					
Name:		Date of Birtl	1:					
Street Address:		City, State 2	lip:					
Social Security Number:		Relationship	<b>):</b>					
Name:		Date of Birtl	1:					
Street Address:		City, State 2						
Social Security Number:		Relationship:						
Contingent Beneficiary(i	es): (if additional beneficiari	es are needed, s	ee reverse side)					
Name:		Date of Birtl	1:					
Street Address:		City, State Zip:						
Social Security Number:		Relationship:						
Name:		Date of Birtl	١٠					
Street Address:		City, State 2						
Social Security Number:		Relationship:						
,								
Name:		Date of Birtl	ո։					
Street Address:		City, State 2	Lip:					
Social Security Number:		Relationship	):					
Benefits that may be payable at th primary beneficiary(ies) is disqualibeneficiary(ies). If <b>all</b> primary beneficiary(ies) listed above. If no beneficiary designation with the maright is reserved to revoke this designation.	fied or dies before me, his/her peficiaries are disqualified or die beneficiary survives, payment sloot recent date, in good form a	percentage of this pefore me, benefi hall be made in ac nd properly signe	benefit will be paid to the ts may be payable in equal cordance with the terms of the constitutes the only effect time by filing a new Designary.	e remaining primary Il shares to the contingent of the policy. The ective designation. The				
Employee Signature:			Date:					

# **DESIGNATION/CHANGE OF BENEFICIARY FORM CONT.**Local Life Insurance

Primary Beneficiary(ies): Page 2		
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationship:	
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationship:	
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationship:	
Contingent Beneficiary(ies): Page 2		
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationship:	
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationship:	
Name:	Date of Birth:	
Street Address:	City, State Zip:	
Social Security Number:	Relationshin:	



# STATE OF DELAWARE OFFICE OF PENSIONS

# ACTUARIAL FORM (New Hire Only)

#### PLEASE COMPLETE AND RETURN FORM TO THE OFFICE OF PENSIONS

PERSONAL DATA (please prin	it)					
Name:				_SSN:		
(Last Name, First Name)		(Maiden Name)	)			
Address:			Phone Nu	ımber:		
Email Address:			D	ate of Birt	h:	
Gender: Female ☐ Mai	le □ M	Marital Status:	Married	Single	□ Widow	
EMPLOYMENT DATA						
Current Organization:						
Department ID:		Date of	Hire with Or	ganization	n:	
Plan: (check one) ☐ Stat		☐ State Police ☐ C/M Police/Fire	□ Jud	iciary unteer Fire		lative
Previous State of Delaware	pension creditable	service: (do no			r casual/seasor	
NAME OF O	RGANIZATION	FROM MONTH		YEAR	MONTH	YEAR
OTHER SERVICE						
Did you serve in the Armed	Forces of the Univ	ted States: YE	S 🗆 1	NO 🗆 (	If yes, please prov	ide a DD-214)
Have you ever rendered full for another State or the Fede subdivision of the State of D  YES   NO   (If you	eral Government, a Delaware, or in an	a county or mu accredited priv	nicipality of ate school or	the State or college?	of Delaware, a	political
` •	es, please submit docun fication Form under A	-				vice

**COMPLETE AND SIGN ON PAGE 2** 

#### **SPOUSE INFORMATION** (if applicable)

Name of Spouse:				: Male □	Female
(Last Name, First N	Vame)		(Maiden Name)		
Address:			Telephone Nur	mber:	
Date of Birth:	SSN: _		Date of M	Iarriage:	
DEPENDENT INFORMATION	N (if appli	cable)			
Name:(Last Name, First Name)			Gender:	Male 🗆	Female □
Disabled before the Age of 18:	YES □	NO □			
Address:			Telephone Nur	mber:	
Date of Birth:	SSN: _		Relationship	o:	
Name: (Last Name, First Name)			Gender:	Male □	Female □
Disabled before the Age of 18:	YES □	NO □			
Address:			Telephone Nur	mber:	
Date of Birth:	SSN: _		Relationship	o:	
Name:(Last Name, First Name)			Gender:	Male □	Female □
Disabled before the Age of 18:	YES 🗆	NO □			
Address:			Telephone Nur	mber:	
Date of Birth:	SSN: _		Relationship	o:	
I hereby certify that all inform	ation given	is accurate an	nd true to the best of n	ny knowledge	e and belief.
X					
SIGNATU	RE			DATE	

Department of the Treasury

**Employee's Withholding Certificate** 

OMB No. 1545-0074

► Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. ► Give Form W-4 to your employer.

► Your withholding is subject to review by the IRS.

Internal Revenue Ser	vice							
Step 1:	(a) F	irst name and middle initial	Last name		(b) So	ocial security number		
Enter Personal Information	Addr	or town, state, and ZIP code			card? credit f SSA at	▶ Does your name match the name on your social security card? If not, to ensure you get credit for your earnings, contact SSA at 800-772-1213 or go to		
	(-)	Circula and Manufacturian and analysis			www.s	sa.gov.		
	(c)	☐ Single or Married filing separately ☐ Married filing jointly or Qualifying widow(er)						
		Head of household (Check only if you're unmarri	ed and pay more than half the costs	of keeping up a home for yo	urself an	nd a qualifying individual.)		
		-4 ONLY if they apply to you; otherwise om withholding, when to use the estimate			n on ea	ach step, who can		
Step 2: Multiple Job	s	Complete this step if you (1) hold more also works. The correct amount of with						
or Spouse		Do <b>only one</b> of the following.						
Works		(a) Use the estimator at www.irs.gov/V		= -				
		<ul><li>(b) Use the Multiple Jobs Worksheet of withholding; or</li></ul>	n page 3 and enter the resu	It in Step 4(c) below fo	or roug	ghly accurate		
		(c) If there are only two jobs total, you option is accurate for jobs with sim	•			•		
		<b>TIP:</b> To be accurate, submit a 2022 Fo income, including as an independent of			ave se	elf-employment		
-	-	<b>-4(b) on Form W-4 for only ONE of thes</b> you complete Steps 3–4(b) on the Form		-	s. (Yoı	ur withholding will		
Step 3:		If your total income will be \$200,000 or	r less (\$400,000 or less if ma	arried filing jointly):				
Claim		Multiply the number of qualifying chi	ldren under age 17 by \$2,000	<b>&gt;</b> <u>\$</u>				
Dependents		Multiply the number of other deper	ndents by \$500	<b>&gt;</b> <u>\$</u>				
		Add the amounts above and enter the	total here		3	\$		
Step 4 (optional): Other		(a) Other income (not from jobs). expect this year that won't have wi This may include interest, dividend	thholding, enter the amount			\$		
Adjustments	6	(b) Deductions. If you expect to claim want to reduce your withholding, us the result here				\$		
		(c) Extra withholding. Enter any addition	ional tax you want withheld e	each <b>pay period</b>	4(c)	\$		
Step 5: Sign Here	Under penalties of perjury, I declare that this certificate, to the best of my knowledge and belief, is true, correct, and complete.							
	F	mployee's signature (This form is not va	e					
Employers Only	Emp	loyer's name and address			Employer identification number (EIN)			

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#### **General Instructions**

Section references are to the Internal Revenue Code.

#### **Future Developments**

For the latest information about developments related to Form W-4, such as legislation enacted after it was published, go to www.irs.gov/FormW4.

#### **Purpose of Form**

Complete Form W-4 so that your employer can withhold the correct federal income tax from your pay. If too little is withheld, you will generally owe tax when you file your tax return and may owe a penalty. If too much is withheld, you will generally be due a refund. Complete a new Form W-4 when changes to your personal or financial situation would change the entries on the form. For more information on withholding and when you must furnish a new Form W-4, see Pub. 505, Tax Withholding and Estimated Tax.

**Exemption from withholding.** You may claim exemption from withholding for 2022 if you meet both of the following conditions: you had no federal income tax liability in 2021 and you expect to have no federal income tax liability in 2022. You had no federal income tax liability in 2021 if (1) your total tax on line 24 on your 2021 Form 1040 or 1040-SR is zero (or less than the sum of lines 27a, 28, 29, and 30), or (2) you were not required to file a return because your income was below the filing threshold for your correct filing status. If you claim exemption, you will have no income tax withheld from your paycheck and may owe taxes and penalties when you file your 2022 tax return. To claim exemption from withholding, certify that you meet both of the conditions above by writing "Exempt" on Form W-4 in the space below Step 4(c). Then, complete Steps 1(a), 1(b), and 5. Do not complete any other steps. You will need to submit a new Form W-4 by February 15, 2023.

**Your privacy.** If you prefer to limit information provided in Steps 2 through 4, use the online estimator, which will also increase accuracy.

As an alternative to the estimator: if you have concerns with Step 2(c), you may choose Step 2(b); if you have concerns with Step 4(a), you may enter an additional amount you want withheld per pay period in Step 4(c). If this is the only job in your household, you may instead check the box in Step 2(c), which will increase your withholding and significantly reduce your paycheck (often by thousands of dollars over the year).

**When to use the estimator.** Consider using the estimator at *www.irs.gov/W4App* if you:

- 1. Expect to work only part of the year;
- 2. Have dividend or capital gain income, or are subject to additional taxes, such as Additional Medicare Tax;
- 3. Have self-employment income (see below); or
- Prefer the most accurate withholding for multiple job situations.

**Self-employment.** Generally, you will owe both income and self-employment taxes on any self-employment income you receive separate from the wages you receive as an employee. If you want to pay these taxes through withholding from your wages, use the estimator at www.irs.gov/W4App to figure the amount to have withheld.

**Nonresident alien.** If you're a nonresident alien, see Notice 1392, Supplemental Form W-4 Instructions for Nonresident Aliens, before completing this form.

#### **Specific Instructions**

**Step 1(c).** Check your anticipated filing status. This will determine the standard deduction and tax rates used to compute your withholding.

**Step 2.** Use this step if you (1) have more than one job at the same time, or (2) are married filing jointly and you and your spouse both work.

Option (a) most accurately calculates the additional tax you need to have withheld, while option (b) does so with a little less accuracy.

If you (and your spouse) have a total of only two jobs, you may instead check the box in option (c). The box must also be checked on the Form W-4 for the other job. If the box is checked, the standard deduction and tax brackets will be cut in half for each job to calculate withholding. This option is roughly accurate for jobs with similar pay; otherwise, more tax than necessary may be withheld, and this extra amount will be larger the greater the difference in pay is between the two jobs.



**Multiple jobs.** Complete Steps 3 through 4(b) on only one Form W-4. Withholding will be most accurate if you do this on the Form W-4 for the highest paying job.

Step 3. This step provides instructions for determining the amount of the child tax credit and the credit for other dependents that you may be able to claim when you file your tax return. To qualify for the child tax credit, the child must be under age 17 as of December 31, must be your dependent who generally lives with you for more than half the year, and must have the required social security number. You may be able to claim a credit for other dependents for whom a child tax credit can't be claimed, such as an older child or a qualifying relative. For additional eligibility requirements for these credits, see Pub. 501, Dependents, Standard Deduction, and Filing Information. You can also include other tax credits for which you are eligible in this step, such as the foreign tax credit and the education tax credits. To do so, add an estimate of the amount for the year to your credits for dependents and enter the total amount in Step 3. Including these credits will increase your paycheck and reduce the amount of any refund you may receive when you file your tax return.

#### Step 4 (optional).

Step 4(a). Enter in this step the total of your other estimated income for the year, if any. You shouldn't include income from any jobs or self-employment. If you complete Step 4(a), you likely won't have to make estimated tax payments for that income. If you prefer to pay estimated tax rather than having tax on other income withheld from your paycheck, see Form 1040-ES, Estimated Tax for Individuals.

Step 4(b). Enter in this step the amount from the Deductions Worksheet, line 5, if you expect to claim deductions other than the basic standard deduction on your 2022 tax return and want to reduce your withholding to account for these deductions. This includes both itemized deductions and other deductions such as for student loan interest and IRAs.

**Step 4(c).** Enter in this step any additional tax you want withheld from your pay **each pay period**, including any amounts from the Multiple Jobs Worksheet, line 4. Entering an amount here will reduce your paycheck and will either increase your refund or reduce any amount of tax that you owe.

Form W-4 (2022)

#### Step 2(b) - Multiple Jobs Worksheet (Keep for your records.)



If you choose the option in Step 2(b) on Form W-4, complete this worksheet (which calculates the total extra tax for all jobs) on **only ONE** Form W-4. Withholding will be most accurate if you complete the worksheet and enter the result on the Form W-4 for the highest paying job.

**Note:** If more than one job has annual wages of more than \$120,000 or there are more than three jobs, see Pub. 505 for additional tables; or, you can use the online withholding estimator at www.irs.gov/W4App.

1	<b>Two jobs.</b> If you have two jobs or you're married filing jointly and you and your spouse each have one job, find the amount from the appropriate table on page 4. Using the "Higher Paying Job" row and the "Lower Paying Job" column, find the value at the intersection of the two household salaries and enter that value on line 1. Then, <b>skip</b> to line 3	1	\$
2	<b>Three jobs.</b> If you and/or your spouse have three jobs at the same time, complete lines 2a, 2b, and 2c below. Otherwise, skip to line 3.		
	<b>a</b> Find the amount from the appropriate table on page 4 using the annual wages from the highest paying job in the "Higher Paying Job" row and the annual wages for your next highest paying job in the "Lower Paying Job" column. Find the value at the intersection of the two household salaries and enter that value on line 2a	2a	\$
	<b>b</b> Add the annual wages of the two highest paying jobs from line 2a together and use the total as the wages in the "Higher Paying Job" row and use the annual wages for your third job in the "Lower Paying Job" column to find the amount from the appropriate table on page 4 and enter this amount on line 2b	2b	\$
	c Add the amounts from lines 2a and 2b and enter the result on line 2c	2c	\$
3	Enter the number of pay periods per year for the highest paying job. For example, if that job pays weekly, enter 52; if it pays every other week, enter 26; if it pays monthly, enter 12, etc	3	
4	<b>Divide</b> the annual amount on line 1 or line 2c by the number of pay periods on line 3. Enter this amount here and in <b>Step 4(c)</b> of Form W-4 for the highest paying job (along with any other additional amount you want withheld)	4	\$
	Step 4(b) – Deductions Worksheet (Keep for your records.)		
1	Enter an estimate of your 2022 itemized deductions (from Schedule A (Form 1040)). Such deductions may include qualifying home mortgage interest, charitable contributions, state and local taxes (up to \$10,000), and medical expenses in excess of 7.5% of your income	1	\$
2	Enter:   • \$25,900 if you're married filing jointly or qualifying widow(er) • \$19,400 if you're head of household • \$12,950 if you're single or married filing separately	2	\$
3	If line 1 is greater than line 2, subtract line 2 from line 1 and enter the result here. If line 2 is greater than line 1, enter "-0-"	3	\$
4	Enter an estimate of your student loan interest, deductible IRA contributions, and certain other adjustments (from Part II of Schedule 1 (Form 1040)). See Pub. 505 for more information	4	\$
5	Add lines 3 and 4. Enter the result here and in Step 4(b) of Form W-4	5	\$

Privacy Act and Paperwork Reduction Act Notice. We ask for the information on this form to carry out the Internal Revenue laws of the United States. Internal Revenue Code sections 3402(f)(2) and 6109 and their regulations require you to provide this information; your employer uses it to determine your federal income tax withholding. Failure to provide a properly completed form will result in your being treated as a single person with no other entries on the form; providing fraudulent information may subject you to penalties. Routine uses of this information include giving it to the Department of Justice for civil and criminal litigation; to cities, states, the District of Columbia, and U.S. commonwealths and possessions for use in administering their tax laws; and to the Department of Health and Human Services for use in the National Directory of New Hires. We may also disclose this information to other countries under a tax treaty, to federal and state agencies to enforce federal nontax criminal laws, or to federal law enforcement and intelligence agencies to combat terrorism.

You are not required to provide the information requested on a form that is subject to the Paperwork Reduction Act unless the form displays a valid OMB control number. Books or records relating to a form or its instructions must be retained as long as their contents may become material in the administration of any Internal Revenue law. Generally, tax returns and return information are confidential, as required by Code section 6103.

The average time and expenses required to complete and file this form will vary depending on individual circumstances. For estimated averages, see the instructions for your income tax return.

If you have suggestions for making this form simpler, we would be happy to hear from you. See the instructions for your income tax return.

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101111111111111111111111111111111111111			Marri	ed Filing	Jointly	or Qualit	fvina Wid	dow(er)				1 age 4
Married Filing Jointly or Qualifying Widow(er)  Higher Paying Job  Lower Paying Job Annual Taxable Wage & Salary												
Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$110	\$850	\$860	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,020	\$1,770	\$1,870
\$10,000 - 19,999	110	1,110	1,860	2,060	2,220	2,220	2,220	2,220	2,220	2,970	3,970	4,070
\$20,000 - 29,999	850	1,860	2,800	3,000	3,160	3,160	3,160	3,160	3,910	4,910	5,910	6,010
\$30,000 - 39,999	860	2,060	3,000	3,200	3,360	3,360	3,360	4,110	5,110	6,110	7,110	7,210
\$40,000 - 49,999	1,020	2,220	3,160	3,360	3,520	3,520	4,270	5,270	6,270	7,270	8,270	8,370
\$50,000 - 59,999	1,020	2,220	3,160	3,360	3,520	4,270	5,270	6,270	7,270	8,270	9,270	9,370
\$60,000 - 69,999	1,020	2,220	3,160	3,360	4,270	5,270	6,270	7,270	8,270	9,270	10,270	10,370
\$70,000 - 79,999	1,020	2,220	3,160	4,110	5,270	6,270	7,270	8,270	9,270	10,270	11,270	11,370
\$80,000 - 99,999	1,020	2,820	4,760	5,960	7,120	8,120	9,120	10,120	11,120	12,120	13,150	13,450
\$100,000 - 149,999	1,870	4,070	6,010	7,210	8,370	9,370	10,510	11,710	12,910	14,110	15,310	15,600
\$150,000 - 239,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	16,830
\$240,000 - 259,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	15,340	16,540	17,590
\$260,000 - 279,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	12,940	14,140	16,100	18,100	19,190
\$280,000 - 299,999	2,040	4,440	6,580	7,980	9,340	10,540	11,740	13,700	15,700	17,700	19,700	20,790
\$300,000 - 319,999	2,040	4,440	6,580	7,980	9,340	11,300	13,300	15,300	17,300	19,300	21,300	22,390
\$320,000 - 364,999	2,100	5,300	8,240	10,440	12,600	14,600	16,600	18,600	20,600	22,600	24,870	26,260
\$365,000 - 524,999	2,970	6,470	9,710	12,210	14,670	16,970	19,270	21,570	23,870	26,170	28,470	29,870
\$525,000 and over	3,140	6,840	10,280	12,980 Single 0	15,640 r Marrio	18,140	20,640	23,140	25,640	28,140	30,640	32,240
Single or Married Filing Separately  Lower Paying Job Annual Taxable Wage & Salary												
Higher Paying Job Annual Taxable	Φ0	<b>440 000</b>	<b>#00.000</b>							<b>#00.000</b>	<b>0400.000</b>	<b>0440 000</b>
Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$400	\$930	\$1,020	\$1,020	\$1,250	\$1,870	\$1,870	\$1,870	\$1,870	\$1,970	\$2,040	\$2,040
\$10,000 - 19,999	930	1,570	1,660	1,890	2,890	3,510	3,510	3,510	3,610	3,810	3,880	3,880
\$20,000 - 29,999	1,020	1,660	1,990	2,990	3,990	4,610	4,610	4,710	4,910	5,110	5,180	5,180
\$30,000 - 39,999	1,020	1,890	2,990	3,990	4,990	5,610	5,710	5,910	6,110	6,310	6,380	6,380
\$40,000 - 59,999	1,870	3,510	4,610	5,610	6,680	7,500	7,700	7,900	8,100	8,300	8,370	8,370
\$60,000 - 79,999	1,870	3,510	4,680	5,880	7,080	7,900	8,100	8,300	8,500	8,700	8,970	9,770
\$80,000 - 99,999 \$100,000 - 124,999	1,940 2,040	3,780 3,880	5,080 5,180	6,280 6,380	7,480 7,580	8,300 8,400	8,500 9,140	8,700 10,140	9,100 11,140	10,100 12,140	10,970 13,040	11,770 14,140
\$125,000 - 149,999	2,040	3,880	5,180	6,520	8,520	10,140	11,140	12,140	13,320	14,620	15,790	16,890
\$150,000 - 174,999	2,040	4,420	6,520	8,520	10,520	12,170	13,470	14,770	16,070	17,370	18,540	19,640
\$175,000 - 199,999	2,720	5,360	7,460	9,630	11,930	13,860	15,160	16,460	17,760	19,060	20,230	21,330
\$200,000 - 249,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,310
\$250,000 - 399,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,310
\$400,000 - 449,999	2,970	5,920	8,310	10,610	12,910	14,840	16,140	17,440	18,740	20,040	21,210	22,470
\$450,000 and over	3,140	6,290	8,880	11,380	13,880	16,010	17,510	19,010	20,510	22,010	23,380	24,680
			•	ŀ	lead of	Househo	old	•			•	
Higher Paying Job				Lowe	r Paying	Job Annua	al Taxable	Wage & S	Salary			
Annual Taxable Wage & Salary	\$0 - 9,999	\$10,000 - 19,999	\$20,000 - 29,999	\$30,000 - 39,999	\$40,000 - 49,999	\$50,000 - 59,999	\$60,000 - 69,999	\$70,000 - 79,999	\$80,000 - 89,999	\$90,000 - 99,999	\$100,000 - 109,999	\$110,000 - 120,000
\$0 - 9,999	\$0	\$760	\$910	\$1,020	\$1,020	\$1,020	\$1,190	\$1,870	\$1,870	\$1,870	\$2,040	\$2,040
\$10,000 - 19,999	760	1,820	2,110	2,220	2,220	2,390	3,390	4,070	4,070	4,240	4,440	4,440
\$20,000 - 29,999	910	2,110	2,400	2,510	2,680	3,680	4,680	5,360	5,530	5,730	5,930	5,930
\$30,000 - 39,999	1,020	2,220	2,510	2,790	3,790	4,790	5,790	6,640	6,840	7,040	7,240	7,240
\$40,000 - 59,999	1,020	2,240	3,530	4,640	5,640	6,780	7,980	8,860	9,060	9,260	9,460	9,460
\$60,000 - 79,999	1,870	4,070	5,360	6,610	7,810	9,010	10,210	11,090	11,290	11,490	11,690	12,170
\$80,000 - 99,999	1,870	4,210	5,700	7,010	8,210	9,410	10,610	11,490	11,690	12,380	13,370	14,170
\$100,000 - 124,999	2,040	4,440	5,930	7,240	8,440	9,640	10,860	12,540	13,540	14,540	15,540	16,480
\$125,000 - 149,999	2,040	4,440	5,930	7,240	8,860	10,860	12,860	14,540	15,540	16,830	18,130	19,230
\$150,000 - 174,999	2,040	4,460	6,750	8,860	10,860	12,860	15,000	16,980	18,280	19,580	20,880	21,980
\$175,000 - 199,999	2,720	5,920	8,210	10,320	12,600	14,900	17,200	19,180	20,480	21,780	23,080	24,180
\$200,000 - 449,999	2,970	6,470	9,060	11,480	13,780	16,080	18,380	20,360	21,660	22,960	24,250	25,360
\$450,000 and over	3,140	6,840	9,630	12,250	14,750	17,250	19,750	21,930	23,430	24,930	26,420	27,730







1 F	IRST NAME AND MIDDLE INITIAL	LAST NAME	2 TAXPAYER ID					
НО	ME ADDRESS (Number and street or rural ro	ute)		3 MARITAL STATUS				
				☐ Sir	ngle	N	Married	
CIT	Y OR TOWN		STATE	ZIP CODE				
4 T	otal number of dependents you can claim on y	our return				4		
<b>5</b> A	dditional amount, if any, you want withheld fro			5 \$				
Unde	r penalties of perjury, I declare that I have exa	mined this certificate and	d, to the best of my know	ledge and belief, i	t is true, c	orrect	t, and complete.	
	loyee's signature form is not valid unless signed)			Date <b>-&gt;</b>				
(								
	mployer's name and address ( <b>Employer:</b> Complete ivision of Revenue and the State Directory of New H		g to the Delaware	7 First date of employment	8 Emplo (EIN)	yer ide	entification number	

DFXXX19AA9999V1

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## RESIDENT WITHHOLDING ALLOWANCE(S) COMPUTATION WORKSHEET

Use the following instructions to determine the correct number of allowances for withholding. Include only those individuals that you would include on your final income tax return.

Α	Enter "1" for Yourself (2 if 60 years old or older) if no one else claims you as a dependent	Α		
В	Enter "1" for your Spouse (2 if 60 years old or older) if no one else claims your spouse as a dependent			
С	Enter number of dependents other than your spouse that you will claim			
D	Enter "1" if you qualify to take a child/dependent care credit for one child or dependent and "2" if you qualify to take the			
	credit for two or more	D		
Е	Enter "1" for you are 65 or over OR blind. Enter "2" if you are both 65 or over AND blind.	Е		
F	Enter "1" if your spouse is 65 or older OR blind. Enter "2" if your spouse is 65 or older AND blind.			
G	Add Line A through Line F	G		

If you plan to itemize, or you receive non-wage income, or you can claim other deductions and wish to adjust your withholding, continue with the following Section H. Otherwise, **STOP HERE** and enter the number from Line G onto the Delaware Form W-4.

#### **DEDUCTIONS AND INCOME ADJUSTMENTS** NOTE: Use this section only if you plan to itemize, claim other deductions, or have nonwage income. If computing this section on Married Filing Separate or Combined Separate status, include only the amount of itemized deductions that may be claimed on your separate return. 1 Enter an estimate of your itemized deductions for the current year, i.e. home mortgage interest, real estate and other taxes (excluding state income tax paid) limited to \$10,000, charitable contributions, medical expenses in excess of 10% of adjusted gross income, and miscellaneous deductions (most miscellaneous deductions are now deductible only in excess of 2% of your adjusted gross income). 1 2 Delaware Standard Deduction of \$3,250 2 3.250.00 Subtract Line 2 from Line 1. If less than zero, enter 0. 3 3 4 Enter an estimate of your adjustments to income for the current year incuding alimony paid, IRA contributions, the pension exclusion and the exclusion for certain persons over 60 years old or disabled 4 5 Add Lines 3 and 4 5 Enter an estimate of your non-wage income for the current year 6 6 7 7 Subtract Line 6 from Line 5 8 Divide the amount on Line 7 by \$2,000. Round down to nearest whole number. 8 9 Enter the number from Line G above 9 10 Add Lines 8 and 9. Report this number of allowances to your employer on Delaware Form W-4. 10

#### H SPECIAL INSTRUCTIONS

If the total on Line 10 is less than zero you may need additional withholding as a result of non-wage income to avoid owing tax on your income tax return. You can calculate the amount of additional withholding as follows:

- (1) Multiply number on Line 10 by \$110;
- (2) Divide the result by the number of pay periods during the year (e.g., if you are paid monthly, divide by 12); The result is the additional amount of withholding required per pay.

**EXAMPLE:** Total on Line 10 is "-2" and you are paid once a month.

- (1) Line  $H = 2 \times 110 = 220.00$
- (2) Number of pay periods = \$220.00/12 = \$18.33

You should notify your employer on a Delaware Form W-4 that your withholding allowance should be "0" and an additional \$18.33 per pay should be withheld for the current year.

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# NON- RESIDENT WITHHOLDING ALLOWANCE(S) COMPUTATION WORKSHEET

Α	A Enter "1" for Yourself (2 if 60 years old or older) if no one else claims you as a dependent			
В	Enter "1" for your Spouse (2 if 60 years old or older) if you claim your spouse as a dependent on the State tax return	В		
С	Enter number of dependents other than your spouse that you will claim	С		
Б	Add Lines A through C	D		

			Column A	Column B
			TOTAL	DELAWARE
INCO	ME AND ADJUSTMENTS	TOTAL	SOURCE	
1	Wages	1		
2	Non-wage Income (Net of Losses - See Instructions)	2		
3	Total Income (Add Line 1 and Line 2)	3		
4a	Federal Adjustments to Income (See Instructions)	4a		
4b	Delaware Adjustments to Income (See Instructions)	4b		
4c	Total Adjustments to Income (Add Line 4a and Line 4b)	4c		
5	Adjusted Gross Income (Subtract Line 4c from Line 3)	5		
6	PRORATION DECIMAL (Line 5: Column B ÷ Column A )	6	_	

#### **DEDUCTIONS**

7	Deductions (Higher of Standard or Itemized - See Instructions)	7	
8	Estimated Taxable Income (Subtract Line 7 from Line 5, Column A)	8	
9	Gross Tax Liability (Computed using Line 8 - See Example Below)	9	
10	Personal Credits (Multiply Line D by \$110)	10	
11	Net Liability before Proration (Subtract Line 10 from Line 9)	11	
12	Proration Decimal (Enter from Line 6)	12	
13	Estimated Tax Liability (Multiply Line 11 by Line 12)	13	
14	Number of Pay Periods (From Employer or See Instructions)	14	
15	Withholding per Pay Period ( <b>Divide</b> Line 13 by Line 14)	15	

TAX TABLE								
Taxable Income		Devi		Dlue	On Amounts			
Betwe	Between		Pay	Plus	Over			
\$0 -	2,000	\$	0.00	0.00 %	\$	0		
2,001 -	5,001	\$	0.00	2.20 %	\$	2,000		
5,001 -	10,001	\$	66.00	3.90 %	\$	5,000		
10,001 -	20,001	\$	261.00	4.80 %	\$	10,000		
20,001 -	25,001	\$	741.00	5.20 %	\$	20,000		
25,001 -	60,001	\$	1,001.00	5.55 %	\$	25,000		
60,001 &	over	\$	2,943.50	6.60 %	\$	60,000		

EXAMPLE OF	<b>GROSS</b>	<b>TAX LIABILIT</b>	Y CALCULATION:

If you Estimated Taxable Income, (Line 8) is \$12,000:

PAY: \$261.00 + {(12,000 - 10,000) x 0.048}

= \$261.00 + (2,000 x 0.048)

= \$261.00 + 96.00

= \$357.00

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### **PHRST** Direct Deposit Authorization Form Instructions

This form is to be completed and submitted by the employee only. Please complete all information requested on the Direct Deposit Authorization Form.

YOU ARE RESPONSIBLE for ensuring the routing and account numbers on the form are correct. Please contact your bank to confirm routing/account numbers if you are unsure. Incorrect or illegible routing and/or account numbers may result in your pay being delayed.

State of Delaware employees may contribute to the Fidelity College Investment Plan (Section 529 accounts) with direct deposit. Employees are required to complete a **Fidelity College Investing Plan Direct Deposit** Form AND the **State of Delaware Direct Deposit Authorization** Form.

#### If you designate only one account

Complete **Section A –Balance Account** only, sign, and date the form. All of your net pay will be direct deposited to the designated account.

#### If you have multiple direct deposit accounts

Complete Section A –Balance Account and Section B - Additional Accounts for Multiple Direct Deposits. Indicate the priority (beginning with 100, 200, etc.) and the **flat amount** to be deposited into each account. The remaining balance will be deposited into the account listed in **Section A**.

A pre-notification (pre-note) will be initiated to your financial institution(s) prior to making deposits based on this authorization. The pre-note process verifies the account and transit numbers provided and entered into the PHRST system are valid. Adding a new or changing existing Direct Deposit instruction will cause that account to go through the pre-note process for one pay period. Each time you add a new or change an existing account, complete a new Direct Deposit Authorization Form with all account information to replace any previous instructions.

If you change or close any Direct Deposit account(s), you must notify your employer immediately and complete an authorization form with your new account information so it can be entered into the PHRST system before the next pay period. This will prevent your Direct Deposit from being transmitted to a "closed account" on payday. Failure to promptly notify your employer of changes to your Direct Deposit information may cause a delay in receiving your total net pay. The receiving bank must return funds sent to a closed account to the State of Delaware before a replacement check can be issued to the employee.

Revised: 7/26/2018

To sign up for Direct Deposit, make a change, or if you have any questions, please contact your Human Resource or Payroll Representative.

## **PHRST DIRECT DEPOSIT AUTHORIZATION FORM**

This form is to be completed and submitted by the employee ONLY. Please return directly to your Human Resource or Payroll Department.  Date:									
Employee Name: Empl ID: Work Phone:									
Direct Deposit Instructions:  If only one banking instruction is set up, Section A designates the account to receive the balance of net pay. If there are multiple banking instructions in Section B, then Section A designates the account to receive any balance funds left over after all other direct deposit instructions are processed. The priority number of 999 is established for the account in Section A. For multiple accounts, all accounts with the exception of the last account (Section A) shall be processed as Flat Amount and shall be designated by Priority beginning with 100, 200, etc. in Section B.									
Section A: Balance Account: The following account is either the onlinet amount remaining after all other deposits have been made as indicated as ind									
999 Balance Priority Amount Transit #	Account #	Checking Savings							
Bank Name:  Bank Address:									
Section B: Additional Accounts For Multiple Direct Deposits									
Priority Flat Amount Transit #	Account #	Checking Savings							
Bank Name: Bank Address:									
Priority Flat Amount Transit #	Account #	Checking Savings							
Bank Name:  Bank Address:									
Priority Flat Amount Transit #	Account #	Checking Savings							
Bank Name:  Bank Address:									
I hereby authorize the State of Delaware to deposit my net pay to the financial institution(s) listed above. I understand my net pay will be deposited to my designated account(s) so the funds are available to me on the day of pay. In the event funds to which I am not entitled are deposited to my account(s), I hereby authorize the State of Delaware to direct the bank to return said funds.  Direct Deposit of my net pay will remain in effect until my employment with the State of Delaware is terminated. The State may terminate this service at any time. These Direct Deposit instructions replace any previously dated instructions.									
Employee Signature:	Employee Signature: Date:								
YOU ARE RESPONSIBLE for ensuring the routing and account numbers on this form are correct.									

YOU ARE RESPONSIBLE for ensuring the routing and account numbers on this form are correct.

Please contact your bank to confirm routing/account numbers if you are unsure.

INCORRECT OR ILLEGIBLE ROUTING AND/OR ACCOUNT NUMBERS WILL RESULT IN YOUR PAY BEING DELAYED.