

## State Group Universal Life (GUL) Insurance 2026 Special Open Enrollment (May 4 – 15, 2026) Opportunity Frequently Asked Questions

### 1. What is the 2026 Special Open Enrollment Opportunity?

During the 2026 Open Enrollment benefit eligible active State of Delaware and Delaware Solid Waste Authority (DSWA) employees have a special opportunity to enroll or increase their Employee Coverage, to begin effective July 1, 2026 without having to provide evidence of insurance aka proof of good health.

### 2. Are there any changes to the GUL Plan effective July 1, 2026?

Yes. There will be new plan enhancements to employee and dependent life insurance coverage beginning July 1, 2026.

#### **GUL:**

- Employees can now elect one to six times their base annual salary in employee coverage up to \$500,000 (previously \$350,000)
- Covered members will see a decrease in rates for employee coverage

#### **Dependent Term Life Insurance:**

- Employees will receive a matching Accidental Death and Dismemberment (AD&D) benefit when electing Spouse Term Life or Child Term Life coverage
- Spouse Term Life and AD&D coverage can now be elected in \$10,000 increments, up to a new maximum of \$100,000 (previously \$20,000)

### 3. Do employees who are not making any changes need to take action to maintain their coverage?

Coverage for employees who are currently enrolled in State GUL Insurance and do not wish to make changes will continue their coverage into the new plan year beginning July 1, 2026. No action is required. If the employee was previously capped at the \$350,000 plan maximum, coverage will automatically increase to the elected salary multiple, not to exceed the new plan maximum of \$500,000.

While no action is required if no changes are made, employees enrolled in the Plan are encouraged to take this opportunity to review their beneficiaries to ensure this information remains accurate and up-to-date.

**State of Delaware Employee Navigation:** login to [Employee Self-Service](#), accessible through [my.delaware.gov](#)>[Benefits](#)>[Benefits Websites](#)>[Securian](#).

**DSWA Employee Navigation:** Visit the [Securian Financial website](#).

**4. What opportunity do eligible employees have who are *not currently enrolled* or are enrolled at *one to two times* their base annual salary?**

Employees may enroll or increase employee coverage up to **three times** their base annual salary, as long as it does not exceed \$200,000, without providing proof of good health.

**Note:** Employees who were previously enrolled in the State GUL Plan (coverage no longer active) may be unable to enroll online and a paper application will be required if attempting to re-enroll. Employees can call Securian Financial at 1-877-215-1489 to request a paper application.

**5. Who is not eligible for the 2026 Special Open Enrollment Opportunity?**

- Those who are not employed in an active benefit eligible position with the State of Delaware or DSWA; or
- Those who were previously declined\* GUL coverage by Securian Financial; or
- Those who are currently on a Leave of Absence from work; or
- Current GUL participants enrolled at three\*, four\*, five\* or six times their base annual salary; or
- Current GUL participants with greater than \$200,000 coverage\*

*\*These individuals can apply for or increase GUL coverage anytime throughout the year; however, they would be required to submit proof of good health to Securian Financial for approval.*

**6. If an employee falls into a category in Question #5, can they still apply for or increase their coverage during Open Enrollment?**

The below individuals can enroll or increase State GUL coverage during Open Enrollment or anytime throughout the year; however, they would be required to submit proof of good health to Securian Financial for approval.

- Those who were previously declined GUL coverage by Securian Financial; or
- Current GUL participants enrolled at three, four, or five times their base annual salary; or
- Current GUL participants with greater than \$200,000 coverage

**7. Can State GUL enrollees add dependent term life coverage during the 2026 Open Enrollment?**

Yes, State GUL enrollees can add dependent [spouse and/or child(ren)] term life coverage during Open Enrollment. Proof of good health is required when making changes to dependent coverage.

**8. Where can I find plan rates for employees and dependents?**

GUL plan rates for the FY27 Plan Year (July 1, 2026-June 30, 2027) can be viewed on the SBO website at [de.gov/statewidebenefits](https://de.gov/statewidebenefits). **Navigation:** Select your group>Life Insurance>Review Plan Rates.

## 9. What is Benefit Scout®?

Benefit Scout® is Securian Financial's online benefits decision-support tool. It can help employees to make life insurance selections with confidence by finding their right fit. The online tool for State life insurance is available within Securian Financial's portal. Visit the SBO website at [de.gov/statewidebenefits](http://de.gov/statewidebenefits). **Navigation:** *Select your group>Life Insurance>Enroll or Make Changes.*

## 10. How can employees confirm their State life insurance selections for the new plan year beginning July 1, 2026?

A confirmation email of an employee's new coverage request will be sent to them, if they enter an email address and select the box "I would like to receive an email confirmation of my request" on the "Review & Submit" page of Securian Financial's website. Employees may also view their enrolled coverage on the home page of Securian Financial's website.

**State of Delaware Employee Navigation:** *login to [employee self-service](#), accessible through [my.delaware.gov](http://my.delaware.gov)>Benefits>Benefits Websites>Securian.*

**DSWA Employee Navigation:** Visit the [Securian Financial website](#)

**Note:** New selections may show as "Pending" on the Securian Financial website until they have processed the requested benefit coverage. Once the new selections have been processed the status will change to "Active."

Employee State GUL selections will not be reflected on the "Benefits Summary" in State of Delaware [Employee Self-Service](#), accessible through [my.delaware.gov](http://my.delaware.gov).

## 11. Who should employees contact with questions?

Employees may contact Securian Financial directly at [lifebenefits@securian.com](mailto:lifebenefits@securian.com) or by telephone at 1-877-215-1489 between the hours of 8:00 a.m. and 7:00 p.m. (ET), Monday through Friday. They may also contact SBO by telephone at 1-800-489-8933 between the hours of 8:00 am and 4:30 pm (ET), Monday through Friday, or by email at [benefits@delaware.gov](mailto:benefits@delaware.gov).