

October 2025

**IMPORTANT 2025 SPECIAL MEDICFILL OPEN ENROLLMENT INFORMATION**

«FIRST\_NAME» «LAST\_NAME»  
«ADDRESS\_LINE\_1»  
«ADDRESS\_LINE\_2»  
«CITY», «STATE» «ZIP»

Pension ID: <<EMPLID>>

**PLEASE READ THIS NOTICE IN ITS ENTIRETY.**

The 2025 Special Medicfill Open Enrollment is **October 20 - 31, 2025**. This is your once-a-year opportunity to make a change to your Medicare supplement health plan (with or without prescription). You cannot make changes to vision, dental, and non-Medicare health plan elections at this time.

The State of Delaware Medicare supplement health plan option for **January 1, 2026 through December 31, 2026** will be the Highmark Delaware *Special Medicfill* Medicare Supplement Plan (with or without Part D prescription available through SilverScript, administered by CVS Caremark).

You are currently **NOT** enrolled in the Highmark Delaware *Special Medicfill* Medicare Supplement Plan with or without Part D prescription coverage under your Pension record.

*If you feel this is incorrect, this may be because:*

- *You have other employer-sponsored health coverage, or*
- *You are covered under one of the following:*
  - *Your spouse is a State of Delaware employee or pensioner, or*
  - *You are receiving a survivor pension from the State of Delaware*

If you would like to enroll in the Highmark Delaware *Special Medicfill* Medicare Supplement Plan (with or without Part D prescription available through SilverScript) effective **January 1, 2026**, you must **COMPLETE, SIGN, AND RETURN** the enclosed application to the State of Delaware Office of Pensions no later than **October 31, 2025**.

When submitting your application to the Office of Pensions, please include your Pension ID number, which can be found to the right of your name and address at the top of this letter. Choose one of the following options:

- Scan and e-mail to [pension.forms@delaware.gov](mailto:pension.forms@delaware.gov)
- Fax to (302) 739-6129
- Mail to Office of Pensions, McARDLE Building, 860 Silver Lake Blvd, Ste 1, Dover, DE 19904-2402

You must maintain enrollment in Medicare Parts A and B and continue to pay your Medicare Part B premium through the Social Security Administration to maintain coverage in the State of Delaware Medicare supplement health plan.

**CHANGES EFFECTIVE JANUARY 1, 2026**

**Highmark Delaware *Special Medicfill* Medicare Supplement Plan premiums (rates) will increase for pensioners who retired after July 1, 2012.**

- For most pensioners and depending on the plan, the increase will range from \$0.72 to \$1.28 per month. For more information, review the “Medicare Supplement – Special Medicfill Rate Sheet” included in this packet. A copy can also be found online at [de.gov/planratesme](http://de.gov/planratesme).

*Pensioners with less than 20 years of service at retirement may be required to pay a greater monthly premium (rate).*

**IMPORTANT ITEMS TO REMEMBER:**

The Centers for Medicare & Medicaid Services (CMS) only allows enrollment in **one** qualified Part D prescription drug plan. Enrollment in another Medicare Part D prescription Plan will terminate coverage with the State of Delaware SilverScript prescription drug plan, and you will be enrolled in the Highmark Delaware *Special Medicfill* Medicare Supplement Plan without prescription coverage.

- **If you are enrolled in another Medicare Part D prescription drug plan, contact the Office of Pensions to discuss your options.**

You do not need to complete a Spousal Coordination of Benefits Form unless you will be enrolling in the State of Delaware Medicare supplement health plan and will be covering your Medicare-eligible spouse.

- If you will be covering your spouse, the electronic Spousal Coordination of Benefits Form must be completed no later than **October 31, 2025**. **You can easily complete the online form at [www.delawarepensions.com](http://www.delawarepensions.com)** by clicking the icon shown here on our website.
- Note: Completing the Spousal Coordination of Benefits Form will not enroll your spouse in benefits. If you wish to change your spouse’s enrollment status, you must contact the Office of Pensions by October 31, 2025.



Pensioners with questions about their enrollment or the State of Delaware Medicare benefits may contact the Office of Pensions at **1-302-739-4208** or **1-800-722-7300**.

Sincerely,

A handwritten signature in black ink that reads "Joanna M. Adams". The signature is written in a cursive, flowing style.

Joanna M. Adams  
Pension Administrator