

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 selections 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).

Your current enrollment in the **Highmark Delaware *Special Medicfill* Medicare Supplement Plan** without Part D prescription coverage through SilverScript will continue through **December 31, 2026**.

If you currently cover a Medicare-eligible dependent enrolled in the Highmark Delaware *Special Medicfill* Medicare Supplement Plan with or without Part D prescription coverage, their current coverage will continue through **December 31, 2026**.

NO ACTION IS REQUIRED if you wish to continue your current coverage through the State of Delaware.

If you wish to change your enrollment status in the State of Delaware Medicare supplement health plan option effective January 1, 2026, you must contact the Office of Pensions by **October 31, 2025**.

IMPORTANT: If you elect to opt out, you and your eligible dependents will have no health and prescription plan coverage through the State of Delaware effective January 1, 2026.

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.

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.**

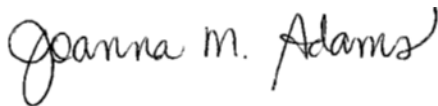
You do not need to complete a Spousal Coordination of Benefits Form unless your spouse’s employment, retirement benefits, and/or health insurance status has changed or will be changing since the last time you submitted a form.

- If you need to report a change, 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** 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,



Joanna M. Adams
Pension Administrator