

October 2026

IMPORTANT 2026 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 2026 Special Medicfill Open Enrollment is **October 19 - 30, 2026**. 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, 2027 through December 31, 2027** 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, 2027**, you must **COMPLETE, SIGN, AND RETURN** the enclosed application to the State of Delaware Office of Pensions no later than **October 30, 2026**.

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
- 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, 2027

Highmark Delaware *Special Medicfill* Medicare Supplement Plan premiums (rates) **will increase**. For most State Medicare Eligible retirees, depending on the plan and state share eligibility, the increase will range from \$0.42 to \$0.72 per month. To review your premiums (rates), view the “Medicare Supplement – Special Medicfill Rate Sheet” included in this packet. A copy can also be found online at de.gov/planratesme.

- **Note: The rate and plan information is subject to eligibility criteria.**

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.

In addition, both the Anti-Duplication Rule of the Social Security Act and the State Group Health Insurance Plan (GHIP) Eligibility and Enrollment Rules prohibit members from being enrolled in both a Medicare Advantage (Part C) plan and a Medicare Supplement (Medigap) plan at the same time.

- **If you are enrolled in another Medicare Part D prescription drug plan, or a Medicare Advantage 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 30, 2026**. **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 30, 2026.



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