

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).

Your current enrollment in the **Highmark Delaware *Special Medicfill* Medicare Supplement Plan** with Part D prescription coverage through SilverScript will continue through **December 31, 2027**.

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, 2027**.

NO ACTION IS REQUIRED if you wish to continue your current health and prescription plan 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, 2027, you must contact the Office of Pensions by **October 30, 2026**.

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, 2027.

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 your spouse’s employment, retirement benefits, and/or health insurance status have 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 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,

Joanna M. Adams

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Pension Administrator