Beginning **January 1, 2023**, the State of Delaware Group Health Insurance Plan will offer one Medicare plan option - Highmark Blue Cross Blue Shield (BCBS) Delaware’s Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript). The State of Delaware will no longer offer the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with or without prescription.

In addition to delivering the same benefits as the current Special Medicfill plan, Freedom Blue PPO Medicare Advantage provides **more value**, such as:

- An expanded set of care-management and clinical solutions
- Additional value-added services such as the SilverSneakers® Fitness Program and an after hospital discharge home meal service benefit
- Designated Medicare Advantage concierge for exceptional member services

Enrollment in the Freedom Blue PPO Medicare Advantage plan will also be paired with enrollment in SilverScript, the State of Delaware Medicare Part D prescription drug coverage administered by CVS Caremark.

1. **Why is the State changing medical benefits for Medicare eligible members?**
   
   The State Employee Benefits Committee (SEBC) routinely reviews benefit options as required by State procurement requirements and to support the SEBC’s mission to provide members high-quality care at an affordable cost. The Highmark BCBS Delaware Freedom Blue PPO plan matches the benefits and out-of-pocket costs for care offered under the Special Medicfill plan today, with added benefits. Medicare Part D prescription drug coverage will continue to be offered through SilverScript (administered by CVS Caremark).

2. **Do I need to contact the Pension Office to enroll in Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage if I am currently enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with Prescription?**
   
   No. State of Delaware Medicare eligible retirees and dependents who are enrolled in the Highmark BCBS Delaware Special Medicfill Plan with prescription will automatically transition to the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript) effective **January 1, 2023**. Look for more information on the plan from the Pension Office and Highmark BCBS Delaware coming soon.

3. **Do I need to take action if I am currently enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan without Prescription?**
   
   **Not at this time.** State of Delaware Medicare eligible pensioners and dependents who are enrolled in the Highmark BCBS Delaware Special Medicfill Plan **without** prescription will receive information from the Pension Office in September 2022, about enrollment in the Highmark BCBS Delaware Freedom Blue PPO plan (with prescription through SilverScript).

4. **Will my monthly premium increase?**
   
   No. Pensioners who pay a monthly premium will see their amount of premium decrease under the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript).

5. **Can I choose not to enroll in the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript)?**
   
   Yes. Pensioners will have the option to opt out of the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript) during the annual State of Delaware Medicare Open Enrollment. The Pension Office will provide instructions to explain the opt out process.

**IMPORTANT:** Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript) will be the only State of Delaware Medicare health plan option effective **January 1, 2023** and will replace the current Highmark BCBS Delaware Special Medicfill with and without prescription plans. Pensioners should **not** elect to opt out of the Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript) if you **only** have health and prescription coverage through the State of Delaware.
6. **When is the annual State of Delaware Medicare Open Enrollment?**
   The annual State of Delaware Medicare Open Enrollment is **October 3 - 24, 2022** for benefits effective January 1, 2023. All State of Delaware Medicare eligible retirees and dependents will receive more information from the Office of Pensions and Highmark BCBS Delaware in September 2022.

7. **As a State of Delaware benefit-eligible Medicare pensioner, may I enroll in “any other” individual or group Medicare Advantage or Medicare Part D prescription coverage in addition to the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage Plan (with prescription through SilverScript)?**
   The Centers for Medicare & Medicaid Services (CMS) only allows enrollment in one qualified Medicare Advantage and corresponding Part D prescription drug plan. Enrollment in another plan will terminate coverage with the State of Delaware Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan and SilverScript prescription drug plan. If you are enrolled in another Medicare Advantage or Medicare Part D prescription drug plan, contact the Pension Office to discuss your options. Pensioners who are enrolled in the Highmark BCBS Delaware Special Medicfill without Prescription will receive a letter from the Office of Pensions with instructions later this summer.

8. **What ID cards will I use for services beginning January 1, 2023?**
   Enrollment in a Medicare Advantage plan means you will no longer have to present your red, white and blue Medicare card for care. Pensioners enrolled in the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage Plan (with prescription through SilverScript) will receive a new Medicare Advantage PPO ID card from Highmark BCBS Delaware in December 2022. Be sure to use only this new medical plan ID card for all medical care starting January 1, 2023.
   Pensioners currently enrolled in the current Highmark BCBS Delaware Special Medicfill Plan with prescription will continue to use their current SilverScript ID card for prescriptions. Pensioners who are not currently enrolled in the Highmark BCBS Delaware Special Medicfill Plan with prescription will receive an ID card from SilverScript in December 2022.

9. **Can I keep my current doctors?**
   The Highmark BCBS Delaware Freedom Blue PPO plan allows pensioners and their spouses to use participating and non-participating doctors and hospitals as long as those providers are eligible to receive and accept Medicare payment. Pensioners will receive information on how to find out if providers accept Medicare, within the enrollment materials sent by Highmark BCBS Delaware during or before the State of Delaware annual Medicare Open Enrollment this October.

10. **Who can I contact with questions?**
    Pensioners may contact Highmark BCBS Delaware at **1-888-328-2960 (TTY call 711), seven days a week, 8 a.m. to 8 p.m.** with questions about the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan. Highmark will provide plan information by mail and invitations to attend in-person educational sessions planned for August, in advance of the annual State of Delaware Open Enrollment and in October during the open enrollment period.
    Pensioners with questions about their enrollment or the State of Delaware Medicare benefits may also contact the Office of Pensions at **1-302-739-4208 or 1-800-722-7300**.

11. **How can I learn more about the changes effective January 1, 2023?**
    In-person educational sessions will be offered in August 2022, and in-person Open Enrollment meetings will occur in October 2022. Additional information regarding the new Medicare Advantage plan and the meetings will be mailed from the Pension Office and Highmark BCBS Delaware, over the summer.
    Information and updates on this important change in State of Delaware Medicare benefits effective January 1, 2023, can also be viewed at [DelawarePensions.com](http://DelawarePensions.com).

12. **What if I will become Medicare eligible on or after January 1, 2023?**
    State of Delaware pensioners and dependents who become Medicare eligible on or after January 1, 2023, will receive additional information from the Office of Pensions approximately four months in advance of their 65th birthday.