



September 2022

IMPORTANT FALL 2022 OPEN ENROLLMENT INFORMATION

«FIRST_NAME» «LAST_NAME»
«ADDR1»
«ADDR2»
«CITY», «STATE» «ZIP»

Pension Employee ID: <<EMPLID>>

PLEASE READ THIS NOTICE IN ITS ENTIRETY.

The Annual Fall Medicare Open Enrollment is **October 3 - 24, 2022**. This is your once-a-year opportunity to make a change to your Medicare health plan (with prescription). You cannot make changes to vision, dental, and non-Medicare health plan elections at this time.

Effective **January 1, 2023**, Highmark Blue Cross Blue Shield (BCBS) Delaware's Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript) will be the only State of Delaware Medicare health plan option.

The State of Delaware will no longer offer the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with or without prescription after **December 31, 2022**.

You are currently NOT enrolled in a Highmark BCBS Delaware Special Medicfill Plan.

If you would like to enroll in the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with Part D prescription through SilverScript) effective **January 1, 2023**, you must **COMPLETE, SIGN, AND RETURN** the enclosed application to the State of Delaware Office of Pensions no later than **October 24, 2022**.

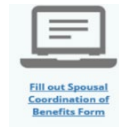
When submitting your application to the Office of Pensions please include your **Pension Employee ID** located in the upper right corner of this letter. Choose one of the following options:

- Scan and e-mail to pensionoffice@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 with your Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript).

IMPORTANT ITEMS TO REMEMBER:

- 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.
- 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 24, 2022**. **You can easily complete the online form from our website www.delawarepensions.com** by clicking the icon shown here on our website.



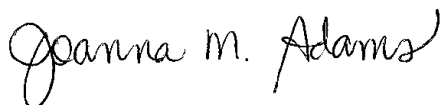
Look for important upcoming communications from Highmark and read each one carefully, including:

- Medicare Advantage Open Enrollment Brochure titled: Meet your new Freedom Blue PPO plan from Highmark (late September)
 - This will include a Summary of Benefits, additional enrollment information as well as a comprehensive Freedom Blue PPO plan benefits document titled: Medical Benefits Chart
- NEW Freedom Blue PPO Medicare Advantage medical ID card (late November / early December)
 - Be sure to begin using the Highmark Freedom Blue PPO ID card at your first medical visit on or after **January 1, 2023**.
- Medicare Advantage Freedom Blue PPO Welcome Kit (mid / late January)

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.

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**. We want to support you with your enrollment decision and invite you to attend one of the Medicare Open Enrollment Sessions on the dates included in this packet. This is your opportunity to ask questions and learn about the Medicare Advantage Plan.

Sincerely,



Joanna M. Adams
Pension Administrator