

Retiree HEALTHCARE NEWSLETTER



DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

OCTOBER 2026

ALL Applicable to **all** Pensioners

Newsletter Highlights

Welcome to the seventh edition of the Retiree Healthcare Newsletter. This newsletter serves as an additional resource to help keep you *in the know* about important health care and benefits information, updates, and reminders. It is available online at delawarepensions.com.

The Office of Pensions is your source for communicating retiree healthcare benefits and guidance on enrollments, changes, and questions. To help you understand the information applicable to you, please refer to the key above in the newsletter.

ALL Applicable to **all** Pensioners

NM Applicable only to
State **Non-Medicare** Eligible Pensioners

ME Applicable only to
State **Medicare** Eligible Pensioners

State Employee Benefits Committee (SEBC) Corner

As the decision-making body for employee and retiree benefit coverage, the SEBC is responsible for balancing the health fund budget and managing rising healthcare costs, while also assuring State Group Health Insurance Plan (GHIP) members have access to high-quality, affordable benefit options now and in the future.

Due to the passage of Senate Substitute I for Senate Bill 289, there have been changes to the composition of the SEBC. The Chair of the Delaware Health Care Commission is now the Chair of the SEBC. View other changes to the SEBC members at dhr.delaware.gov/benefits/sebc/documents/sebc-members.pdf.

In the coming months, the SEBC will continue the procurement process of a vendor for Pharmacy Benefits Management (PBM) services and for Medical Third-Party Administrator (TPA) services, including a vendor to support the Employer-Sponsored Medicare Supplement Plan. The SEBC is also procuring for Dental services.

At the April 20, 2026 meeting, the SEBC adopted the FY26-FY29 GHIP Strategic Framework to outline GHIP goals and guiding principles. The four primary goals include: improving the health of GHIP members, ensuring members receive high-quality and safe care that is cost effective and improves outcomes, managing healthcare costs for GHIP and members, and ensuring transparency and continuous improvement toward achieving goals by monitoring, measuring, and reporting progress. To review the strategies and tactics of the Framework please visit dhr.delaware.gov/benefits/sebc.

At the August 28, 2026 meeting, the Committee adopted a new Pensioner Coordination of Benefits (PCOB) policy that will apply to all eligible pensioners enrolled under the State plan who were first employed on or after January 1, 2015 and will be used to determine a pensioner's eligibility for primary coverage under the State plan. The new PCOB policy will become effective on July 1, 2027.

Stay up to date on discussions and decisions that impact your benefits. Visit dhr.delaware.gov/benefits/sebc (Select Get the Facts on What's Happening). SEBC meetings are open to the public and allow for public comment. View meeting dates, materials, and updates on your retiree healthcare benefits at dhr.delaware.gov/benefits/sebc.

Choosing the Right Care and Preventive Care

The State of Delaware wants you to take control of your health and get the best value out of your benefits. By choosing the right care, you better understand your care options and can make informed decisions about where to go for care. Learn more by visiting the SBO website at de.gov/statewidebenefits, select “State Pensioners - Non-Medicare,” and click “Choosing the Right Care” under Information. Here, you have all the information you need to determine how much your services will cost and where to go for high-quality care. You can access Highmark Delaware's or Aetna's Provider Search Tools and view contact information for Telemedicine and your health plan's 24/7 Nurse Line.

As the year comes to an end, do not delay scheduling your preventive health visits and tests. During your annual physical exam with your Primary Care Provider, you can determine what tests and exams you are eligible for based on your age and family history. Find more information on the SBO website, select “State Pensioners - Non-Medicare,” click “Choosing the Right Care” under Information, and select “View Preventive Care Services & Meds.”

Cancer Resources

Facing a cancer diagnosis can be overwhelming. It may leave you with questions about how to navigate life with this diagnosis. Some patients develop symptoms, while others may not show symptoms until the disease has progressed. Screenings can detect breast, cervical, and colon cancers early when treatment is likely to work best. Remember to schedule those life saving appointments. You can also reduce your risk of cancer by making healthy choices like being physically active, maintaining a healthy weight, avoiding tobacco, protecting your skin, and limiting the amount of alcohol you drink. Learn more on the SBO website at de.gov/statewidebenefits. Select "State Pensioners - Non-Medicare." Then, scroll down the page and click the "Cancer" tile under "Condition Prevention & Management Resources."

Transitioning to Medicare: Tips to Help You Prepare

- Your Medicare Parts A and B will be effective the first of the month in which you turn 65.
 - **Already collecting Social Security Benefits?**
Enrollment in Medicare Parts A and B is automatic and you will receive a card in the mail.
 - **Not collecting Social Security Benefits?**
You must apply for Medicare Parts A and B three months prior to your 65th birth month by contacting the Social Security Administration (SSA) directly. Apply online at medicare.gov, by phone at 1-800-772-1213, or contact your local SSA office (Visit ssa.gov for office locations). If you or your spouse worked for a railroad, call the Railroad Retirement Board at 1-877-772-5772.
- You are responsible for paying your Part B premium through the SSA. Note, the State of Delaware does not contribute to this premium.
- The Office of Pensions must receive a copy of your Medicare card with Parts A and B two months prior to the month you turn 65. Encountering enrollment delays? Contact the Office of Pensions at 1-800-722-7300 or (302) 739-4208.
- Have a spouse and/or dependent(s) who are not yet on Medicare? They can remain enrolled in a non-Medicare health plan after you transition to Medicare and must still adhere to the Spousal and Dependent Coordination of Benefits Policies located at de.gov/statewidebenefits.
- Your dental and vision coverage will not be affected by your transition to Medicare.

2026 Special Medicfill Open Enrollment - October 19 - 30, 2026

This is your once-a-year opportunity to make a change to your Highmark Delaware Special Medicfill Medicare Supplement Plan (with or without prescription).

Open Enrollment packets will be mailed on October 5, 2026. Refer to the packet for information on the steps to complete if you wish to enroll, make changes, or cancel coverage.

Please Note: Only NEW subscribers/contract holders who enroll or change enrollment, will be mailed new ID cards to be used on or after January 1, 2027.

Important Reminder

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), visit de.gov/planratesme.

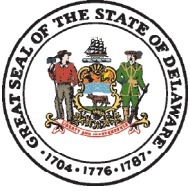
Note: The rate and plan information is subject to eligibility criteria.

Preventive Care

As the year comes to an end, do not delay scheduling your preventive health visits and tests. During your annual physical exam with your Primary Care Provider (PCP), you can determine what tests and exams you are eligible for based on your age and family history. The Highmark Special Medicfill Plan Booklet has all the information you need on preventive health, which exams/tests to discuss with your PCP based on your age and family history, and related costs. Find more information on the SBO website at de.gov/statewidebenefits. Select "State Pensioners - Medicare," click the "Highmark Delaware" tile located in the "Benefits Administered by Statewide Benefits" section, and select "Special Medicfill Plan Booklet" under "Information."

Cancer Resources

Facing a cancer diagnosis can be overwhelming. It may leave you with questions about how to navigate life with this diagnosis. Some patients develop symptoms, while others may not show symptoms until the disease has progressed. Screenings can detect breast, cervical, and colon cancers early when treatment is likely to work best. Remember to schedule those lifesaving appointments. You can also reduce your risk of cancer by making healthy choices like being physically active, maintaining a healthy weight, avoiding tobacco, protecting your skin, and limiting the amount of alcohol you drink. Learn more on the SBO website at de.gov/statewidebenefits. Select "State Pensioners - Medicare." Then, scroll down the page and click the "Cancer" tile under "Condition Prevention & Management Resources."



**STATE OF DELAWARE
OFFICE OF PENSIONS**
McArdle Building, Ste. #1
860 Silver Lake Boulevard
Dover, DE 19904-2402

WELCOME TO THE SEVENTH EDITION OF THE **Retiree Healthcare Newsletter!**



ALL

Applicable to **all** Pensioners



Get the
DPERS App
and stay
informed!

Go to Google Play or the Apple Store and get the new DPERS app. There is Plan Information, Notifications, and even a Count Down to Retirement. Scan the QR Code to the right to get the app.



**STATE OF DELAWARE
OFFICE OF PENSIONS**

TOLL FREE LONG DISTANCE: **1-800-722-7300**

TELEPHONE: **(302) 739-4208**

FAX NUMBER: **(302) 739-6129**

E-MAIL ADDRESS: **pensionoffice@delaware.gov**

FORMS E-MAIL ADDRESS: **pension.forms@delaware.gov**

WEB ADDRESS: **delawarepensions.com**

State Prescription Plan Questions?

*(including covered medications,
pharmacy options, or coverage review)*

Non-Medicare Eligible Pensioners
contact CVS Caremark at
1-833-458-0835.

Medicare Eligible Pensioners
contact SilverScript (CVS Caremark)
at **1-844-757-0448.**

Visit caremark.com for
additional account information.

UPCOMING STATE HOLIDAYS

The Office of Pensions
will be closed on the
following State holidays:

Election Day

Tuesday, November 3, 2026

Veterans Day

Wednesday, November 11, 2026

Thanksgiving Day

Thursday, November 26, 2026

Day After Thanksgiving

Friday, November 27, 2026

Christmas Day

Friday, December 25, 2026