

Prepare for Open Enrollment

Open Enrollment is right around the corner (**May 2 – 18, 2022**). In April, you have the opportunity to learn about all the benefits available to you and your family. This is the best time for you to begin preparing for your future health care needs. Then, during Open Enrollment in May, you will have the knowledge to make the best choices as an informed consumer. Here are the things you can do to prepare:

- Log in now to [State of Delaware Employee Self-Service](#) to make sure your password has not expired and confirm your contact information.
- Week of April 4, 2022 - You will receive an assignment email with instructions for accessing the *Open Enrollment Guide* online course. Complete the course by April 29, 2022.
- Week of April 11, 2022 - Use myBenefitsMentor® to compare health plan options based on your past health and prescription usage. Be on the lookout for an email with a personalized enrollment recommendation.

Review Additional Benefits

Take time now to review the FSA, Accident and Critical Illness Insurance and State GUL Insurance benefit options to determine if you want to enroll or make changes. Reviewing this information now will allow you to be prepared for Open Enrollment (May 2 – 18, 2022). For State GUL Insurance enrollees, Open Enrollment is also a great time to check to make sure your beneficiary designations are up to date!

Flexible Spending Account (FSA): An FSA is an employer-sponsored plan that lets you deduct dollars from your paycheck before they are taxed and put them into a special account. FSA accounts are exempt from federal income taxes, Social Security (FICA) taxes and, in most cases, state income taxes. Most people save as much as 25% on each dollar that is set aside! The State of Delaware has partnered with ASIFlex to provide two FSA options:

- The Health Care FSA is for qualifying medical, dental, vision and prescription expenses for you and your dependents.
- The Dependent Care FSA is for qualifying day care and elder care expenses.

The option to enroll in the FSA is part of Open Enrollment and enrollment is **required** each year to continue your FSA participation. You can find more information on the [FSA](#) page.

(Continued on page 2)

July 1, 2022 Premium (Rate) Changes

- Beginning July 1, 2022, State health plan premiums (rates)* **will increase** for the first time since July 2016. Depending on the employee's plan and coverage tier, the increase could range from \$2.38 to \$23.66 per month. The decision to raise premiums was not taken lightly but was necessary to ensure that there are sufficient funds to cover ongoing increases in healthcare costs. The State of Delaware continues to contribute to nearly 90% of the cost of employee health plan premiums.
- Beginning July 1, 2022, Delta Dental State dental plan premiums (rates)* **will decrease**. Depending on the employee's plan and coverage tier, the decrease could range from \$1.36 to \$4.54 per month; while premiums for the Dominion National State dental plan* **will increase** ranging from \$1.68 to \$4.58 per month. These changes are the result of a recent procurement for new contracts that begin July 1, 2022.
- There are **no changes** in the premiums (rates) for the State vision coverage offered by EyeMed.*
- To view the premiums (rates) for the State health, dental and vision plans for July 1, 2022, visit de.gov/planrates. * There are also several resources on the [SBO website](#) to help you select the best health, dental and vision plan option for you and your family. Select "Open Enrollment" and your group to view comparison charts, plan information and benefit vendor informational videos.

* If you are a school district employee, please note that your plan options/premiums (rates) may vary. Contact your organization's Human Resources/Benefits Office for details.



Mountain Trail Mix

Ingredients:

- ½ cup cashews
- ¼ cup peanuts
- ¼ cup almonds
- ½ cup raisins
- 3 tablespoons dark chocolate chips



Instructions:

Combine ingredients in a bowl and mix well.

Recipe from [Delta Dental](#)

Upcoming Webinars and Classes

Aetna offers monthly [webinars](#) that employees, pensioners and their family members can attend, regardless of enrollment in a State health plan. There is no need to register, simply click a link below to attend.

- Health and Wellbeing in the Workplace -

[April 6, 2022 @ 12:00pm](#)

- Teamwork -

[April 28, 2022 @ 5:00pm](#)

- Healthy Aging -

[May 10, 2022 @ 5:00pm](#)

- Sun Protection -

[May 19, 2022 @ 12:00pm](#)

ComPsych® GuidanceResources® is offering quarterly webinars for new and existing employees/supervisors who want to learn more about the Employee Assistance Program (EAP). Click on the links below to **register**:

- Supervisor Orientation -

[April 5, 2022 @ 10:00am](#)

- Employee Orientation -

[April 6, 2022 @ 10:00am](#)

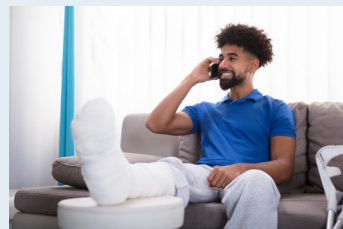
These webinars will be recorded and posted to the website if you are unable to attend.

Review Additional Benefits

(Continued from page 1)

Accident and Critical Illness Insurance: Accidents can happen anytime. Planning for them can help reduce stress and any financial burdens you may encounter. The State of Delaware has partnered with Securian Financial to provide Accident and Critical Illness Insurance for State of Delaware and University of Delaware employees. Accident and Critical Illness Insurance provides lump sum cash payments if you, or a covered dependent, suffer an injury from an accident or are diagnosed with a condition covered under the policy. During Open Enrollment (May 2 – 18, 2022), you will have access to Benefit Scout®, Securian’s online benefits decision-support tool, to help you make your Accident and Critical Illness Insurance selections with confidence.

You can find more information on the [Accident and Critical Illness](#) page.



State Group Universal Life (GUL) Insurance:

The State of Delaware has partnered with Securian Financial to provide Group Universal Life (GUL) Insurance, a flexible life insurance plan with the option for tax-deferred cash accumulation. This coverage provides protection for your family’s financial future in the event of the unexpected loss of your life and income during your working years. Additional lifestyle benefits include legal, financial, grief resources, legacy planning, and travel assistance services.

Although you can enroll and/or make changes to your State GUL Insurance coverage anytime throughout the year, during Open Enrollment you can enroll and/or increase employee coverage **without having to provide proof of good health**. Employees enrolled in State GUL Insurance can also add or change dependent (spouse and/or children) term life insurance coverage. During Open Enrollment (May 2 – 18, 2022), you will have access to Benefit Scout®, Securian’s online benefits decision-support tool, to help you make your State GUL Insurance selections with confidence. Review the [GUL Open Enrollment FAQs](#) located on the [SBO website](#) for eligibility criteria and enrollment details.

Hidden Treasures: Review the information about Behavioral Health / Emotional Wellbeing on SBO’s website and email the Web Id that is needed to access the Employee Assistance Program (EAP) ComPsych® Guidance Resources® to sbo.communications@delaware.gov (Subject: Hidden Treasures). A random drawing from all correct responses received by the end of the month will be conducted for a prize. Congratulations to last month’s winner, Carole N. from Dept. of Natural Resources!