

Prepare for Open Enrollment in April

[Open Enrollment](#) is right around the corner (**May 1 - 17, 2023**). April is the best time for you to begin preparing for your future healthcare needs. Then, during Open Enrollment in May, you will have the knowledge to make the best choices as an informed consumer. Here are the steps State employees can take to prepare:

- **Now** - Access [Employee Self-Service](#) through my.delaware.gov to confirm your contact information. Reset your password if needed.
- **Week of April 3, 2023** - You will receive an assignment email with instructions for accessing the *2023 Open Enrollment Guide* online course. Complete the course by April 28, 2023.
- **Week of April 10, 2023** – Look for a personalized enrollment recommendation based on your use of healthcare benefits and compare estimated costs by health plan with myBenefitsMentor®.



Review Additional Benefits

State employees should take time to review the Flexible Spending Account (FSA), Accident & Critical Illness Insurance, and State Group Universal Life (GUL) Insurance benefit options to determine if they want to enroll or make changes. Reviewing this information now will prepare you for Open Enrollment (May 1 – 17, 2023). For State GUL Insurance enrollees, Open Enrollment is also a great time to check to make sure your beneficiary designations are up to date! Learn more about these additional benefits on the following sites:

- [Flexible Spending Account \(FSA\)](#)
- [Accident & Critical Illness Insurance](#)
- State Group Universal Life (GUL) Insurance
 - [State of Delaware](#)
 - [DSWA](#)

State Employee Benefits Committee

(SEBC) Corner:

Benefit Changes for July 1, 2023

The State Employee Benefits Committee (SEBC) is committed to upholding the mission of the State of Delaware Group Health Insurance Plan, which includes *helping employees and pensioners be engaged consumers*. As we approach 2023 Open Enrollment (May 1 – 17), we want to highlight important benefit updates for the plan year beginning July 1, 2023. We encourage you to review the [What's Changing Effective July 1, 2023 – Quick Reference Chart](#) to see an overview of the changes and the reasons for them.

The Quick Reference Chart includes changes to premiums (rates). Effective July 1, 2023, state non-Medicare health plan premiums (rates) **will increase**. There are no changes in the premiums (rates) for the State vision coverage offered by EyeMed or the State dental coverage offered through Dominion National or Delta Dental.* To view the premiums (rates) for State employees for the State health, dental, and vision plans for July 1, 2023, visit de.gov/planrates.*

**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.*

2023 Open Enrollment (May 1 – 17) is your once-a-year opportunity to enroll, cancel, or waive coverage, change plans, and add or drop coverage for yourself, an eligible spouse, or dependent children. State Agency, K12, DTCC, and DSU employees are **required to actively participate** in the Open Enrollment process each year. Be on the lookout for additional communications from the Statewide Benefits Office (SBO).

All SEBC and Subcommittee meetings are open to the public and provide an opportunity for public comment. You can learn more about the Committees, view past meeting materials, and access upcoming meeting dates on the [SEBC page](#) of the SBO website.

SB 316 and Free Diabetic Supplies

Senate Bill (SB) 316 takes effect this month. This bill mandates that insurers cap diabetic supplies, test strips, and meters at \$35 per member per month. The good news is the State of Delaware has already been providing our benefit-eligible employees and pensioners savings for diabetic supplies. Through the CVS Caremark® prescription plan, you have access to diabetic supplies for **free**. This includes lancets, syringes/needles, and test strips. In addition, multiple diabetic medications may be obtained for **one copay** when **filled at the same time** for a 90-day supply. Click here to learn more about the [Diabetes Resources](#) available to you and your family.



Upcoming Webinars

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 the link below to attend.

- Power of Volunteering – [4/6 @ 12pm](#)
- The Power of Positivity – [4/24 @ 5pm](#)

ComPsych® GuidanceResources® offers [webinars](#) that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. Click on the links below to register:

- Mental Health Awareness – [5/4 @ 5pm](#) or [5/16 @ 11am](#)

Delta Dental offers [webinars](#) addressing good oral health that employees, pensioners, and their family members can attend, regardless of enrollment in a Delta Dental plan.

- Oral Health and Wellness – [4/11 @ 7pm](#)

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

DEFER: 457(b) & 403(b)

Retirement Savings Plans

Important: The DEFER plans are administered by the [Office of the State Treasurer \(OST\)](#). *Have questions about DEFER? Contact OST by [email](#) or call (302) 672-6733.*

Participation in [DEFER](#), 457(b) and 403(b) Retirement Savings Plans, helps State employees save for retirement alongside Social Security, pension, and personal savings.

- The State of Delaware 457(b) plan is available to full-time employees of State Agencies, School Districts, Charter Schools, Delaware Technical Community (DTCC), and Delaware State University (DSU).
- The State of Delaware 403(b) plan is available to full-time and part-time education employees of School Districts, Charter Schools, DTCC, and DSU, as well as the Department of Education.

Employees can sign up or change their contributions for DEFER at any time of the year; however, **Open Enrollment (May 1 – 17, 2023)** is a great opportunity for employees to review their retirement savings. Learn more by viewing the [Informational Video](#) or [Contact a Plan Representative](#).



Healthy Eating Tips

Keep nutritious snack options available. Some healthy 100-calorie snacks include:

- Bananas
- Celery and peanut butter
- Baby carrots and hummus
- ½ cup of chocolate milk

For more tips visit the Wellness-Fitness & Nutrition page of the [ComPsych® Guidance Resources®](#) website.



Hidden Treasures: Go to the Musculoskeletal page on SBO's website and find Hinge Health. Describe this benefit, including the cost and who would benefit from signing up for this program. Send your answer 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, Robert G. from the Indian River School District!