

Obtain and/or Increase GUL Coverage Year Round

Benefit-eligible active State of Delaware and Delaware Solid Waste Authority (DSWA) employees can apply for Group Universal Life (GUL) Insurance at any time after their initial 90-day eligibility period by providing proof of good health. You may also increase coverage year-round when the following events occur (as long as you have not been previously declined):

- Qualifying Events — If you experience a qualifying event (marriage, adoption, or birth of a child), you may increase your coverage by one times your base annual salary up to three times your base annual salary, or \$200,000, whichever is less, without additional proof of good health — if you apply within 31 days of the event.
- Salary Increases — Your GUL coverage will increase as your salary increases. This will occur automatically, up to the plan maximum of \$350,000. Proof of good health may be required for those who have been previously declined.

Once Securian has been notified of a salary increase, they will send out a letter to the member outlining changes in GUL coverage and if proof of good health is required. If proof of good health is requested by Securian but not provided by the member, coverage will remain at the already approved coverage amount.

National Chiropractic Health Month

During October, we recognize National Chiropractic Health Month. Doctors of Chiropractic, often referred to as chiropractors or chiropractic physicians, are licensed professionals who practice a hands-on approach to health care that includes patient examination, diagnosis, and treatment. Chiropractic services are often used to treat musculoskeletal pain, including back pain, neck pain, and pain in the joints of the arms or legs.

Members enrolled in a State of Delaware non-Medicare health plan have coverage for chiropractic care. Did you know there is no maximum limit on chiropractic visits for the treatment of back pain if it is determined to be medically necessary? Visit SBO's [Musculoskeletal Pain Resources](#) page to learn more about what is covered and out-of-pocket costs by viewing the plan booklets, as well as access links to other resource websites to learn more about chiropractic care.

National Dental Hygiene Month

Fall is here! Football, pumpkin spice everything, sweet treats, and more, but what about your smile? During October, we recognize the importance of healthy dental hygiene. This is more than daily brushing and flossing. Scheduling preventive appointments with your dentist is just as important. By visiting your dentist, you can:

- Prevent cavities – Remove plaque and tartar
- Stop tooth loss – Prevent gum disease
- Brighten your smile – Remove stains from coffee or wine
- Freshen your breath – Prevent persistent bad breath
- Boost overall health – Reduce health issues (heart disease or stroke)

State dental plan members can learn more by visiting the [SBO website](#), selecting their group, and clicking on their dental plan.

Breast Cancer Awareness Month

In October, we rally for the people we love who may be survivors or diagnosed breast cancer patients. During this month, we want to remind you that your routine mammogram could turn out to be your most important health care visit. A mammogram can alert your healthcare provider of any concerns; if caught early, you may have access to more treatment options. It is important to know that some patients develop symptoms while others may not until the cancer has progressed. Here are some helpful tips to follow:

- Complete monthly self-breast exams
- Know your family history
- Exercise at least 30 minutes a day
- Stop smoking
- Maintain a healthy weight
- Limit your alcohol
- Discuss your mammogram options with your provider

Visit SBO's [Cancer Resources](#) page for more information.

National Disability Employment Awareness Month

October is National Disability Employment Awareness Month. During this month, we want to highlight the return to work component of the State of Delaware's Disability Insurance Program (DIP). Eligible employees/former employees who are currently on (or were previously on) an approved Short Term Disability or Long Term Disability claim have access to the SBO Return to Work Coordinator for assistance with returning to work and staying at work. Returning to work from a disability can reduce the financial burden on employees and their families, help with the healing process, and keep employees connected with friends and coworkers. Returning to work also benefits the State by minimizing disruption to the daily operations of the employee's organization. Learn more about the State's DIP return to work program by visiting [SBO's website](#).

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 links below to attend.

- Creative Problem-Solving and Decision Making – [10/5 @ 12pm](#)
- Collaborative Communication – [10/19 @ 5pm](#)
- Eating Right on the Run and on a Budget [11/2 @ 12pm](#)

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

- Managing Holiday Stress – [10/18 @ 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. Click on the links below to register:

- Oral Health and Aging – [10/5 @ 1pm](#)
- Oral Health and Wellness – [10/25 @ 12pm](#)

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

State Employee Benefits Committee (SEBC Corner)

At the September meetings, the Financial Subcommittee reviewed the revised June fund report and July fund report, Group Health Insurance Plan (GHIP) key trends report, and SEBC dashboard. The Health Policy & Planning Subcommittee received an update on the timeline for revisions to the GHIP Eligibility & Enrollment Rules and continued discussions on the diversity equity and inclusion benefits review and development of a weight management strategy. The Retiree Healthcare Benefits Advisory Subcommittee continued discussions on recommended funding, eligibility, and plan design modifications, as well as the Medicare Request for Proposals (RFP). The SEBC reviewed the revised June fund report, July fund report and SEBC dashboard, as well as discussed updates on the Medicare RFP. The SEBC voted to extend the Special Medicfill Plans through December 31, 2024.

SEBC and Subcommittee meetings are open to the public and include an opportunity for public comment. Visit the [SEBC page](#) for meeting information and more.

Philly Cheesesteak Stuffed Peppers



Ingredients:

- 2 large bell peppers, halved length wise, seeds removed
- 1 tablespoon extra-virgin olive oil
- 1 large onion, halved and sliced
- 8 oz mushrooms, thinly sliced
- 12 oz top round steak, thinly sliced
- 1 tablespoon Italian seasoning
- ½ teaspoon ground pepper
- 1 tablespoon Worcestershire sauce
- 4 slices provolone cheese

Visit the [Delta Dental website](#) for the complete recipe and cooking instructions.

Hidden Treasures: Locate SBO's Cancer Resources page. On that page, open the CVS Caremark accordion and determine the cost for Smoking Cessation Products. 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, Christopher S. from Department of Corrections!