

## Group Universal Life Cash Value Account

The primary reason for purchasing life insurance is for the security of having a financial cushion in the case of a death. However, did you know, with Group Universal Life (GUL) insurance, you can also build a Cash Value Account by making premium contributions above the cost of the insurance coverage? Enrolling in a Cash Value Account allows you to accumulate money to help you meet long-term financial opportunities and obligations, whether your plans include a college education for your child(ren) or supplemental retirement income. The additional premium can be allocated to a guaranteed account and earn a minimum interest rate of four percent. A three percent administrative charge is deducted from each contribution into the Cash Value Account.

Why use the Cash Value Account?

- You can start, change, or stop contributions at any time.
- Cash Value Account contributions are deducted from your paycheck along with your premium for GUL insurance. You may also contact Securian to make lump sum contributions.
- Access your funds at any time through loans or withdrawals.
- Additional contributions are part of your life insurance policy death benefit and will be passed on to your beneficiary(ies) income-tax free upon death.

Further information regarding the Cash Value Account can be found in the [GUL Plan Booklet](#). For questions, contact Securian Customer Service at 877-215-1489.

## National Diabetes Month

November is National Diabetes Month. During this month, we want to remind you that diabetes is a chronic disease that affects how your body uses food for energy. If untreated, diabetes can lead to heart disease, stroke, kidney disease, blindness, and more.

Fortunately, type 2 diabetes can be preventable through basic steps like eating a healthy diet, regular physical activity, and losing a small amount of extra weight. Sounds easy, right? If you are like many of us, you may know what you should do, but where do you start?

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## Grateful for Gratitude

This month brings the beginning of holidays, family gatherings, laughter, and more. For some, this brings excitement and joy; for others, it can cause sadness and stress. What if you could focus on gratitude this holiday season? Some days, this can be easier than others. But if you really think about it, there is always something small we can be thankful for – the sun shining, the person in front of you paying for your coffee, appreciating where you live and what you have, and even a great song you hear. Get started today by:

- Creating a gratitude journal – write five things you are grateful for every day.
- Tell someone you appreciate them.
- Hold the door for the person behind you.

For helpful resources, articles, and more, visit the State Employee Assistance Program (EAP) – [ComPsych® GuidanceResources®](#).



## The Spirit of Giving – Donate Blood

Imagine receiving a letter in the mail that your last blood donation saved a life at your local hospital. You would probably feel like a superhero! Did you know that the Blood Bank of Delmarva recently announced a blood emergency? They desperately need people to make appointments to donate blood. The sustained loss of youth and first-time donors, fewer organizations hosting blood drives, and remote and blended work schedules are all combined to have a devastating impact on our local blood supply and the nation's blood supply. There is no surplus in the nation's blood supply to help centers that experience seasonal shortages. And, there is no replacement for human blood.

In the spirit of giving – please consider scheduling an appointment to donate blood today... and ask a friend or coworker to do the same. Other than a short time commitment, there is no cost to you. To schedule an appointment, visit the [Blood Bank of Delmarva](#) website or call 1-888-825-6638.

## State Employee Benefits Committee (SEBC Corner)

At the October meetings, the Health Policy & Planning Subcommittee discussed the proposed revisions to the Group Health Insurance Plan (GHIP) Eligibility & Enrollment Rules effective January 1, 2024 and continued discussions on a weight management strategy. The Retiree Healthcare Benefits Advisory Subcommittee discussed eligibility and plan design changes for future Medicare and non-Medicare retirees. Continued discussion will occur at the November meeting. The SEBC reviewed monthly financials, discussed revisions to the GHIP Strategic Framework, and voted to re-award the Centers of Excellence Administration contract to SurgeryPlus effective July 1, 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.

### 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.

- A New Look at Well-Being – [11/16 @ 5pm](#)
- Holiday Budgeting – [12/4 @ 5pm](#)

**Livongo** programs provide advanced devices, personalized insights, and expert support.

- Diabetes Management – [11/16 @ 12pm](#)

**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. Register through the links below.

- Oral Health and Wellness – [11/7 @ 11am](#)
- Oral Health and Aging – [11/28 @ 1pm](#)

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

## National Diabetes Month

The State of Delaware, along with Aetna, Highmark Delaware, CVS Caremark, EyeMed, and ComPsych® GuidanceResources®, have resources to assist with leading a healthy lifestyle and controlling diabetes. Here are some of the resources available to you and your family:

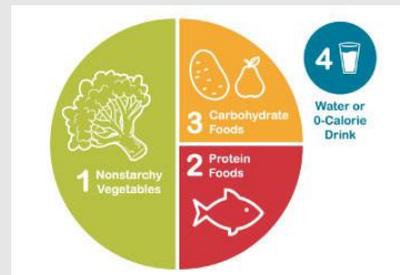
- [Aetna](#) – Solera DPP, Transform Diabetes Care, Aetna One Advisor, AbleTo, and more
- [Highmark Delaware](#) – Livongo DPP, Livongo Diabetes Monitoring Program, and more
- [CVS Caremark](#) – Diabetic Medications & Supplies Savings Program.
- [EyeMed](#) – Diabetic Vision Care Services are covered once every six months.
- [ComPsych® Guidance Resources®](#) – Access to articles, webinars, and counselors
- [YMCA](#) Diabetes Prevention Program (DPP)- Access to small group sessions with a Lifestyle Coach

To learn more, visit SBO's [Diabetes Resources](#) page.

### Diabetes Plate Method

If you or a family member are trying to manage diabetes, it can be challenging to decide what and how much to eat. Try filling your plate with:

- 50% non-starchy vegetables
- 25% protein
- 25% carbohydrates
- 1 glass of water



Here are some examples:

- Non-starchy vegetables – broccoli, carrots, cauliflower
- Protein – fish, chicken, cheese, eggs, beef, pork, beans
- Carbohydrates – fruit, sweet potatoes, brown rice

To learn more about eating well to feel good, visit the American Diabetes Association at [diabetes.org](#).

**Hidden Treasures: Locate the Diabetes Prevention Program page for either Highmark or Aetna on the SBO website. What free perk is available to members of the Diabetes Prevention Program through the YMCA of Delaware? Send your answer to [sbo.communications@delaware.gov](mailto: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, Nancy J. from Delaware Courts!**