

American Heart Month

February is American Heart Month, and this year, the American Heart Association (AHA) turns 100! During this time, the AHA has been dedicated to educating people on prevention methods and treatment options for heart-related issues. Heart disease is one of the leading causes of death. The good news is you can prevent heart disease by making lifestyle changes. These include:

- Stop smoking
- Increase your physical activity
- Improve your diet
- Schedule your annual physical **and** talk to your healthcare provider about a diet and exercise plan

Check out the resources available on SBO's [Heart Health Resources](#) page.



State Employee Benefits Committee (SEBC) Corner

At the January meetings, the SEBC and Subcommittees reviewed the December Fund report and the projected FY25 premium increase. The Lieutenant Governor outlined recommendations from the Retiree Healthcare Benefits Advisory Subcommittee (RHBAS), while the Office of Pensions provided an update on Other Post Employment Benefits. Additionally, a progress report on the Diversity, Equity, and Inclusion benefits review was shared. Other discussion covered Pharmacy and Bariatric Surgery data, and updates on weight management programs and strategies implemented in other states. To get facts on what's being discussed related to the Group Health Insurance Plan (GHIP) and actions taken by the SEBC, view SBO's [Get the Facts on What's Happening](#) document of frequently asked questions.

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

Here's How it Works:

Aetna CDH Gold Plan

"It's a hidden gem!" That is what your peers say about this non-Medicare health plan.

With the Aetna Consumer-Directed Health (CDH) Gold Plan, you can see *any* doctor **without** a referral. The plan covers in-network and out-of-network services, though you will save the most money if you stay in-network. There is a deductible of \$1,500 per individual and \$3,000 per family per plan year. After the deductible is met, the individual and the State share the cost of the service via coinsurance of 10% for most in-network services and 30% for most out-of-network services.

The plan includes a fund called a Health Reimbursement Account (HRA) that you can use to pay eligible out-of-pocket healthcare costs such as your deductible or coinsurance. The HRA is funded by the State of Delaware, at \$1,250 per individual or \$2,500 per family per plan year. If you don't use the funds in one plan year, no worries, unused amounts can roll over to the next plan year as long as you remain enrolled in the CDH Gold Plan. However, if you change health plans or leave state employment, you can't take the fund with you.

If this plan piques your interest, visit [SBO's website](#) prior to Open Enrollment to learn more. Select your group and then click the Aetna tile. From this page, you can select **CDH Gold Plan** to learn more about the plan or click **Compare Plan Options & Rates** to see how the CDH Gold Plan compares to the other non-Medicare health plans.

Donate Blood

There is still a blood shortage in our region. Consider scheduling an appointment to donate blood today. Visit the [Blood Bank of Delmarva](#) website or call 1-888-825-6638.

Breast Health Presentation

Join the Delaware Department of Human Resources, Office of Women's Advancement and Advocacy as the Delaware Breast Cancer Coalition presents a Virtual Breast Health Presentation. Learn important information regarding breast health, breast cancer, mammography screening and early detection in this overview. Explore topics such as understanding your family history, genetics, and health prevention tips to help reduce your risk. People of all ages, sexes, and genders should attend because anyone can get breast cancer. Click to register below:

Virtual Breast Health Presentation – [2/21 @ 11am](#)



Upcoming Webinars

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

- Healthy Living and Relaxation 101 – [2/20 @ 12pm](#)
- Work - Nonverbal Communication – [3/11 @ 12pm](#)

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

- Orientation for Employees – [2/8 @ 10am](#)

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 Wellness – [3/20 @ 3pm](#)

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

Health and Wellness Benefit

If you are enrolled in [Group Accident and/or Critical Illness Insurance](#), you have an annual health and wellness benefit available to you from each policy. You, your spouse, and your eligible dependents*, if enrolled, are eligible for a \$50 payment under both plans for several types of wellness screenings. Eligible wellness screenings include an annual physical exam, cancer screenings, mammograms, and more. If you enrolled in both Accident *and* Critical Illness Insurance, you can receive \$100 per eligible person each plan year!

**Regardless of the number of children covered under the plan, only one child health and wellness benefit will be paid per plan year, per plan.*

To file a Health & Wellness Benefit claim, visit [securian.com/benefits](#):

1. Select "Employer" under report a new claim
2. Select "Start a new claim"
3. Answer all questions to the best of your ability
4. Separate claims must be filed for yourself, your spouse, and child (per year)

For further information and any questions contact Securian Financial at **1-877-215-1489**.

Cheesy Zucchini Rounds



Ingredients:

- 2-3 Zucchini
- Grated Parmesan Cheese
- Black Pepper
- Garlic Salt
- Olive Oil

Directions:

1. Preheat oven to 425 degrees.
2. Coat a baking sheet with a thin layer of olive oil.
3. Wash zucchini, cut into quarters, and put on baking sheet. Sprinkle with garlic salt, pepper, and cheese.
4. Bake 15-20 minutes, until cheese is golden brown.

To see the full recipe, visit [Delta Dental](#).

Hidden Treasures: Locate the Flexible Spending Account (FSA) page. Once there, find the FSA Eligible Expenses and determine three items that can be purchased with a Health Care FSA. 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, Bobbie K., from Milford School District!