

Prepare for Open Enrollment

[Open Enrollment](#) is right around the corner (**May 1 - 17, 2024**). 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 and engaged 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, ensure your preferred email is checked, and reset your password if needed.
- **April 3** - You will receive an assignment email with instructions for accessing the *2024 Open Enrollment Guide* online course. Complete the course by April 30, 2024.
- **Week of April 15** – Look for a personalized enrollment recommendation based on your healthcare benefits usage and compare estimated costs by health plan with myBenefitsMentor®.



Review Additional Benefits

State employees are encouraged to 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, 2024). 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 Employee Benefits Committee (SEBC) Corner: Benefit Changes for July 1, 2024

Below are the changes that the SEBC voted on at its March 25, 2024 meeting, which will take effect July 1, 2024:

- Highmark Comprehensive PPO Plan members will now have a \$50 copay for in-network and out-of-network air ambulance services (previously no copay or coinsurance).
- Highmark Comprehensive PPO Plan, Aetna CDH Gold Plan, and Aetna HMO Plan members will have a reduction in copays or coinsurance for certain services related to a mental health or substance use disorder diagnosis.
- For all State non-Medicare health plans, there will be benefit enhancements to coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members when medically necessary.
- 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), visit de.gov/planrates.
- COVID-19 benefit enhancements will be discontinued after June 30, 2024.

**Note: School district employee plan options/premiums (rates) may vary. Contact your organization's HR/Benefits Office for details.*

For more details on the changes effective July 1, 2024, visit de.gov/benefitchanges. To get the 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.

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 College (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, 2024)** is a great opportunity for employees to review their retirement savings. Learn more by viewing the [Informational Video](#) or [Contact a Plan Representative](#).

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 links below to attend.

- Communications Skills in the Workplace – [4/8 @ 5pm](#)
- Best Practices for Working Remotely – [4/25 @ 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:

- The Sandwich Generation – [4/17 @ 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 link below to register:

- Oral Health and Aging – [4/26 @ 12pm](#)

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

Sharing Benefit Information with Your Spouse and Dependents

Sharing your State of Delaware benefit information with your spouse and/or dependents will ensure that every covered member is receiving adequate access to high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles, and helps everyone to be engaged consumers.

Here are some tips worth sharing:

- Ensure each dependent 18 or older has a member ID card, visit Highmark Delaware or Aetna’s portal to print additional card(s). If you are enrolled in the Aetna HMO plan, make sure each enrolled dependent’s Primary Care Provider (PCP) is listed.
- [Choosing the Right Care](#) – Your spouse or dependent children might go to their PCP without you. If the PCP requests lab work or an x-ray, will your family members know where to go? Share this information with them and consider putting the [Know Where to Go for Care](#) flyer on the fridge to remind family members.
- [Flexible Spending Account \(FSA\)](#) – You can request additional Health Care FSA debit cards for your eligible dependents. Make sure they are aware of [eligible expenses](#).
- [ComPsych® GuidanceResources®](#) - Your household members can take advantage of all the services offered through ComPsych®. including counseling, financial advisors, and legal assistance. In addition, you can get assistance with finding college scholarships, wedding planning, tips for buying a home or car, finding elder or childcare, accessing discounts for entertainment events, and more.
- [SurgeryPlus](#) – A free benefit that you and your dependents can use for non-emergent surgeries. Anytime you hear your doctor say you need surgery, and it is not an emergency, take the time to call SurgeryPlus.

Hidden Treasures: Locate the Enrollment page, find the Access Employee Self-Service link, access Employee Self-Service through [my.delaware.gov](#). Login and go to Personal Information to check your contact information and ensure your preferred email is correct. Once completed, send “Done” 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, Mary C., from Delaware State Police!