



# Benefits Bulletin

May 1, 2024

## Open Enrollment Begins Today!

As a benefit-eligible employee *you* have the *opportunity* during Open Enrollment to **review** and **make changes** to your benefits for the upcoming plan year.

Per legislation, employees of the State of Delaware, including all State Agencies, K12 (School Districts and Charter Schools), DTCC, and DSU employees, are **required to actively participate** in the Open Enrollment process each year. Take action by completing these **three simple steps** (view the [Enrollment Action Checklist](#) to learn more) between **May 1 - 17, 2024** to meet the requirements to actively participate.

Be sure to visit the [SBO website](#) for helpful resources, including self-service guides, plan rates and comparison charts, benefit vendor informational videos, FAQs, and more.

### **What's Changing for the New Plan Year Beginning July 1, 2024**

View the [What's Changing Effective July 1, 2024 – Quick Reference Chart](#) for information on the changes and the reasons for them. Also, view the [Premium \(Rate\) Changes Effective July 1, 2024](#).

### **What If I Have No Changes?**

Even if you do not want to make any changes to your benefits and just keep what you currently have (or continue to waive coverage), during Open Enrollment you **must** look at Benefits Enrollment in [Employee Self-Service](#) through my.delaware.gov, select **"I Confirm My Selections,"** and click **Submit** to send your final benefit choices for the July 1, 2024 plan year. Also, if you wish to continue to cover your spouse on a non-Medicare Highmark Delaware or Aetna health plan effective July 1, 2024, you **must** complete the online Spousal Coordination of Benefits Form during Open Enrollment.

### **Have Open Enrollment Questions/Challenges?**

State employees can view the [2024 Open Enrollment Help Desk Support Chart](#) for guidance on who to contact with specific questions/issues during Open Enrollment.

## State Employee Benefits Committee (SEBC)

### Corner

At the recent April meetings, the SEBC and SEBC Subcommittees continued their discussions on the Group Health Insurance Plan (GHIP) and Fiscal Year 2024 claims experience. Despite current claims lagging due to external impacts, the Health Fund may still face a deficit by the end of Fiscal Year 2024. To address this, the SEBC approved health plan premium (rate) increases in March to re-coup the projected deficit, as well as prevent a recurrence in Fiscal Year 2025.

The Health Policy and Planning Subcommittee provided a recommendation to the SEBC related to Group Universal Life Insurance. Additionally, updates to the language to the Disability Insurance Program Rules and Regulations were proposed for consideration. Both items are planned for vote by the SEBC at the May 28 meeting.

For the first time in 2024, the Retiree Healthcare Benefits Advisory Subcommittee convened and provided updates on legislative progress related to their [December 2023 report of recommendations](#). This Subcommittee will re-convene later this year following the conclusion of the legislative session and when additional progress updates are available.

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.

### Review Additional Benefits

In addition to reviewing your options for health, dental, and vision coverage, benefit-eligible employees should check out the following benefits during Open Enrollment:

- [Flexible Spending Account](#)
- [Accident and/or Critical Illness Insurance](#)
- [Group Universal Life Insurance](#)

## Skin Cancer Facts and Figures

UV rays are the main cause of many skin cancer diagnoses. Certain elements will affect your exposure, such as time of day, the season, cloud coverage, and reflections (think water or even snow). The [Skin Cancer Foundation](#) website provides some important facts to consider. The following are statistics from the State Group Health Insurance Plan (GHIP):

- Skin cancer is the number one type of cancer for the Medicare population
- There were 10,831 episodes of all skin cancers in the 04/2022 – 03/2023 rolling year (a 7% increase from the prior rolling year)
- Delaware Medicare population were impacted the most by skin cancer (up 8% from the prior rolling year)

For more helpful information, visit the [Cancer Resources](#) page of the SBO website.

## 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.

- Leadership – [5/13 @ 5pm](#)
- Staying Connected in Today's Digital World – [5/16 @ 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. Click on the link below to register:

- Oral Health and Aging – [5/9 @ 3pm](#)

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



## Mental Health Month

In honor of Mental Health Month this May, the Statewide Benefits Office would like to remind you that a mental health checkup is just as important as a physical one. While more people are seeking assistance, there are still a number of Americans that have reservations. Here is something to think about: when we are sick or injured, we seek help, so why not seek assistance for our mental health? As a benefit-eligible employee or non-Medicare retiree, you can access several programs and services to help you and your family manage your behavioral health and emotional wellbeing. We encourage you to take advantage of resources designed to help you find strategies to improve your overall wellness, quality of life, interpersonal relationships, and physical health outcomes. To learn more, visit the [Behavioral Health/Emotional Wellbeing](#) page of SBO's website.

## 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.*

Employees can sign up or change their contributions for DEFER 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](#).

**Hidden Treasures: Locate the Spouse and Dependents page.** Once there, find the Policy Highlights and locate the three reasons when a Spousal Coordination of Benefits (SCOB) Form must be completed. 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, Christine A., from Delaware Health & Social Services!