

## Check Your Mail for New ID Cards

Benefits Made Easy

Depending on your situation, you may receive ID cards in the mail in June for the new plan year beginning July 1, 2024:

- **Health**: Only *NEW* subscribers/contract holders, and those changing health plans, will receive new ID cards.
- **Prescription**: Only *NEW* subscribers/contract holders who enroll, or change enrollment, in a State of Delaware non-Medicare health plan will receive new ID cards.
- **SurgeryPlus**: *ALL* subscribers/contract holders enrolled in a State of Delaware non-Medicare health plan will receive new ID cards.
- State Dental:
  - **Delta Dental:** Only *NEW* subscribers/contract holders will receive new ID cards.
  - **Dominion National:** Only *NEW* subscribers/ contract holders will receive new ID cards.
- State Vision: Only *NEW* subscribers/contract holders that were never previously enrolled, or subscribers/contract holders who switch plans (for the first time), will receive new ID cards.
- Flexible Spending Account (FSA): ID cards are not issued. However, ASIFlex will send a confirmation enrollment statement to State employees.
- Accident & Critical Illness Insurance and/or State Group Universal Life (GUL) Insurance: ID cards are not issued. However, Securian Financial will send a Certificate of Insurance and a profile page to State employees who newly enroll after the application has been processed. For existing insureds requesting a coverage change, Securian Financial will send an updated profile page after the application has been processed. Applications are typically processed within 3 to 5 business days.



#### State Employee Benefits Committee (SEBC) Corner

June 5, 2024

At the May meetings, the SEBC and SEBC Subcommittees continued their discussions on the Group Health Insurance Plan (GHIP) and Fiscal Year 2024 claims experience. Despite abnormal claim invoicing due to external factors, the Health Fund will still face a deficit at the end of Fiscal Year 2024. The SEBC also began reviewing the trend assumptions utilized to estimate health and pharmaceutical plan spending and budgeting; this discussion will continue at future SEBC and SEBC Subcommittee meetings.

The SEBC reviewed an updated timeline for Calendar Year 2024 Requests for Proposals (RFPs) and approved the recommended revisions to the Disability Insurance Program (DIP) Rules and Regulations. The SEBC engaged in Executive Session discussions on the results of the SurgeryPlus savings analysis, Fiscal Year 2023 strategic plan results, and the Securian Group Universal Life (GUL) insurance renewal proposal.

To get the facts on what's being discussed related to the GHIP and actions taken by the SEBC, view SBO's <u>Get the Facts on What's Happening</u> document of frequently asked questions. SEBC and Subcommittee meetings are open to the public and provide an opportunity for public comment. Visit the <u>SEBC page</u> for meeting information and more.

# Office of Women's Advancement & Advocacy (OWAA) Webinar

On June 13 at 11:00am, OWAA will offer a webinar, <u>Menopause 101</u>, that will provide an overview of perimenopause and menopause. Attendees can anticipate gaining clear definitions of both stages based on scientific understanding. Discussions will cover common symptoms and effective management strategies, including over-the-counter and prescription treatments. The webinar will also explore hormonal and non-hormonal treatment options, as well as emerging medications. Additionally, the webinar will feature discussions on sleep issues, weight management, and bone health, providing valuable insights for navigating this significant life phase.

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## **Upcoming Webinars**

Aetna offers monthly <u>webinars</u> that employees, pensioners, and their family members can attend, regardless of enrollment status in a State health plan. There is no need to register; simply click the links below to attend.

- Community and Giving Back <u>6/10 @ 12pm</u>
- How to Speak with Your Physician 6/25 @ 5pm

**ComPsych® GuidanceResources®** offers <u>webinars</u> that individuals enrolled in a State of Delaware non-Medicare health plan can attend. Click on the link below to register:

Being Adaptive in an Ever-Changing World – <u>7/17 @ 2pm</u>

**Delta Dental** offers <u>webinars</u> on 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 – <u>6/18 @ 1pm</u>

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

## <u>DE529 – Education Savings Plan</u> <u>Financial Wellness Webinar Recording</u>

The Office of the State Treasurer (OST) is encouraging State employees to learn more about the <u>DE529 Education</u> <u>Savings Plan</u>, by viewing Fidelity Investment's recorded webinar "<u>The latest 529 savings strategies for your child's</u> <u>education</u>." It's never too late to start saving for a child's education. Parents, grandparents, as well as family and friends can contribute towards a child's education by making contributions to a DE529 account. Contributions grow tax deferred and qualified withdraws are free from federal and state taxes. DE529 accounts are managed by Fidelity and feature low-cost age-based investment options.

*Have a young child under 5?* Be sure to take advantage of <u>DE529's First State, First Steps Program</u>! New accounts that are opened with at least \$100 for a Delaware resident child aged 5 or younger receive a \$100 contribution from DE529.

Questions about the DE529 Education Savings Plan and the First State, First Steps Program should be directed to the OST at <u>daniel.kimmel@delaware.gov</u>.

#### **Employee Spotlight**

"If you would have told me at this time last year that I would celebrate a one-year anniversary with the Hinge Health program, I would have never imagined it was possible. The program caught my eye because I could do therapy at my own pace, with my own Health Coach and Physical Therapist, and it was FREE!

I joined Hinge Health due to moderate to severe shoulder pain that I had been having for almost two years. The pain interfered with not only simple daily activities such as carrying a bag of groceries, pushing a vacuum, reaching to put an item on a shelf, dressing myself, and washing my hair. It also hampered my daily job performance."

#### Read the entire testimonial

~Jennifer H., Cape Henlopen School District



# <u>New Men's\*, Women's\*, and LGBTQIA+</u> <u>Health Website Content</u>

Navigating your health care can be challenging. The Statewide Benefits Office (SBO) has created new website content for Men's\* Health, Women's\* Health, and LGBTQIA+ Health. The information is designed to assist you with your health needs. The website content will continue to evolve as benefits are added.

To navigate to the information, visit the <u>SBO</u> <u>website</u>, select your group, and choose your health carrier (Highmark Delaware or Aetna). Then, scroll to the bottom of the page and select the applicable accordion.

\*In this context, "men" and "women" refer to sex assigned at birth and/or noted on birth certificate and not gender identity. Content may or may not be applicable.

Hidden Treasures: Locate the Get the Facts on What's Happening page. Once there, review the May 2024 Meetings FAQs and respond to this email with one thing you learned or found interesting. Send your answer to <u>sbo.communications@delaware.gov</u> (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 P., from the Department of Justice!

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