

New Plan Year

Making informed decisions regarding your well-being includes understanding your healthcare options. As an engaged consumer, it is important to know where to seek care for you and your family. At the Statewide Benefits Office (SBO), our goal is to provide education on how you can access high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles, and gives you peace of mind. To help you make the best healthcare decisions for you and your family, we encourage you to check out the resources available on the [SBO website](#), including the [Quick Reference Chart](#) for benefit changes effective July 1, 2024. In addition, explore the non-Medicare resources below to learn more:

- Not sure where to go for care? View the [Know Where to Go for Care](#) flyer or the resources on the Choosing the Right Care pages through [Highmark Delaware](#) or [Aetna](#).
- [Online courses](#) are available through the Delaware Learning Center (DLC) or the SBO website that provide more detailed information about your chosen health plan, coordination of benefits, additional benefits, and more.
- Review the [2024 Preventive Health Schedules](#) and schedule potentially life-saving appointments such as an annual physical, mammogram, colonoscopy, and more.
- For non-emergent surgeries, consider using [SurgeryPlus](#), a service available at no cost to State of Delaware Aetna or Highmark Delaware non-Medicare health plan members.
- [ComPsych® GuidanceResources®](#) provides you and your family with someone to talk to, as well as various resources for work-life, legal, and financial support when needed.

State employees should look for an email from the SBO that provides additional details about the benefits you selected during Open Enrollment.

State Employee Benefits Committee (SEBC)

Corner

At the June meetings, the SEBC and SEBC Subcommittees continued discussions on the Group Health Insurance Plan (GHIP) and Fiscal Year 2024 claims experience, as well as upcoming Requests for Proposals (RFPs). The SEBC also began reviewing a potential change to the Employer Group Waiver Plan (EGWP) Medicare Part D Drug benefit plan design for the Medicare retiree population. Additionally, they approved a special enrollment period for Highmark Delaware non-Medicare GHIP contract holders with covered family members identified as having received services at one of the U.S. Digestive Health [terminating locations](#) in the last 12 months.

To get the facts on what's being discussed related to the 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.



Compare Providers and Facilities

Not all providers or facilities provide the same quality and safety, so it's important to do some additional research. From the [Choosing the Right Care](#) page of the SBO website, you can access tools that use reported data to compare doctors, hospitals, and surgery centers based on patient experience, provider and facility ratings, infection rates, surgical errors, and more. This includes the Leapfrog Hospital and Surgery Center Ratings and Hospital Safety Grade tools. Check them out!



Upcoming Webinars

Aetna offers monthly [webinars](#) 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.

- Sun Protection – [7/16 @ 5pm](#)
- Summer Planning for Families – [7/25 @ 12pm](#)

ComPsych® GuidanceResources® offers [webinars](#) 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 – [7/17 @ 2pm](#)
- EAP Orientation for Employees – [9/19 @ 10am](#)

Delta Dental offers [webinars](#) 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 Wellness – [7/23 @ 1pm](#)
- Oral Health and Aging – [8/6 @ 3pm](#)

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

Benefit Paycheck Deductions

The first Flexible Spending Account (FSA) deductions for the new plan year for State employees will be taken from their paycheck on **July 12, 2024**. The first health, dental, vision, Group Universal Life (GUL) Insurance, and Accident & Critical Illness Insurance benefit deductions for the new plan year for State employees will be taken from their paycheck on **July 26, 2024**. Remember, State non-Medicare health plan premiums (rates) **increased on July 1, 2024**.

Employee Assistance Program Eligibility

The COVID-19 benefit enhancement that allowed access to the Employee Assistance Program (EAP) to employees (e.g., temporary, casual seasonal) and non-Medicare pensioners who are **not** currently enrolled in a State of Delaware non-Medicare health plan, was discontinued after June 30, 2024. This includes access to EAP webinars.

Blood Donors Needed This Summer

Blood Bank of Delmarva (BBD) needs your help to save lives by donating this summer! Blood donors can give every 56 days, and platelet donors can give twice per month. Eligible individuals are encouraged to donate at least once per season. To view current eligibility guidelines or make an appointment at the nearest center or mobile drive, visit [BBD's website](#) or call 1-888-8-BLOOD-8.



State Group Universal Life Insurance

As outlined in the FY2025 Budget Act, a mass salary increase was approved for eligible State employees, starting with paychecks on August 9, 2024. As a result, employees enrolled in the Group Universal Life (GUL) plan may also see an increase in their coverage amounts. This will occur automatically, up to the plan maximum of \$350,000.

Following notification of the salary increase, Securian will send out a letter to members outlining changes in GUL coverage and if proof of good health is required. Proof of good health may be required for those who have been previously declined. If proof of good health is requested by Securian but not provided by the member, then coverage will remain at the already approved coverage amount.

If you have any questions regarding employee coverage, please contact Securian at 1-877-215-1489.

Hidden Treasures: Locate the Online Benefits Training Flyer on the Benefits Training page. Then, respond to this email with the name of an online benefits training course you plan to check out when you have 20 minutes to spare. 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, Melody C., from Courts!