

Disability Employment Awareness Month

October is National Disability Employment Awareness Month, and we're highlighting the Return to Work program, a key component of the State of Delaware's Disability Insurance Program (DIP). Eligible employees or former employees who are currently on (or were previously on) an approved Short Term Disability or Long Term Disability claim can access the SBO Return to Work Coordinator for assistance with returning to work and staying at work. Returning to work from a disability not only reduces the financial burden on employees and their families, but also helps with the healing process, and keeps employees connected with friends and coworkers. Returning to work also benefits the State by minimizing disruption to the daily operations of the employee's organization. Learn more about the State's Return to Work program by visiting [SBO's website](#).



National Chiropractic Health Month

During October, we recognize National Chiropractic Health Month. Doctors of Chiropractic, often referred to as chiropractors or chiropractic physicians, are licensed professionals who take a hands-on approach to health care that includes patient examination, diagnosis, and treatment. Chiropractic services are often used to treat musculoskeletal pain, including back pain, neck pain, and pain in the joints of the arms or legs.

Members enrolled in a State of Delaware non-Medicare health plan have coverage for chiropractic care. Did you know there is no limit on chiropractic visits for back pain if it is deemed medically necessary? Visit SBO's [Musculoskeletal Pain Resources](#) page to learn more about what is covered and out-of-pocket costs by viewing the plan booklets, as well as access links to other resource websites to learn more about chiropractic care.

Breast Cancer Awareness Month

In October, we come together to support loved ones who may be survivors or currently battling breast cancer. During this month, we want to remind you that your routine mammogram could turn out to be your most important health care visits you make. A mammogram can alert your healthcare provider of any concerns; and if caught early, you may have more treatment options. It is also important to know that some patients may not experience symptoms until the cancer has progressed. Follow these tips:

- Complete monthly self-breast exams
- Know your family history
- Exercise at least 30 minutes a day
- Stop smoking
- Maintain a healthy weight
- Limit your alcohol
- Discuss mammogram options with your provider

Learn more on SBO's [Cancer Resources](#) page.

Financial Wellness Webinars on Special Needs Planning and Caregiving

The Office of the State Treasurer (OST) Delaware Retirement Savings Plan (DEFER), in partnership with Voya, is offering upcoming financial wellness webinars. Click on the links below to register:

- **Essentials of Special Needs Planning – [10/24 @ 11am](#)**
An entire family can be impacted when a loved one has special needs or disabilities. This educational webinar will cover four key areas: family assets and planning, government benefits, employer benefits, and legal planning.
- **Caregiving and Saving for the Future – [11/13 @ 11am](#)**
Caregiving responsibilities and day-to-day expenses can be prioritized over saving for the future. Learn about the growing caregiving crisis, the circumstances that caregivers face, and how to navigate the cost of care to increase savings.

The webinar recordings will be posted to the [OST website](#) for those unable to attend. **Have questions? Contact OST at daniel.kimmel@delaware.gov.**

State Employee Benefits Committee (SEBC) Corner

At the September 23, 2024 meeting, the SEBC voted to approve the Group Health Insurance Plan (GHIP) budget for Fiscal Year (FY) 2025. Additionally, the SEBC voted to approve the Scope of Work for the Life Insurance Benefit and Audit Services Request for Proposals (RFPs).

SEBC Subcommittees reviewed FY2025 financial reporting, House Resolution 32, diabetes prevention and management programs and potential enhancements to the Highmark non-Medicare Well360 Virtual Health program.

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.

Upcoming Webinars

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

- Breast Cancer Awareness – [10/14 @ 12pm](#)
- Be Positive – [10/24 @ 5pm](#)

ComPsych® GuidanceResources® offers [webinars](#) that that individuals enrolled in a State of Delaware non-Medicare health plan can attend. Click on the link below to register:

- Staying Positive While Performing Difficult Client Service Work – [10/8 @ 1pm](#)

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 Aging – [10/8 @ 1pm](#)

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

National Dental Hygiene Month

Fall is here! Football, pumpkin spice everything, sweet treats, and more, but what about your smile? During October, we recognize the importance of healthy dental hygiene. This is more than daily brushing and flossing. Scheduling preventive appointments with your dentist is just as important. By visiting your dentist, you can:

- Prevent cavities – Remove plaque and tartar
- Stop tooth loss – Prevent gum disease
- Brighten your smile – Remove stains from coffee or wine
- Freshen your breath – Prevent persistent bad breath
- Boost overall health – Reduce health issues (heart disease or stroke)

State dental plan members can learn more by visiting the [SBO website](#), selecting their group, and clicking on their dental plan.

Broccomole

Offering a low-fat alternative to guacamole, this broccoli-based dip is packed with delicious ingredients that won't harm your teeth.



Ingredients:

- 1 ½ cups cooked broccoli stems (tough outer layers removed)
- 1 ½ tablespoons lemon juice
- ¼ teaspoon ground cumin
- ⅛ teaspoon garlic powder
- ½ tomato, diced
- 1 scallion, sliced
- 1 can chopped green chilies

Instructions:

- Blend broccoli stems, lemon juice, cumin, and garlic powder until smooth.
- Add the tomato, scallion, and chilies and fold in with a spatula.
- Chill before serving.

[Recipe from Delta Dental](#)

Hidden Treasures: Locate the Important Terms and Definitions document on the Choosing the Right Care page of SBO's website, and find the definition of "deductible." 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, Lauren W. from Department of Services for Children, Youth, and Families!