

National Diabetes Month

November is National Diabetes Month. Diabetes is a chronic disease that affects how the body uses food for energy. If left untreated, diabetes can lead to heart disease, stroke, kidney disease, blindness, and more. Fortunately, type 2 diabetes can often be prevented through basic steps like eating a healthy diet, regular physical activity, and losing a small amount of extra weight. Sounds easy, right? If you are like many of us, you may know what you should do, but where do you start?

The State of Delaware, along with Aetna, Highmark Delaware, CVS Caremark, EyeMed, and ComPsych® GuidanceResources®, have resources to assist with leading a healthy lifestyle and controlling diabetes. Here are some of the resources available to you and your family:

- [YMCA](#) Diabetes Prevention Program (DPP)- Access to small group sessions with a Lifestyle Coach
- [Aetna](#) – Solera DPP, Transform Diabetes Care, Aetna One Advisor, AbleTo, and more
- [Highmark Delaware](#) – Livongo DPP, Livongo Diabetes Monitoring Program, and more
- [CVS Caremark](#) – Diabetic Medications & Supplies Savings Program.
- [EyeMed](#) – Diabetic Vision Care Services are covered once every six months.
- [ComPsych® Guidance Resources®](#) – Access to articles, webinars, and counselors

To learn more, visit SBO’s [Diabetes Resources](#) page.



Lung Cancer Awareness Month

November is Lung Cancer Awareness Month. Lung cancer is the third most common cancer in the United States and has a higher mortality rate than any other type of cancer. The leading cause of lung cancer is smoking, so avoiding cigarettes and vapes is one of the most effective strategies to prevent lung cancer. For non-smokers, minimizing exposure to secondhand smoke is crucial. Additionally, maintaining a healthy lifestyle through regular exercise, a balanced diet, and managing environmental exposures, such as air pollution, can further lower the risk. Regular health screenings, especially for individuals at higher risk, can aid in early detection and treatment. Educating yourself about the disease and its risk factors is essential for proactive prevention and the overall wellbeing of you and your family. Learn more about lung cancer from the [American Cancer Society](#) and contact your primary care provider with any questions about your personal health.

State Employee Benefits Committee (SEBC) Corner

At the October 28, 2024 meeting, the SEBC reviewed the Group Health Insurance Plan (GHIP) Fiscal Year 2025 experience as of September 2024, including a breakdown of claims experience and long-term projections by group. The SEBC also reviewed the actuarial values of the health plans and considerations to re-align health plan premiums to better match the coverages provided by each plan.

Following the financial discussion, the SEBC reviewed House Resolution 32 as well as a pilot proposal to better address the prevalence of diabetes in the GHIP. The SEBC will vote on whether to approve this pilot proposal at the November 25, 2024 meeting.

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.

Share Your Experience

Our priority at SBO is simple: to not only deliver high-quality benefits, but also to educate our members. Knowing that experience can be the best teacher, we want to ask our members to share their stories. Have you or a family member contacted ComPsych® for support? Have you used any of the discounts offered through Highmark Delaware or Aetna? Have you scheduled surgery through SurgeryPlus? We would love to help you share your story! We will gladly accept written testimonials or interview you. Together we can face change and make it easier for our co-workers, friends, and neighbors to navigate better health and well-being. [Email SBO](#) to share your story.



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.

- Menopause – [11/11 @ 5pm](#)
- Mental Health – [11/19 @ 12pm](#)
- Holiday Survival Guide – [12/9 @ 5pm](#)

ComPsych® GuidanceResources® offers [webinars](#) that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. Click on the link below to register:

- Laughter, Humor, and Play to Reduce Stress and Solve Problems – [12/10 @ 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.

- Oral Health and Wellness – [11/14 @ 12pm](#)
- Oral Health and Aging – [12/10 @ 3pm](#)

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

Financial Wellness Webinar on Caregiving

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

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

Pre-Tax Commuter Benefit Program (CBP)

The [CBP](#) is a transportation benefit program which allows you to use pre-tax money to pay for your out-of-pocket parking, van pooling or mass transit expenses incurred as you travel to work, or parking expenses incurred at a mass transit provider (ex. DART, SEPTA). Qualified expenses are exempt from Federal, State and FICA (Social Security and Medicare) taxes.

All State of Delaware permanent part-time and full-time employees are eligible to participate, and there is no “initial waiting period.” When you [enroll](#) in the CBP, you plan your upcoming out-of-pocket transportation expenses. The amount you elect is deducted from your paycheck pre-tax for parking or van-pooling/transit, up to the IRS limits.

As you incur [eligible expenses](#) throughout the year, you [submit a claim](#) with ASIFlex to recover the amount deducted from your paycheck. If your transportation needs change throughout the year, you can access the [ASIFlex Online Enrollment Site](#) to adjust or cancel your deduction amounts at any time. All changes are effective on checks issued the first of the month following the change so long as the changes are completed by the 15th of the month.

Learn more about the CBP on [SBO’s website](#). Select your group and then click the Pre-Tax Commuter Benefit tile.

Hidden Treasures: Locate the Diabetes Resources page of the SBO website. What is the Diabetic Medication Savings Program, and how does it help CVS Caremark members save money on diabetic medications? 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, Dawn W. from Department of Human Resources!