

## Managing Holiday Stress

As the holiday season approaches, you may begin to feel stressed and overwhelmed as your calendar starts to fill up, your to-do list gets longer, and you realize you have to attend multiple family gatherings, all while dealing with daily responsibilities. It's crucial to prioritize your mental health and give yourself grace during this time of the year. To help manage your mental and emotional well-being, SBO wants to remind you of these valuable resources:

- The [ComPsych® GuidanceResources®](#) program provides Employee Assistance Program (EAP) services at no cost to employees, non-Medicare pensioners, and their dependents who are enrolled in a State of Delaware non-Medicare health plan.
- If you are enrolled in a State of Delaware Highmark or Aetna non-Medicare health plan, you may be eligible to receive services from their behavioral health programs. Visit the SBO's [Behavioral Health/Emotional Wellbeing](#) page to learn more.
- Meru Health's [Behavioral Health](#) campaign is a 12-week, therapist-guided mental health program available at no cost to you and your covered dependents over age 18 who are enrolled in a State of Delaware Highmark or Aetna non-Medicare health plan. During the holiday season, Meru Health is available to help you focus on ways to beat holiday stress and burnout, while preserving your well-being.



## SurgeryPlus Renamed Lantern

On January 1, 2025, SurgeryPlus will officially be renamed as Lantern Specialty Care (Lantern). SurgeryPlus is a comprehensive surgical benefit program that provides a personalized concierge experience from dedicated Care Advocates and access to excellent health care through a network of credentialed Surgeons of Excellence for planned, non-emergent procedures. The renaming to Lantern is the only change being made to this benefit, there will be no changes in the services offered under this benefit or customer service contact information.

Group Health Insurance Plan (GHIP) non-Medicare members will still receive access to the same level of high-quality surgical care through the same group of qualified Surgeons of Excellence for non-emergent procedures. Members will begin receiving communications from Lantern in December 2024 advising them of this name change, including a new, re-branded member ID card.

For more information, please call SurgeryPlus (soon to be named "Lantern") at 1-855-200-2034.

## State Group Universal Life Insurance Age Based Rate Structure

Securian Financial administers the State of Delaware's Group Universal Life (GUL) benefits, a type of permanent life insurance and Accidental Death and Dismemberment (AD&D) benefit with the option for tax-deferred cash accumulation. GUL coverage is offered to help protect families against the unexpected loss of life and income during an employee's working years. In exchange for coverage, employees participating in the GUL program have premiums deducted from their pay to cover the full cost of the life insurance benefit.

The premium rates for the State's GUL insurance increase with age and include AD&D until age 70. Current plan rates increase every five years. GUL coverage terminates at age 100. Plan ahead by tracking upcoming rate increases due to age by viewing the rate sheet located on the [SBO website](#). Select your group and then select Life Insurance.

If you have any questions regarding rates or level of coverage, please contact Securian at 1-877-215-1489.

## Leapfrog Hospital Safety Grade

The [Leapfrog Hospital Safety Grade](#) uses “A,” “B,” “C,” “D,” or “F” letter grades as an easy way for consumers to choose the safest hospitals to seek care. These Safety Grades are based on a peer-reviewed methodology, calculated by top patient safety experts, and are 100% transparent and free to the public.

The Safety Grade uses up to 30 measures, including rates of injuries, infections, and medical errors, and whether hospitals have effective systems in place to prevent them. The majority of data used to calculate the Safety Grade comes from the Centers for Medicare & Medicaid Services (CMS). Safety Grades are updated in the fall and spring.

Learn more about quality and patient safety by visiting SBO’s [Choosing the Right Care](#) page. Here you can access tools to compare doctors and hospitals, as well as resources on medical errors, medication safety, hospital stays, 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.

- Holiday Budgeting – [12/17 @ 5pm](#)

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

- Laughter, Humor, and Play to Reduce Stress and Solve Problems – [12/10 @ 10am](#)
- Balancing Work and Life – [12/11 @ 2pm](#)

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

**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 – [12/10 @ 3pm](#)

## State Employee Benefits Committee (SEBC) Corner

At the November meetings, the SEBC and SEBC Subcommittees reviewed the Group Health Insurance Plan (GHIP) Fiscal Year 2025 experience as of October 2024, as well as an update provided by the Office of Pensions on the Other-Post Employment Benefits (OPEB) liability. OPEB is the present value of the State’s cost for health and prescription benefits for current and future State pensioners.

Following the financial and OPEB discussion, the SEBC reviewed a proposal for a new diabetes prevention pilot program, which they voted to approve. The SEBC then reviewed open request for proposals (RFPs); the award recommendations for these RFPs will be presented and voted on at the December 20, 2024 SEBC 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.

## Sweet and Fiery Roasted Nuts

### Ingredients:

- 2 teaspoons olive oil
- 1/2 teaspoon stevia sweetener OR 1 stevia packet
- 10 drops cinnamon-flavored liquid stevia
- 1/2 teaspoon ground cumin
- 1/8 teaspoon cayenne
- 1/3 cup walnut halves
- 1/3 cup pecan halves
- 1/3 cup almonds

### Directions:

- Preheat the oven to 350°F.
- Stir together the oil, stevia sweetener, liquid stevia sweetener, cumin, and cayenne. Add the walnuts, pecans, and almonds, stirring to coat.
- Pour the nut mixture into an 8-inch square baking pan. Bake for 5 minutes.
- Remove the pan from the oven. Stir the nut mixture. Bake for 2 to 3 minutes, or until the nuts are golden brown.
- Transfer to a bowl. Let cool for 5 minutes. Serve warm.

*Recipe from the [American Heart Association](#).*

**Hidden Treasures: What is the Web ID to access the ComPsych® GuidanceResources® Employee Assistance Program website? (Hint: This information is displayed on several pages and materials on SBO’s website.) 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, Elise C., from New Castle County VoTech School District!**