

## New Year, New You

The Statewide Benefits Office would like to wish you a safe, healthy, and prosperous New Year. Let 2025 give you a fresh perspective on opportunities and challenges. Instead of resolutions, consider making simple changes one at a time that can have a lasting impact.

Here are some easy ways to get started -

**Weight Management:** The best way you can lose weight is by making a few basic changes to your nutrition and physical activity.

- Reduce your daily calories by eating smaller portions
- Drink at least 8 glasses of water and/or reduce sugary sodas and juices
- Add 20 minutes of exercise to your day – park farther away or take the stairs
- Ensure you are getting enough sleep
- Explore [programs and services](#) through Aetna or Highmark Delaware
- Find a local fitness center and check out the [gym discounts](#)

**Finances:** Learning more about your personal finances can help you plan and save for your future. Start with these strategies:

- Financial check-up – Review your policies (property and life insurance) to see if they fit your needs
- Legal – Is your will and/or power of attorney current?
- Budgeting – Where can you cut spending?

You can reach your financial goals with help from these resources: [DHR Financial Wellness](#), [Securian Financial](#) and [ComPsych® GuidanceResources®](#).

**Behavioral Health/Emotional Wellbeing:** Behavioral health and emotional wellbeing are essential components of overall wellness. Finding strategies to help control your overall wellness can improve your quality of life, interpersonal relationships, and physical health outcomes. Check out the resources available through the State’s EAP program. [ComPsych® GuidanceResources®](#) offers webinars, articles, and counseling sessions to assist you and your family.

## Prescription Formulary Facts

A formulary is a list of medications that are approved for coverage under your prescription drug plan, including generic, brand, and specialty drugs. The State of Delaware’s non-Medicare Prescription Plan Formulary is determined by the Pharmacy Benefit Manager, CVS Caremark. Prescription formularies are developed based on evaluations of efficacy, safety, and cost-effectiveness of drugs, and will follow current FDA guidance and recommendations. Formulary changes are standard and typically occur in January and July. CVS Caremark will notify members who are affected by the change by mail in advance of the change.

The coverage of some medications comes with Utilization Management. Utilization Management (UM) programs review prescription drugs for medical necessity, appropriate use and safety, and include prior authorization, quantity limits, and/or required use of lower-cost options before coverage of certain drugs. These include, but are not necessarily limited to:

- Weight Loss Medications
- Specialty Medications
- Pain Management Medications

If your medical provider believes an alternate medication not on the CVS formulary, is medically necessary, they can contact the CVS Prior Authorization department at 1-855-240-0536 to request a coverage review.

A complete list of the CVS Caremark formulary is available [online](#), or members can download the [CVS Caremark App](#). There you can view the most current version of the formulary, as well as check drug costs, locate a pharmacy, and view your member ID card.



## Facts & Figures

The State Employee Benefits Committee (SEBC) is the governing body that manages employee benefit coverage, including health, prescription, dental, vision and other employee benefit options. The Statewide Benefits Office (SBO) functions as the “administrative arm” of the SEBC by implementing actions to achieve the goals, strategies, and tactics in the Group Health Insurance Plan (GHIP) Strategic Framework as approved by the SEBC.

To align with the SEBC’s vision and GHIP Strategic Framework, the SBO maintains an updated Facts and Figures page on the SBO website. This page promotes transparency on GHIP data and health plan spending, while also presenting information on top medical conditions by group, chronic conditions prevalence, prescription drug spend, and more.

Visit the [Facts and Figures page](#) to learn more about the GHIP and view summary data on demographics, cost and utilization, the GHIP Strategic Framework, pricing disclosures, 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.

- Eating Right on the Run and on a Budget - [1/8 @ 5:00pm](#)
- Understanding Food Labels - [1/21 @ 12:00pm](#)

**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:

- After the Holidays: Managing That Debt - [1/8 @ 10:00am](#)
- Program Orientation for Supervisors - [1/15 @ 10:00am](#)
- Program Orientation for Employees - [1/16 @ 10:00am](#)
- The Joy of Movement - [2/5 @ 10:00am](#)

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

## State Employee Benefits Committee (SEBC) Corner

At the December meeting, the SEBC reviewed the Group Health Insurance Plan (GHIP) experience for Fiscal Year 2025 as of November 2024. Fiscal Year 2025 claims experience is coming in slightly better than budgeted, with the Health Fund expected to end the Fiscal Year with a surplus of \$36.7 million.

Following the financial discussion, the SEBC voted to approve recommendations from the Proposal Review Committees (PRCs) for the following Request for Proposals (RFPs): Employee Assistance Program (EAP), Group Accident and Critical Illness Supplemental Insurance, and Flexible Spending Account (FSA), Pre-Tax Commuter, and COBRA benefits administration.

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.

## “Caramel” Yogurt Dip



### Ingredients:

- ¼ tsp salt
- 2 tbsp agave syrup
- ¼ cup brown sugar
- 6 oz. of plain yogurt
- 1 tsp vanilla

### Instructions:

- Combine the salt, syrup and sugar in a small saucepan and heat on low until sugar dissolves.
- Remove from heat and stir in yogurt and vanilla.
- Allow to cool. For a thicker dip, refrigerate overnight.

*Recipe from [Delta Dental](#).*

**Hidden Treasures: What option is available if a medication is excluded from the CVS formulary? 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, Nicholas B. from Department of Natural Resources!**