

## Prepare for Open Enrollment

Open Enrollment is right around the corner (**May 1 - 16, 2025**).

April is the best time for you to begin preparing for your future healthcare needs. Once Open Enrollment begins in May, you will have the knowledge to make the best choices as an informed and engaged consumer. Here are the steps State employees can take to prepare:

- **Now** - Access [Employee Self-Service](#) through my.delaware.gov to confirm your contact information, ensure your preferred email is checked, and reset your password if needed.
- **April 2** - You will receive an assignment email with instructions for accessing the *2025 Open Enrollment Guide* online course. Complete the course by April 30, 2025.
- **Week of April 14** – Look for a personalized enrollment recommendation based on your healthcare benefits usage and compare estimated costs by health plan with myBenefitsMentor®.



## Review Additional Benefits

State employees are encouraged to take time to review the Flexible Spending Account (FSA), Accident & Critical Illness Insurance, and State Group Universal Life (GUL) Insurance benefit options to determine if they want to enroll or make changes. Reviewing this information now will prepare you for Open Enrollment (May 1 – 16, 2025). For State GUL Insurance enrollees, Open Enrollment is also a great time to check to make sure your beneficiary designations are up to date! Learn more about these additional benefits on the following sites:

- [Flexible Spending Account \(FSA\)](#)
- [Accident & Critical Illness Insurance](#)
- [State Group Universal Life \(GUL\) Insurance](#)

## State Employee Benefits Committee (SEBC) Corner: Benefit Changes for Fiscal Year 2026

At the March 21, 2025 SEBC meeting, the Committee voted to approve the following benefit changes for Fiscal Year 2026, effective July 1, 2025.

- State non-Medicare health plan premiums (rates) will increase. Depending on the employee's plan and coverage tier, monthly premiums will increase between \$1.76 and \$17.30 (or between \$0.88 and \$8.65 per paycheck)\*.
- The majority of State vision (High and Low) plan EyeMed members utilizing Premium Tier 4 Progressive Lens Coverage and/or Premium Tier 3 Anti-Reflective Coating Coverage will benefit from lower out-of-pocket costs.\*
- For eligible employees participating in the State's Accident and Critical Illness Insurance benefit, each enrolled dependent child will now be eligible to receive one \$50 health and wellness benefit per year, per Accident and Critical Illness Insurance plan. The health and wellness benefit is available for several types of wellness screenings, including an annual physical exam.

For more details on all the changes effective July 1, 2025, visit [de.gov/benefitchanges](https://de.gov/benefitchanges).

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.

*\*If you are a school district employee, please note that your plan options/premiums (rates) may vary. Contact your organization's Human Resource/Benefits Office for details.*

## DEFER: 457(b) & 403(b) Retirement Savings Plans

**Important:** The DEFER plans are administered by the [Office of the State Treasurer \(OST\)](#). *Have questions about DEFER?* Contact OST by [email](#) or call (302) 672-6733.

Participation in [DEFER](#), 457(b) and 403(b) Retirement Savings Plans, helps State employees save for retirement alongside Social Security, pension, and personal savings.

- The State of Delaware 457(b) plan is available to employees of State Agencies, School Districts, Charter Schools, Delaware Technical Community College (DTCC), and Delaware State University (DSU).
- The State of Delaware 403(b) plan is available to full-time and part-time education employees of School Districts, Charter Schools, DTCC, and DSU, as well as the Department of Education.

Employees can sign up or change their contributions for DEFER at any time of the year; however, **Open Enrollment (May 1 – 16, 2025)** is a great opportunity for employees to review their retirement savings. Learn more by viewing the [Informational Video](#) or [Contact a Plan Representative](#).



DELAWARE RETIREMENT SAVINGS PLAN

**DEFER**

For a brighter tomorrow™

### Upcoming Webinars

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

- Effective One-on-One Conversations - [4/15 @ 5pm](#)
- Motivate, Recognize, and Energize Employees - [4/30 @ 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:

- Supporting Employee Well-being: What Can You Do As A Manager? - [4/10 @ 10am](#)
- Loneliness and Social Isolation In Today's World - [5/14 @ 10am](#)

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

## National Donate Life Month

April is National Donate Life Month. Thousands of children and adults in eastern Pennsylvania, southern New Jersey, and Delaware are awaiting a lifesaving organ transplant. Give others a second chance at life by [signing up to be an organ donor](#). It takes less than a minute to say “Yes” to saving lives. The Gift of Life Donor Program is the nation's leading organ procurement organization coordinating more organ and tissue donors than anywhere else in the United States. [Learn more](#) about the Gift of Life Donor Program.

### Easy Salsa



#### Ingredients:

- 2 lbs roma tomatoes
- 1 cup onion chopped
- 2 cloves garlic minced
- 2 tablespoons olive oil
- 2 cans chopped green chiles (4 oz each)
- ½ teaspoon cumin
- 1 cup chopped cilantro
- Tabasco sauce

#### Directions:

1. Combine all ingredients in a bowl.
2. Refrigerate.

[See full recipe at Nutrition.gov.](#)

**Hidden Treasures:** Locate the Enrollment page, find the Access Employee Self-Service link, access Employee Self-Service through [my.delaware.gov](#). Login and go to Personal Information to check your contact information and ensure your preferred email is correct. Once completed, send “Done” 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, Mona A., from Dept. of Human Resources!