

New Plan Year

Making informed decisions regarding your well-being starts with understanding your healthcare options. As an engaged consumer, it's important to know where to seek care for you and your family. At the Statewide Benefits Office (SBO), our goal is to provide you with the resources and education needed to access high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles, and gives you peace of mind. To help you make the best healthcare decisions for the year ahead, we encourage you to visit the [SBO website](#) and review the [Quick Reference Chart](#) for benefit changes effective July 1, 2025. In addition, explore the non-Medicare resources below to learn more:

- Not sure where to go for care? View the [Know Where to Go for Care](#) flyer or the resources on the Choosing the Right Care pages through [Highmark Delaware](#) or [Aetna](#).
- [Online courses](#) are available through the Delaware Learning Center (DLC) or the SBO website that provide more detailed information about your chosen health plan, coordination of benefits, additional benefits, and more.
- Review the [2025 Preventive Health Schedules](#) and schedule potentially life-saving appointments such as an annual physical, mammogram, colonoscopy, and more.
- For non-emergent surgeries, consider using [Lantern](#), a service available at no cost to State of Delaware Aetna or Highmark Delaware non-Medicare health plan members.
- [Health Advocate](#) (Employee Assistance Program (EAP)) provides you and your family with someone to talk to, as well as various resources for work-life, legal, and financial support when needed.

State employees should look for an email from the SBO that provides additional details about the benefits you selected during Open Enrollment.

State Employee Benefits Committee (SEBC) Corner

In June 2025, the SEBC held two meetings. During the June 13 meeting, the SEBC continued its review and discussion of the Pharmacy Benefit Manager (PBM) Request for Proposal (RFP). At the June 27 meeting, the Committee reviewed and approved the final drafts of the PBM and vision benefits RFPs. The SEBC also discussed the draft Health Data Warehouse RFP and Group Health Insurance Plan (GHIP) financials.

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.



Compare Providers and Facilities

Not all healthcare providers and facilities provide the same level of quality and safety, so it's important to do some additional research. From the [Choosing the Right Care](#) page of the SBO website, you can access tools that use reported data to compare doctors, hospitals, and surgery centers based on patient experience, provider and facility ratings, infection rates, surgical errors, and more. Tools include the Leapfrog Hospital and Surgery Center Ratings, Leapfrog Hospital Safety Grade, CMS Physician Compare, Healthgrades, and more. Check them out!



Benefit Paycheck Deductions

The first Flexible Spending Account (FSA) deductions for the new plan year for State employees will be deducted from paychecks on **July 11, 2025**. The first health, dental, vision, Group Universal Life (GUL) Insurance, and Accident & Critical Illness Insurance benefit deductions for the new plan year for State employees will be deducted from paychecks on **July 25, 2025**. Remember, State non-Medicare health plan premiums (rates) **increased on July 1, 2025**.



Upcoming Webinars

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

- Beat the Heat: Preventing Heat Related Illness – [7/8 @ 5pm](#)
- Getting Organized – [7/24 @ 12pm](#)
- Heart in Motion: The Viral Link Between Cardio Fitness and Heart Health – [8/4 @ 12pm](#)

Health Advocate offers [webinars](#) that individuals enrolled in a State of Delaware non-Medicare health plan and their family members can attend. Click on the link below to register:

- Grow Where You Are Planted: Making the Best of Situations – [7/15 @ 10am](#)
- Mental Health Awareness in the Workplace – [8/6 @ 2pm](#)

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

State Group Universal Life Insurance

Benefits elected during the 2025 Open Enrollment period will begin July 1, 2025. If you missed enrolling in life insurance during Open Enrollment, all is not lost.

The State has partnered with Securian Financial to provide Group Universal Life (GUL) Insurance benefits, a type of permanent life insurance with the option for tax-deferred cash accumulation. This coverage will help protect your family against the unexpected loss of your life and income.

You can select or increase your coverage anytime throughout the year. Employee coverage is available at 1-6 times your base annual salary, up to \$350,000. Be aware that mid-year enrollment or coverage changes outside of a qualifying event will require proof of good health.

Eligible employees can learn more about the GUL benefit by visiting the [GUL page](#) on the SBO website or by calling Securian Financial at 1-877-215-1489.

Summer Breeze Smoothie



Ingredients

- 1 cup plain, nonfat yogurt
- 6 medium strawberries
- 1 cup crushed pineapple
- 1 medium banana
- 1 teaspoon vanilla
- 4 medium ice cubes

Directions

1. Place all ingredients in blender and puree until smooth.
2. Serve in frosted glass.

[View the full recipe on nutrition.gov.](#)

Hidden Treasures: Locate the new Health Advocate Employee Assistance Program (EAP) page. Check out their resources and email us something you plan to use from Health Advocate. 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, Amanda K., from Dept. of Correction!