

Benefits Bulletin

October 7, 2025

National Healthy Lung Month

October is National Healthy Lung Month. Your lung health affects your quality of life from completing random tasks around your home to taking a brisk walk outside. Many factors contribute to your lung health, including smoking, lack of physical activity, and excess weight. Lifestyle habits can impact conditions such as asthma and chronic obstructive pulmonary disease (COPD). It is important to maintain your lung health and implement healthy lifestyle habits into your daily routine. The *NEW* Lung Health Resources page on SBO's website provides resources available to help non-Medicare health plan members prevent or manage lung disease.



National Chiropractic Health Month

During October, we recognize National Chiropractic Health Month. Doctors of Chiropractic, often referred to as chiropractors or chiropractic physicians, are licensed professionals who take a hands-on approach to health care, including patient examination, diagnosis, and treatment. Chiropractic care is often used to treat musculoskeletal pain, such as back pain, neck pain, and joint pain in the arms or legs.

Members enrolled in a State of Delaware non-Medicare health plan have coverage for chiropractic care. Did you know there is no limit on chiropractic visits for back pain if it is deemed medically necessary? Visit SBO's Musculoskeletal Pain Resources page to see what's covered, check out-of-pocket costs by viewing the plan booklets, and access other resources.

State Employee Benefits Committee (SEBC) Corner

At the September 29, 2025 SEBC meeting, the SBO provided an overview of the incentive structure for the Lantern Surgeons of Excellence Program and reviewed recommended changes to the incentive structure. The SBO also provided an overview of the Group Health Insurance Plan (GHIP) Strategic Framework, including the SBO and SEBC's roles in developing the Framework and the goals and strategies adopted for FY24 and FY25. The SBO also presented long-term planning opportunities for the FY26 to FY29 Strategic Framework. Additionally, the Committee reviewed GHIP financials through August 2025 and the FY25 GHIP GLP-1 Managed Net Cost.

To get the facts on what's being discussed related to the GHIP and actions taken by the SEBC, view SBO's <u>Get the Facts on What's Happening</u> document of frequently asked questions. SEBC and Subcommittee meetings are open to the public and provide an opportunity for public comment. Visit the <u>SEBC page</u> for meeting information and more.

Breast Cancer Awareness Month

In October, we come together to support loved ones who may be survivors or currently battling breast cancer. During this month, we want to remind you that your routine mammogram could turn out to be the most important health care visit you make. A mammogram can alert your healthcare provider of any concerns; and if caught early, you may have more treatment options. It is also important to know that some patients may not experience symptoms until the cancer has progressed. Follow these tips:

- Complete monthly self-breast exams
- Know your family history
- Exercise at least 30 minutes a day
- Stop smoking
- Maintain a healthy weight
- Limit your alcohol
- Discuss mammogram options with your provider

Learn more on SBO's Cancer Resources page.

National Dental Hygiene Month

Fall is here! Football, pumpkin spice everything, sweet treats, and more, but what about your smile? During October, we recognize the importance of healthy dental hygiene. This is more than daily brushing and flossing. Scheduling preventive appointments with your dentist is just as important. By visiting your dentist, you can:

- Prevent cavities Remove plaque and tartar
- Stop tooth loss Prevent gum disease
- Brighten your smile Remove stains from coffee or wine
- Freshen your breath Prevent persistent bad breath
- Boost overall health Reduce health issues (heart disease or stroke)

State dental plan members can learn more by visiting the <u>SBO website</u>, selecting their group, and clicking on their dental plan.



Upcoming Webinars

Aetna offers monthly <u>webinars</u> 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.

- Why Cancer Screenings Matter 10/7 @ 12pm
- Practical Productivity 10/23 @ 5pm
- Listening Skills 11/6 @ 12pm

Health Advocate offers <u>webinars</u> 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:

- Management and Leadership Skills 10/8 @ 10am
- Get a Great Night's Sleep! Successful Tips and Tricks 11/4 @ 10am

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

Financial Wellness Webinar from the Office of the State Treasurer (OST)

Take a step towards building a more secure future by joining the upcoming hour-long financial wellness webinar brought to you by the Office of the State Treasurer (OST) Delaware Retirement Savings Plan (DEFER) and hosted by Voya Financial. Click on the link below to register:

 "Strategies that can help supplement your retirement savings and the benefits of DEFER": 10/21 @ 12pm – In recognition of October being National Retirement Security Month, this webinar will cover strategies for supplementing your retirement savings with a special focus on DEFER.

The webinar recording will be posted to the OST website for those unable to attend. *Have questions?*Contact OST at daniel.kimmel@delaware.gov.



National Disability Employment Awareness Month

October is National Disability Employment Awareness Month. During this month, we want to highlight the return to work component of the State of Delaware's Disability Insurance Program (DIP). Eligible employees/former employees who are currently on (or were previously on) an approved Short Term Disability or Long Term Disability claim have access to the SBO Return to Work Coordinator for assistance with returning to work and staying at work. Returning to work from a disability can reduce the financial burden on employees and their families, help with the healing process, and keep employees connected with friends and coworkers. Returning to work also benefits the State by minimizing disruption to the daily operations of the employee's organization. Learn more about the State's DIP return to work program by visiting the DIP page on the SBO website.

Hidden Treasures: Locate the Lung Health Resources page on the SBO website. Once there, find information on smoking cessation. What is the cost for smoking cessation products? 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, Chandler B., from Dept. of Labor!