

Benefits Bulletin

November 5, 2025

National Diabetes Month

November is National Diabetes Month. Diabetes is a chronic disease that affects how the body uses food for energy. If left untreated, diabetes can lead to heart disease, stroke, kidney disease, blindness, and more. Fortunately, type 2 diabetes can often be prevented through basic steps like eating a healthy diet, regular physical activity, and losing a small amount of extra weight. Sounds easy, right? If you are like many of us, you may know what you should do, but where do you start?

The State of Delaware, along with Aetna, Highmark Delaware, CVS Caremark, EyeMed, and Health Advocate, have resources to assist with leading a healthy lifestyle and controlling diabetes. Here are some of the resources available to you and your family:

- YMCA Diabetes Prevention Program (DPP)- Access to small group sessions with a Lifestyle Coach
- <u>Aetna</u> Solera DPP, Transform Diabetes Care, Aetna One Advisor, AbleTo, and more
- <u>Highmark Delaware</u> –Livongo Diabetes Monitoring Program, Custom Care Management Unit (CCMU) Health Coaches, and more
- <u>CVS Caremark</u> Diabetic Medications & Supplies Savings Program.
- <u>EyeMed</u> Diabetic Vision Care Services are covered once every six months.
- <u>Health Advocate</u> Access to articles, webinars, and counselors

To learn more, visit SBO's Diabetes Resources page.





Using the Flexible Spending Account (FSA) for Medical Record Charges

Employees enrolled in the Health Care FSA can use their funds to cover numerous <u>eligible</u> <u>medical expenses</u>. One such expense that can easily be overlooked is medical record charges. ASIFlex defines medical records charges on the FSA Store <u>website</u> as "...expenses charged by a records company, doctor's office, or hospital for various tasks related to medical records." Charges may include fees for making photocopies, transferring records, mailing records, reproduction of x-rays, and more.

In Delaware, medical record fees associated with retrieving and reproducing records are regulated, with costs varying based on the number of pages requested. Health Care FSA participants can help offset these charges by utilizing their account to cover costs.

FSA participants wishing to take advantage of this tax savings should request an itemized receipt from their provider, which breaks down costs associated with their medical records like the retrieval, copying, transferring, or mailing of those records.

For further information on medical record charges and other FSA eligible expenses please contact ASIFlex Customer Service at 800-659-3035.

State Employee Benefits Committee (SEBC) Corner

At the October 10, 2025 SEBC meeting, the Committee voted to cancel the current Pharmacy Benefit Management procurement.

At the October 28, 2025 SEBC meeting, the Committee voted to approve the Life Insurance Benefit RFP Proposal Review Committee (PRC) recommendation, proposed changes to the Disability Insurance Program (DIP) rules and regulations, and the continued negotiation of a one-year extension of the CVS contract. The SBO reviewed with the Committee the results of the FY24 and FY25 Group Health Insurance Plan (GHIP) Strategic Framework in preparation for updating the plan. The Committee discussed options for the PRC for the Pharmacy Benefit Management RFP in preparation for the new procurement. The OMB provided a statewide financial overview and the SEBC consultant, WTW, provided an overview of the September 2025 Fund Report and Financial Update.

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.

Upcoming Webinars

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

- Listening Skills <u>11/6 @ 12pm</u>
- Communicating in a Tech World 11/19 @ 5pm
- Holiday Budgeting 12/4 @ 5pm

<u>Health Advocate</u> offers <u>webinars</u> that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. Click on the link below to register:

- Holiday Game Plan: Strategies to Manage the Holiday Season – <u>11/18 @ 2pm</u>
- Depression, Anxiety and Burnout: Moving Toward Hope and Health – 12/3 @ 2pm

Lung Cancer Awareness Month

November is Lung Cancer Awareness Month. Lung cancer is the third most common cancer in the United States and has a higher mortality rate than any other type of cancer. The leading cause of lung cancer is smoking, so avoiding cigarettes and vapes is one of the most effective strategies to prevent lung cancer. For non-smokers, minimizing exposure to secondhand smoke is crucial. Additionally, maintaining a healthy lifestyle through regular exercise, a balanced diet, and managing environmental exposures, such as air pollution, can further lower the risk. Regular health screenings, especially for individuals at higher risk, can aid in early detection and treatment. Educating yourself about the disease and its risk factors is essential for proactive prevention and the overall wellbeing of you and your family. Learn more about lung cancer from the American Cancer Society and contact your primary care provider with any questions about your personal health.

Employee Spotlight

"I started my Hinge Health journey in May 2024 and have completed at least one session daily since then. My target areas have been my lower back and hips. Due to a lower back injury many years ago, I have seen local physical therapists off and on for years. I had herniated a disc in my lower back most likely the result from weightlifting and other strenuous activities. I elected not to have surgery at that time after seeking a second opinion. I continued to stay active into my late 50's with weightlifting, walking, and stretching learned from previous PT visits. Hinge Health was introduced to me through my wife. She and I both retired from the State of Delaware as educators.

We like to travel now and fortunately have a more conducive schedule. Any long trips or prolonged periods of sitting have always impacted my lower back and hips. If riding or driving in a car, we often have to take many breaks at rest stops, which allows me to stretch and complete our drive. This was not practical during long flights while traveling abroad. During our most recent flight, I was able to use some basic stretches prior to boarding the plane to and from our destinations."

Read the entire testimonial

~Dave P., Retired State Employee

Hidden Treasures: Locate the Diabetes Resources page on the SBO website. Name two diabetic care services that EyeMed provides to plan members for a \$0 in-network copay? 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, Amy V. from the Delaware State Police!