

## New Year, New You

The Statewide Benefits Office would like to wish you a safe, healthy, and prosperous New Year. Let 2026 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 to support weight management 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're 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 make sure they fit your needs
- Legal – Is your will and/or power of attorney current?
- Budgeting – Look for areas where you can cut spending?

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

**Behavioral Health/Emotional Wellbeing:** Behavioral health and emotional wellbeing are essential parts of overall wellness. Finding ways to manage stress and support your mental health can improve your quality of life, interpersonal relationships, and physical health outcomes. Check out the resources available through the State's EAP program. [Health Advocate](#) offers webinars, articles, and counseling sessions to assist you

## 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 CVS Caremark, the State's Pharmacy Benefit Manager. 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 by mail in advance if a change affects their medication.

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 a 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.



## Employee Testimonial – Hinge Health

*Since retiring from the State, I've taken advantage of the benefits of Hinge Health and could not be happier. I am thrilled that this benefit is available to non-Medicare retirees in addition to state employees. I've also been sharing my experience with others.*

*The articles, exercise routines, health coach, and physical therapists are wonderful. They've adjusted my exercise routines as needed and I've gone from pain in my hips to no pain, directly due to Hinge Health services.*

*I'm now working on the pelvic health program and am happy to share that the articles and suggested exercises are just as wonderful. The services and information provided are an important benefit to share with eligible employees and retirees.*

[Read the entire testimonial.](#)

~Barbara M., Retired State Employee

## 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 link below to attend:

- Health Living – Exercising at Home – [1/13 @ 12pm](#)
- Health Living – Fear & Anxiety: Moving Forward – [1/28 @ 5pm](#)
- Health Living – Move Well, Live Well: Everyday Strategies for Musculoskeletal Health – [2/10 @ 5pm](#)

**Health Advocate** offers [webinars](#) that employees, pensioners, and their family members can attend, regardless of enrollment in a State health plan. Click on the link below to register:

- Hitting the Reset Button: Goal Setting – [1/7 @ 10am](#)
- Maximizing Your Life by Minimizing Worry – [2/4 @ 10am](#)
- Avoiding Burnout – [2/17 @ 2pm](#)

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 16, 2025 SEBC meeting, the Committee reviewed and provided input on the draft Medical Third-Party Administrator (TPA) Services Request for Proposal (RFP) scope of services and the Pharmacy Benefit Management (PBM) RFP minimum requirements and scoring criteria. The Committee also continued discussions on possible changes to coverage for weight loss medications. Finally, the Committee continued their review of the draft FY2026 - FY2029 GHIP Strategic Framework.

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. Members who would like to make public comment are encouraged to review the [SEBC Public Comment Protocol](#).

## Three Sisters Soup

### Ingredients:

- 1 ½ tbsp cooking oil
- ¾ cup diced carrot
- 1 cup chopped onion
- 4 minced garlic cloves
- 2 cups diced squash (summer or winter)
- 1 ½ cups corn
- 1 ½ cups cooked beans (any type)
- 1 can low-sodium diced tomatoes (14.5 oz or 2 cups fresh diced tomato)
- 3 cups of low-sodium any flavor broth
- 1 tsp cumin
- ¼ tsp black pepper

### Instructions:

- Heat oil in large saucepan on medium heat. Add carrots and onion. Cook for 8-10 minutes.
- Add garlic, squash, corn. Stir for 3-4 minutes.
- Add beans, tomatoes, broth, cumin, and pepper.
- Bring soup to boil, then simmer 15-30 minutes.

Recipe from [myplate.gov](#).

**Hidden Treasures:** Identify and name three weight management resources provided by Aetna, Highmark, CVS, or Lantern. 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, Kelly W. from Department of Transportation!