



Benefits Bulletin

April 7, 2026

Prepare for Open Enrollment

[Open Enrollment](#) is right around the corner (**May 4 - 15, 2026**).

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 *2026 Open Enrollment Guide* online course. Complete the course by April 30, 2026.
- **Week of April 13** – 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 4 – 15, 2026). 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 below:

- The [Flexible Spending Account \(FSA\)](#) lets you deduct pre-tax dollars from your paycheck to use on eligible health care expenses for the family, as well as dependent care for children under age 13 and elder care.
- [Accident & Critical Illness Insurance](#) provides lump sum cash payments if you, or a covered dependent suffer an injury from a covered accident or are diagnosed with a condition covered under the policy.
- [State Group Universal Life \(GUL\) Insurance](#) is a permanent life insurance with the option for tax-deferred cash accumulation.

State Employee Benefits Committee (SEBC) Corner: Benefit Changes for Fiscal Year 2027

At the March 9, 2026 SEBC meeting, the Committee voted to approve the following additional benefit changes effective July 1, 2026:

- State non-Medicare health plan premiums (rates) **will increase**. Depending on the employee's plan and coverage tier, monthly premiums will increase between \$0.96 and \$9.44 (or between \$0.48 and \$4.72 per paycheck).*
- Copays for a 30-day supply for GLP-1 medications for weight management, such as Wegovy and Zepbound, **will increase** to \$200. Members can reduce their out-of-pocket costs by using drug manufacturer savings cards when available, which can provide savings of up to \$100 per month at the pharmacy. *Note: Zepbound is currently excluded from the State of Delaware's formulary, however, coverage may be approved through the clinical exception process for eligible members.*
- **Individuals with a diabetes diagnosis who are prescribed a GLP-1 medication in the diabetes class (such as Mounjaro, Ozempic or Trulicity) will continue to pay the \$32 copay for a 30-day supply.**
- The Dependent Care Flexible Spending Account (FSA) limit **will increase** to \$7,500 (currently \$5,000).

For more details on all the benefit changes effective July 1, 2026, visit 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 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.*

National Donate Life Month

National Donate Life Month highlights the critical need for organ, eye, and tissue donation while honoring the donors and families who make lifesaving transplants possible. [Donate Life America](#) leads this national effort by promoting donor registration and educating the public. Complimenting this work at the regional level, the [Gift of Life Donor Program](#) serves eastern Pennsylvania, southern New Jersey, and Delaware by working directly with hospitals and families to recover and deliver donated organs and tissues for transplant. Together, these organizations play essential and interconnected roles in raising awareness and turning donor registrations into real, lifesaving outcomes. Give others a second chance at life by signing up for the [National Donate Life Registry](#), managed by [Donate Life America](#), to be a donor.

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:

- Healthy Living - Why Cancer Screenings Matter – [4/16 @ 5pm](#)
- Work – Science of Goal Setting – [4/29 @ 12pm](#)
- Work – Creative Problem Solving & Decision Making – [5/6 @ 12pm](#)
- Work – Accountability – [5/20 @ 5pm](#)

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:

- Get Your Bucket List Done – [4/14 @ 2pm](#)
- Resiliency: Moving Forward in Changing Times – [5/6 @ 2pm](#)
- Working Well with Different Personality Styles – [5/19 @ 10am](#)

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

Financial Wellness Webinars from the Office of the State Treasurer

Take a step towards building a more secure future by joining an upcoming one-hour financial wellness webinar brought to you by the Office of the State Treasurer (OST) Delaware Retirement Savings Plan (DEFER) and hosted by Voya Financial. Use the links below to learn more and select a session to register:

- Spending and saving:
 - [4/14 @ 12pm and 3pm](#)
- Spring cleaning your finances:
 - [4/14 @ 10am and 2pm](#)
 - [4/28 @ 12pm and 3pm](#)

The webinar recordings will be posted to the Office of the State Treasurer's website for those unable to attend. **Have questions? Contact OST at daniel.kimmel@delaware.gov.**

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 4 – 15, 2026)** is a great opportunity for employees to review their retirement savings. Learn more by viewing the [Informational Video](#) or [Contact a Plan Representative](#).

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 responses received by the end of the month will be conducted for a prize. Congratulations to last month's winner, Tina W., from the Office of State Pensions!