



Benefits Bulletin

May 4, 2026

Open Enrollment Begins Today!

As a benefit-eligible employee you have the opportunity during Open Enrollment to **review** and **make changes** to your benefits for the upcoming plan year.

Per legislation, employees of the State of Delaware, including all State Agencies, K12 (School Districts and Charter Schools), DTCC, and DSU employees, are **required to actively participate** in the Open Enrollment process each year. Take action by completing **three simple steps** (view the [Enrollment Action Checklist](#) to learn more) between **May 4 - 15, 2026** to meet the requirements to actively participate.

Be sure to visit the [SBO website](#) for helpful resources, including self-service guides, plan rates and comparison charts, benefit vendor informational videos, FAQs, and more.

What's Changing for the New Plan Year Beginning July 1, 2026?

View the [What's Changing Effective July 1, 2026 – Quick Reference Chart](#) for information on the changes and the reasons for them. Also, view the [Premium \(Rate\) Changes Effective July 1, 2026](#).

What If I Have No Changes?

Even if you do not want to make any changes to your benefits and just keep what you currently have (or continue to waive coverage), during Open Enrollment you **must** look at Benefits Enrollment in [Employee Self-Service](#) through my.delaware.gov, select **"I Confirm My Selections,"** and click **Submit** to send your final benefit choices for the July 1, 2026 plan year. Also, if you wish to continue to cover your spouse on a non-Medicare Highmark Delaware or Aetna health plan effective July 1, 2026, you **must** complete the online Spousal Coordination of Benefits Form during Open Enrollment.

Have Open Enrollment Questions?

State employees can view the [Help Desk Support Chart](#) for guidance on who to contact with specific questions/issues during Open Enrollment.

State Employee Benefits Committee (SEBC) Corner

At the April 20, 2026 SEBC meeting, the Committee approved the FY2026 - FY2029 Group Health Insurance Plan (GHIP) Strategic Framework. The Committee approved the Medical Third-Party Administrator (TPA) Services Request for Proposals (RFP) that will be released on May 13, 2026. The Committee also reviewed and approved recommended revisions to the GHIP Eligibility and Enrollment Rules to be submitted to the Registrar of Regulations for review and publication and to take effect July 1, 2026. Finally, the Committee continued discussion of the Dental Benefit Request for Proposals (RFP), voting to procure for dental benefit DPPO (Dental Preferred Provider Organization) High and Low plan options.

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

Review Additional Benefits

In addition to reviewing your options for health, dental, and vision coverage, benefit-eligible employees should check out the following benefits during Open Enrollment:

- The [Flexible Spending Account \(FSA\)](#) lets you deduct pretax 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.

Women's Health Awareness Month

May is Women's Health Awareness Month, and it is a reminder to put your health first by staying up to date with your routine care, including your annual doctor's visits and cancer screenings.

Your annual doctor's visits are the foundation of preventive health and provide you with the opportunity to monitor changes in your body, discuss concerns, and proactively address any potential issues. While visiting your doctor, it is the perfect time to schedule your routine cancer screenings, such as mammograms and cervical cancer screenings. These screenings can detect problems before symptoms appear and when treatment is most effective.

It can be easy to delay your appointments, but making your health a priority is the simplest act of self-care that benefits you and those who rely on and care for you. Find out more information on Women's Health and Preventive Care on the [SBO Website](#).

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:

- 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:

- Resiliency: Moving Forward in Changing Times – [5/6 @ 2pm](#)
- Working Well with Different Personality Styles – [5/19 @ 10am](#)
- Valuing Different Generations – [6/3 @ 10am](#)

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

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.*

Employees can sign up or change their contributions for DEFER 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](#).

Also, check out the upcoming financial wellness webinars. Use the links below to learn more and register:

- Retirement Goals Under 40
 - [5/12 @ 10am and 2pm](#)
 - [5/28 @ 12pm and 3pm](#)
- Personal Finances
 - [5/12 @ 12pm and 3pm](#)



Mental Health Month

May is Mental Health Month. The Statewide Benefits Office would like to remind you that a mental health checkup is just as important as a physical. While more people are seeking assistance, there are still several Americans that have reservations. Here is something to think about: when we are sick or injured, we seek help, so why not seek assistance for our mental health? As a benefit-eligible employee or non-Medicare retiree, you can access several programs and services to help you and your family manage your behavioral health and emotional wellbeing. We encourage you to take advantage of resources designed to help you find strategies to improve your overall wellness, quality of life, interpersonal relationships, and physical health outcomes. To learn more, visit the [Behavioral Health/Emotional Wellbeing](#) page of SBO's website.

Hidden Treasures: Locate the Open Enrollment page and find the What's Changing Effective July 1, 2026 document. Email one of the changes for the new plan year 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, Natalie V., from the Department of Safety and Homeland Security!