

New Plan Year

Making informed decisions regarding your well-being starts with understanding your healthcare options. As an engaged consumer, it's important to know where to seek care for you and your family. At the Statewide Benefits Office (SBO), our goal is to provide you with the resources and education needed to access high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles, and gives you peace of mind. To help you make the best healthcare decisions for the year ahead, we encourage you to visit the [SBO website](#) and review the [Quick Reference Chart](#) for benefit changes effective July 1, 2026. In addition, explore the non-Medicare resources below to learn more:

- Not sure where to go for care? View the [Know Where to Go for Care](#) flyer and the resources on the Choosing the Right Care pages through [Highmark Delaware](#) or [Aetna](#).
- [Online courses](#) are available through the Delaware Learning Center (DLC) or the SBO website that provide more detailed information about your chosen health plan, coordination of benefits, additional benefits, and more.
- Review the [2026 Preventive Health Schedules](#) and schedule potentially life-saving appointments such as an annual physical, mammogram, colonoscopy, and more.
- For non-emergent surgeries, consider using [Lantern](#), a service available at no cost to State of Delaware Aetna or Highmark Delaware non-Medicare health plan members.
- [Health Advocate](#) (Employee Assistance Program (EAP)) provides you and your family with someone to talk to, as well as various resources for work-life, legal, and financial support when needed.

State employees should look for an email from the SBO that provides additional details about the benefits you selected during Open Enrollment.

Benefit Paycheck Deductions

The first Flexible Spending Account (FSA) deductions for the new plan year for State employees will be deducted from paychecks on **July 10, 2026**.

The first health, dental, vision, Group Universal Life (GUL) Insurance, and Accident & Critical Illness Insurance benefit deductions for the new plan year for State employees will be deducted from paychecks on **July 24, 2026**.

Remember, State non-Medicare health plan premiums (rates) **increased on July 1, 2026**. Additionally, there were premium changes to State dental and vision plans, as well as changes to employee rates for State GUL, effective **July 1, 2026**.



State Employee Benefits Committee (SEBC) Corner

The June 22, 2026 SEBC meeting was cancelled. The next scheduled Committee meeting will be held on Monday, July 27, 2026 at 10:00 am.

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.

Employee Spotlight

I am a State of Delaware employee, and I am writing to share my positive experience with the Hinge Health app. This program has been transformative for my approach to fitness and well-being, and I wanted to provide detailed feedback on what makes it so effective.

My success can be attributed to three key pillars of the program:

1. *Personalized and Sustainable Exercise Routine:*

The app has successfully helped me build a consistent exercise habit that fits my overall health goals. The sessions are perfectly tailored to be challenging yet manageable, consisting of 5-8 different exercises that focus on strength and stretching while taking only about 10 minutes a day. The fact that the exercises change every 4-5 days keeps me engaged and prevents overworking any one muscle group.

[Read the entire testimonial](#)

~ Kimberly S., Colonial School District

Upcoming Webinars

Aetna offers monthly [webinars](#) 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.

- Healthy Living - Plan, Prep, and Prosper: Eating Well Made Easy – [7/13 @ 12pm](#)
- Healthy Living - Sun Protection – [7/27 @ 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:

- Strengthening Relationships – [7/14 @ 10am](#)
- A Healthier You: How Mental Health Affects Physical Health – [8/5 @ 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 select a session and register:

- 6 steps for a mid-year check-in -
 - [7/7 @ 10am and 2pm](#)
 - [7/21 @ 12pm and 3pm](#)
- Social Security basics -
 - [7/21 @ 10am and 2pm](#)

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

Cowboy Caviar

Ingredients:

- 1 can kidney beans (drained, 15 ounces, low-sodium)
- 1 can black beans (drained, 15 ounces, low-sodium)
- 1 can corn (drained, 15 ounces low-sodium)
- 1 can tomatoes (crushed, 15 ounces)
- 1 can green chiles (chopped, 4 ounces)
- 1 tablespoon oil
- 3 medium limes (juiced, optional)
- Salt & pepper (to taste, optional)
- Hot sauce (to taste, optional)

Directions:

- Wash hands with soap and water.
- Mix kidney beans, black beans, corn, tomatoes, chilies, and onion in a large bowl.
- Add lime juice (if using) and oil, toss gently to combine. Taste. Add small amount of salt and pepper if desired.
- Serve by itself, with raw vegetables, and/or corn chips.

Note: Rinse beans when draining to remove more sodium.

Recipe provided by [Nutrition.gov](#).

Hidden Treasures: Locate the Preventive Care page. List one preventive care service covered under the CVS Caremark Prescription Drug Plan and one preventive health schedule service covered under the Highmark or Aetna health plans. 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, Norma F., from Dept. of Transportation!