



Delaware Department of
Human Resources
Statewide Benefits Office

Open Enrollment

2025 FAQs

Last Updated: Monday, March 24, 2025

May 1 - 16, 2025

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Q: Where can I find information to assist with my electronic SCOB Form?



For more information, visit de.gov/statewidebenefits (select "Open Enrollment").

Q: What's new for 2025 Open Enrollment?

Review the [What's Changing Effective July 1, 2025 – Quick Reference Chart](#) to see an overview of the changes effective July 1, 2025 and the reasons for them.

- Effective July 1, 2025, State non-Medicare health plan premiums (rates) **will increase**. The decision to raise health plan premiums was not taken lightly, but was necessary to smooth the projected rate increase in each of the next three fiscal years and assure there are sufficient funds to cover healthcare costs.

There are **no changes** in the premiums (rates) for the State vision coverage offered by EyeMed. State dental plan premiums (rates) **will increase** for dental coverage offered through Dominion National and Delta Dental.

To view your specific plan/rate options, contact your organization's HR/Benefits Office for details.

We would also like to remind you about some benefits that are available to you:

- Individuals enrolled in a State of Delaware non-Medicare health plan are automatically enrolled in prescription coverage through [CVS Caremark](#).
- Individuals enrolled in a State of Delaware non-Medicare health plan are automatically enrolled in a free benefit called [Lantern](#).
- Members enrolled in a State of Delaware non-Medicare health plan have 24/7 access to the [Employee Assistance Program \(EAP\)](#). Benefits include confidential emotional support, online resources, interactive digital tools related to behavioral health and wellness, work-life solutions, legal guidance, financial resources, and identity theft solutions.
Note: ComPsych®GuidanceResources® is the EAP provider through June 30, 2025. Health AdvocateSM will be the new EAP provider effective July 1, 2025.

Learn more about these changes and reminders by visiting the [SBO website](#) (select "Open Enrollment").

Q: Do I have to *actively participate* in Open Enrollment?

The State of Delaware is encouraging benefit-eligible employees to actively participate between **May 1 – 16, 2025** by completing these two simple steps:

- **STEP ONE:** Enroll or make changes to your health, dental*, and/or vision* coverage. Contact your organization's Human Resource/Benefits Office for the forms to enroll or make coverage changes. You must enroll or make changes **by May 16, 2025**.
- **STEP TWO:** Complete the online [Spousal Coordination of Benefits Form](#) only if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2025. This form must be completed each year during your Open Enrollment period to avoid a reduction of spousal benefits.

**Please note that plan options may vary. Contact your organization's HR/Benefits Office for details.*

Q: When will the coverage changes take effect?

The coverage changes and rates, including enrollment or cancellation of coverage, will take effect on **July 1, 2025**.

Contact your Human Resource/Benefits Office for information regarding benefit deductions.



Q: What are the resources to help me complete Open Enrollment?

There are several tools on the [SBO website](#) (select “Open Enrollment”) to help you actively participate in Open Enrollment and be a wise healthcare consumer:

- **Enrollment Action Checklist** – Document provides the required steps for completing Open Enrollment
- **Spousal Coordination of Benefits Form Self-Service Guide** – Document provides step-by-step guidance to navigate and complete the form
- **Health/Dental/Vision Plan Comparison Charts** – Three documents that provide a side-by-side comparison of the health plans, dental plans, and vision plans offered by the State of Delaware
- **myBenefitsMentor® (For DTC Employees ONLY)** – Online consumer decision tool that is designed to help you estimate upcoming healthcare expenses and make the best enrollment selection from the four health plans offered by the State of Delaware
- **Benefit Vendor Informational Videos** – View informational videos to learn more about the plans and vendors
- **What’s Changing Effective July 1, 2025: Quick Reference Chart** – Provides an overview of the changes effective July 1, 2025 and the reasons for them
- **And More!** – Access plan booklets, highlights, etc.

Q: Will I get Member ID Cards?

- **Health:** Only **NEW** subscribers/contract holders, and those changing health plans, will receive ID cards in the mail. As a reminder, Highmark Delaware members can obtain a virtual copy of their member ID card by accessing their online [Highmark Delaware account](#) anytime. Aetna members can obtain a virtual copy of their member ID card by accessing their online [Aetna account](#) anytime.
- **Prescription:** Only **NEW** subscribers/contract holders who enroll, or change enrollment, in a State of Delaware non-Medicare health plan will receive ID cards in the mail. As a reminder, members can obtain a virtual copy of their ID card by accessing their online [CVS Caremark Account](#) anytime.
- **Lantern: ALL** subscribers/contract holders enrolled in a State of Delaware non-Medicare health plan will receive ID cards in the mail.
- **State Dental: Delta Dental:** Only **NEW** subscribers/contract holders for the July 1, 2025 plan year will receive ID cards in the mail. As a reminder, members can register on [Delta’s member site](#) to access/print their electronic ID card anytime. **Dominion National:** Only **NEW** subscribers/contract holders will receive ID cards in the mail. As a reminder, members can register on [Dominion’s member site](#) to access/print their electronic ID card anytime.
- **State Vision:** Only **NEW** subscribers/contract holders that were never previously enrolled, or subscribers/contract holders who switch plans (for the first time), will receive ID cards in the mail. As a reminder, members can register on [EyeMed’s member website](#) to download a virtual card or print a paper ID card anytime.
- **State Group Universal Life (GUL) Insurance (For DSWA Employees ONLY):** ID cards are not issued; however, Securian Financial will send a Certificate of Insurance and a profile page to employees who newly enroll after the application has been processed. For existing insureds requesting a coverage change, Securian Financial will send an updated profile page after the application has been processed. Applications are typically processed within 3 to 5 business days.

NOTE: ID cards and/or documents will be mailed no later than mid to late June 2025.

Q: What will happen to my unused Aetna CDH Gold HRA funds at the end of the plan year?

For members who remain enrolled in the CDH Gold Plan, Health Reimbursement Account (HRA) funds will rollover to the next plan year and are available at the beginning of the new plan year.

If you do not continue enrollment in a CDH Gold Plan the funds will be forfeited. However, remaining unused funds will be used to pay for claims incurred during the period the employee was active in the CDH Gold Plan.

HRA fund balances and status of claims may be obtained by contacting Aetna Customer Service at 1-877-542-3862 or [Aetna.com](https://www.aetna.com).

Q: What do I need to provide if I am covering a spouse or other dependent for the FIRST TIME?

Proof of eligibility must be provided when enrolling a spouse or dependent in coverage for the *FIRST TIME*.

- Proof of eligibility for a spouse is a legal Marriage Certificate/Civil Union Certificate.*
- Proof of eligibility for a dependent child is a legal Birth Certificate.*
- Social Security Card must be provided in order to confirm a spouse or dependent child's Social Security Number.*
- Complete a ***Dependent Child Coordination of Benefits*** form if your dependent child has other health coverage.
- Complete a ***Certification of Tax Dependent Status*** form if covering a spouse due to civil union or other dependents due to civil union.*

**This information is not forwarded to the carriers. Your Human Resource/Benefits Office will maintain this documentation.*

Please contact your organization's Human Resource/Benefits Office to obtain information on how required supporting documentation should be submitted and with any questions.



Q: What do I need to do if I choose to cover my spouse for the 2025 Open Enrollment?

Review the Spousal Coordination of Benefits (SCOB) Policy and Chart before enrolling a spouse in health insurance coverage provided by the State of Delaware. You can access these documents on the [SBO website](#) by selecting your group and clicking “Spouse and Dependents.”

Employees who cover their spouse on their State of Delaware health plan are required to complete a new SCOB Form [online](#) each year during Open Enrollment. **Note:** *Only complete the online SCOB Form if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2025.*

Failure to submit a new form each year will result in a reduction of spousal health benefits.

Q: Where can I find information to assist with my electronic SCOB Form?

The [Spousal Coordination of Benefits Form Self-Service Guide](#) offers step-by-step instructions for completing the SCOB Form online during Open Enrollment and year-round.

