

# READY, SET, ENROLL!

## Enrollment Action Checklist

### State Pensioners – Medicare Eligible

2025 Open Enrollment Period: May 1 - 16, 2025

Coverage Effective Date: July 1, 2025

All the information you need to help you prepare for and complete Open Enrollment is located on the Office of Pensions' website: [delawarepensions.com](https://delawarepensions.com).



**STEP ONE:** Complete the necessary forms if you want to enroll or make changes to your dental and/or vision coverage. (**IMPORTANT: If you are not making updates/changes, DO NOT submit these forms.**) Forms are included in the packet mailed to your home, before Open Enrollment, and available at [delawarepensions.com](https://delawarepensions.com).

- ↳ When submitting your forms to the Office of Pensions, please include your pension employee ID (included on the cover letter above your name and address in the packet mailed to your home), and choose one of the following options:
  - Scan and e-mail to [pensionoffice@delaware.gov](mailto:pensionoffice@delaware.gov)
  - Fax to (302) 739-6129
  - Mail to Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste 1, Dover, DE 19904-2402
- ↳ ***If enrolling a spouse or other dependent child for the first time***, you must submit a Birth Certificate (for dependent children only), Marriage Certificate, Social Security card, or other required documentation as applicable to the Office of Pensions.
- ↳ ***If enrolling a dependent child for the first time, that has other health coverage to coordinate***, please complete a Dependent Child Coordination of Benefits Form (DCOB). Access the DCOB Policy and Form at [delawarepensions.com](https://delawarepensions.com).
- ↳ ***If enrolling in the Dominion National dental plan***, you must select a primary provider for you and your covered dependents. Be sure to confirm the provider participates in the plan's network and is accepting new patients before enrolling.

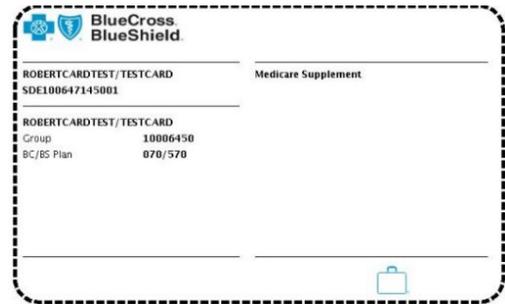


**STEP TWO:** Complete the online Spousal Coordination of Benefits (SCOB) Form at <https://cob.dhr.delaware.gov> between **May 1 - 16, 2025**, if you will be covering your spouse under one of the following non-Medicare health plans as of **July 1, 2025**:

- Highmark Comprehensive Preferred Provider Organization (PPO)
- Highmark First State Basic
- Aetna Health Maintenance Organization (HMO)
- Aetna Consumer Directed Health (CDH) Gold

**Failure to submit a new SCOB form each year will result in a reduction of spousal non-Medicare health benefits.**

If your spouse is on Medicare and has the Medicare Supplement (*Special Medicfill*) through Highmark Delaware and their card resembles this one, you **DO NOT** need to complete a Spousal Coordination of Benefits Form.



❖ **Where You Can Learn More:**

There are several tools on the [delawarepensions.com](http://delawarepensions.com) website to help you actively participate in Open Enrollment and be a wise healthcare consumer:

- ↳ **Spousal Coordination of Benefits Form Self-Service Guide** – Document provides step-by-step guidance in navigating and completing the Spousal Coordination of Benefits Form.
- ↳ **Dental/Vision Plan Comparison Charts** – Two documents provide a side-by-side comparison of the dental plans and vision plans offered by the State of Delaware.
- ↳ **And More!** – Access plan booklets, highlights, rates, benefit vendor informational videos, etc.

**Have questions about Open Enrollment or your benefits?**

Contact the Office of Pensions at 1-800-722-7300 or [pensionoffice@delaware.gov](mailto:pensionoffice@delaware.gov)