

READY, SET, ENROLL!

Enrollment Action Checklist *State Pensioners – Non-Medicare Eligible*

2024 Open Enrollment Period: May 1 - 17, 2024

Coverage Effective Date: July 1, 2024

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

❖ *What You Need to Know for Open Enrollment:*

- ↳ You **DO NOT** need to take any action **unless** you are enrolling, cancelling, or making changes to your State **non-Medicare** health, dental, and/or vision coverage for you or your spouse/dependent(s).
 - **Important:** If you cover a spouse on a non-Medicare health plan, a new **Spousal Coordination of Benefits Form MUST be completed (view details on Page 2).**
- ↳ State non-Medicare health plan premiums (rates) **will increase**. For most pre-Medicare retirees, depending on the plan and coverage tier, monthly premiums will increase between \$8.92 and \$87.46.
- ↳ There are **no changes** in the premiums (rates) for the State vision coverage offered by EyeMed or the State dental coverage offered through Dominion National or Delta Dental.
- ↳ For more details on the changes effective July 1, 2024, visit de.gov/benefitchanges.
- ↳ View the premiums (rates) for the State non-Medicare health, dental, and vision plans for July 1, 2024 at delawarepensions.com.

❖ **ACTIVELY PARTICIPATE in Open Enrollment** between **May 1 – 17, 2024**, by completing these two simple steps:



STEP ONE: Complete the necessary forms if you want to enroll or make changes to your State **non-Medicare** health, 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.

- ↳ 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
 - 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.
- ↳ **If enrolling in an HMO (Aetna or Dominion National) 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.**

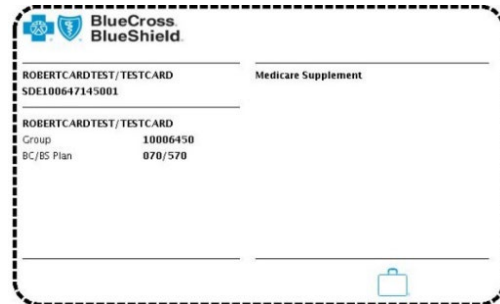


STEP TWO: Complete the online Spousal Coordination of Benefits (SCOB) Form at delawarepensions.com between **May 1 - 17, 2024**, if you will be covering your spouse under one of the following non-Medicare health plans as of **July 1, 2024**:

- 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 image, 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 website to help you actively participate in Open Enrollment and be a wise healthcare consumer:

- ↳ **Online Course – 2024 Open Enrollment Guide** provides helpful information and resources.
- ↳ **Spousal Coordination of Benefits Form Self-Service Guide** – Document provides step-by-step guidance in navigating and completing the Spousal Coordination of Benefits Form.
- ↳ **Health/Dental/Vision Plan Comparison Charts** – Three documents provide a side-by-side comparison of the State **non-Medicare** health plans, dental plans, and vision plans offered by the State of Delaware.
- ↳ **myBenefitsMentor®** – Online consumer decision tool that is designed to help you estimate upcoming healthcare expenses and make the best enrollment selection from the four **non-Medicare** health 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.