

Email Subject Line: Benefit Updates and 2025 Open Enrollment

Dear Benefit-Eligible Employees,

The State Employee Benefits Committee (SEBC) is committed to upholding the mission of the State of Delaware Group Health Insurance Plan, which includes *helping employees and pensioners be engaged healthcare consumers*. As we approach 2025 Open Enrollment (May 1 – 16), we want to highlight important benefit updates for the plan year beginning July 1, 2025. We encourage you to review the [What's Changing Effective July 1, 2025 – Quick Reference Chart](#) for an overview of the changes and the reasons for them.

The Quick Reference Chart includes changes to premiums (rates). Effective July 1, 2025, State non-Medicare health plan premiums (rates) **will increase**. Depending on the employee's and pre-Medicare retiree's plan and coverage tier, monthly premiums will increase between \$1.76 and \$17.30 (or between \$0.88 and \$8.65 per paycheck)*. State dental plan premiums (rates) **will increase** for dental coverage offered through Dominion National and Delta Dental.* Depending on the employee's, pre-Medicare retirees, and Medicare retiree's plan and coverage tier, monthly premiums will increase between \$0.84 and \$3.76 (or between \$0.42 and \$1.88 per paycheck)*. There are **no changes** in the premiums (rates) for the State vision coverage offered by EyeMed.* To view the premiums (rates) for the State health, dental, and vision plans for July 1, 2025, visit de.gov/planrates.*

**If you are a school district employee, please note that your plan options/premiums (rates) may vary. Contact your organization's Human Resource/Benefits Office for details.*

2025 Open Enrollment (May 1 – 16) is your once-a-year opportunity to enroll, cancel, or waive coverage, change plans, and add or drop coverage for yourself, an eligible spouse, or dependent children. State Agency, K12, DTCC, and DSU employees are **required to actively participate** in the Open Enrollment process each year. Several resources will be available for you to make an informed decision about which benefits are best for you and your family. Be on the lookout for communications from the Statewide Benefits Office (SBO).

All SEBC and Subcommittee meetings are open to the public and provide an opportunity for public comment. You can learn more about the Committee, view past meeting materials, review the monthly *Get the Facts on What's Happening* resource document, and access upcoming meeting dates on the [SEBC page](#) of the SBO website.

Best of Health,

The State Employee Benefits Committee