



2023 Open Enrollment Strategy

SEBC Health Policy and Planning Subcommittee

March 13, 2023



Open Enrollment Overview

- 2023 Open Enrollment Period: **Monday, May 1, 2023 through Wednesday, May 17, 2023**
- Opportunity for benefit-eligible employees and pensioners to review and makes changes to their benefits for themselves, and their spouse and dependent children, for the upcoming plan year that begins July 1, 2023

Target Audience	Applicable Benefits	Enrollment/Change Process
State Agency, K12, DTCC, and DSU Employees	Health, Dental*, Vision*, Flexible Spending Account, State Group Universal Life (GUL) Insurance, and Accident & Critical Illness Insurance <i>*Please note that school district employee plan options may vary</i>	Online by accessing Employee Self-Service through my.delaware.gov
Participating Group Employees	Health, Dental*, and Vision* In addition for DSWA – State Group Universal Life (GUL) Insurance In addition for UD – Accident & Critical Illness (A&CI) Insurance <i>*Please note that plan options may vary</i>	<i>Health, Dental, and Vision:</i> Contact organization’s Human Resources/Benefits Office for forms <i>GUL and A&CI:</i> Online through vendor portal
Non-Medicare Eligible Pensioners	Health, Dental, and Vision	Submit forms to Office of Pensions via scan and email, fax, or mail. Forms included in packet mailed to pensioners’ homes; also located on Office of Pensions website at delawarepensions.com .
Medicare Eligible Pensioners	Dental and Vision	Submit forms to Office of Pensions via scan and email, fax, or mail. Forms included in packet mailed to pensioners’ homes; also located on Office of Pensions website at delawarepensions.com .

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- Employees and pensioners must complete the online Spousal Coordination of Benefits Form if they will be covering their spouse under a State of Delaware **non-Medicare** Highmark Delaware or Aetna Health Plan as of July 1, 2023
- Non-Medicare Pensioners **do not** need to submit the health, dental, and vision forms to the Office of Pensions if they are **not** making updates/changes to their current benefits coverage
- Medicare Eligible Pensioners **do not** need to submit the dental and vision forms to the Office of Pensions if they are **not** making updates/changes to their current benefits coverage
 - **IMPORTANT:** There are **no changes** to the rates for the Highmark Delaware *Special Medicfill* Medicare Supplement plans on July 1, 2023. Medicare Eligible Pensioners **cannot** make changes to their Special Medicfill coverage until the fall of 2023 unless they experience a qualifying event.
- SBO has partnered with the Office of the State Treasurer to help promote DEFER, 457(b) and 403(b) Retirement Savings Plans, to State employees
 - Employees can sign up or change their contributions for DEFER at any time of the year; however, Open Enrollment is a great opportunity for employees to review their retirement savings

Open Enrollment Resources

- For HR/Benefit Representatives:
 - “2023 HR/Ben Rep Responsibilities For Open Enrollment” online course¹
 - HR/Ben Rep Toolkit
 - And more!
- For employees and pensioners (accessible on the Open Enrollment pages of the SBO and Office of Pensions websites):
 - Short informational videos created by GHIP benefit vendors
 - “2023 Open Enrollment Guide” online course²
 - myBenefitsMentor³
 - Plan information and rates
 - Plan comparison charts
 - Enrollment action checklists
 - Self-service guides
 - Frequently asked questions
 - And more!



¹ Online course will be assigned to HR/Benefit Reps on April 3, 2023. Requested completion due date is April 28, 2023.

² Online course will be assigned on April 4, 2023 to State employees who are currently enrolled in either a State of Delaware health, dental, or vision plan. Requested completion due date is April 28, 2023. Benefit-eligible employees not currently enrolled will be notified of the course, but not assigned. There will be a version of the online course available for State non-Medicare pensioners; it will not be assigned.

³ Available to State employees and non-Medicare pensioners during the week of April 10, 2023.

Open Enrollment Communications

Below are some of the key planned communications (*note, dates/items are subject to change*):

Distribution Date	Type	Topic	Target Audience
March 21, 2023	SBO Memo	2023 Open Enrollment Updates and Reminders	HR/Benefit Reps
March 22, 2023	SEBC Email	2023 Open Enrollment	Benefit-eligible State employees
March 23, 2023	Worksite Posters	Two sided – (1) Prepare for Open Enrollment in April; (2) Complete Open Enrollment in May	HR/Benefit Reps
March 28, 2023	Targeted Email	my.delaware.gov	Benefit-eligible State employees
March 31, 2023	Home Mailing - Postcards	Two sided – (1) Prepare for Open Enrollment in April; (2) Complete Open Enrollment in May	Benefit-eligible State employees
April 5, 2023	SBO Benefits Bulletin	Prepare for Open Enrollment	Benefit-eligible State employees
April 13, 2023	Targeted Email	myBenefitsMentor – Online tool available	Benefit-eligible State employees
April 17, 2023	Home Mailing - Packets/Letters	Open Enrollment – What you need to know and what you need to do; Includes annual required Federal Notices	Benefit-eligible State employees, participating group employees, non-Medicare eligible pensioners, and Medicare eligible pensioners
May 1, 2023	SBO Benefits Bulletin	Open Enrollment Starts Today	Benefit-eligible State employees
May 5 & 12, 2023	Targeted Email	Complete Open Enrollment (sent to non-completers)	Benefit-eligible State employees

State Employees - my.delaware.gov

- Open Enrollment message to State employees: “Access [Employee Self-Service](#) through my.delaware.gov”
 - Employee Self-Service is **only** accessible through my.delaware.gov
 - For 2023 Open Enrollment, SBO will continue to direct employees to the Employee Self-Service Assistance Page <https://employeeselfservice.omb.delaware.gov/> where employees will be able to access Employee Self-Service through <my.delaware.gov>
- Over the past year, DTI, PHRST, and SBO have partnered together to conduct outreach and send numerous communications to HR/Benefit Reps and State employees about the importance of gaining access to Employee Self-Service through my.delaware.gov
- Resources available to help answer questions from State employees and HR/Benefit Reps:
 - Employee Self-Service Assistance Page
 - Help Desk Charts – Who to contact with questions/issues

State Employees – Prepare for Open Enrollment in April

Ready, Set...



Complete the following in April to prepare for Open Enrollment:

► **Update Your Contact Information:**

Now - Access Employee Self-Service through my.delaware.gov to confirm your contact information. Reset your password, if needed.

► **Complete the Online Training:**

The week of April 3, learn what's new, the steps you need to take to prepare for Open Enrollment, and the steps you need to complete during Open Enrollment.

► **Compare Your Health Plan Options:**

The week of April 10, look for a personalized enrollment recommendation based on your use of healthcare benefits and compare estimated costs by plan with myBenefitsMentor.

State Employees – Complete Open Enrollment in May

Per legislation, employees of the State of Delaware, which includes all State Agencies (including DOE), K12 (School Districts and Charter Schools), DTCC & DSU, are **required to actively participate** in the Open Enrollment process each year



... Enroll

Open Enrollment is May 1-17, 2023
Benefit Selections Effective July 1, 2023

- Access Employee Self-Service through my.delaware.gov to enroll, confirm, or waive your health, dental, and/or vision coverage.
- Complete the online Spousal Coordination of Benefits Form if you will be covering your spouse under a Highmark or Aetna health plan as of July 1, 2023.
- Check out the additional benefits:
 - Flexible Spending Account
 - Accident & Critical Illness Insurance
 - State Group Universal Life Insurance

IMPORTANT: All benefit-eligible employees are required to actively participate.

Questions?



Thank You



Phone: 1-800-489-8933

Email: benefits@delaware.gov

Website: de.gov/statewidebenefits

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