

2026 OPEN ENROLLMENT – May 4 through 15, 2026

Frequently Asked Questions (FAQs)

***** (Medicare Eligible Healthcare Open Enrollment will be in October) *****

**All forms are due to the Office of Pensions no later than May 15, 2026.
Effective date of all enrollments, changes and terminations is July 1, 2026.**

Mailing Address:

**Office of Pensions
McArdle Building
860 Silver Lake Blvd, Ste 1
Dover, DE 19904-2402**

Phone: 800-722-7300

Fax: 302-739-6129

Email: pension.forms@delaware.gov

Web: delawarepensions.com

Open Enrollment is your opportunity to review your health, dental and vision coverage and to make the choices that are right for you! Information is available on the Office of Pensions website at delawarepensions.com or the Statewide Benefits Office website at [DHR - Division of Statewide Benefits \(delaware.gov\)](http://DHR - Division of Statewide Benefits (delaware.gov)).

1. What do I need to do if I do NOT want to make any changes?

a. I do not have a spouse.

You do not need to do anything.

b. My spouse is NOT enrolled in my coverage.

You do not need to do anything.

c. My spouse is enrolled in my coverage (spouse is not Medicare eligible).

Complete the online Spousal Coordination of Benefits form at

<http://dhr.delaware.gov/benefits/cob/pensioners.shtml>.

d. My spouse is on Medicare and enrolled in **Highmark Special Medicfill (Medicare Supplement).**

You do not need to do anything unless your spouse has had a change in employment status or insurance coverage status. If there was a recent change, a Spousal Coordination of Benefits form is required and should be completed online at <http://dhr.delaware.gov/benefits/cob/pensioners.shtml>.

2. What do I need to do if I want to enroll, make a change, or terminate coverage?

a. New enrollments, changes, and terminations.

Complete the form(s) included in your Open Enrollment packet to enroll, make a change, or terminate the coverage.

b. Need additional paper forms?

Click on the link to access forms: https://open.omb.delaware.gov/information/retiree_forms.shtml.

Refer to Question 7 for options to submit documents to the Office of Pensions.

c. Adding a spouse for the first time.

Complete the form(s) included in your Open Enrollment packet and include the required documents – copies of marriage, birth certificate, social security card, Medicare Card with Parts A & B (if applicable) and Spousal Coordination of Benefits form (must be completed electronically at <http://dhr.delaware.gov/benefits/cob/pensioners.shtml>).

d. Adding a dependent for the first time.

Complete the form(s) included in your Open Enrollment packet and include the required documents – copies of dependent's birth certificate or Family Court documents verifying guardianship or adoption, social security card and Medicare Card with Parts A & B (if applicable).

e. Change Primary Care Physician – not changing current health plan.

i. No form is required by the Office of Pensions.

- ii. Contact the Customer Service number for your insurance carrier. Toll-free numbers are provided for each of the vendors via the following link at <https://dhr.delaware.gov/benefits/contact/index.shtml>.

3. How do I complete the Spousal Coordination of Benefits Form?

You must complete the form online at <https://dhr.delaware.gov/benefits/cob/pensioners.shtml>.

4. Which dependents are eligible to enroll?

A member's legal spouse and children (under age 26) and/or a child/children under the age of 19 (age 24 if a full-time student) who is unmarried, residing in a parent child relationship whom the employee/pensioner has legal guardianship, permanent guardianship, or custody order for the dependent child. For more details about eligibility, refer to the "Group Health Insurance Eligibility and Enrollment Rules" available at <https://dhr.delaware.gov/benefits/notices/documents/eer.pdf>

5. What are the new rates?

All rates effective July 1, 2026, can be found in the Open Enrollment informational packet mailed to your home or at <https://dhr.delaware.gov/benefits/nonmedicare/plan-rates.shtml>.

6. When are the forms due to the Office of Pensions?

Forms are due no later than May 15, 2026.

7. How do I submit my forms to the Office of Pensions?

- a. Scan and Email to pension.forms@delaware.gov
- b. Fax to 302-739-6129.
- c. Mail to Office of Pensions, McArdle Building, 860 Silver Lake Blvd, Ste 1, Dover, DE 19904-2402.

8. What should I do if I lose my Member ID cards or need additional cards?

Contact the Customer Service number for your insurance carrier. Toll-free phone numbers and vendor websites are located at <https://dhr.delaware.gov/benefits/contact/index.shtml>.

9. What should I do if I have questions about my health, dental, or vision coverage?

Contact the Customer Service number for your insurance carrier or visit the following website <https://dhr.delaware.gov/benefits/contact/index.shtml>.

10. What do I do if I need to make changes after Open Enrollment ends?

Changes to your insurance elections after Open Enrollment requires a Qualifying Event. You must request the change within 30 days of the event or wait until the next Open Enrollment.

11. What is a qualifying event and what should I do to make changes to my benefit elections?

Qualifying events include but may not be limited to a marriage, the birth or adoption of a child, divorce, employment of spouse, involuntary loss of spouse coverage, spouse's employment termination, child now eligible for coverage, death of a spouse or dependent, or spouse becomes a State of Delaware employee or pensioner. You must contact the Office of Pensions, provide documentation of the event, and complete applications within 30 days of the qualifying event. Completing a Spousal Coordination of Benefits form is not sufficient to initiate a change in benefits.