

Retiree HEALTHCARE NEWSLETTER



DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

APRIL 2024

ALL

Applicable to **all** Pensioners



Newsletter Highlights

Welcome to the second edition of the Retiree *Healthcare* Newsletter. We recognize health care and benefits can be complicated. This newsletter serves as an additional resource to help keep you *in the know* about important information, updates, and reminders. Our goal is to send you this newsletter twice a year. It is also available online at delawarepensions.com.

The Office of Pensions is your source for communicating retiree healthcare benefits and direction on where to go for enrollments, changes, and questions. We have partners to pull all of this together. The State Employee Benefits Committee (SEBC) is the decision-making body that controls and manages employee benefit coverage and retiree benefit coverage (including health insurance as well as dental and vision

State Employee Benefits Committee (SEBC) Corner

Stay up to date on discussions and decisions that impact your benefits. Read the monthly **Get the Facts on What's Happening** resource document for answers to:

- What's being discussed related to the Group Health Insurance Plan (GHIP) at the State Employee Benefits Committee (SEBC) and SEBC Subcommittee meetings; and
- Actions taken by the SEBC

Visit dhr.delaware.gov/benefits/sebc (Select *Get the Facts on What's Happening*). SEBC and Subcommittee meetings are open to the public and allow for public comment. View meeting dates, materials, and updates on your retiree

coverage for pensioners). The Department of Human Resources (DHR), Statewide Benefits Office (SBO) is the "administrative arm" of the SEBC and responsible for the strategic planning, daily administration, and financial management of all health and related benefit programs. The Office of Pensions works closely with SBO in planning and communications.

Given this interaction and partnership among the Office of Pensions, SEBC, and SBO, the Retiree *Healthcare* Newsletters will provide joint information and resources with the goal of keeping you informed as healthcare consumers. To help you understand the information applicable to you, we have included the following key in the newsletter:



Applicable to **all** Pensioners



Applicable only to State **Non-Medicare** Eligible Pensioners



Applicable only to State **Medicare Eligible** Pensioners

healthcare benefits at dhr.delaware.gov/benefits/sebc. On this website, you will find the Retiree Healthcare Benefits Advisory Subcommittee (RHBAS) final *December 2023 Report* of recommendations for consideration related to non-Medicare and Medicare retiree eligibility and benefits. The final report was released to the General Assembly and Governor in early January 2024 for their review. Please note these are only recommendations, RHBAS does not have decision-making authority, and the implementation of most recommendations would require legislative action by the General Assembly and the Governor's signature to become law. At this time, there are no additional updates regarding the review or outcomes of this report. The next RHBAS meeting is currently scheduled for April 18, 2024. Visit dhr.delaware.gov/benefits/sebc for information on RHBAS meetings.



2024 Open Enrollment: May 1 - 17, 2024

The 2024 Open Enrollment period for State Non-Medicare Eligible Pensioners is **May 1 – 17, 2024** for the plan year beginning July 1, 2024. This is your once-a-year opportunity to enroll, make changes, or cancel coverage for you, your spouse, and/or dependent(s).

What You Need to Know For Open Enrollment:

- ◆ Below are the changes that the State Employee Benefits Committee (SEBC) voted on at its March 25, 2024 meeting, which will take effect July 1, 2024 -
 - Highmark Comprehensive PPO Plan members will now have a \$50 copay for in-network and out-of-network air ambulance services (previously no copay or coinsurance).
 - Highmark Comprehensive PPO Plan, Aetna CDH Gold Plan, and Aetna HMO Plan members will have a reduction in copays or coinsurance for certain services related to a mental health or substance use disorder diagnosis.
 - For all State non-Medicare health plans, there will be benefit enhancements to coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members when medically necessary.
 - 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. An increase is necessary to cover significantly higher healthcare and pharmaceutical costs and address the projected deficit in the Group Health Insurance Fund.
 - COVID-19 benefit enhancements will be discontinued after June 30, 2024.

◆ For more details on the changes effective July 1, 2024, visit de.gov/benefitchanges.

◆ 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.

◆ View the premiums (rates) for the State health, dental, and vision plans for July 1, 2024 at delawarepensions.com.

Be on the lookout for your Open Enrollment packet, which will be placed in the mail on or around April 19, 2024, with information on the steps and forms to complete if you wish to enroll, make changes, or cancel coverage for your health, dental, and/or vision benefits.

Access resources at delawarepensions.com to help you prepare for Open Enrollment, including plan comparison charts, the 2024 Open Enrollment Guide online course, benefit vendor informational videos, and myBenefitsMentor® (an online tool that provides a personalized enrollment recommendation and the ability to compare estimated costs by health plan).

Transitioning to Medicare: Tips to Help You Prepare

◆ Your Medicare Parts A and B will be effective the 1st of the month in which you turn 65.

• **Already collecting Social Security Benefits?** Enrollment in Medicare Parts A and B is automatic and you will receive a card in the mail.

• **Not collecting Social Security Benefits?** You must apply for Medicare Parts A and B three months prior to your 65th birth month by contacting the Social Security Administration (SSA) directly. Apply online at medicare.gov, by phone at 1-800-772-1213, or contact your local SSA office (Visit ssa.gov for office locations). If you or your spouse worked for a railroad, call the Railroad Retirement Board at 1-877-772-5772.

◆ You are responsible for paying your Part B premium through the SSA. Note, the State of Delaware does not contribute to this premium.

◆ The Office of Pensions must receive a copy of your Medicare card with Parts A and B two months prior to the month you turn 65. Encountering enrollment delays? Contact the Office of Pensions at 1-800-722-7300 or (302) 739-4208.

◆ Have a spouse and/or dependent(s) that are not yet on Medicare? They can remain on their current health plan after you transition to Medicare and must still adhere to the Spousal and Dependent Coordination of Benefits Policies located at de.gov/statewidebenefits.

◆ Your dental and vision coverage will not be affected by your transition to Medicare.



2024 Open Enrollment: May 1 - 17, 2024

The 2024 Open Enrollment period for State Medicare Eligible Pensioners is **May 1 – 17, 2024** for the plan year beginning July 1, 2024. This is your once-a-year opportunity to enroll, make changes, or cancel coverage for your **dental** and **vision** benefits.

What You Need to Know For Open Enrollment:

- ◆ 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.
- ◆ There are **no changes** to the rates for the Highmark Delaware *Special Medicfill* Medicare Supplement plan until January 1, 2025. *Medicare-eligible* pensioners, spouses and dependents have an Open Enrollment each fall for their health coverage. **You cannot make changes to your Special Medicfill coverage until Fall 2024, unless you experience a qualifying event.**
- ◆ View the premiums (rates) for the State dental and vision plans for July 1, 2024 at delawarepensions.com, as well as plan comparison charts.

Be on the lookout for your Open Enrollment packet in the mail with information on the steps and forms to complete if you wish to enroll, make changes, or cancel coverage for your dental and/or vision benefits. Packets will be placed in the mail on or around April 19, 2024.



What's New

At its March 25, 2024 meeting, the State Employee Benefits Committee (SEBC) voted on the following **effective January 1, 2025** for Medicare Eligible Pensioners:

- ◆ Approved the recommendation from the Medicare Supplement Plan request for proposal (RFP) Proposal Review Committee (PRC) to invite Highmark Delaware to negotiate for an upcoming Medicare Supplement Plan contract. If successful, the contract will result in an award for an initial two-year term effective January 1, 2025 through December 31, 2026, with an optional one-year period extension. **This plan will be identical to the design of the current Special Medicfill Medicare Supplement Plan.** Additional plan information will be relayed to Medicare Eligible Pensioners in Fall 2024 prior to the *Special Medicfill* Open Enrollment.
- ◆ Effective January 1, 2025, Highmark Delaware *Special Medicfill* Medicare Supplement plan premiums (rates) **will increase** for pensioners who retired after July 1, 2012. For most pensioners and depending on the plan and coverage tier, the increase will range from \$3.70 to \$6.52 per month. There are **no changes** to the Highmark Delaware *Special Medicfill* Medicare Supplement plan premiums (rates) for pensioners who retired on or prior to July 1, 2012. **For more information, visit de.gov/planratesme.**



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**WELCOME TO THE
SECOND EDITION OF THE
Retiree Healthcare
Newsletter!**



ALL

Applicable to *all* Pensioners



**Get the
DPERS App
and stay
informed!**

Go to Google Play or the Apple Store and get the new DPERS app. There is Plan Information, Notifications, and even a Count Down to Retirement. Scan the QR Code to the right to get the app.



**State Prescription Plan
Questions?**

*(including covered medications,
pharmacy options, or coverage review)*

Non-Medicare Eligible Pensioners
contact CVS Caremark at
1-833-458-0835.

Medicare Eligible Pensioners
contact SilverScript (CVS Caremark)
at **1-844-757-0448.**

Visit caremark.com for
additional account information.

**UPCOMING
STATE
HOLIDAYS**

The Office of Pensions
will be closed on the
following State holidays:

Memorial Day
Monday, May 27, 2024

Juneteenth
Wednesday, June 19, 2024

Independence Day
Thursday, July 4, 2024

Labor Day
Monday, September 2, 2024

Election Day
Tuesday, November 5, 2024



**STATE OF DELAWARE
OFFICE OF PENSIONS**

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TELEPHONE: **(302) 739-4208**

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WEB ADDRESS: delawarepensions.com