



**ALL** Applicable to *all* Pensioners

## Newsletter Highlights

Welcome to the fourth edition of the Retiree *Healthcare* Newsletter. This newsletter serves as an additional resource to help keep you *in the know* about important health care and benefits information, updates, and reminders. It is available online at [delawarepensions.com](http://delawarepensions.com).

The Office of Pensions is your source for communicating retiree healthcare benefits and guidance on enrollments, changes, and questions. To help you understand the information applicable to you, please refer to the following key in the newsletter:

**ALL**

Applicable to **all** Pensioners

**NM**

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

**ME**

Applicable only to State **Medicare** Eligible Pensioners



## Ready, Set, Enroll

Mark your calendars! Open Enrollment for State of Delaware non-Medicare health plans, dental plans, and vision plans is May 1 - 16, 2025.

## State Employee Benefits Committee (SEBC) Corner

The State Employee Benefits Committee (SEBC) is the governing body that manages your retiree benefit coverage, including health care insurance as well as dental and vision coverage. With the recent change in Administration and revisions to Delaware Code, the SEBC has undergone modifications in regard to membership and procurement processes. These changes ensure greater representation of retirees on the SEBC and increase transparency around the SEBC's process for benefit procurement and contract award. These changes do not impact your current benefits in any way.

To view the current list of Committee members, upcoming SEBC and SEBC Subcommittee meeting dates, materials, recordings, and more, visit [dhr.delaware.gov/benefits/sebc](http://dhr.delaware.gov/benefits/sebc). SEBC and SEBC Subcommittee meetings are open to the public and allow for public comment.

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 SEBC and SEBC Subcommittee meetings; and
- Actions taken by the SEBC

Visit [dhr.delaware.gov/benefits/sebc](http://dhr.delaware.gov/benefits/sebc) (Select Get the Facts on What's Happening).



## 2025 Open Enrollment: May 1 - 16, 2025

The 2025 Open Enrollment period for State Non-Medicare Eligible Pensioners is **May 1 – 16, 2025** for the plan year beginning July 1, 2025. This is your once-a-year opportunity to enroll, make changes, or cancel coverage for you, your spouse, and/or dependent(s).

Be on the lookout for your Open Enrollment packet, which will be placed in the mail on or around April 17, 2025, 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](http://delawarepensions.com) to help you prepare for Open Enrollment, including plan comparison charts, the 2025 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).

For details on the changes effective July 1, 2025, visit [de.gov/benefitchanges](http://de.gov/benefitchanges).

## 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](http://medicare.gov), by phone at 1-800-772-1213, or contact your local SSA office (Visit [ssa.gov](http://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) who are not yet on Medicare? They can remain enrolled in a non-Medicare 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](http://de.gov/statewidebenefits).
- ◆ Your dental and vision coverage will not be affected by your transition to Medicare.



## Preventive Care

Preventive care is medical care that focuses on prevention and early detection of disease. Examples include an annual physical exam, OB/GYN exam, cancer screenings, including mammograms and colonoscopies, and flu, pneumonia, and other vaccines. Most preventive care services are covered in-network at 100% of the allowable charge (age and frequency parameters may apply).

Preventive services are essential in detecting health problems early, when treatment works best. Talk to your doctor or other provider to find out which preventive services are right for you and how often you need them. More information about your preventive care benefits and the standard Preventive Health Schedule can be found at <https://dhr.delaware.gov/benefits/preventive-care/index.shtml>.



## 2025 Open Enrollment: May 1 - 16, 2025

The 2025 Open Enrollment period for State Medicare Eligible Pensioners is **May 1 – 16, 2025** for the plan year beginning July 1, 2025. This is your once-a-year opportunity to enroll, make changes, or cancel coverage for your **dental** and **vision** benefits.

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 17, 2025.

For details on the changes effective July 1, 2025, visit [de.gov/benefitchanges](https://de.gov/benefitchanges).



## 2025 Medicare Part D Updates

On January 1, 2025, Medicare Part D Prescription Plan members' eligible out-of-pocket prescription drug costs were capped at \$2,000. Medicare has specific rules about what counts and what does not count towards your total drug costs. These totals are tracked by Medicare and detailed on your monthly Explanation of Benefits provided by SilverScript.

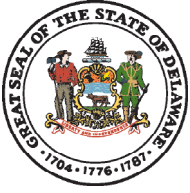
Once Medicare determines your out-of-pocket spending on covered Part D drugs reaches \$2,000 for the calendar year, you will enter the Catastrophic Stage and pay nothing for your covered Part D Drugs. You generally stay in this stage for the rest of the calendar year. You may still pay a copay for excluded drugs covered under the State of Delaware enhanced benefit. If you have questions, please call SilverScript at 1-844-757-0448.



## Preventive Care

Preventive care is medical care that focuses on prevention and early detection of disease. The majority of preventive care and wellness programs offered to you, such as diabetes screenings, cancer screenings, including mammograms and colonoscopies, flu, shingles, pneumonia, and other vaccines, yearly wellness visits, and more, are paid at 100% of the allowable charge with your Highmark Delaware Special Medicfill Medicare Supplement Plan.

Preventive services are essential in detecting health problems early, when treatment works best. Talk to your doctor or other provider to find out which preventive services are right for you and how often you need them. The 2025 Preventive Schedule of Benefits is found on page one of your Highmark Delaware Special Medicfill Plan Booklet, located at <https://dhr.delaware.gov/benefits/medicare/plan-booklet.shtml>.



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**WELCOME TO THE  
FOURTH 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](http://caremark.com) for  
additional account information.

**UPCOMING  
STATE  
HOLIDAYS**

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

**Good Friday**

Friday, April 18, 2025

**Memorial Day**

Monday, May 26, 2025

**Juneteenth**

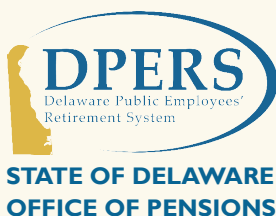
Thursday, June 19, 2025

**Independence Day**

Friday, July 4, 2025

**Labor Day**

Monday, September 1, 2025



TOLL FREE LONG DISTANCE: **1-800-722-7300**  
TELEPHONE: **(302) 739-4208**  
FAX NUMBER: **(302) 739-6129**  
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WEB ADDRESS: [delawarepensions.com](http://delawarepensions.com)