

Retiree HEALTHCARE NEWSLETTER



DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

OCTOBER 2025

ALL

Applicable to **all** Pensioners

Newsletter Highlights

Welcome to the fifth 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.

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

Keep Your Address Up to Date

To avoid delays in pension payment and important communications, make sure the Office of Pensions has your current address. Address changes must be submitted in writing with your signature - we cannot accept them by phone or through the my.delaware.gov portal.

To update your address, complete the Change of Address (COA) form available at delawarepensions.com under "Retiree Forms," or send a signed note including your old and new addresses, effective date, phone number, and signature. You can submit it by email, fax, mail, or in person.

Note: Updating your address with us also updates your health, dental, and vision vendors - but you must contact Social Security separately to update your Medicare address.

State Employee Benefits Committee (SEBC) Corner

The State Employee Benefits Committee (SEBC) is the governing body that manages your retiree benefit coverage. 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) meetings; and
- Actions taken by the SEBC

Visit dhr.delaware.gov/benefits/sebc (Select *Get the Facts on What's Happening*). SEBC meetings are

open to the public and allow for public comment. View meeting dates, materials, and updates on your retiree healthcare benefits at dhr.delaware.gov/benefits/sebc. In the coming months, the SEBC will continue the procurement process of a vendor for Pharmacy Benefits Management (PBM) services and begin the procurement for Medical Third-Party Administrator (TPA) services, including the solicitation of a vendor to support the Employer-Sponsored Medicare Supplement Plan. The SEBC also intends to review and discuss the 2025 Other Post-Employee Benefits (OPEB) Health Plan Actuarial Valuation Report, which will be released from the State of Delaware, Office of Pensions.

Behavioral Health/Emotional Wellbeing Resources

Behavioral health/emotional wellbeing is an important area of focus for the State of Delaware, as it is an essential component of your overall wellness. As a State non-Medicare-eligible pensioner, you have access to several resources for behavioral health/emotional wellbeing.

- Under the Employee Assistance Program (EAP) through Health Advocate, you have access to articles, podcasts, videos, webinars, and other helpful tools, in addition to the 24/7 helpline: 855-556-2065.
- If you are an Aetna member, you have access to several behavioral health programs including: Aetna Behavioral Health, Aetna Behavioral Health 360 Support, Virtual Behavioral Health Counseling, Guardian Angel, MindCheck, Student Mental Health Support, Telemind for First Responders, Aetna One Advisor, and Meru Health.
- As a Highmark Delaware member, you have access to resources such as Bright Heart Health, Custom Care Management Unit (CCMU), FindHelp, Freespira, Rethink, and Meru Health.

For more information, visit the SBO website at de.gov/statewidebenefits, select "State Pensioners - Non-Medicare," and click the "Behavioral Health/Emotional Wellbeing" tile under "Condition Prevention & Management Resources."

Transitioning to Medicare: Tips to Help You Prepare

- Your Medicare Parts A and B will be effective the first 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) 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.
- Your dental and vision coverage will not be affected by your transition to Medicare.

2025 Special Medicfill Open Enrollment - October 20 - 31, 2025

This is your once-a-year opportunity to make a change to your Highmark Delaware Special Medicfill Medicare Supplement Plan (with or without prescription).

Open Enrollment packets will be mailed on October 6, 2025. Refer to the packet for information on the steps to complete if you wish to enroll, make changes, or cancel coverage.

Please Note: Only NEW subscribers/contract holders who enroll or change enrollment, will be mailed new ID cards to be used on or after January 1, 2026.

Important Reminder

Effective January 1, 2026, 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, the increase will range from \$0.72 to \$1.28 per month. For more information, review the rate sheet at de.gov/planratesme.

Pensioners with less than 20 years of service at retirement may be required to pay a greater monthly premium (rate).

Behavioral Health/Emotional Wellbeing Resources

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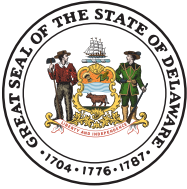
Under the Highmark Delaware Special Medicfill health plan you have coverage for the following:

- Inpatient Hospital Coverage: Treatment for mental or nervous disorders (in a Psychiatric hospital) is covered for up to 190 days. Medicare covers all but the Medicare Part A deductible and the specified coinsurance for days 61-150. Special Medicfill covers the Medicare Part A deductible and specified dollar amount of the coinsurance for up to 190 days.
- Outpatient Mental Health Care: Treatment for outpatient mental health care is covered. Medicare covers 80% of the reasonable charge after the Medicare Part B deductible. Special Medicfill covers the Medicare Part B deductible and 20% of the reasonable charges. This includes Telehealth.

Under Medicare you have access to:

- Care planning for behavioral health conditions.
- Medicare support.
- Counseling.
- Other treatment your provider may recommend.
- Telehealth services for substance use disorders and co-occurring mental health disorders for the diagnosis, evaluation, and treatment of a mental health disorder, as well as routine behavioral health services and services provided by marriage and family therapists and mental health counselors.
- Partial hospitalization services that are given by a Community Mental Health Center or by a hospital to outpatients.
- Intensive outpatient program services that include intensive psychiatric care, counseling, and therapy.
- Partial hospitalization and intensive outpatient services are for more hours a day than care you'd get in a doctor's or therapist's office.

Learn more on the SBO website at de.gov/statewidebenefits. Select "State Pensioners - Medicare," and click the "Behavioral Health/Emotional Wellbeing" tile under "Condition Prevention & Management Resources."



**STATE OF DELAWARE
OFFICE OF PENSIONS**
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Dover, DE 19904-2402

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



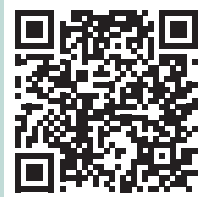
ALL

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 OF DELAWARE
OFFICE OF PENSIONS**

TOLL FREE LONG DISTANCE: 1-800-722-7300

TELEPHONE: (302) 739-4208

FAX NUMBER: (302) 739-6129

E-MAIL ADDRESS: pensionoffice@delaware.gov

FORMS E-MAIL ADDRESS: pension.forms@delaware.gov

WEB ADDRESS: delawarepensions.com

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:

Veterans Day

Tuesday, November 11, 2025

Thanksgiving Day

Thursday, November 27, 2025

Day After Thanksgiving

Friday, November 28, 2025

Christmas Day

Thursday, December 25, 2025