

# Retiree NEWSLETTER

DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

AUGUST 2025



## STATE OF DELAWARE OFFICE OF PENSIONS

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### \* \* IMPORTANT UPDATE \* \*

#### New Return-to-Work Rules for Delaware State Retirees.

We're pleased to share important updates that may benefit retirees returning to casual/seasonal, temporary, or substitute positions with the State of Delaware.

##### What's new?

Effective January 1, 2025, the following Return-to-Work restrictions have been updated:

- **Shorter waiting period:** The required break in service after retirement has been reduced from **6 months to 3 months**.
- **Lower age threshold:** This waiting period now applies starting at age **59½**, instead of 65.
- **Earnings cap removed:** Retirees in these roles are **no longer subject to an annual earnings limit**.

##### What does this mean for you?

- There are no longer any salary restrictions for pensioners working in a casual, seasonal, temporary or substitute role.
- If you recently retired and are under age 59½, you now only need to wait **3 months** after your retirement date to return to one of these positions.

##### \* Important Reminder

These changes **do not apply to positions that earn pension credit**. If you return to work in a pension-eligible role after retiring, your pension must be suspended for the duration of your employment in that position, as required by Delaware law.

You may not have any arrangement in place prior to your retirement effective date to return to service in any capacity, including as an employee, contractual employee, independent contractor, employment through a temporary staffing agency, or volunteer for your current employer or any other State of Delaware agency, school district, college, or university that participates in the same pension plan from which you are receiving a pension payment.

We hope these changes provide greater flexibility for retirees who want to rejoin the State of Delaware workforce. If you have questions, please don't hesitate to contact us!

## Keeping Your Address Updated



*Not having an updated address with our office could jeopardize receiving future monthly pension benefits in a timely manner.*



As a pensioner, it's important to keep your address current with the Office of Pensions. Why is this so important? Because an outdated address can delay your monthly pension payments and other important communications.

Each year, we receive thousands of pieces of returned mailings – Retiree Annual Statements, Tax Forms, Open Enrollment Documents, and more – between February and June. If multiple pieces of mail are returned and we're unable to reach you by phone or email, your pension check may be placed on hold until your address can be confirmed. We do this to protect you. We want to make sure your benefits and personal information don't end up in the wrong hands. Please remember: address changes must be submitted in writing with your manual (live) signature. For security reasons, we cannot accept address changes over the phone. Staying up to date helps ensure you receive your pension benefits without interruption.

You can print out a Change of Address (COA) Form on our website at [delawarepensions.com](https://delawarepensions.com) “Retiree Forms” “Change of Address.”

You must then mail, fax, or email ([Pension.Forms@delaware.gov](mailto:Pension.Forms@delaware.gov)) the completed and signed form to the Office of Pensions. The information is at the bottom of the Change of Address form. You may also send us a handwritten and signed note with your change of address information, including your old address, new address, effective date of the new address, current phone number and your signature.

Lastly, please note that if you update your address via “My.Delaware.gov” login, **that does not** update the pension system. You will need to submit the change in writing to the Office of Pensions. In addition, if you are a retiree enrolled in healthcare, updating your address with our office will also update your address with your healthcare vendor (e.g. Aetna).

## UPCOMING STATE HOLIDAYS

### Sorry, We're CLOSED

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

#### Labor Day

Monday, September 1, 2025

#### 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

## Get the Facts on What's Happening with Retiree Healthcare

Be an active participant in your retiree healthcare and stay informed! The Statewide Benefits Office has introduced a new monthly resource document that advertises what's being discussed related to the Group Health Insurance Plan (GHIP) at the State Employee Benefits Committee (SEBC) and SEBC Subcommittee meetings and important actions taken by the SEBC.

The Get the Facts on What's Happening FAQs are located at <https://dhr.delaware.gov/benefits/sebc/whats-happening.shtml>



## 2025 Upcoming Pension Benefit Check Dates

Friday  
August 29, 2025

Tuesday,  
September 30, 2025

Friday  
October 31, 2025

Wednesday  
November 26, 2025

Wednesday  
December 24, 2025



## Updating your \$7,000 Burial Benefit Beneficiary? Use the Correct Form.

*If you're a retiree who is eligible for the \$7,000 burial benefit and need to update your beneficiary, please be sure to use the correct form.*

### Which form should you use?

Visit [delawarepensions.com](https://delawarepensions.com),

Go to "[Retiree Forms](#),"

Select: "[Burial Benefit Designation/Change of Beneficiary Form \(Form GL\)](#)",

And Email the completed form to [Pension.Forms@delaware.gov](mailto:Pension.Forms@delaware.gov).

### Who is eligible for the burial benefit?

This benefit applies only to retirees of the:

- State Employees' Pension Plan (including elected officials)
- New State Police Pension Plan
- Closed State Police Pension Plan
- County and Municipal Police and Firefighters' Pension Plan (only if actively employed at the time of passing)

### Avoid using the wrong form

We frequently receive the BEN-1 form ("Designate or Change Beneficiary for Pension Contributions") from retirees who have been on pension for several years.


### Please note:

- The BEN-1 is not for the burial benefit.
- Most pensioners deplete their pension contributions within two years of retirement.
- If you've been retired for more than two years, the BEN-1 does not apply to you.

*This is a friendly reminder to ensure you're selecting the correct form when making updates to your burial benefit designation.*

 Burial Benefit Designation / Change of Beneficiary Form (Form GL)



 Designation/Change of Beneficiary for Pension Contributions (Form BEN-1)



## July retirement check amounts may change due to Open Enrollment

Notice a difference in your July 2025 pension check? If you or a dependent are enrolled in a dental plan and/or non-Medicare health plan, your dental and health premiums increased as of July 1, 2025. Rate tables are available on [delawarepensions.com](https://delawarepensions.com). Navigate to the Retirees tab, select your pension plan, then click the "Dental Insurance" or "Health Insurance" icon for more information! Your new rate can also be seen by viewing your paycheck on your Employee Self-Service portal and checking your deductions.



## Customer Satisfaction Survey How Can We Serve You Better?

### We Want Your Feedback!

**Have you contacted the Office of Pensions recently?  
We'd love to hear about your experience!**

Please take a few moments to take our customer service satisfaction survey by either clicking this [link](#) or by navigating to [Delawarepensions.com](https://delawarepensions.com) and clicking the "[Customer Service Survey](#)" button on the right side of the home page.

*Your feedback helps us improve the way we serve our members.*



## The Office of Pensions Prides itself on Customer Service See what others are saying...

*"It is nice to know that, at the end of a career in State Service, there is a dedicated group of individuals that make processing into retirement much less confusing and stressful. Thank you all for your efforts! They are greatly appreciated!"*

*"The team worked effectively and efficiently to process a bank change for the deposit of my pension payment. There was communication at every step. That made me feel VERY comfortable."*

*"The Office of Pensions is efficiently run with hard working, pleasant employees. No matter the question or the issue, they always happily assist. I am most impressed with their attentiveness, kindness and diligence."*

*"Over the years, I have found the Pension Office staff to be wonderful. Extremely "customer friendly." Always helpful and responsive. I (and I am sure, all pensioners do) truly appreciate this."*

## State Employees Charitable Campaign

**September 1 – October 31**

The State Employees' Charitable Campaign (SECC) is an annual fundraising drive approved by the State of Delaware. The months of September and October are dedicated to the SECC. Each year state employees and pensioners raise thousands of dollars through the SECC benefiting many local non-profit charitable organizations. The SECC also allows you to contribute to the charity of your choice. By promoting and supporting fundraising through the SECC state employees and pensioners provide the opportunity to improve the quality of life of all Delawareans.



**SECC Webpage:** <https://secc.delaware.gov>

**SECC Resources for State Employees:** <https://secc.delaware.gov/state-employee-resources/>

**SECC Resources for Pensioners:** <https://secc.delaware.gov/resources-for-pensioners/>

**List of 2025 Charities:** <https://secc.delaware.gov/charities-alphabetical/>

**How to ePledge:** <https://secc.delaware.gov/eplledge/>



# EMPLOYEE SPOTLIGHT

## Ray J Award

*The Office of Pensions recognizes the degree to which people succeed on the job depends as much on their attitude and behavior as their job skills and abilities. The Pension Administrator's Award was renamed the "Ray J Award" in honor of former employee W. Ray Johnson. This award is presented to employees for recognition of a positive attitude and professional work ethic while achieving success on the job. Recipients are selected from their peers.*

***We salute the two most recent Ray J Award winners!!***

### ***Congratulations Derek White!***



Derek White serves on our Retirement Centralization team. Derek's high-quality work and attitude help to create a productive and supportive work environment by inspiring others to do their best.

Derek's work ethic shows his desire to learn and grow within the Office of

Pensions. Derek has no shortage of positive interactions with other staff members, agencies, and the public. With such a high level of customer service and friendly communication, Derek fosters positive relationships with an array of people. His name consistently appears on internal weekly reports with positive recognition.

Derek is constantly praised by coworkers, pensioners, or other agency workers for friendliness and helpfulness, no matter the task set before him. In the hallways, Derek greets you with a smile and a friendly hello. Derek's flexible and adaptive demeanor was essential in his success in a role that continues to evolve. His ability to take initiative and maintain effective work habits results in high-quality success. He shows great pride in his work, and goes above and beyond to ensure excellence.

### ***Congratulations Amanda Polley!***

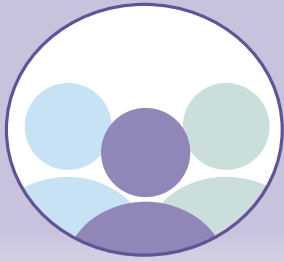


Amanda Polley, a valued member of our Payroll team, is widely recognized for her outstanding work ethic and high-quality performance. She is consistently dependable and always willing to assist co-workers and pensioners alike, exemplifying professionalism and a strong commitment to personal and professional growth.

Amanda is known for her patience, kindness, and helpfulness—qualities that shine through in her daily interactions. She is regularly highlighted in weekly reports, receiving frequent kudos from both colleagues and pensioners for her exceptional service.

In addition to her core responsibilities, Amanda plays a vital role in organizing office functions and coordinating donations to support local causes, demonstrating her dedication to fostering a positive workplace culture and community involvement. Her ability to balance these contributions alongside her regular workload is truly commendable.

Amanda was honored as Employee of the Quarter in 2024, a recognition that reflects her significant impact on the Payroll section. From training new team members to identifying and implementing process improvements, her efforts were instrumental in helping the section reach an important operational milestone. Her leadership, reliability, and initiative continue to drive success within the team.



# Community Corner

## *Opportunities to get connected to your community!*

### Osher Lifelong Learning Institute (OLLI) at University of Delaware



The University of Delaware's Osher Lifelong Learning Institute (OLLI) programs are open to adults aged 50+ to take and teach classes together, with no grades, exams or educational prerequisites.

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### Delaware Creative Aging

The Access Creative Aging initiative, in partnership with the Delaware Division of Libraries, is designed to provide Delaware's older population with opportunities for artistic expression, social interaction, and enhanced mental and physical health through meaningful engagement in the arts.



#### Topics covered include:

- |            |                  |
|------------|------------------|
| ♦ Activity | ♦ Community      |
| ♦ Health   | ♦ Housing        |
| ♦ Legal    | ♦ Nutrition      |
| ♦ Taxes    | ♦ Transportation |

Information is available at:

<https://delaware.gov/guides/seniors/>