Retiree Newsletter

DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

AUGUST 2026

DPERS
Delaware Public Employees' Retirement System

STATE OF DELAWARE OFFICE OF PENSIONS

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Returning to State Employment After Retirement

If you are considering returning to the workforce, recent updates to Delaware's return-to-work rules may provide greater flexibility and make it easier to do so. Recent legislation has made it possible for retirees to return to non-pension creditable employment in casual seasonal, temporary, or substitute positions without affecting their pension. If you choose to work in a pension eligible position, your pension benefit must be suspended for the duration of that employment, as required by Delaware law.

Effective January 1, 2025, several important changes were implemented. The required severance after retirement, known as the bona fide separation period, was reduced from six months to three months. In addition, the age at which this requirement applies was lowered from 65 to 59½. Retirees who have reached age 59½ now only need to wait three months after their retirement date before returning to eligible non-pension-creditable positions. Another significant update was the elimination of the annual $50,000 earnings cap. Retirees may now enjoy unlimited earnings while working in non-pension creditable positions. Additionally, retirees working as contractors are no longer required to complete the Post Retirement Certification of Worker Status form.

These updates mean that retirees may now return to qualifying positions more quickly and without concern for income restrictions. However, it is important to remember that these changes apply only to non-pension-creditable roles. Returning to a pension-eligible position will still require suspension of your pension (and all associated benefits such as healthcare, prescription, etc.) for the duration of that employment. Additionally, retirees must not have any pre-arranged agreement to return to work prior to their official retirement date. This restriction applies broadly to all forms of re-employment with the State of Delaware, including roles as an employee, contractor, temporary staff, or even volunteer positions with participating state agencies, school districts, colleges, or universities. Individuals cannot be preparing to return to work during their retirement process, discussing reemployment with a supervisor or hiring manager, applying for State of Delaware positions, and/or interviewing for State of Delaware positions.

Overall, these changes are designed to provide retirees with more opportunities and flexibility to re-enter the workforce while ensuring that the Pension Office maintains compliance with Internal Revenue Service (IRS) regulations. If you have any questions about how these rules apply to your situation, you are encouraged to contact the pension office for guidance.

Introducing ONE DELAWARE

A New Look for a More Connected Retirement Experience

ONE DELAWARE
HR · Benefits · Payroll · Financials · Pensions

As the Pensions ERP Modernization project continues, you may begin seeing a new project name and logo: **ONE DELAWARE**.

This new brand represents the goal of bringing systems, information, and services together to support a more secure, reliable, and efficient pension experience for Delaware's public retirement community.

Most importantly, **ONE DELAWARE** is a reminder that this modernization effort is centered on service. The work underway today is helping build a stronger foundation for the pension services you depend on now and in the years ahead.

Project Update: Timeline & Milestones

We recently completed an important planning phase that focused on reviewing current processes and designing how the new system will work. The project team is now preparing the technical foundation and beginning the next stage of system development, testing, and training.

The new pension system is expected to be implemented in **2029** after extensive testing to help ensure a smooth transition.

What This Means for Retirees

There is nothing you need to do at this time. Monthly pension benefit payments will continue as scheduled, and your current retirement benefits will not change because of this project.

Retirees will receive advance notice before any changes are introduced that may affect how they access information or interact with the Office of Pensions.

A Message from Joanna Adams, State Pension Administrator

"The ONE DELAWARE Pensions ERP Modernization project continues to move forward with a clear mission: Retirement Made Simple.

We are truly excited about this project and what it means for the future of pension administration in Delaware. This is one of those rare, career-defining projects that has the potential to truly transform how we serve our members, retirees, employers, and staff. Replacing our 25-plus-year legacy system is about more than implementing new technology. It is about modernizing the way we serve Delaware's public retirement community as expectations, tools, and services continue to evolve.

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Post Retirement Increases

The General Assembly passed Senate Bill 335 during the legislative session ending June 30, 2026, which included a **Post-Retirement Increase (PRI)** based on the pensioner's effective date of retirement.

Eligible pensioners will receive the increase in their July pension payment.

Effective Date of Retirement:

Prior to 7/1/2006
2% increase

7/1/2006 – 6/30/2021
1% increase

Who is entitled to receive the PRI?

Members receiving a pension from the:

State Employees' Pension Plan

New State Police Pension Plan

State Judiciary Pension Plan

County/Municipal Police/Fire Pension Plan

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.

DID YOU KNOW?

In a typical month, about 175 people retire. In August, that number almost triples to more than 400 making August the busiest month at the Pension Office!

CAN YOU GUESS WHY?

Most employees can retire any month they choose, but School District employees traditionally retire at the end of the school year. Every year hundreds of School District employees retire on July 1st and receive their first pension check in August...

MAKING AUGUST OUR BUSIEST MONTH OF THE YEAR!

Continued from previous page...

Through this effort, we have the opportunity to bring multiple systems together, strengthen security, streamline key processes, automate manual work, expand self-service tools, and provide more timely access to information. These improvements will help create a more efficient and connected experience, one that supports members from the start of their public service, through retirement, and beyond.

While this is a multi-year effort, the long-term benefits are tremendous. Our team is energized by the opportunity to build a stronger foundation for the future of pension administration in Delaware. We remain committed to delivering the seamless, reliable experience our members and retirees deserve, today and well into the future."

- ***Joanna Adams, State Pension Administrator***

Did You Know?
This modernization effort reaches far beyond the Office of Pensions. More than 300 organizations are connected to the **ONE DELAWARE** Pensions ERP Modernization project.

Designated points of contact within these organizations, known as Change Champions, are helping the project team share information, gather feedback, field questions, and support readiness across Delaware's public retirement community.

Staying Informed
We are committed to keeping retirees informed throughout the **ONE DELAWARE** Pensions ERP Modernization project. Updates will continue to be shared through retiree newsletters, the DPERS website, future communications, and a dedicated Pensions project website that is currently in development.

Once available, the Pensions project website will provide another way to access ERP Modernization updates, frequently asked questions, and resources related to the Pensions modernization effort.

For questions about your pension benefit, retiree account, payments, forms, address changes, tax documents, or other Office of Pensions' business, please contact the **Office of Pensions**.
Phone: 302-739-4208 or 800-722-7300
Email: pensionoffice@delaware.gov

For questions specifically related to the ONE DELAWARE Pensions ERP Modernization project, please contact:
Email: Pensions.ONE-DELAWARE@delaware.gov

Thank you for your continued trust and partnership.
The ONE DELAWARE Pensions ERP Modernization Team

$7,000 Burial Benefit

In our last newsletter, we emphasized the importance of carefully reviewing your Retiree Annual Statement (RAS) to ensure that the beneficiary information for your $7,000 burial benefit is accurate and up to date. This remains a critical step in helping to avoid delays or complications when the benefit is needed.

In this issue, we would like to provide additional clarification, so pensioners have a clearer understanding of how this ancillary benefit works.

The burial benefit is provided through state legislation, meaning it is a statutory benefit rather than an optional or individually purchased plan. It is important to understand that this benefit is not a life insurance policy and does not function in the same way as traditional insurance coverage. It does not accumulate cash value over time and cannot be borrowed against or accessed during your lifetime.

This benefit is only payable upon your passing and will be issued to your designated beneficiary. It cannot be paid out in advance under any circumstances. Pensioners should also be aware that the $7,000 burial benefit is considered a taxable event for the recipient. Because of this, some individuals choose to designate a funeral home as the beneficiary. This allows the funeral home to receive the funds directly and manage funeral expenses, including any applicable taxes.

Understanding these key distinctions can help ensure that you and your loved ones have clear expectations about how this benefit works and how it fits into your overall financial and end-of-life planning.

Important Reminder: The Burial Benefit form must be completed and received by the pension office prior to death.

The Importance of Updated Contact Information

To avoid delays in pension payments and important communications, you should ensure that the Office of Pensions has your current address and contact information on file. Address changes must be submitted in writing with your signature, as they cannot be accepted by phone or through the my.delaware.gov portal.

To update your address, you can complete the Change of Address (COA) form available on the pension office's website under "Retiree Forms," or you may send a signed written note that includes your old and new addresses, the effective date of the change, your phone number, and your signature. This information can be submitted by email, fax, mail or in person. When emailing the COA form or note, please email it to: pension.forms@delaware.gov.

Updating your address with the pension office will also update your information with your health, dental, and vision vendors; however, you must separately contact the Social Security Administration to update your Medicare address.

UPCOMING STATE HOLIDAYS

Sorry, We're CLOSED

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

Labor Day
Monday,
September 7, 2026

Election Day
Tuesday,
November 3, 2026

Veterans Day
Wednesday,
November 11, 2026

Thanksgiving Day
Thursday,
November 26, 2026

Day After Thanksgiving
Friday,
November 27, 2026

Christmas Day
Friday,
December 25, 2026

2026 Upcoming Pension Benefit Check Dates

Monday, August 31, 2026

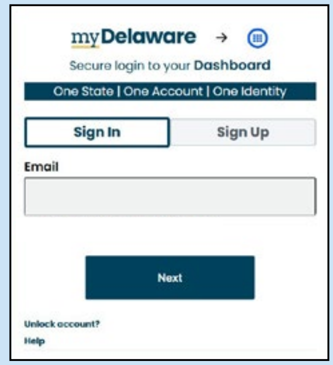
Wednesday, September 30, 2026

Friday October 30, 2026

Monday November 30, 2026

Thursday December 24, 2026

Benefits of "My.Delaware.Gov"



"My.Delaware.Gov" is a secure and convenient online portal designed to give pensioners easy access to important pay and tax information. With a single sign-on, you can securely view your information from any device, at any time and from anywhere.

Through this portal, pensioners can access their direct deposit advice each month. This includes details of pension payments, even for those with multiple accounts. You can also review deductions, tax withholding, and your current banking choices in one centralized location.

In addition to pay information, "My.Delaware.Gov" allows you to quickly access and print important tax documents, including applicable 1099 and W-2 forms, depending on your pension plan. Pensioners who are survivors or beneficiaries of a deceased member may receive more than one tax document, all of which can be conveniently accessed through the portal.

Using this self-service system can save time and provide greater control over your personal financial records, eliminating the need to wait for mailed documents.

If you have not yet registered for the State of Delaware's secure online self-service portal, you are encouraged to do so. Registration is simple and only takes a few minutes.

To get started, visit:
https://open.omb.delaware.gov/Retiree-Self-Service-Login.shtml

EMPLOYEE SPOTLIGHT
Ray J Award

Congratulations to Janet Krauss on receiving the 2026 Ray J Award!

This peer-selected honor recognizes an employee who consistently demonstrates an outstanding work ethic, maintains a positive attitude, and achieves success on the job. Janet's dedication, professionalism, and commitment to excellence make her truly deserving of this recognition.

Well done, Janet, on this outstanding achievement and the positive impact you continue to make every day!

Community Corner

Opportunities to get connected to your community!

Modern Maturity Center (MMC)

Discount: 15% off a fitness center and/or pool enrollment

This discount is available to all employees and pensioners (50 years or older) of Delaware State agencies, school districts, charter schools, Delaware Technical Community College, Delaware State University, and participating groups (e.g., Delaware Solid Waste Authority, Delaware Transit Corporation, towns, cities, and fire companies), as well as their partners (50 years or older) living in the same household. This includes temporary, casual/seasonal, and benefit-eligible employees/pensioners who are not currently enrolled in a State of Delaware health plan.

This discount cannot be combined with other promotions. Documentation such as an employee ID badge, pension check, or other proof of eligibility is required to take advantage of the discount.

For more information:
Call 302-734-1200 or visit: www.modern-maturity.org

Online Defensive Driving Courses Available

Online Defensive Driving Courses Available!

To access the training and applicable discounts online please *click here* or scan the QR code:

Discounts will be applied automatically and you will pay $12.

Please contact Delaware Safety Council with any questions: (302) 276-0660

This training is for retirees in the State Employees', Judicial, Old State Police and New State Police Pension Plans.