

# Retiree HEALTHCARE NEWSLETTER



DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

AUGUST 2023

**ALL** Applicable to *all* Pensioners






## Newsletter Highlights

Welcome to 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](http://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

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

## State Employee Benefits Committee (SEBC) Corner

As the decision-making body for employee and retiree benefit coverage, the SEBC is responsible for balancing the health fund budget and managing rising healthcare costs, while also assuring State Group Health Insurance Plan (GHIP) members have access to high-quality, affordable benefit options now and in the future. The SEBC upholds the mission of the State GHIP, which is to “Offer State of Delaware employees, retirees, and their dependents adequate access to high-quality health care that produces good outcomes at an affordable cost, promotes healthy lifestyles, and helps them be engaged consumers.” The SEBC has three advisory subcommittees:

1. Health Policy & Planning Subcommittee – Studies and makes recommendations to the SEBC on health policies, planning, and program design.
2. Financial Subcommittee – Studies and makes recommendations to the SEBC on financial matters.
3. Retiree Healthcare Benefits Advisory Subcommittee – Studies and makes recommendations to the SEBC on retiree healthcare benefits. The subcommittee plans to issue a report of findings and recommendations specific to Medicare health benefits by October 1, 2023.

SEBC and Subcommittee 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](http://dhr.delaware.gov/benefits/sebc).



## What's New

As a reminder, below are the State non-Medicare benefit changes that the State Employee Benefits Committee (SEBC) voted on, which took effect on July 1, 2023:

- Bariatric (weight loss) surgeries are required to be completed through SurgeryPlus;
- Highmark Comprehensive PPO Plan and Aetna HMO Plan member copays increased at in-network hospital-affiliated facilities for outpatient surgery and outpatient high-tech imaging (i.e., MRI, CT Scan);
- Prescription plan participants enrolled in the CVS PrudentRx program can obtain specialty medications on the CVS Preferred Specialty Drug List at \$0 out-of-pocket;
- Weight loss medications are covered under the State's pharmacy benefits through CVS Caremark;
- Prescription plan copays increased for all non-specialty medications; and
- COVID-19 benefit enhancements will continue through June 30, 2024.

Visit [de.gov/statewidebenefits](https://de.gov/statewidebenefits) for more information.

## Choosing the Right Care

Be confident in your healthcare choices. This includes knowing where to go for common healthcare services and how much services cost. You can save time and money by having your outpatient lab, imaging/radiology, and surgery services completed at in-network non-hospital affiliated freestanding facilities. Locate your health plan below, visit the website link, and access a flyer with a cutout wallet card for you to easily reference copays for outpatient services, as well as telemedicine, urgent care, and emergency room.

- *Aetna CDH Gold Plan:* [de.gov/cdhsoc](https://de.gov/cdhsoc)
- *Aetna HMO Plan:* [de.gov/hmosoc](https://de.gov/hmosoc)
- *Highmark First State Basic Plan:* [de.gov/fsbsoc](https://de.gov/fsbsoc)
- *Highmark Comprehensive PPO Plan:* [de.gov/pposoc](https://de.gov/pposoc)

## Transitioning to Medicare: Here's What You Need to Know

Transitioning to Medicare can be intimidating. Below is information to help prepare.

- Your Medicare Parts A and B will be effective the 1st of the month in which you turn 65. If your birthday is on the first of the month, your Medicare Parts A and B will be effective the 1st of the month prior to your 65th birthday.
  - ♦ **If you are already collecting Social Security** retirement or disability benefits, enrollment in Medicare Parts A and B is automatic and you will receive a card in the mail.
  - ♦ **If you are 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 directly. Example: Jane Doe turns 65 in December of this year. Jane should apply for Medicare Parts A and B on September 1st. You can apply for Medicare Parts A and B online at [medicare.gov](https://medicare.gov), by phone at 1-800-772-1213, or by contacting your local Social Security Administration (SSA) office (Visit [ssa.gov](https://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. If you encounter any delays in your Medicare enrollment process, please contact the Office of Pensions at 1-800-722-7300 or (302) 739-4208.
- If you 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. Spouses and dependents must still adhere to the Spousal and Dependent Coordination of Benefits Policies located at [de.gov/statewidebenefits](https://de.gov/statewidebenefits).
- Your dental and vision coverage will not be affected by your transition to Medicare.



## What's New

At its May 22, 2023 and June 20, 2023 meetings, the State Employee Benefits Committee (SEBC) voted on the following changes effective January 1, 2024 for Medicare Eligible Pensioners:

- 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 \$0.66 to \$1.14 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](https://de.gov/planratesme).**
- Prescription plan copays **will increase**.

Up to 30-day supply	<b>Generic</b>	New Copay Amount: \$10 (Currently \$8)
	<b>Formulary</b>	New Copay Amount: \$32 (Currently \$28)
	<b>Non-Formulary</b>	New Copay Amount: \$60 (Currently \$50)
Up to 90-day supply	<b>Generic</b>	New Copay Amount: \$20 (Currently \$16)
	<b>Formulary</b>	New Copay Amount: \$64 (Currently \$56)
	<b>Non-Formulary</b>	New Copay Amount: \$120 (Currently \$100)

## MARK YOUR CALENDARS

**OCTOBER 16 - 27, 2023**

*2024 Open Enrollment for the  
State Medicare Supplement Plan is  
October 16 – 27, 2023.*

*Information regarding Open Enrollment  
will be mailed to your home in October 2023.*



**STATE OF DELAWARE  
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# Welcome to the Retiree Healthcare Newsletter!



**ALL**

Applicable to *all* Pensioners



Get the  
**NEW  
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.



If your address has changed, please remember to update your information with the Office of Pensions. Failure to notify the Office of Pensions of your change of address could jeopardize receiving future monthly pension benefits in a timely manner.

## UPCOMING STATE HOLIDAYS

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

**Labor Day**  
Monday, September 4, 2023

**Veterans Day**  
Friday, November 10, 2023

**Thanksgiving Day**  
Thursday, November 23, 2023

**Day After Thanksgiving**  
Friday, November 24, 2023

**Christmas Day**  
Monday, December 25, 2023



**STATE OF DELAWARE  
OFFICE OF PENSIONS**

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