



Retiree NEWSLETTER

DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

MAY 2023

Retiree Healthcare Benefits Advisory Subcommittee



Spring Open Enrollment Changes

On January 26, 2023, Governor Carney signed into law [Senate Amendment 1 to Senate Bill 29](#).

The law created the Retiree Healthcare Benefits Advisory Subcommittee to conduct public meetings and receive public comment about current and future State retiree healthcare benefits, evaluate options for continuing to provide strong State retiree healthcare benefits in a fiscally sustainable way, and issue findings and recommendations to the Governor and General Assembly.

Information about this subcommittee and future public meeting dates can be found at <https://dhr.delaware.gov/benefits/sebc>.

2023 Spring Open Enrollment is here. This is your annual opportunity to make any changes to your Vision, Dental, and **Non-Medicare** health plans. Here's what you need to know:

- Spring Open Enrollment runs from May 1st - May 17th
- Spring Open Enrollment Information was mailed in mid-April. This mailing included information on how to make changes to your benefits (if you wish to do so) and any important updates regarding your current benefits.
- You are required to renew your Spousal Coordination of Benefits (SCOB) Form if your spouse is enrolled in a non-Medicare health plan through the Office of Pensions. If your spouse is enrolled in the Medicare Supplement Plan through the Office of Pensions, **you are not** required to fill out a Spousal Coordination of Benefits form, unless there has been a change in their employment or medical coverage.
 - ♦ The SCOB form can be found at <https://cob.dhr.delaware.gov/>
- Once you submit your SCOB form (if required), no further action is required to maintain your current benefit elections.
- Unsure of your current benefit elections? Your elections are listed on your monthly paystub under "Deductions".

Ready, Set, Enroll!

May 1st - May 17th





If your address has changed, please remember to update your information, in writing with your signature, 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.

IMPORTANT REMINDER:

The Office of Pensions will not accept address changes over the phone. You must submit a Change of Address Form (found under [Retiree Forms](#) on our website).



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.



Your Burial Benefit Questions Answered

Pensioners in the State Employees' Plan, the New and Closed State Police Plans, and the Legislative Plan as well as Active County / Municipal Police and Firefighters should be aware of new federal tax withholding rules effective 01/01/2023. All named beneficiaries with a Social Security Number will be required to have a mandatory minimum federal tax withholding of 20%. They can choose to withhold more, but not less. Beneficiaries with a Tax ID Number (e.g., funeral homes, organizations, charities, etc.) can choose any percentage with no required minimum tax withholding.

Questions You Might Have

Q: Why is this benefit taxed? Isn't it life insurance?

A: No. The burial benefit is not life insurance. It has no cash value and you have paid no premiums on it. It is an ancillary benefit of your pension and therefore is a taxable benefit when released to your named beneficiary.

Q: What happens if I do not have a named beneficiary?

A: Paperwork will need to be completed at the Register of Wills office designating a personal representative for your estate. The designated individual will then obtain either a Small Estate Affidavit or a Short Certificate. Once that paperwork is provided to the Office of Pensions, we will then be able to release paperwork for the personal representative to complete so we can make payment to your estate. Your personal representative will then need to ensure they have an estate banking account so the check can be deposited.

Q: Is there a \$7,000 burial benefit for my spouse?

A: Only individuals receiving a pension at the time of their death, including survivor pensioners, are entitled to a \$7,000 burial benefit.

Q: How is the burial benefit paid if both my spouse and I are State of Delaware pensioners?

A: If you and your spouse are State of Delaware pensioners, after the first spouse passes, the surviving spouse will then begin to receive a survivor's pension in addition to their service or disability pension. As such, since the surviving spouse is receiving TWO pensions, there will be TWO burial benefits paid out at the time of the surviving spouse's passing.

Thinking of Returning to Work?

Are you thinking about returning to work for a State of Delaware agency or school district after retirement?

Be aware that there are ways you can enjoy unlimited earnings and no hourly limits without disrupting your service pension.

There are no limitations when you return to work:

- Under a different pension plan than you retired from
e.g. working for a County or City office
- In the private sector
e.g. DuPont, Walmart, Walgreens etc.
- In another State altogether
e.g. Maryland or Pennsylvania state agencies or school districts

TAKE THE RETURN TO WORK QUIZ!

Go to our homepage (delawarepensions.com) to take the [quiz](#) and make sure you know the rules.

Sorry, We're CLOSED

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

Memorial Day

Monday, May 29, 2023

Juneteenth

Monday, June 19, 2023

Independence Day

Tuesday, July 4, 2023

Labor Day

Monday, September 4, 2023

Veteran's Day

Friday, November 10, 2023

Thanksgiving Day

Thursday, November 23, 2023

Day After Thanksgiving

Friday, November 24, 2023

Christmas Day

Monday, December 25, 2023

NEW

Year-end tax forms, including 1099s, W-2s, and 1095-Bs are now online!

The Office of Pensions sent out 1099s and W-2s on January 24th, 2023, along with your Retiree Annual Statement.

For any re-printing needs or to view your documents, go to my.delaware.gov. Retiree Member Login (on the right-hand side of the main page) takes you here, as well.

2022 Pension Administrator's Award Winner!



Congratulations to Mariah Krass for receiving the 2022 Pension Administrator's Award, now known as the Wm. "Ray J." Johnson Award. This is an award chosen by her peers and is based on work ethic, positive attitude, and achieving success on the job, which makes it even more significant.



Upcoming Pension Benefit Check Dates

Print, Clip and Save these important dates!

Pension Benefit Check Date:

WEDNESDAY, MAY 31, 2023

Pension Benefit Check Date:

FRIDAY, SEPTEMBER 29, 2023

Pension Benefit Check Date:

FRIDAY, JUNE 30, 2023

Pension Benefit Check Date:

TUESDAY, OCTOBER 31, 2023

Pension Benefit Check Date:

MONDAY, JULY 31, 2023

Pension Benefit Check Date:

THURSDAY, NOVEMBER 30, 2023

Pension Benefit Check Date:

THURSDAY, AUGUST 31, 2023

Pension Benefit Check Date:

FRIDAY, DECEMBER 22, 2023



**Online Defensive Driving
Courses Available**

To access and pay for the training online please visit:
The Delaware Safety Council at: delawaresafety.org
Enter Retirees' discount code and pay \$12.

Discount Codes can be found here:

<https://open.omb.delaware.gov/Defensive-Driving.shtml>

This training is for retirees only in the State Employees', Judicial,
Old State Police and New State Police Pension Plans.
This discount is not intended for family members.

Contact Delaware Safety Council for Questions at:

(302) 276-0660



**OFFICE OF PENSION
ANONYMOUS FRAUD
REPORTING**

Online: www.lighthouse-services.com/dpers

Hotline: (833) 590-0005

Email: reports@lighthouse-services.com
(Must include DPERS in Message)

Fax: (215) 689-3885
(Must include DPERS in fax document)



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