

Retiree HEALTHCARE NEWSLETTER



DELAWARE PUBLIC EMPLOYEES' RETIREMENT SYSTEM

OCTOBER 2024

ALL

Applicable to **all** Pensioners

Newsletter Highlights

Welcome to the third 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

Stay Healthy in the Fall and Winter Months

As we approach the fall and winter months, it is important for people of all ages to be vaccinated against serious, sometimes deadly diseases. Vaccinations for the flu, COVID-19, and Respiratory Syncytial Virus (RSV) are particularly important for people ages 60 and older as they are at higher risk of developing serious complications from these viruses such as pneumonia, exacerbation of cardiac diseases and congestive heart failure (CHF), asthma, chronic obstructive pulmonary disease (COPD), and other severe conditions.

State of Delaware Group Health Insurance Plan members can obtain flu, COVID-19, and RSV vaccines at no cost for the immunization when using either their Highmark Delaware or Aetna health plan or their CVS Caremark prescription plan at local participating network pharmacies, including Walgreens, Rite Aid, and CVS Pharmacy. Contact your pharmacy before going, as an appointment may be recommended or required.

State Employee Benefits Committee (SEBC) Corner

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) and SEBC Subcommittee meetings; and
- Actions taken by the SEBC

Visit dhr.delaware.gov/benefits/sebc (Select *Get the Facts on What's Happening*). 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. On this website, you will find the Retiree Healthcare Benefits Advisory Subcommittee (RHBAS) final *December 2023 Report* of recommendations for consideration related to non-Medicare and Medicare retiree eligibility and benefits. The final report was released to the General Assembly and Governor in early January 2024 for their review. The General Assembly has taken significant action as a result of this report with many of the passed bills awaiting action by the Governor. For updates on legislation related to the SEBC and retiree benefits, visit the General Assembly's webpage at legis.delaware.gov and scroll to the bottom to see *Last Action on Legislation*.

Diabetes Resources

Diabetes prevention and management is an important area of focus for the State of Delaware. As a State non-Medicare-eligible pensioner, you have access to several resources to treat type 1 and type 2 diabetes or reduce your risk of developing type 2 diabetes.

- **Zero Cost Diabetic Supplies:** Diabetic supplies such as lancets, syringes/needles, and test strips may be obtained under the prescription plan at no cost to the member.
- **Copay Savings on Diabetic Medications:** Multiple diabetic medications may be obtained for just one copay when filled at the same time at a participating pharmacy.
- **Maintenance Medication Program:** Allows members to fill 90-day prescriptions at reduced copays, when eligible. Under the program, one 90-day prescription costs the same as two 31-day fills.
- **Highmark Members - Livongo®:** Livongo® is a free diabetes monitoring program, providing access to Certified Diabetes Care and Education Specialist to help with diabetes management, Livongo Expert Coaches who are available 24/7 if there is an issue, as well as a meter and test strips.
- **Aetna Members - Transform Diabetes Care®:** The Transform Diabetes Care® program is a 12-month program to help keep your diabetes in check. It is covered at no additional cost. You'll receive customized guidance based on your specific needs.
- **EyeMed Diabetic Care Services:** EyeMed members who have type 1 or type 2 diabetes are eligible to receive additional services including a vision evaluation once every six months to monitor for signs of diabetic complications.

Learn more about the diabetic services available through your benefits at dhr.delaware.gov/benefits/diabetes and take advantage of all the resources designed to help keep you healthy.

Transitioning to Medicare: Tips to Help You Prepare

- ◆ Your Medicare Parts A and B will be effective the 1st 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.

2024 Special Medicfill Open Enrollment

OCTOBER 14 - 25, 2024

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 were mailed on September 30, 2024. 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, 2025.

Important Reminder

Effective January 1, 2025, 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 \$3.70 to \$6.52 per month. For more information, review the rate sheet at de.gov/planratesme.

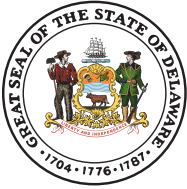
Pensioners with less than 20 years of service at retirement may be required to pay a greater monthly premium (rate).

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- **Copay Savings on Diabetic Medications:** Multiple diabetic medications may be obtained for just one copay when filled at the same time at a participating pharmacy.
- **Maintenance Medication Program:** Allows members to fill 90-day prescriptions at reduced copays, when eligible. Under the program, one 90-day prescription costs the same as two 31-day fills.
- **Transform Diabetes Care®:** The Transform Diabetes Care® provides a holistic way to manage your diabetes and overall health. You'll have access to trusted advice on nutrition and lifestyle habits as well as reminders about screenings and more. It's all available to you at no extra cost!
- **EyeMed Diabetic Care Services:** EyeMed members who have type 1 or type 2 diabetes are eligible to receive additional services including a vision evaluation once every six months to monitor for signs of diabetic complications.

Learn more about the diabetic services available through your benefits at dhr.delaware.gov/benefits/medicare/diabetes.shtml and take advantage of all the resources designed to help keep you healthy.



**STATE OF DELAWARE
OFFICE OF PENSIONS**
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WELCOME TO THE THIRD EDITION OF THE **Retiree Healthcare Newsletter!**



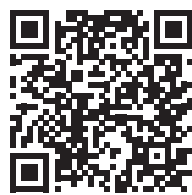
ALL

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 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:

Election Day

Tuesday, November 5, 2024

Veterans Day

Monday, November 11, 2024

Thanksgiving Day

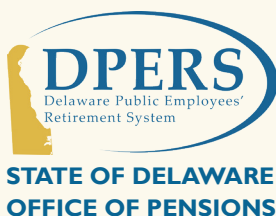
Thursday, November 28, 2024

Day After Thanksgiving

Friday, November 29, 2024

Christmas Day

Wednesday, December 25, 2024



TOLL FREE LONG DISTANCE: **1-800-722-7300**
TELEPHONE: **(302) 739-4208**
FAX NUMBER: **(302) 739-6129**
E-MAIL ADDRESS: **pensionoffice@delaware.gov**
WEB ADDRESS: **delawarepensions.com**