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April 17, 2024

Dear University of Delaware Retiree/Dependent,

The Annual Open Enrollment period is **May 1-17, 2024**, for the plan year beginning July 1, 2024, and is your once-a-year opportunity to **enroll, cancel coverage or change plans for yourself, an eligible spouse or dependent children.**

What You Need to Know for Open Enrollment:

Changes effective July 1, 2024 for Non-Medicare Eligible Participants:

- ▶ There are changes in the premiums (rates) for the Aetna and Highmark Delaware (non-Medicare) medical plans. <http://www.udel.edu/0011918>
- ▶ Highmark Comprehensive PPO Plan members will now have a \$50 copay for in-network and out-of-network air ambulance services (previously no copay or coinsurance).
- ▶ Highmark Comprehensive PPO Plan, Aetna CDH Gold Plan, and Aetna HMO Plan members will have a reduction in copays or coinsurance for certain services related to a mental health or substance use disorder diagnosis.
- ▶ For all UD non-Medicare health plans, there will be benefit enhancements for coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members when medically necessary.
- ▶ COVID-19 benefit enhancements will discontinue after June 30, 2024.

Actions You May Need to Take:

Medicare-Eligible Participants:

- ▶ If you wish to enroll, make changes or cancel coverage for you or your spouse/dependent(s) for dental and/or vision benefits during the 2024 Benefits Open Enrollment, **please contact the HR Benefits Office by emailing hrhelp@udel.edu or by calling 302-831-2171 by May 17.**
- ▶ If you have no changes, no action is needed. Current elections will continue into the new plan year.
- ▶ If your spouse is covered under the Highmark Delaware Special Medicfill Medicare Supplement plan, you do **NOT** need to complete a Spousal Coordination of Benefits form.

View reverse side for more information

HUMAN RESOURCES

www.udel.edu/hr

Non-Medicare Eligible Participants:

- ▶ To enroll, cancel, or make changes to your non-Medicare medical, dental, and/or vision coverage during the 2024 Benefits Open Enrollment, **please contact the HR Benefits Office by emailing hrhelp@udel.edu or by calling 302-831-2171 by May 17.**
- ▶ If you have no changes, no action is needed. Current elections will continue into the new plan year.
- ▶ **IMPORTANT:** If you cover a spouse/dependent on a non-Medicare health plan, a new Spousal Coordination of Benefits (SCOB) form **MUST** be completed each year. Complete the online Spousal Coordination of Benefits (SCOB) form between May 1–May 17, 2024. The online form can be accessed at <https://cob.dhr.delaware.gov/>.

Have questions about Open Enrollment or your benefits? Visit the Current Retiree website <http://www.udel.edu/0011920> or contact the Human Resources Benefits Team at hrhelp@udel.edu.

Sincerely,



Jared Aupperle
Assistant Vice President, HR Operations

Enclosures

- ▶ Plan Rates
- ▶ Summary of Benefits and Coverage (SBC) for each of the four non-Medicare health plans
- ▶ Annual Required Federal Notices

The following documents can be found on our website: <http://www.udel.edu/0011922>

- ▶ Summary of Benefits and Coverage (SBC) for each of the four non-Medicare health plans
- ▶ Health Plan Comparison Chart
- ▶ Plan Rates