IMPORTANT FALL 2022 OPEN ENROLLMENT INFORMATION

PLEASE READ THIS NOTICE IN ITS ENTIRETY.

The Annual Fall Medicare Open Enrollment is October 3 - 24, 2022. This is your once-a-year opportunity to make a change to your Medicare health plan (with prescription). You cannot make changes to vision, dental, and non-Medicare health plan elections at this time.

Effective January 1, 2023, Highmark Blue Cross Blue Shield (BCBS) Delaware’s Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript) will be the only State of Delaware Medicare health plan option.

The State of Delaware will no longer offer the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with or without prescription after December 31, 2022.

You are currently enrolled in the Highmark BCBS Delaware Special Medicfill Plan (with prescription through SilverScript). You will automatically transition to the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with prescription through SilverScript) effective January 1, 2023.

NO ACTION IS REQUIRED if you wish to continue your health and prescription plan coverage through the State of Delaware.

If you wish to opt out of the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan (with Part D prescription through SilverScript) during the annual State of Delaware Medicare Open Enrollment, you must COMPLETE THE MEDICARE OPEN ENROLLMENT FORM no later than October 24, 2022.

To complete this form visit: http://www.udel.edu/009866

-Complete the form beginning with your name and email
-Under options and monthly cost, make your elections to waive
-If covering a dependent, please enter dependent name and make election to waive
-Click REQUEST to submit your form

IMPORTANT: If you elect to opt out, you and your eligible dependents will have no health and prescription plan coverage through the State of Delaware effective January 1, 2023.
You must maintain enrollment in Medicare Parts A and B and continue to pay your Medicare Part B premium with your Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript).

**IMPORTANT INFORMATION IF YOU COVER A MEDICARE ELIGIBLE DEPENDENT WHO IS NOT ENROLLED WITH PRESCRIPTION**

If you currently cover a Medicare-eligible dependent enrolled in the Highmark BCBS Delaware Special Medicfill Plan without prescription coverage, you **MUST** take action in order for them to have coverage in the Highmark Freedom Blue PPO Medicare Advantage Plan (with Part D prescription through SilverScript) effective **January 1, 2023**. The Highmark BCBS Delaware Special Medicfill without prescription plan will terminate effective January 1, 2023.

To enroll your eligible dependent in the Highmark Freedom Blue PPO Medicare Advantage Plan (with prescription through SilverScript), refer to the enrollment instructions on page 1, no later than **October 24, 2022**.

**IMPORTANT ITEMS TO REMEMBER:**

- The Centers for Medicare & Medicaid Services (CMS) only allows enrollment in one qualified Medicare Advantage and corresponding Part D prescription drug plan. Enrollment in another plan will terminate coverage with the State of Delaware Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan and SilverScript prescription drug plan.
  - If you are enrolled in another Medicare Advantage or Medicare Part D prescription drug plan, contact the Statewide Benefits (1-800-489-8933) to discuss your options.

- You do not need to complete a Spousal Coordination of Benefits Form unless your spouse’s employment, retirement benefits, and/or health insurance status has changed or will be changing since the last time you submitted a form.
  - If you need to report a change, the electronic Spousal Coordination of Benefits Form must be completed no later than **October 24, 2022**. You can easily complete the online form on the state’s website [www.delawarepensions.com](http://www.delawarepensions.com).

- Look for important upcoming communications from Highmark and read each one carefully, including:
  - Medicare Advantage Open Enrollment Brochure titled: Meet your new Freedom Blue PPO plan from Highmark (late September)
    - This will include a Summary of Benefits, additional enrollment information as well as a comprehensive Freedom Blue PPO plan benefits document titled: Medical Benefits Chart
  - NEW Freedom Blue PPO Medicare Advantage medical ID card (late November / early December)
    - Be sure to begin using the Highmark Freedom Blue PPO ID card at your first medical visit on or after **January 1, 2023**.
Medicare Advantage Freedom Blue PPO Welcome Kit (mid / late January)

Contact Highmark BCBS Delaware at 1-888-328-2960 (TTY call 711), seven days a week, 8 a.m. to 8 p.m. with questions about the Highmark BCBS Delaware Freedom Blue PPO Medicare Advantage plan.

Questions about your enrollment contact HR at 302-831-2171 or email hrhelp@udel.edu.

We want to support you with your enrollment decision and invite you to attend one of the Medicare Open Enrollment Sessions on the dates included in this packet. This is your opportunity to ask questions and learn about the Medicare Advantage Plan.

Sincerely,

Jared Aupperle
Assistant Vice President, HR Support & Services