Dear Colleague,

The annual Open Enrollment period is **May 1-17, 2024** for the plan year beginning July 1, 2024. This 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:**

- There are changes in the premiums (rates) for the Aetna and Highmark Delaware medical plans. [http://www.udel.edu/0011918](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 coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members when medically necessary.

- COVID-19 benefit enhancements will be discontinued after June 30, 2024.

**What You Need To Do:**

- Actively participate in Open Enrollment between May 1-17, 2024, by completing the following steps:

  - Log into Flexnet ([udel.edu/flexnet](http://udel.edu/flexnet)) to review and make changes to your benefit elections no later than May 17, 2024.

  - **If you have no changes, no action is needed. Current elections will continue into the new plan year.**

  - Complete the online Spousal Coordination of Benefits form between May 1-17, 2024, only if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2024. This form must be completed each year during the Open Enrollment period to avoid a reduction of spousal benefits. [The online form can be accessed at](https://cob.dhr.delaware.gov/).

- View the reverse side for more information
All Open Enrollment information can be found on our Virtual Fair page http://www.udel.edu/0011922. We will also offer virtual Q&A Sessions with the Benefits and Wellbeing teams held via Zoom on May 2 and May 7 from 10-11 a.m. and May 10 and May 15 from 1-2 p.m.

Have questions about Open Enrollment or your benefits? Visit our website www.udel.edu/benefits or contact the Human Resources Benefits Team at hrhelp@udel.edu.

Sincerely,

Jared Aupperle
Assistant Vice President, HR Operations

Enclosure:
- 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