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](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*
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