

April 17, 2025

Dear University of Delaware Retiree/Dependent,

The annual Open Enrollment period is May 1–16, 2025, for the plan year beginning July 1, 2025. This is your opportunity to enroll in coverage, cancel coverage or change plans for yourself, your eligible spouse and/or your dependent children.

What You Need to Know for Open Enrollment

There are some important things for you to know as you prepare for this year's Open Enrollment and the new plan year:

- **The University will replace the State of Delaware as the administrator of medical insurance and pharmacy coverage.** For non-Medicare-eligible participants, this change will take effect July 1, 2025. For Medicare-eligible participants, the effective date is January 1, 2026 (Medicare Open Enrollment will be held in fall 2025). This change gives us the flexibility to tailor our benefit programs to best meet your needs while addressing concerns about significant and unexpected rate increases in the state's system.
- **Your medical, prescription drug and vision plan providers, contributions and coverage options are not changing.** The non-Medicare medical plans will still be administered by Aetna or Highmark. The Highmark Delaware First State Basic plan will now be called the Highmark Blue Choice Deductible PPO Plan, and the Highmark Delaware Comprehensive PPO plan will now be called the Highmark Blue Choice PPO Plan. CVS Caremark will administer the prescription drug plan. Vision coverage will still be offered through National Vision Administrators (NVA).
- **The University of Delaware is committed to maintaining the affordability and sustainability of its healthcare program.** To help offset the cost of covering spouses who have access to other employer-sponsored medical plans, the online Spousal Coordination of Benefits (SCOB) Form has been required. This form is now referred to as the Working Spouse Surcharge Verification Form, which will be required each year during the annual Open Enrollment period. Please visit the Medical Insurance website at udel.edu/0013333 to find details about the Working Spouse Surcharge program and to access the verification form.
- **Your dental provider is changing.** We are switching our retiree dental provider to MetLife, which is the same dental provider you had as a University employee. You can choose between the MetLife Enhanced Plan, which offers coverage comparable to that of the Delta Dental PPO plan, and the MetLife Core Plan, which offers coverage comparable to the Dominion Dental HMO plan. Please see the enclosed chart to compare the current and new dental plans.

- **Once enrolled, non-Medicare retirees/dependents will receive new medical and prescription benefit plan identification numbers and cards.** Your new cards will be mailed to your home address before July 1, which is when the benefits plan year begins. **Note:** MetLife does not provide dental plan ID cards.

What You Need to Do

Actively participate in Open Enrollment by completing the following steps May 1–16, 2025:

- This year, you must take action to enroll in coverage, cancel or make changes to your non-Medicare medical, dental and/or vision coverage by completing the Retiree Open Enrollment Election Form, available at **udel.edu/0013346**.
- If you will be covering a spouse on a non-Medicare medical plan (Highmark or Aetna) or the Medicare supplement plan, Highmark Special Medicfill, you must complete the Working Spouse Surcharge Verification Form by May 31, 2025. Details about the Working Spouse Surcharge program are enclosed and available at **udel.edu/0013333**.

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

Sincerely,

A handwritten signature in black ink that reads 'Jared W. Aupperle'.

Jared Aupperle
Assistant Vice President, HR Support & Services

Enclosures

- Plan Rates
- Summary of Benefits and Coverage (SBC) for each of the four non-Medicare health plans
- Annual Required Federal Notices
- Dental Plan Comparison Chart
- Working Spouse Surcharge Verification Program

The following documents can be found at **udel.edu/0011920**:

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