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April 17, 2026

Dear University of Delaware Retiree/Dependent,

The annual Open Enrollment period is May 1–15, 2026, for the plan year beginning July 1, 2026. This includes your non-Medicare medical, retiree dental and vision benefits. This is your opportunity to enroll in coverage, cancel coverage or change plans for yourself, your eligible spouse and/or your dependent children.

Special Note for Retirees Enrolled in Medicare/Special Medicfill

If you and/or your spouse are currently enrolled in Medicare, this Open Enrollment period is only for your dental and vision plans. If you and/or your spouse are *not* enrolled in Medicare, this Open Enrollment period is for your non-Medicare medical, dental and vision coverage. If you wish to continue your current coverage, no action is required.

If you wish to enroll, cancel or make changes to your dental and/or vision coverage, please complete the Retiree Open Enrollment Election Form, available at **udel.edu/0013346**.

You do not have to complete a Working Spouse Surcharge Verification form.

Please refer to the enclosed Plan Rates for dental and vision costs.

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:

- **Your benefit plan providers and coverage are not changing.** Everything you rely on today will remain in place for the upcoming plan year. Review your options during Open Enrollment to ensure your elections still meet your needs.

- **After a thorough review of plan utilization, claims and costs, medical rates will increase for the upcoming plan year to maintain a sustainable and competitive benefits program.**

- **The rate increase for the Highmark Blue Choice PPO Plan will be slightly higher than for our other medical plans.** This plan has experienced higher overall medical expenses, and the premiums collected for the plan have not fully covered these expenses. This Open Enrollment is a good opportunity for you to explore other medical plan options, like the Aetna CDH Gold plan, which features an employer-funded Health Reimbursement Account (HRA). To see how the plans compare, review our Medical Plans at a Glance chart in the Benefits Guide, available at **udel.edu/benefitfair**.

- **Dental premiums will increase for the upcoming plan year**. There will be no changes to the vision rates. You can view all plan rates at **udel.edu/0011920**.

- **If you do not elect or change your benefits during Open Enrollment, your current coverage in the non-Medicare medical, retiree dental and vision plans will roll over.** After May 15, you can change your coverage only if you have an eligible status change.

- **If you are enrolled in an Aetna or Highmark non-Medicare plan, you may be eligible to receive a payment of $500–$4,000 for certain planned, non-emergency surgeries through the Lantern Incentive Plan**. Lantern is a free supplemental benefit that connects you with high-performing providers and offers concierge-level support to help coordinate your care. Eligible procedures include certain surgeries in specialty areas such as gastroenterology, orthopedics, gynecology and cardiology. Learn more about Lantern at **udel.edu/0014566**.

- **If you newly enroll in or change your medical coverage, you will receive new medical and prescription 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 for non-Medicare medical plans. **Note:** MetLife does not provide dental plan ID cards.

- **To help offset the cost of covering spouses who have access to other employer-sponsored medical plans, the Working Spouse Surcharge Verification Form is required each year during the annual Open Enrollment period if you cover a spouse on your UD medical plan.** 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.

What You Need to Do

Participate in Open Enrollment by completing the following steps May 1–15, 2026:

- Enroll in coverage, cancel or make changes to your non-Medicare medical, retiree dental and/or vision coverage by completing the Retiree Open Enrollment Election Form, available at **udel.edu/0013346**. **Important:** If you do not elect or change your benefits during Open Enrollment, your current coverage will roll over. After May 15, you can change your coverage only if you have an eligible status change.

- If you will be covering a spouse on a non-Medicare medical plan (Highmark or Aetna), you must complete the Working Spouse Surcharge Verification Form. Details about the Working Spouse Surcharge program are enclosed and available at **udel.edu/0013333**.

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

Sincerely,

Jared Aupperle
Associate Vice President, Human Resources

Enclosures

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

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

- Summary of Benefits and Coverage (SBC) for each of the four non-Medicare medical plans
- Medical Plan Comparison Chart
- Plan Rates
- Retiree Dental Plan Summary
- Working Spouse Surcharge Verification Program