

Special Medicfill Open Enrollment

Frequently Asked Questions (FAQs)

The University of Delaware separated from the State of Delaware's Group Health Insurance Plan, effective July 1, 2025, and has offered its own self-funded health care plans for faculty, staff and retirees. Beginning January 1, 2026, the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan will be sponsored through the University of Delaware.

Sponsorship of the following benefit plans will shift to the University of Delaware, while the administration will continue to be through Highmark and CVS Caremark:

- **Medical insurance:** Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan
- **Prescription drug:** SilverScript Prescription Plan through CVS Caremark (Medicare D plan)

General

1. Do I need to participate in the Special Medicfill Open Enrollment?

If you are already enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with or without prescription coverage, and have no changes, no action is required. You do not have to complete or submit an enrollment form. Your current election will continue into the new calendar year.

2. If I am a new participant or need to add a spouse or dependent to the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, how do I enroll?

You will need to complete the Medicare Supplemental Open Enrollment Election Form, (<http://www.udel.edu/009866>). Supporting documentation may be required (Medicare Part B verification, marriage certificate for spouse, birth certificate for dependent, Social Security cards). Human Resources will reach out if documentation is needed.

3. What happens if I miss the Special Medicfill Open Enrollment period?

If you are already enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, your coverage will default to the same coverage. Any future enrollment or change will have to wait until the next Open Enrollment, unless you have a qualifying life event.

4. Do these changes impact current State Pension Retirees?

If you're a retiree in the State Pension Plan, you are not impacted by these changes. You will remain on the State's Group Health Insurance Plans.

5. If you're a Medicare-eligible retiree in the University's 403b retirement plan or a dependent of that retiree, you will transition to the University's Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan on January 1, 2026, by participating in the Special Medicfill Open Enrollment. If you are not making any changes, your current coverage will default to the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan through the University.

6. I am a retiree on Medicare. Will I now be required to find my own Medicare supplemental plan?

If your retiree benefits are through the University, your enrollment in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan will remain the same.

7. I retired before July 1, 2012, and currently do not pay a premium for the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan. Will this change?

No, you will not be required to pay a premium.

8. What are the rates for the 2026 plan year?

The Medicare supplement plan rates will remain the same as last year. The rate for the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan with prescription coverage is \$32.15. The rate for the plan without prescription coverage is \$18.23

9. I am a rehired retiree. Does this change impact my benefits?

No, your medical and prescription benefits will remain the same. If your retirement benefits are through the Pension Office, your retiree benefits will remain with the Pension Office.

10. I am on Long-Term Disability (LTD) and currently enrolled in the medical plan. Will I remain covered?

Yes, you are eligible for coverage under the University's plan. Medicare-eligible LTD participants and dependents will transition to the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, effective January 1, 2026.

11. Will there be a gap in my coverage?

We do not anticipate any gaps in coverage for retirees who make new elections or changes during the Special Medicfill Open Enrollment period. Retirees who are already enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan will continue to be covered.

12. Am I responsible for additional expenses?

The University of Delaware will not make any changes to medical or prescription vendors, plan designs or retiree contribution rates for the 2026 calendar year. However, if you choose to switch benefit plans (with or without prescription coverage) or change your coverage tier, you may be responsible for additional costs based on the plan you select.

13. How do I report a name or address change?

Contact the Human Resources Benefits Team at HRhelp@udel.edu or 302-831-2171.

14. Who do I contact if I have any questions?

The Benefits team is available to answer any additional questions that you may have. You may email HRhelp@udel.edu or call 302-831-2171 for support.

ID Cards

1. Will I be issued new Highmark and SilverScript member ID cards?

Yes, a new member ID number and card will be issued by Highmark for the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan. If you are enrolled in the Special Medicfill plan with prescription drug coverage through CVS/SilverScript, you will be issued a new member ID card. You should receive your cards before January 1, 2026.

2. Will I receive a Highmark Delaware Special Medicfill ID card for each of my covered dependents?

Yes, a card will be issued for each enrolled participant.

Dependent Coverage

1. Will my dependents (spouse, children, et al.) be covered?

Your Medicare-eligible dependents may be covered under your health plan if they meet the eligibility requirements:

- Spouse
- Dependent children
- Disabled dependents

2. If my spouse is a retired Medicare-eligible pensioner with the State, can they be covered on my Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan?

If you choose to enroll your spouse in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, you will be charged the working spouse surcharge of \$200 per month, since they have access to coverage with the State.

3. I am a UD Medicare-eligible retiree and on my spouse's active employee coverage through the State of Delaware. Is there an option to remain on the State of Delaware's plan?

Yes, since you are Medicare-eligible, you can stay on your spouse's active State coverage.

When your spouse retires, you will have to go on the University's coverage because you will not qualify under the State's Spousal Coordination policy.

4. Does this have an impact on University of Delaware Double State Share (DSS)-eligible retirees?

The University of Delaware has decided to continue the DSS discount program in partnership with the State of Delaware. A University employee/retiree and University spouse may enroll under one plan contract as Retiree + Spouse coverage, or they may enroll under each individual's plan as Retiree only and pay the discounted DSS premium.

5. Can I stay enrolled under my State spouse's retiree medical plan if we are Double State Share (DSS)-eligible?

No, under the State's Spousal Coordination policy, University retirees will not be eligible to be enrolled for primary coverage under the State's health plan (regardless of DSS status). In this case, the UD retiree will have to be enrolled in the University's retiree medical plan, and the spouse will enroll through the State's plan. The DSS rate will be honored.

6. Can my State spouse remain enrolled under my University medical plan if we are Double State Share (DSS)-eligible?

Under the University's Working Spouse Surcharge Verification Program, the UD retiree will pay a surcharge of \$200 a month, in addition to the monthly premium, for covering a State spouse on the UD medical plan (regardless of DSS status). Please visit the [Working Spouse Surcharge Program](http://udel.edu/0013333), udel.edu/0013333 for additional details.

7. Does this change have an impact on a UD Double State Share (DSS) and a State Pension DSS participant if each of us is enrolled in a separate plan, with the UD retiree enrolling in UD's plan and the State Pension retiree enrolling in the State's plan?

If you are enrolled in each plan separately but qualify for the DSS discount program, you will still be charged the DSS premium rate.

Working Spouse Surcharge

- 1. I am a retiree, and my spouse is retiring from another employer. Can I enroll my spouse in my coverage? Will the working spouse surcharge apply?**

Yes, you can enroll your spouse. If your spouse does not have access to medical coverage through their former employer, the surcharge **will not** apply.

- 2. If my spouse hasn't been covered on the Highmark BCBS Delaware *Special Medicfill* Medicare Supplement Plan before and I am adding them during the Special Medicfill Open Enrollment, do I need to complete a Working Spouse Surcharge Verification Form?**

Yes, if the coverage will be new, effective January 1, 2026, you do need to complete a Working Spouse Surcharge Verification Form.

- 3. I am a retiree enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, and my spouse is also enrolled in the plan. Do I need to complete a Working Spouse Surcharge Verification Form?**

If there has been no change to your spouse's medical coverage in the past year, you do not need to complete the Working Spouse Surcharge Verification Form.

- 4. I am a retiree enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan. Can I add my spouse, who is retired through the Office of State Pensions, to my medical plan due to a qualifying life event?**

Yes, you may enroll your spouse. However, they should consider enrolling in their State Retiree medical plan. If your spouse is enrolled under the UD medical plan, the Working Spouse Surcharge Program will apply. In this case, the UD retiree will be responsible for a \$200 monthly surcharge, in addition to the regular premium or Double State Share premium, if applicable.

- 5. My spouse is covering me with the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan through the Pension Office. Do I need to enroll in the plan through the University of Delaware?**

Yes, you need to enroll. The State of Delaware will not allow you to be on your spouse's plan because you have benefits available to you through the University. If you participate in the Double State Share (DSS) Program, you are eligible for the DSS premium rate.

6. I am a UD retiree enrolled in the Highmark BCBS Delaware Special Medicfill Medicare Supplement Plan, and I carry my spouse on a non-Medicare health plan. Do I need to submit a Working Spouse Surcharge Verification Form?

If there has been no change to your spouse's medical coverage in the past year, you do not need to complete the Working Spouse Surcharge Verification Form.

For more information, please visit the [Working Spouse Surcharge Program](https://udel.edu/0013333), udel.edu/0013333.

CVS/SilverScript Prescription Drug Coverage

1. Will I receive a new prescription member ID card?

Yes, you will receive a new CVS/SilverScript ID card. You will begin using your new ID card on January 1, 2026.

2. Do I need to request a new prescription from my doctor for refills?

Members who have current maintenance prescriptions with valid refills through SilverScript will need to have their pharmacy reprocess the current refills as of January 1, 2026, under the new UD SilverScript prescription ID card.

Members who no longer have valid refills as of January 1, 2026, should contact their physician for a new prescription, and the pharmacy should fill the prescription under the new UD SilverScript prescription ID card.

3. Do I have to request prior authorization to fill prescriptions, or will my current authorization transfer to the new plan?

You may need to get a new prior authorization from SilverScript if you are currently taking a drug that requires a prior authorization. Beginning January 1, 2026, if you have any questions, please contact SilverScript Customer Care at 833-288-7468 (TTY: 711) .

4. Can I enroll in another prescription plan?

Medicare does not allow for more than one Medicare part D prescription plan. If you enroll in a Part D plan outside of the University's SilverScript plan, you will be disenrolled from the University's coverage.

5. Where can I find more information about my SilverScript prescription plan?

Beginning January 1, 2026, you can contact SilverScript Customer Care at 833-288-7468 (TTY: 711) 24 hours a day, 7 days a week. You may also access your account at [Caremark.com](https://www.caremark.com).

6. Do I have to go to a CVS pharmacy to fill my prescriptions?

SilverScript has a network of more than 60,000 participating pharmacies and a mail order pharmacy, CVS Caremark Mail Service Pharmacy. Beginning January 1, 2026, to find a pharmacy near your home or another location in the United States or U.S. territories, you may use the pharmacy locator tool at **Caremark.com** or call Customer Care at 833-288-7468.

7. Do I have to use mail order for my maintenance medications, or can I go to the pharmacy for them?

90-day prescriptions for maintenance medications can be filled at any participating retail pharmacy.

8. How can I find out how much a medication will cost and if it's covered under my plan?

Beginning January 1, 2026, you may call Customer Care at 833-288-7468 or access your account at **Caremark.com**.

9. Can the cost of my medication be different depending on where I purchase it?

Copays are the same when filled at any network pharmacy.

10. I can't find my member ID card. How do I get a replacement ID card?

Beginning January 1, 2026, you can access or print your member ID card by logging in to **Caremark.com** or calling Silver Script Customer Care at 833-288-7468.

11. How do I access my account?

You can access your online account by logging in to CVS/SilverScript's member website at **Caremark.com**. If you already have a Caremark.com account through the State of Delaware's plan, you will not have to re-register under UD; you can use the same login credentials.

12. Do I need to update my pharmacy with my new insurance information?

Yes. As of January 1, 2026, be sure to give your pharmacy your new ID card to avoid billing issues.