

October 2025

IMPORTANT

2026 SPECIAL MEDICFILL OPEN ENROLLMENT INFORMATION

«FIRST_NAME» «LAST_NAME»

«ADDRESS_LINE_1»

«ADDRESS_LINE_2»

«CITY», «STATE_» «ZIP_CODE»

PLEASE READ THIS NOTICE IN ITS ENTIRETY.

The 2026 Special Medicfill Open Enrollment is **October 20–31, 2025**. This is your once-a-year opportunity to make a change to your Medicare supplement health plan (with or without prescription). You cannot make changes to your vision, dental or non-Medicare health plan selections at this time.

If you wish to continue your current coverage, NO ACTION IS REQUIRED.

Important Updates for 2026

- **The University will replace the State of Delaware as the sponsor of medical insurance and pharmacy coverage.** While the sponsor is changing, what will not change is our commitment to ensuring you continue to receive the same high-quality care and service you have come to expect. Our goal is to make this transition as smooth as possible for you.
- **Your medical and prescription drug plan providers, premiums (rates) and coverage options are not changing.** The Highmark BCBS Delaware *Special Medicfill* Medicare Supplement Plan (with or without Part D prescription) will continue to be administered by Highmark. CVS Caremark will administer the prescription drug plan through SilverScript.
- **You will receive a new Highmark Delaware Special Medicfill identification number and card.** You will also receive a new ID card from CVS/SilverScript. Your new ID cards will be mailed to your home address and will be active and ready for use on January 1, 2026. You will not receive a new Medicare card. If you have questions about your Medicare coverage, please visit the Social Security Administration website (ssa.gov) or call the Delaware Medicare Assistance Bureau at 800-336-9500.

If you wish to continue your current coverage, **NO ACTION IS REQUIRED**. Your current enrollment in the **Highmark BCBS Delaware *Special Medicfill* Medicare Supplement Plan** without Part D prescription coverage through SilverScript will continue through **December 31, 2026**.

If you currently cover a Medicare-eligible dependent enrolled in the Highmark Delaware *Special Medicfill* Medicare Supplement Plan without Part D prescription coverage, their current coverage will continue through **December 31, 2026**.

If you wish to change your enrollment status in the University of Delaware Medicare supplement health plan option effective January 1, 2026, you must complete the electronic Medicare Supplemental Open Enrollment Election Form (udel.edu/009866) or contact HR by emailing hrhelp@udel.edu or by calling 302-831-2171 no later than **October 31, 2025**.

IMPORTANT: If you elect to opt out, you and your eligible dependents will have no health or prescription plan coverage through the University of Delaware effective January 1, 2026.

You must maintain enrollment in Medicare Parts A and B and continue to pay your Medicare Part B premium through the Social Security Administration to maintain coverage in the University of Delaware Medicare supplement health plan.

Other Important Things To Know

Special Medicfill Rate Sheet

There are no changes to the Highmark Delaware Special Medicfill Medicare Supplement Plan premiums (rates) for 2026. For more information, review the Medicare Supplement – Special Medicfill Rate Sheet included in this packet. A copy can also be found on our Current Retirees website (udel.edu/009522).

Medicare Part D Prescription Plan Member Drug Costs

Review the Medicare Part D Prescription Plan Member Drug Costs page included in this packet. A copy can also be found on our Current Retirees website (udel.edu/009522).

Enrolling in Another Part D Plan Will End Your Current Prescription Drug Coverage

The Centers for Medicare & Medicaid Services (CMS) allows enrollment in only **one** qualified Part D prescription drug plan. Enrollment in another Medicare Part D prescription plan will terminate coverage with the University of Delaware SilverScript prescription drug plan, and you will be enrolled in the University of Delaware Highmark Special Medicfill Medicare supplement health plan option without prescription coverage.

If you are enrolled in another Medicare Part D prescription drug plan, contact the Human Resources Benefits Office to discuss your options, including whether you'd like to enroll or re-enroll in the University of Delaware Highmark Special Medicfill Medicare supplement health plan with or without prescription coverage.

Working Spouse Surcharge Verification Form

You do **not** need to complete a Working Spouse Surcharge Verification Form (formerly known as the Spousal Coordination of Benefits Form) unless you are newly adding your Medicare-eligible spouse to your coverage for the first time.

Details about the Working Spouse Surcharge program are available at udel.edu/0013333.

Your Retiree/Employee ID # is «RETIREE/EMPLOYEE ID».

You can use your retiree ID number to verify your identity with MetLife for the retiree dental plan.

If you have questions about your enrollment, see the enclosed list of **Frequently Asked Questions**, contact the Human Resources Benefits Office at 302-831-2171, or email hrhelp@udel.edu.

Sincerely,



Jared Aupperle
Assistant Vice President, HR Support & Services

Enclosures:

Frequently Asked Questions

Medicare Supplement Rate Sheet and Prescription Drug Costs

Special Medicfill Benefit Summary