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April 17, 2024

Dear Colleague,

The annual Open Enrollment period is **May 1-17, 2024** for the plan year beginning July 1, 2024. This 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:**

- ▶ There are **changes** in the premiums (rates) for the Aetna and Highmark Delaware medical plans. <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 coverage for cooling caps, mastectomy bras, and wigs/hair pieces for members when medically necessary.
- ▶ COVID-19 benefit enhancements will be discontinued after June 30, 2024.

### **What You Need To Do:**

*Actively participate* in Open Enrollment between May 1-17, 2024, by completing the following steps:

- ▶ Log into Flexnet ([udel.edu/flexnet](http://udel.edu/flexnet)) to review and make changes to your benefit elections no later than May 17, 2024.
- ▶ **If you have no changes, no action is needed. Current elections will continue into the new plan year.**
- ▶ Complete the online Spousal Coordination of Benefits form between May 1-17, 2024, only if you will be covering your spouse under a Highmark Delaware or Aetna Health Plan as of July 1, 2024. This form must be completed each year during the Open Enrollment period to avoid a reduction of spousal benefits. **The online form can be accessed at** <https://cob.dhr.delaware.gov/>.

*View the reverse side for more information*

## **HUMAN RESOURCES**

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[www.udel.edu/hr](http://www.udel.edu/hr)

All Open Enrollment information can be found on our Virtual Fair page <http://www.udel.edu/0011922>. We will also offer virtual Q&A Sessions with the Benefits and Wellbeing teams held via Zoom on May 2 and May 7 from 10-11 a.m. and May 10 and May 15 from 1-2 p.m.

Have questions about Open Enrollment or your benefits? Visit our website [www.udel.edu/benefits](http://www.udel.edu/benefits) or contact the Human Resources Benefits Team at [hrhelp@udel.edu](mailto:hrhelp@udel.edu).

Sincerely,

A handwritten signature in black ink that reads "Jared W. Aupperle". The signature is written in a cursive, flowing style.

Jared Aupperle

Assistant Vice President, HR Operations

**Enclosure:**

- ▶ 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