

2025 Open Enrollment

May 1 – 16, 2025

NON-MEDICARE AND MEDICARE ELIGIBLE
RETIREES

Open Enrollment will begin on **May 1, 2025**, and will end on **May 16, 2025**, for the plan year beginning July 1, 2025. This is your once-a-year opportunity to enroll, cancel, or change your health, dental, and vision benefits. During this time, you may also add or drop coverage for your eligible spouse and/or dependent children.

<https://www.cityofdover.com/benefits> or <https://dhr.delaware.gov/benefits/oe/groups.shtml>.

NOTE: MEDICARE ELIGIBLE RETIREES CAN ONLY MAKE CHANGES TO THEIR DENTAL PLAN DURING THE MAY 1ST – MAY 16TH 2025 OPEN ENROLLMENT PERIOD. OPEN ENROLLMENT FOR MEDICARE ELIGIBLE RETIREES WILL TAKE PLACE LATER THIS YEAR (MORE INFORMATION WILL BE PROVIDED).

WHAT YOU NEED TO KNOW

The benefit plan premiums (or rates) for the health plan will increase approximately 4% for the upcoming plan year beginning July 1, 2025. Dental plan rates will remain the same for the upcoming plan year beginning July 1, 2025.

For additional information about the health plans offered, please refer to the attached health plan comparison chart. Benefit summaries for each of the four plans was sent to you in the mail by the Statewide Benefits office. Additional information on each of the plans can be found on-line via the following links: www.cityofdover.com/retiree or <https://dhr.delaware.gov/talent-management/employee-resources.shtml>. **All forms must be completed and returned to Human Resources by the close of business on Friday, May 16, 2025 (no exceptions).** Changes made during Open Enrollment will become effective on July 1, 2025.

Please take the time to read the information provided so that you are an active participant in this year's Open Enrollment process. **If you are not making any changes and wish to continue your current level of coverage, no action is needed, unless you insure a spouse on your plan.**

IMPORTANT NOTICE

IF YOU COVER YOUR SPOUSE ON YOUR HEALTH PLAN IT IS VERY IMPORTANT THAT YOU COMPLETE THE SPOUSAL COORDINATION OF BENEFITS FORM. A NEW FORM MUST BE COMPLETED EACH YEAR DURING OPEN ENROLLMENT OR YOUR SPOUSE'S COVERAGE WILL BE REDUCED.

The electronic Spousal Coordination of Benefits form can be found on the Statewide Benefits website at <https://dhr.delaware.gov/benefits/oe/groups.shtml>. Be sure to fill out the form in its entirety. After completing the form online, click on "Printable Summary" to print a copy for your records. Please note that completing the spousal coordination of benefits form **DOES NOT** enroll your spouse or discontinue coverage for your spouse. You must complete and submit an enrollment application. If concerns arise regarding your spouse's coverage, Human Resources may request a copy of the Printable Summary mentioned above.

Premium tables and information for the health and dental plan year beginning July 1, 2025, are attached. If you would like to enroll, change, or cancel coverage during this open enrollment period, please contact Human Resources for the appropriate forms or visit www.cityofdover.com/retiree. **All forms must be completed and returned to Human Resources by the close of business on Friday, May 16, 2025 (no exceptions).** Changes made during Open Enrollment will become effective on July 1, 2025.

All requested enrollment forms will be available at <https://cityofdover.com/benefits>. Completed enrollment forms can be returned either in-person, email, USPS (postmarked on or before May 16th, 2025) or placed in the Human Resources Drop Box on the first floor of 5 East Reed Street.

If you have any questions or concerns, please contact a member of the Human Resources Department via phone at (302) 736-7073 or email at humanresources@dover.de.