

RISE Delaware™ Update: Questions about the impact of UD running its own healthcare plans

Some of you as current or future retirees from UD have raised questions about what will happen to you when UD goes off the State healthcare plans. This isn't the right place for full or definitive answers, not the least because much remains to be decided by UD as to certain groups and RISE is not connected with UD. But I can give you a broad, personal overlook from my vantage point with one foot in the UD pond. And at the end offer some thoughts to the constituency of unrepresented retired or current staff.

Preliminarily, please note that everybody, regardless of your UD group, can and should go to the UD website for official information. Here is the link for FAQ's which UD says will be updated regularly. <https://www.udel.edu/faculty-s...>

And importantly, note the last FAQ which gives you means for asking your individual questions and a means for getting a written response. I suggest that, if you call, ask them to confirm their response in an email to you and if they are unwilling, you can email them confirming what you were told and ask them to correct if you misunderstood.

First, as mentioned in my earlier post, UD faculty retired on or before 12/31/25 get the lifetime benefit of the guarantee of Medicfill (equivalent) negotiated by the UD Association of Retired Faculty (UDARF). If you are retired faculty and don't already belong to UDARF, I suggest you join to make sure you get all UDARF's updates (spouses can join as affiliate members).

Second, current faculty are represented by the faculty union (AAUP) and you can and should be involved with AAUP so that they know their members care about having a Medicfill-equivalent healthcare plan in retirement, the same as what UDARF negotiated. It is important that AAUP hears from you now before it gets further along at the negotiating table.

Third, there are three other unions at UD who represent current employees in negotiations with UD about benefits: certain staff (two locals of AFSCME) and certain police officers (FOP). Those unions too are or will be negotiating with UD as to their members' retiree healthcare benefits, so members of those unions should be able to get information from them as to their negotiating stance. I suggest that you contact them for information and also make your wishes known now if you care about what they negotiate for your healthcare in retirement.

Fourth, as to those staff who are "State pensioners" (i.e. who will be receiving a State pension in retirement), UD has said that you will be on the State Medicare Supplement plan, i.e. the State's Medicfill plan RISE fought successfully for over

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the last two years. Of course, please confirm with UD.

Finally, many of the large group of UD staff are not represented by a union or formal group. Nor are any retired staff:

Your one source of information as to your exact benefits is the university itself, including the FAQ's mentioned above and the contact means given in the last FAQ.

As retired or soon-to-be retired staff, you should verify this by contacting UD as noted above, but I understand that currently retired staff, and those staff retiring by 12/31/25, will be on the State Medicfill plan and then the 3-year Medicfill plan UD will be providing to retired faculty starting 1/1/26. Nothing has been said as to what happens to retired staff after that time and it has not been negotiated. Just a guess, but it seems likely that UD would not want to run three retirement plans so it seems most likely that UD would decide to put retired staff either on the Medicfill-equivalent plan then being given to today's retired faculty, or on whatever retiree healthcare plan has been negotiated by the four unions. You might wonder how you can influence what happens.

Going forward as retired or current unrepresented staff:

You can think about setting up at least an informal group so you can identify goals for your retirement healthcare plans, brainstorm about how to accomplish and advocate for your goals (e.g. at the UD committee being formed to consider next steps) and how to keep each other informed. There is power in numbers (and in Delaware it doesn't take that many!) and there is no reason you have to stay "swept under the rug" as one person put it.

We at RISE would be happy to share with you how we set ourselves up and offer what advice we can about getting started so you can have input into the system and not feel so frustrated. If you are interested, please email RISE at risedelaware@gmail.com. We will then see if any retired or unrepresented current staff (or spouses) express interest and get back to those people with details for a zoom session.

All the best,
Mary Graham

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Checks may be made payable to: RISE Delaware

Address: RISE Delaware, P.O. Box 7262, Newark, DE 19714

Public Meeting Calendar: State of Delaware

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