



FY26 Planning Considerations

March 7, 2025



Contents

- EyeMed- enhancements for progressive lenses and anti-reflective coding coverage
- Accident and Critical Illness (A&CI)- health and wellness benefit changes

EyeMed Enhancements- Background

- The State's contract with EyeMed for vision plan benefits is currently in its 4th year (first optional one-year renewal period)
- SBO engaged EyeMed in early 2025 related to the 5th year of the contract (second optional one-year renewal period) effective 7/1/25
- EyeMed confirmed no rate changes for FY26 and proposed two plan changes/enhancements for consideration
 - Tier 4 premium progressive lenses- change to coverage amount
 - Tier 3 anti-reflective coating- change to coverage amount

EyeMed's Proposal

Low Plan			
Current Progressive Lens Coverage		Proposed Progressive Lens Coverage	
	Member In-Network Cost		Member In-Network Cost
Standard	\$85	Standard	\$85
Premium Tier 1	\$105	Premium Tier 1	\$105
Premium Tier 2	\$115	Premium Tier 2	\$115
Premium Tier 3	\$130	Premium Tier 3	\$130
Premium Tier 4	\$85 copay, 80% of charge less \$120 Allowance	Premium Tier 4	\$235
Current Anti Reflective Coating Coverage		Proposed Anti Reflective Coating Coverage	
Standard	\$45	Standard	\$45
Premium Tier 1	\$57	Premium Tier 1	\$57
Premium Tier 2	\$68	Premium Tier 2	\$68
Premium Tier 3	80% of charge	Premium Tier 3	\$100
High Plan			
Current Progressive Lens Coverage		Proposed Progressive Lens Coverage	
	Member In-Network Cost		Member In-Network Cost
Standard	\$10	Standard	\$10
Premium Tier 1	\$95	Premium Tier 1	\$95
Premium Tier 2	\$105	Premium Tier 2	\$105
Premium Tier 3	\$120	Premium Tier 3	\$120
Premium Tier 4	\$75 copay, 80% of charge less \$120 Allowance	Premium Tier 4	\$225
Current Anti Reflective Coating Coverage		Proposed Anti Reflective Coating Coverage	
Standard	\$0	Standard	\$0
Premium Tier 1	\$57	Premium Tier 1	\$57
Premium Tier 2	\$68	Premium Tier 2	\$68
Premium Tier 3	80% of charge	Premium Tier 3	\$100

Member Impact of Changes

Active State Employee Low Plan					
		Members benefitted by proposal		Members not benefitted by proposal	
	Claim Count	MOOP > Proposed	Percentage	MOOP < Proposed	Percentage
Premium Tier 4 Progressives	307	286	93.16%	21	6.84%
Tier 3 AR Coating	1041	1011	97.12%	30	2.88%

Active State Employee High Plan					
		Members benefitted by proposal		Members not benefitted by proposal	
	Claim Count	MOOP > Proposed	Percentage	MOOP < Proposed	Percentage
Premium Tier 4 Progressives	726	689	94.90%	37	5.10%
Tier 3 AR Coating	1970	1900	96.45%	70	3.55%

Pension Group Low Plan					
		Members benefitted by proposal		Members not benefitted by proposal	
	Claim Count	MOOP > Proposed	Percentage	MOOP < Proposed	Percentage
Premium Tier 4 Progressives	901	797	88.46%	104	11.54%
Tier 3 AR Coating	1570	1526	97.20%	44	2.80%

Pension Group High Plan					
		Members benefitted by proposal		Members not benefitted by proposal	
	Claim Count	MOOP > Proposed	Percentage	MOOP < Proposed	Percentage
Premium Tier 4 Progressives	663	591	89.14%	72	10.86%
Tier 3 AR Coating	980	955	97.45%	25	2.55%

Recommendation and Next Steps

- Change the coverage for progressive lenses and anti-reflective coating (as noted on slide 10) for both the EyeMed High and Low plan options as of July 1, 2025
- The SEBC will be asked to vote on this benefit enhancement at the March 21, 2025 meeting

A&CI Health and Wellness Benefit- Background

- The SEBC voted in December 2024 for SBO to begin negotiations with Securian for Group Accident and Critical Illness Supplemental Insurance for an initial three-year term effective July 1, 2025 through June 30, 2028, with two optional one-year extensions
- SBO met with Securian in January at which time they offered an enhancement to the Health and Wellness benefit

Health and Wellness Benefit

- Current plan design-
 - \$50 claim payment for employee, spouse and one dependent as applicable (based on enrollment) per plan year for both Accident and Critical Illness Insurance coverages
 - Only one benefit can be paid under the A&CI plans regardless of the number of dependent child covered
- Enhancement to plan design-
 - Effective July 1, 2025, this benefit can be paid for each dependent child covered under the A&CI plans, which is more in line with how the market now pays these benefits
 - Securian confirmed this enhancement will not impact the rates for the term of this contract (July 1, 2025-June 30, 2030)

Health and Wellness Benefit Utilization

- Fiscal Year 2024:
 - 487 total paid claims
 - \$90 average paid claims amount per contract holder
- July through December 2024:
 - 230 total paid claims
 - \$89 average paid claims amount per contract holder

Recommendation and Next Steps

- Change the coverage for the Health and Wellness benefit for the Accident and Critical Illness Insurance plans as of July 1, 2025
- The SEBC will be asked to vote on this benefit enhancement at the March 21, 2025 meeting

Thank You



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