



Open Enrollment Results – FY26

September 2, 2025



Executive Summary

- All health plan rates increased by 4.2% effective July 1, 2025
 - Compared to July 2024, the Highmark Comp PPO family plan saw a decrease of -0.7% whereas there were slight increases in the other Comp PPO tiers. The Highmark First State Basic plans saw increases ranging from 0% for employee and child coverage to 3.4% for employee & spouse coverage.
 - Aetna enrollment was relatively stable with minor shifts across plans.
- Despite network expansion, the Dominion Dental HMO plan saw a 6.9% decrease over July 2024. The Delta Dental PPO plan enrollment had a slight decrease of 0.6%.
- Vision plans saw a slight increase across both the low plan (0.2%) and the high plan (0.3%) for an overall increase of 0.3%
- Accident Coverage grew by 13.9% (low) and 15.8% (high) and Critical Illness by 13.6% (\$30K) and 16.5% (\$15K) for an overall 14.6% increase in both programs
- Group Universal Life coverage increased by 913 subscribers (7.1%) over July 2024. Nearly 52% of these enrollments elected 1x annual salary and 20% elected 6x annual salary. The majority of new enrollments electing spouse and child coverage chose the higher \$20K coverage option
- FSA – Health Care enrollments increased by 7.1% where Dependent Care enrollment increased by 5.9%

All Benefit Plans

2025 OE Membership Changes - Enrollment for July 2025				
	June Subscribers	July Subscribers	Change in Subscribers	Percentage Change
Highmark	*32,941	33,302	361	1.10%
Aetna	*11,010	11,020	10	0.09%
Delta	41,507	41,241	-266	-0.64%
Dominion	3,311	3,083	-228	-6.89%
EyeMed	41,117	41,223	106	0.26%
Securian Accident	4,367	5,036	669	15.32%
Securian Critical Illness	4,281	4,897	616	14.39%
Securian GUL	12,126	12,981	855	7.05%
ASI Flex	8,887	9,506	619	6.97%

* Excludes the University of Delaware (UD) for more accurate trend comparisons

Appendix

Aetna Plans

2025 OE Membership Changes - Enrollment for July 2025				
	June Subscribers (excluding UD)	July Subscribers	Change in Subscribers	Percentage Change
Aetna CDH Gold- EE Only	1,610	1,618	8	0.50%
Aetna CDH Gold- EE& SP	397	395	-2	-0.50%
Aetna CDH Gold- EE& Child	938	947	9	1.00%
Aetna CDH Gold- Family	634	637	3	0.47%
Aetna HMO- EE Only	3,032	3,046	14	0.47%
Aetna HMO- EE& SP	885	872	-13	-1.47%
Aetna HMO- EE & Child	1,856	1,856	0	0.00%
Aetna HMO- Family	1,658	1,649	-9	-0.54%
Totals	11,010	11,020	10	0.09%

Highmark Plans

2025 OE Membership Changes - Enrollment for July 2025				
	June Subscribers (excluding UD)	July Subscribers	Change in Subscribers	Percentage Change
Comp PPO- EE Only	11,865	12,095	230	1.90%
Comp PPO- EE&SP	3,382	3,389	7	0.21%
Comp PPO-EE& Child	7,431	7,515	84	1.13%
Comp PPO- Family	5,773	5,733	-40	-0.69%
FSB PPO- EE Only	2,653	2,704	51	1.92%
FSB PPO- EE&SP	381	394	13	3.41%
FSB PPO-EE& Child	884	884	0	0.00%
FSB PPO- Family	572	588	16	2.80%
Totals	32,941	33,302	361	1.10%

ASIFlex Plans

2025 OE Membership Changes - Enrollment for July 2025

	June Subscribers	July Subscribers	Change in Subscribers	Percentage Change
Health Care FSA	8,068	8,639	571	7.08%
Dependent Care FSA	819	867	48	5.86%
Totals	8,887	9,506	619	6.97%

Vision Plans

2025 OE Membership Changes - Enrollment for July 2025

	June Subscribers	July Subscribers	Change in Subscribers	Percentage Change
State Low Plan	23,139	23,185	46	0.20%
State High Plan	17,978	18,038	60	0.33%
Totals	41,117	41,223	106	0.26%

Securian Accident

2025 OE Membership Changes - Enrollment for July 2025

	June Subscribers	July Subscribers	Change in Subscribers	Percentage Change
Accident Low Plan	1,089	1,240	151	13.87%
Accident High Plan	3,278	3,796	518	15.80%
Totals	4,367	5,036	669	15.32%

Securian Critical Illness

2025 OE Membership Changes - Enrollment for July 2025

	June Subscribers	July Subscribers	Change in Subscribers	Percentage Change
Critical Illness \$30,000	3,156	3,586	430	13.62%
Critical Illness \$15,000	1,125	1,311	186	16.52%
Totals	4,281	4,897	616	14.39%

Securian Group Universal Life (GUL)

State of Delaware Enrollment Activity

As of 06/01/2025

GUL and AD&D Elections

Election	Total
1x	2,601
2x	1,590
3x	3,933
4x	702
5x	442
6x	2,308
\$200,000	550
Total	12,126

GUL Spouse Life Elections

Election	Total
\$10K	1,147
\$20K	1,747
Total	2894

GUL Child Life Elections

Election	Total
\$10K	1,999
\$20K	1,506
Total	3505

As of 07/01/2025

GUL and AD&D Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
1x	2972	470	2,480	0	22
2x	1665	76	1,497	71	21
3x	3996	83	3,852	51	10
4x	747	47	669	29	2
5x	495	39	431	17	8
6x	2508	182	2,285	41	0
\$200,000	598	16	537	44	1
Total	12,981				

GUL Spouse Life Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
\$10K	1147	6	1,134	0	7
\$20K	1774	45	1,728	1	0
Total	2921				

GUL Child Life Elections

Election	Total	New contracts	Existing contracts	Increases	Decreases
\$10K	1995	31	1,959	0	5
\$20K	1623	117	1,493	13	0
Total	3618				