



SEBC and SEBC Subcommittee Meetings (December 2024 Updates) *Get the Facts on What's Happening*

As the “administrative arm” of the State Employee Benefits Committee (SEBC), the Statewide Benefits Office (SBO), Department of Human Resources (DHR) is providing the following frequently asked questions document as a resource to employees and retirees, which includes facts on what’s being discussed related to the Group Health Insurance Plan (GHIP) at the SEBC and SEBC Subcommittee meetings and actions taken by the SEBC.

Learn more about the SEBC and SEBC Subcommittees, including committee members, meetings schedules, meeting recordings and meeting materials by visiting the [SEBC page](#) of SBO’s website. Each meeting is open to the public and provides an opportunity for public comment. In addition, suggestions, comments, and/or concerns can be sent to the SEBC at sebc@delaware.gov.

Frequently Asked Questions:

Financial Updates

Q. What is the status of the Group Health Insurance Plan (GHIP) Health Fund?

A. As of November 2024, the GHIP Health Fund had a \$4 million deficit, which was consistent with budget forecasts. November 2024 claims experience performed better than expected by \$2.6 million. This was primarily driven by lower than expected program and administrative fees, reduced Aetna active claims, a higher than projected Employer Group Waiver Plan (EGWP) rebate (offset by lower than expected commercial rebates), and higher than expected active non-payroll employee premium contributions. The SEBC’s healthcare consultants, Willis Towers Watson, project the Health Fund will end Fiscal Year 2025 with a surplus of \$36.7 million.

Q. Will there be State health plan premium (rate) increases for employees and retirees in Fiscal Year 2026?

A. At this time, the SEBC is not actively considering State health plan premium (rate) increases for Fiscal Year 2026, which starts July 1, 2025. To spread future premium increases over multiple years, Willis Tower Watson consultants presented to the SEBC a possible premium increase of 4.1% for Fiscal Year 2026; however, final decisions on any potential State health plan premium increases will be made by the SEBC in March 2025.

Q. Will there be premium (rate) increases for State dental and vision plan benefits in Fiscal Year 2026?

A. The Statewide Benefits Office (SBO) currently contracts with EyeMed for State vision benefits and Delta Dental and Dominion National for State dental benefits. As a part of these contracts, all three vendors have the option to implement a 3% premium (rate) increase for Fiscal Year 2026, which starts July 1, 2025. The SBO is requesting that these three vendors forgo the 3% premium increase and maintain current premium rates through Fiscal Year 2026. The SBO will provide an update to the SEBC and plan members in early 2025 on the outcome of this request and whether a 3% rate increase will be implemented for these benefits.

Request for Proposals (RFP) Updates

Q. What recommendation was approved by the SEBC for the Employee Assistance Program (EAP) Request for Proposals (RFP)?

A. At the December 2024 meeting, the SEBC voted to approve the Proposal Review Committee’s (PRC) recommendation to begin contract negotiations with Health Advocate for the Employee Assistance Program (EAP). The contract will cover an initial three-year term, effective July 1, 2025, through June 30, 2028, with two optional one-year extensions. The EAP services will

remain unchanged, including the ability for participants to receive up to five free sessions per EAP covered service. The new EAP vendor also provides enhanced behavioral health services for state employees.

Q. What recommendation was approved by the SEBC for the Group Accident and Critical Illness Supplemental Insurance Request for Proposals (RFP)?

A. At the December 2024 meeting, the SEBC voted to approve the Proposal Review Committee's (PRC) recommendation to begin contract negotiations with the incumbent vendor, Securian, for Group Accident and Critical Illness Supplemental Insurance. The contract will cover an initial three-year term effective July 1, 2025, through June 30, 2028, with two optional one-year period extensions.

Q. What recommendation was approved by the SEBC for the Flexible Spending Account (FSA) Program, Pre-Tax Commuter Program, and COBRA Administration Request for Proposals (RFP)?

A. At the December 2024 meeting, the SEBC voted to approve the Proposal Review Committee's (PRC) recommendation to begin contract negotiations with the incumbent vendor, ASIFlex, for the Flexible Spending Account (FSA) Program, Pre-Tax Commuter Program, and COBRA Administration. The contract will cover an initial three-year term, effective July 1, 2025, through June 30, 2028, with two optional one-year period extensions.