



SEBC and SEBC Subcommittee Meetings (November 2025 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 October 2025, the GHIP Health Fund had an ending cash balance of approximately \$75.2 million after accounting for September Fund experience. The SEBC projects that the Health Fund will end Fiscal Year 2026 with an ending cash balance of \$137.5 million and will continue to build toward an adequate surplus and minimum cash reserve of 4% to cover future health care costs.

Q. What update was provided to the SEBC by the Office of Management and Budget (OMB) in their FY2027 Statewide Financial Overview presentation?

A. At the October 28, 2025 SEBC meeting, OMB provided a financial overview of the State’s budget projections for FY2026 and FY2027. Based on the budget passed for FY2026 and the most recent Delaware Economic and Financial Advisory Council (DEFAC) revenue estimate, the State is now showing a projected net deficit of \$103 million for FY2026 and a \$525 million deficit projected for FY2027, if nothing else were to change. OMB has a target budget growth of 5% annually for FY27 and FY28, but even at 5% the budget is growing faster than the State’s revenue. OMB is looking at ways to address this deficit through policy and/or legislative changes. OMB also discussed the revenue and expenditure impacts of the [Federal H.R. 1](#), also known as the “One Big Beautiful Bill”.

Planning Updates

Q. What is the GHIP Strategic Framework and what were the results for FY2024 and FY2025?

A. The SEBC has adopted the GHIP Strategic Framework to outline GHIP goals and guiding principles. The purpose of the Framework is to provide the SBO with guiding principles that support evaluating benefit coverages and design against innovations in the employer sponsored healthcare benefits space, measurement of program goals against established benchmarks, and development of thoughtful Requests for Proposals (RFPs) and recommendations that encourage progress towards agreed upon priorities. The Framework includes the mission statement, goals, strategies, and tactics. The Framework is made up of four overarching goals:

- Drive utilization in Alternate Payment Models (APM)
- Reduce costs for target conditions (diabetes, musculoskeletal, and behavioral health)
- Target reductions in high cost/low value care
- Increase participant engagement and encourage health care consumerism

The most recent Framework covers FY2023 – FY2025. Results for FY2024 and FY2025 were mixed, with the GHIP successfully achieving a lower overall health care trend compared to the national average, however, trends continued to rise for targeted conditions, including plan and member costs for diabetes, behavioral health, and musculoskeletal conditions. Alternative Payment Model (APM) payments continue to increase, however, are still below the goals set in place by the Committee. Utilization of the GHIP's point-of-enrollment consumerism tool (myBenefitsMentor) continues to decline, even with continued promotion from the SBO. The full Strategic Framework report and more detailed results can be found on the SBO's [Facts and Figures](#) webpage.

Benefit Updates

Q. What changes will be made effective January 1, 2026 to the current Diabetes Prevention Program utilized for Highmark non-Medicare plan members?

A. Effective January 1, 2026, the virtual Noom Diabetes Prevention Program (DPP) will replace the virtual Livongo DPP for State of Delaware Highmark non-Medicare members. For those interested in participating in a virtual DPP before January 1, 2026, they may enroll in the YMCA DPP or wait until January 1, 2026 to enroll in the Noom DPP. For State of Delaware Highmark non-Medicare members currently participating in the Livongo DPP, they may continue utilizing the program until December 31, 2025. If members wish to continue participation in a DPP, they will need to enroll in the Noom DPP beginning January 1, 2026 through the myHighmark member website. More information on the GHIP's Diabetes prevention offerings can be found on the [Healthy Living: Diabetes Prevention Program section](#) of the SBO's website.

Q. What revisions were approved by the SEBC to the Disability Insurance Program (DIP) Rules and Regulations?

A. At the October 28, 2025 SEBC meeting, the Committee approved revisions to the Disability Insurance Program (DIP) rules and regulations that will be effective January 1, 2026. The process for developing the proposed revisions included soliciting feedback from the Department of Human Resources (DHR) Division of Talent Management, and from consulting with [The Harford](#), the State's short-term and long-term disability program vendor. The SBO also conducted a random sampling survey of HR/Benefits/Payroll representatives from State Agencies, School Districts, Charter Schools, the Delaware Solid Waste Authority (DSWA), and the University of Delaware. The revisions include adding and revising definitions to align with other documents and plan booklets and to streamline content, adding reference to Delaware Code, and updating language for clarification and consistency. The SBO will submit the revisions to the Registrar of Regulations for review and publication no later than December 15, 2025. The DIP rules and regulations can be found on the [DIP program information](#) section of the SBO's website.

Request for Proposals (RFP) Updates

Q. What decision did the SEBC make regarding the Pharmacy Benefit Management (PBM) Procurement?

A. A special SEBC meeting was called on October 10, 2025 for the Committee to decide how to proceed with the PBM RFP due to none of the submitted proposals meeting all twenty-five minimum requirements of the RFP established by the SEBC. The Committee voted to cancel the current PBM procurement and directed the SBO to promptly restart the procurement process and explore extending the current CVS contract to ensure uninterrupted member benefits in the interim. At the October 28, 2025 meeting, the Committee voted to direct the SBO to start the underwriting process with CVS for a one-year contract extension for both the Commercial and Employer Group Waiver Plan (EGWP) Medicare Part D benefits.

Q. What recommendation was approved by the SEBC for the Life Insurance Request for Proposal (RFP)?

A. At the October 28, 2025 meeting, the SEBC voted to approve the recommendation made by the Proposal Review Committee (PRC) to begin contract negotiations with Securian for the Life Insurance Program for an initial three-year term, effective July 1,

2026 through June 30, 2029, with two optional one-year extensions. The Life Insurance Program will maintain the employee-paid Group Universal Life (GUL) Insurance services with the following enhancements:

- Up to six times annual coverage to a maximum of \$500K (current coverage maximum is 300K)
- Accidental Death & Dismemberment (AD&D) insurance to match GUL (\$500K), new optional buy-up for dependents
- Spouse term life, \$10K to \$100K (increase from the current maximum of \$20K)
- Lower monthly premiums for active employees and ported members.

Additional information on changes to the Life Insurance benefit will be shared with eligible employees during Open Enrollment in the Spring of 2026. More information on the current Life Insurance offerings can be found on the [Group Universal Life \(GUL\)](#) section of the SBO's website.

Q. What is the status of the Calendar Year 2025 Request for Proposals (RFPs)?

A. The SEBC is managing five RFPs at various stages throughout calendar year 2025. The chart below details each RFPs' status, upcoming actions involving SBO, SEBC, or Proposal Review Committees (PRCs), as well as the anticipated contract effective dates.

Request for Proposals (RFPs)	Audit Services	Life Insurance	Vision Insurance	Pharmacy Benefit Management (PBM) Services	Health Data Warehouse
Current Stage	Per approval at the May 30, 2025 meeting, SBO has begun contract negotiations with Claims Technology, Inc. (CTI) for retrospective medical and prescription plan audit services. Contract negotiations are ongoing.	Bids were due by May 16, 2025 at 1:00 pm. Bidders include Met Life, The Prudential Insurance Company of America, and Securian/Minnesota Life Insurance Company (incumbent). The SBO notified The Prudential that they were disqualified from the procurement, pursuant to Title 29 Chapter 69 of Delaware Code and failure to meet the Minimum Requirements of the RFP.	Bids were due by Friday, September 19, 2025 at 1:00 pm and the SBO received 5 proposals. After thorough review of the proposals against the SEBC's minimum requirements, 3 finalists were selected to move forward. Those finalists are: thorough EyeMed, Metropolitan Life Insurance Company (MetLife), and VSP Vision Care.	The initial PBM RFP as approved by the SEBC earlier this year has been cancelled as decided at the October 10, 2025 SEBC meeting. Notice has been sent to the vendors and a cancellation notice has been posted to the GSS procurement website.	Bids were due October 10, 2025 at 1:00 pm. The SBO or received 5 bid submissions from the following vendors: Artemis Health Inc., Certilytics Inc., Merative US L.P., and UPMC Workpartners.
Next Steps	Upon completion of successful contract negotiations, SBO	The Life Insurance Benefit procurement is still active and the SEBC	The first Proposal Review Committee meeting is scheduled for	The SEBC will now begin discussions on a new PBM procurement.	The proposals are currently under review against the minimum

	will implement the new contract.	expects to review and vote on an award recommendation at the October 28, 2025 SEBC meeting.	Wednesday, November 5, 2025 where the PRC will begin discussion on the proposals and conduct vendor interviews.		requirements to determine eligible finalists. PRC meetings will begin in December.
Anticipated Contract Effective Date	July 1, 2025	July 1, 2026	July 1, 2026	July 1, 2026	July 1, 2026