



SEBC and SEBC Subcommittee Meetings (October 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 September 2025, the GHIP Health Fund had an ending cash balance of approximately \$84.5 million after accounting for August Fund experience. The SEBC projects that the Health Fund will end Fiscal Year 2026 with an ending cash balance of \$131.1 million and will continue to build toward an adequate surplus and cash minimum reserve of 4% to cover future health care costs.

Benefit Updates

Q. What changes is SEBC considering to the incentive structure of the Lantern Surgeons of Excellence Program?

A. At the September 25, 2025 SEBC meeting, the SEBC began discussing proposed revisions to the current incentive structure of the [Lantern Surgeons of Excellence](#) benefit for non-Medicare health plan members. The Lantern benefit is a comprehensive surgical program that provides a personalized concierge experience from dedicated Care Advocates and access to excellent health care through a network of credentialed Surgeons of Excellence for planned, non-emergent procedures.

The SEBC is considering the following changes to the incentive structure:

- Decreasing the member incentive for Spine and Joint procedures from \$4,000 to \$3,000.
- Decreasing the member incentive for Gynecological procedures from \$2,000 to \$1,000.
- Increasing the member incentive for Cardiac procedures from \$2,000 to \$3,000.

The SEBC will continue discussing these proposed revisions at a future meeting. More information on the current Lantern incentive structure can be found [here](#).

Request for Proposals (RFP) Updates

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. Bidders include American Family Life Assurance Company of Columbus (AFLAC), EyeMed, Highmark BCBSO Inc., Metropolitan Life Insurance Company (MetLife), and VSP Vision Care.	Bids were due by Friday, September 12, 2025 at 1:00 pm. Bidders include Capital Rx, CVS Caremark, EmpiRx Health, Highmark BCBSO Inc., LucyRx Health Solutions Inc., MedImpact Healthcare Systems Inc., OptumRx Inc., SmithRx, Transcarent, and Vivid Clear Rx.	The Intent to Bid deadline was September 10, 2025 at 11:00 am. The SBO received 13 Intent to Bids, including, 4C Health Solutions Inc., Aon, Artemis Health Inc., Certilytics Inc., Delaware Health Information Network (DHIN), Health Tech Solutions LLC, Innovaccer Inc., K3-Innovations Inc., Keywell.ai, Merative US L.P., My3Tech Inc., Onpoint Health Data, and Workpartners.
Next Steps	Upon completion of successful contract negotiations, SBO will implement the new contract.	The Life Insurance Benefit procurement is still active and the SEBC expects to review and vote on an award recommendation at the October 28, 2025 SEBC meeting.	The Vision Insurance RFP is still active, and proposals are under review.	The Pharmacy Benefit Management procurement is still active, and proposals are under review.	The Bid deadline is October 10, 2025 at 1:00 pm.
Anticipated Contract Effective Date	July 1, 2025	July 1, 2026	July 1, 2026	July 1, 2026	July 1, 2026