



SEBC and SEBC Subcommittee Meetings (September 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 August 2025, the GHIP Health Fund had an ending cash balance of \$61.7 million. The SEBC projects that the Health Fund will end Fiscal Year 2026 with an ending cash balance of \$77.5 million and will continue to build toward an adequate surplus and cash minimum reserve of 4% to cover future health care costs.

Q. What decision did the SEBC make regarding the Fiscal Year 2026 Budget for the Group Health Insurance Plan (GHIP)?

A. At the September 2, 2025 SEBC meeting, the SEBC voted to approve the Fiscal Year (FY) 2026 budget for the Group Health Insurance Plan (GHIP). The FY2026 budget establishes anticipated operating revenues, expenses, net monthly income, reserves, and surpluses needed to manage the GHIP. The total operating expenses for FY2026 are projected to be just above \$1.54 billion, with total revenues expected to be just above \$1.58 billion.

Benefit Updates

Q. When will the 2025 Special Medicfill Open Enrollment take place?

A. The State of Delaware’s [2025 Special Medicfill Open Enrollment](#) for the Highmark Delaware Special Medicfill Medicare Supplement Plan (with or without prescription) will be October 20 – 31, 2025 for benefits effective January 1, 2026. Information on this Open Enrollment will be included in the Office of Pensions *October 2025 - Retiree Healthcare Newsletter* being mailed on September 29, 2025 and Open Enrollment packets from the Office of the Pensions will be mailed on October 6, 2025. Plan rates, frequently asked questions, and additional resources will be posted to both the [SBO](#) and [Office of the Pensions](#) websites and the Highmark Delaware Special Medicfill Medicare Supplement Plan booklet will be posted prior to Open Enrollment.

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.	The Intent to Bid deadline was August 22, 2025 at 11:00 am. The SBO received 6 Intent to Bids, including: American Family Life Assurance Company of Columbus (AFLAC), Avesis Third Party Administrators, LLC, EyeMed, Highmark BCBS Inc., Metropolitan Life Insurance Company ("Metlife"), and VSP Vision Care.	The Intent to Bid deadline was August 22, 2025 at 11:00 am. The SBO received 12 Intent to Bids, including: AffirmedRx, Capital Rx, CVS Caremark, EmpiRx Health, Highmark BCBS Inc., Lucy Rx Health Solutions Inc., MedImpact Healthcare Systems Inc., Optimum Rx Inc., SmithRx, Transcarent, Unified Labor Rx, and Vivid Clear Rx.	Per approval at the July 29, 2025 meeting, the Health Data Warehouse RFP was released on Wednesday, August 27, 2025.
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 deadline for the vendors to submit a proposal is Friday, September 19, 2025 at 1:00 pm.	The deadline for the vendors to submit a proposal is Friday, September 12, 2025 at 1:00 pm.	The Intent to Bid deadline is September 10, 2025 at 11:00 am. A Mandatory Conference Call will be held on September 18, 2025 at 11:00 am. 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