



SEBC and SEBC Subcommittee Meetings (October 2026 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 July 2026, the GHIP Health Fund had a projected cash balance of approximately \$131.4 million after accounting for the June Fund experience. The SEBC projects that the Health Fund will end Fiscal Year 2027 with an ending cash balance of \$146.3 million and will continue to build toward an adequate surplus and minimum cash reserve of 4% to cover future health care costs.

Q. What decision did the SEBC make regarding the medical and pharmaceutical trend assumptions for the Group Health Insurance Plan (GHIP)?

A. At the September 28, 2026 SEBC meeting, the Committee voted to approve new [trend assumptions for Fiscal Year 2027](#) to incorporate in the GHIP budget and plan projections. **These trend assumptions do not have an impact on current health plan premiums;** however, they are utilized by the SEBC and SBO consultants to estimate future plan experience and costs and consider external factors such as inflation, increasing costs of pharmaceuticals, utilization of weight loss medications and biosimilars, health care provider shortages, Medicare reimbursement, and more.

The SEBC voted to approve the following trend assumptions:

- Active Employee and Pre-65 Retiree Medical Gross Claim Trend of 8% for Fiscal Year 2027
- Active Employee and Pre-65 Retiree Pharmaceutical Gross Claim Trend of 10% for Fiscal Year 2027
- Medicfill Medical Gross Claim Trend of 8% for Calendar Year 2027
- Medicfill Pharmaceutical Gross Claim Trend of -5% for Calendar Year 2027

Q. What decision did the SEBC make regarding the Fiscal Year 2027 Budget for the Group Health Insurance Plan (GHIP)?

A. At the September 28, 2026 SEBC meeting, the SEBC voted to approve the [Fiscal Year 2027 budget](#) for the Group Health Insurance Plan (GHIP). The Fiscal Year 2027 budget establishes anticipated operating revenues, expenses, net monthly income, reserves, and surpluses needed to manage the GHIP. The total operating expenses for Fiscal Year 2027 are projected to be just above \$1.57 billion, with total revenues expected to be just above \$1.58 billion.

Open Enrollment Update

Q. What details were shared about the 2026 Special Medicfill Open Enrollment at the September SEBC meeting?

A. At the September 28, 2026 SEBC meeting, the SBO shared that the State of Delaware [Special Medicfill Open Enrollment](#) for the Highmark Special Medicfill Medicare Supplement Plan will be October 19 – 30, 2026 for benefits effective January 1, 2027. Information on this Open Enrollment is being communicated to State Medicare Eligible retirees in the following ways:

- Information is included in the Fall Retiree Healthcare Newsletter being mailed on September 28, 2026.
- Open Enrollment packets from the Office of the Pensions will be mailed on October 5, 2026.
- Plan rates, frequently asked question documents, and additional resources have been uploaded to both the SBO and Office of the Pensions websites.
- The Highmark Special Medicfill Medicare Plan booklet will be posted on the [SBO webpage](#) prior to Open Enrollment.

Request for Proposals (RFP) Updates

Q. What is the status of the calendar year 2026 Request for Proposals (RFPs)?

A. The SBO is managing four RFPs at various stages. The chart below details each RFPs' status, upcoming actions involving SBO, SEBC, or Proposal Evaluation Teams (PETs), as well as the anticipated contract effective dates.

Request for Proposals (RFPs)	Pharmacy Benefit Management (PBM) Services	Medical Third-Party Administrator (TPA)	Dental Insurance	Consulting and Actuarial Services
Current Stage	The PBM PET began convening in August to review finalist proposals and conduct vendor interviews of the following five vendors that were determined to have met the minimum qualifications: CVS Caremark, Lucy Rx Health Solutions, MedImpact Healthcare Systems, Optum Rx, And VividClear Rx.	The Medical TPA PET began convening in early September to review finalist proposals and conduct vendor interviews of the following two vendors that were determined to have met the minimum qualifications: Aetna and Highmark.	The following vendors were determined to have met the minimum qualifications: Delta Dental of Delaware, Dominion National, Humana Insurance Company, Metropolitan Life Insurance Company, Sun Life Assurance Company of Canada, and United Concordia.	The Committee began discussion of the scope of services at the September 28, 2026 meeting.
Next Steps	The PBM Proposal Evaluation Team will score proposals in October and develop a	The Medical TPA Proposal Evaluation Team will score proposals in early November and develop a	Finalist interviews will begin in early October and the PET will score the proposals and develop a	The Committee will begin review of the draft RFP at the October 26, 2026 meeting and it is

	recommendation to the Committee. It is anticipated that the recommendation will be brought before the SEBC for a vote at the October 26, 2026 meeting.	recommendation to the Committee. It is anticipated that the recommendation will be brought before the SEBC for a vote at the November 23, 2026 meeting.	recommendation in November. It is anticipated that the recommendation will be brought before the SEBC for a vote at the December 14, 2026 meeting.	anticipated that the Committee will vote to approve the RFP at the November 23, 2026 meeting.
Anticipated Contract Effective Date	July 1, 2027	July 1, 2027	July 1, 2027	July 1, 2027