

# The State of Delaware

Retirement Benefit Study Committee

Discussion Guide

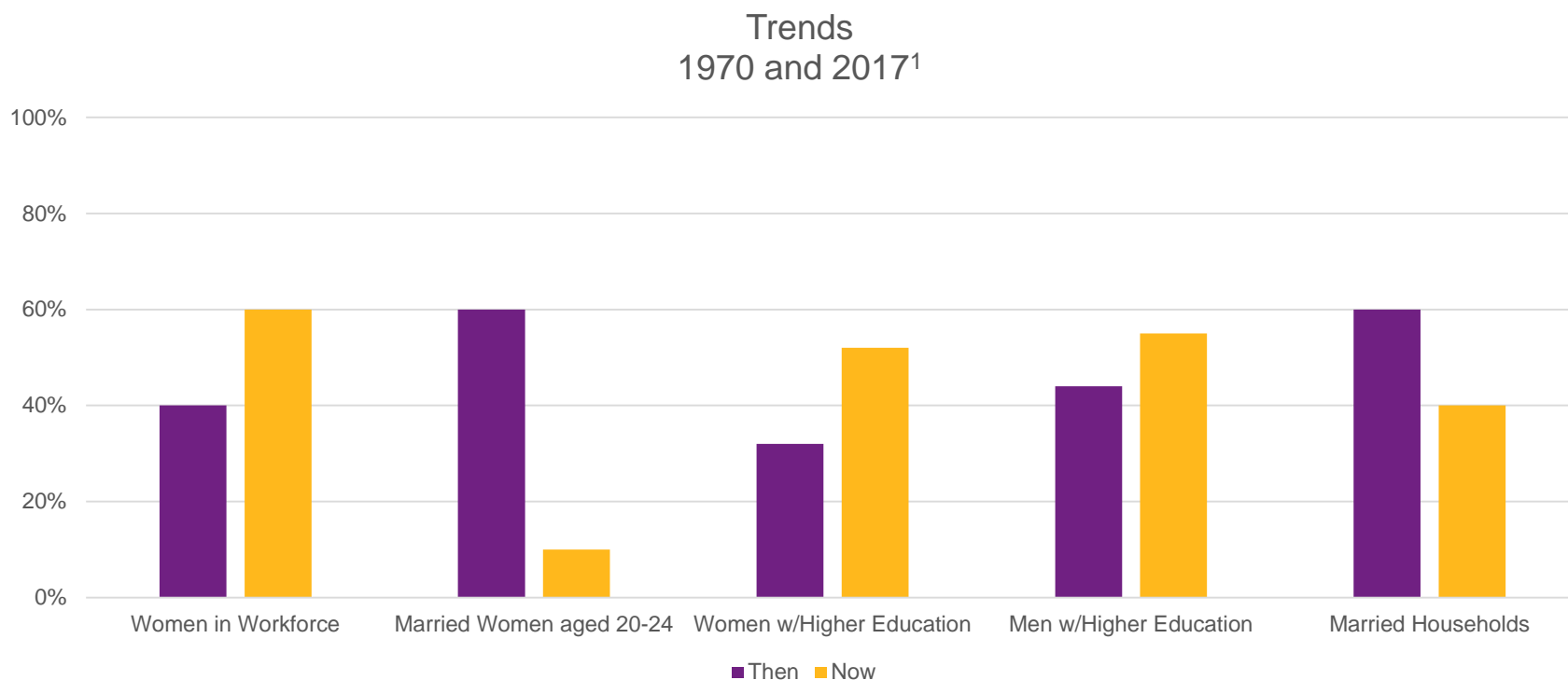
December 10, 2019

# Today's discussion

- Introduction
- Demographics of existing coverage
- Specifics of spousal coverage
- Sample actuarial calculations and their effect on the liability
- Work-in-Progress items for future meetings
- Next steps
  - Additional modeling
  - Committee goals

## The evolution of the “traditional” household

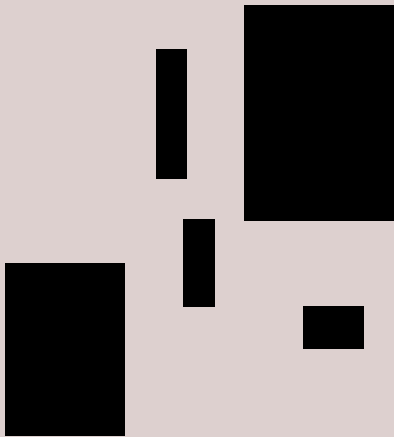
While married households are still common, they are less so today than they were in 1970. The one-person household is more frequent, and the proportion of married households has decreased.



- Women’s presence in the workforce has increased significantly overtime along with overall education level
- Additionally, the percentage of married households has dropped considerably

1. Reflects general trends of reflected in U.S. Census data and the 2016 and 2017 Annual Business Survey (ABS)

# Demographics of Existing Coverage



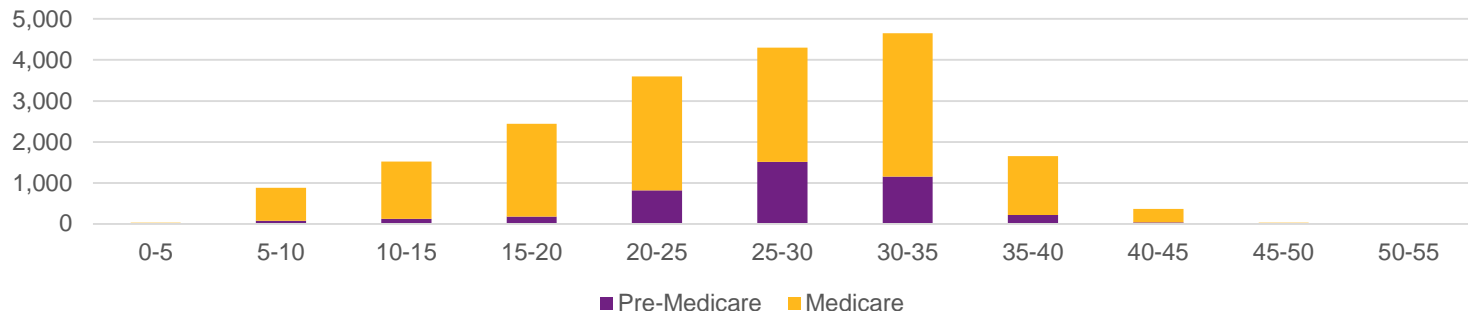
# Demographics of existing coverage

## State share paid by retirees and spouses

| State Share Paid by Retiree |               |              |               |     |
|-----------------------------|---------------|--------------|---------------|-----|
| Addition to Retiree Share   | Retirees      | Spouses      | Total         | %   |
| <b>Non-Medicare Plans</b>   |               |              |               |     |
| Member pays 100%            | 25            | 9            | 34            | <1% |
| Member pays 50%             | 51            | 29           | 80            | 1%  |
| Member pays 25%             | 24            | 85           | 309           | 4%  |
| Member pays 0%              | 4,112         | 2,605        | 6,717         | 94% |
| <b>Medicfill Plan</b>       |               |              |               |     |
| Member pays 0%              | 15,347        | 4,778        | 20,125        | 86% |
| Member pays 5%              | 3,104         | 1,492        | 4,596         | 14% |
| <b>Total</b>                | <b>22,863</b> | <b>8,998</b> | <b>31,861</b> |     |

| Medicfill Plan        | Retirees      | Spouses      | Total         | %   |
|-----------------------|---------------|--------------|---------------|-----|
| <b>Member Pays 0%</b> |               |              |               |     |
| Medicfill w/Rx        | 14,965        | 4,636        | 19,601        | 80% |
| Medicfill w/o Rx      | 382           | 142          | 524           | 2%  |
| <b>Member Pays 5%</b> |               |              |               |     |
| Medicfill w/Rx        | 3,043         | 1,458        | 4,501         | 18% |
| Medicfill w/o Rx      | 61            | 34           | 95            | <1% |
| <b>Total</b>          | <b>18,451</b> | <b>6,270</b> | <b>24,721</b> |     |

State Share 100%  
Counts by Service at Retirement



# Demographics of existing coverage

## Age distribution of retirees and spouses

| Retirees and Beneficiaries with Coverage |                 |           |                     |                   |               |     | Spouses         |           |                     |                   |              |     |
|--|-----------------|-----------|---------------------|-------------------|---------------|-----|-----------------|-----------|---------------------|-------------------|--------------|-----|
| Age                                      | State Employees | Judges    | Closed State Police | Open State Police | Total         | %   | State Employees | Judges    | Closed State Police | Open State Police | Total        | %   |
| Under 50                                 | 108             | 0         | 0                   | 14                | <b>122</b>    | 1%  | 211             | 2         | 2                   | 35                | <b>250</b>   | 3%  |
| 50 to 55                                 | 368             | 1         | 0                   | 30                | <b>399</b>    | 2%  | 410             | 1         | 3                   | 48                | <b>456</b>   | 5%  |
| 55 to 60                                 | 1,149           | 0         | 2                   | 91                | <b>1,242</b>  | 5%  | 900             | 1         | 16                  | 45                | <b>962</b>   | 11% |
| 60 to 65                                 | 2,660           | 0         | 21                  | 58                | <b>2,739</b>  | 12% | 1,639           | 5         | 43                  | 16                | <b>1,703</b> | 19% |
| 65 to 70                                 | 4,444           | 2         | 77                  | 12                | <b>4,535</b>  | 20% | 2,075           | 2         | 65                  | 2                 | <b>2,144</b> | 24% |
| 70 to 75                                 | 4,926           | 13        | 127                 | 0                 | <b>5,066</b>  | 22% | 1,610           | 3         | 60                  | 2                 | <b>1,675</b> | 19% |
| 75 to 80                                 | 3,583           | 7         | 91                  | 0                 | <b>3,681</b>  | 16% | 1,003           | 4         | 37                  | 0                 | <b>1,044</b> | 11% |
| 80 to 85                                 | 2,329           | 6         | 57                  | 0                 | <b>2,392</b>  | 10% | 501             | 1         | 8                   | 0                 | <b>510</b>   | 6%  |
| 85 to 90                                 | 1,581           | 5         | 25                  | 0                 | <b>1,611</b>  | 7%  | 215             | 0         | 0                   | 0                 | <b>215</b>   | 2%  |
| Over 90                                  | 1,058           | 2         | 16                  | 0                 | <b>1,076</b>  | 5%  | 33              | 0         | 0                   | 0                 | <b>33</b>    | <1% |
| <b>Total</b>                             | <b>22,206</b>   | <b>36</b> | <b>416</b>          | <b>205</b>        | <b>22,863</b> |     | <b>8,597</b>    | <b>19</b> | <b>234</b>          | <b>148</b>        | <b>8,998</b> |     |

## Demographics of existing coverage

State of residence, spouse distribution, and term vested counts

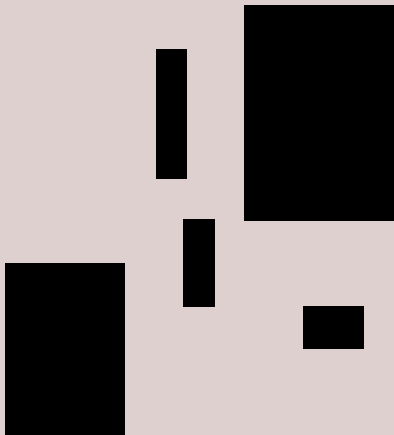
| State of Residence | #             | %           |
|--------------------|---------------|-------------|
| Delaware           | 18,351        | 80%         |
| Pennsylvania       | 1,009         | 4%          |
| Maryland           | 920           | 4%          |
| Florida            | 842           | 4%          |
| Other States       | 1,741         | 8%          |
| <b>Total</b>       | <b>22,863</b> | <b>100%</b> |

|          | Active | Medicare <sup>1</sup> | Non-Medicare |
|----------|--------|-----------------------|--------------|
| Members  | 30,913 | 18,451                | 4,412        |
| Spouses  | 19,750 | 6,270                 | 2,728        |
| Spouse % | 64%    | 34%                   | 62%          |

|                             | State Employees | Judges | Closed State Police | Open State Police | Total |
|-----------------------------|-----------------|--------|---------------------|-------------------|-------|
| Eligible Terminated Vesteds | 3,896           | 1      | 0                   | 10                | 3,907 |

1. Medicare retiree member count includes surviving spouses

# Specifics of Spousal Coverage





# Spousal coverage benchmarking

## Nearby states

| States with Spousal Eligibility Limitations |  |
|---|--|
| State                                       | Coverage Details   |
| Pennsylvania                                | <ul style="list-style-type: none"> <li>Dependent spouse or domestic partner of retiree cannot enroll in coverage if eligible for medical or supplemental coverage through their own employer or through non-state retiree benefits</li> <li>If retiree is hired before 2003, an exception is made if spouses employer charges a contribution or there is an incentive not to enroll</li> <li>If retiree is hired after 2003, spouse must take employer's coverage regardless of contribution or incentive</li> </ul> |
| Virginia                                    | <ul style="list-style-type: none"> <li>For a spouse to be eligible, marriage must be recognized as legal in the Commonwealth of Virginia</li> <li>Ex-spouses are not eligible, even with a court order</li> </ul>  |
| West Virginia                               | <ul style="list-style-type: none"> <li>Legal spouses are eligible</li> <li>Surviving spouses may continue as long as the required paperwork is completed, premiums are paid and the surviving spouse remains unmarried</li> </ul>  |

| States that Allow Spouses to Enroll with Reduction in Subsidy |   |
|---|---|
| State   | Coverage Details  |
| North Carolina  | <ul style="list-style-type: none"> <li>Spouses pay full cost of premium share</li> </ul>  |
| Ohio  | <ul style="list-style-type: none"> <li>Pre-65 spouses of retirees pay full cost of premium share</li> <li>Medicare-eligible spouses do not receive an HRA allowance (only retiree receives allowance to purchase coverage via Medicare marketplace, although allowance could potentially cover premiums and out-of-pocket expenses for qualified dependents)</li> </ul> |
| Virginia  | <ul style="list-style-type: none"> <li>Retirees receive Health Insurance Credit to offset premiums based on years of service</li> <li>No separate or additional credits are allocated to retirees with spouses</li> </ul>   |

**Delaware, Maryland and New Jersey:** the spouse of the retiree generally pays the same dollar contribution or percentage of premium share as the retiree

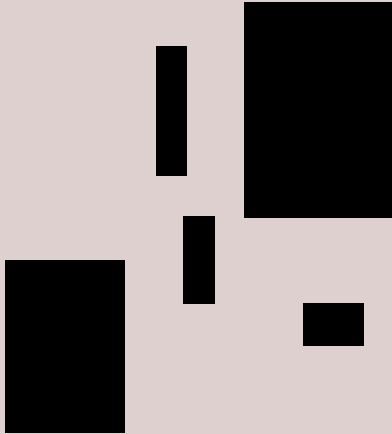
## GHIP spouse breakdown

- The below chart shows status of SCOB compliance/primacy under State coverage as of 12/3/2019
- 20% (2,417) of spouses of active PHRST employees are enrolled in other coverage and the GHIP pays secondary
  - Another 19% (2,319) are pending research, and 2% (207) are sanctioned
- 16% (556) of spouses of State of Delaware pre-Medicare retirees are secondary, with another 19% (656) pending research (excludes participating groups and Medicare retirees)
- Medicare retirees: Medicare is primary, and GHIP pays secondary for 5,965 spouses and tertiary for 281 spouses

| Employee/Pensioner Status                        | PHRST (Active)   |              |                      |                             |            | Pre-Medicare Pensioners |              |                      |                             |
|--|------------------|--------------|----------------------|-----------------------------|------------|-------------------------|--------------|----------------------|-----------------------------|
|  | Spouses Enrolled | Primary      | Research in Progress | Secondary (Enrolled in Own) | Sanctioned | Spouses Enrolled        | Primary      | Research in Progress | Secondary (Enrolled in Own) |
| No Form  | 207              |              | 0                    | 0                           | 207        | n/a                     | n/a          | n/a                  | n/a                         |
| BenefitEligibleStateEmployee                     | 1,636            | 1636         |                      | 0                           | 0          | 41                      | 41           |                      |                             |
| Employed Full-Time                               | 4,038            |              | 1,783                | 2,255                       | 0          | 656                     |              | 228                  | 428                         |
| Partner/Owner/Part Owner of Corp                 | 150              |              | 136                  | 14                          | 0          | 390                     |              | 390                  |                             |
| Self-Employed/Sole Proprietor                    | 1,627            | 1,625        |                      | 2                           | 0          | 376                     | 376          |                      |                             |
| Part Time with Ins                               | 51               |              | 13                   | 38                          | 0          | 40                      |              | 35                   | 5                           |
| Part Time without Ins                            | 1,522            | 1,522        |                      | 0                           | 0          | 91                      | 91           |                      |                             |
| Not Employed with Ins                            | 173              |              | 173                  | 0                           | 0          | 14                      |              | 3                    | 11                          |
| Not Employed without Ins                         | 1,783            | 1,783        |                      | 0                           | 0          | 646                     | 646          |                      |                             |
| Retired Collecting Pension (State of DE retiree) | 437              | 437          |                      |                             | 0          | 805                     | 805          |                      |                             |
| Retired Collecting Pension (Other)               | 317              |              | 214                  | 103                         | 0          | 1                       |              |                      | 108                         |
| Retired Not Collecting Pension                   | 284              | 279          |                      | 5                           | 0          | 398                     | 394          |                      | 4                           |
| <b>Grand Total</b>                               | <b>12,225</b>    | <b>7,282</b> | <b>2,319</b>         | <b>2,417</b>                | <b>207</b> | <b>3,458</b>            | <b>2,353</b> | <b>656</b>           | <b>556</b>                  |
| <b>% of Spouses</b>                              |                  | <b>60%</b>   | <b>19%</b>           | <b>20%</b>                  | <b>2%</b>  |                         | <b>68%</b>   | <b>19%</b>           | <b>16%</b>                  |

Note: spouses with "Sanctioned" status have coverage reduced to 20% medical/no Rx coverage due to no form being submitted

# Sample Actuarial Calculations and their Effect on the Liability



# Illustrative scenarios to reduce OPEB liability

## Overview

- The following slides reflect projections of the estimated **plan funding required** and **associated OPEB liability** of the retiree health benefits offered by the GHIP
- Five illustrative scenarios were modeled:

| Scenario Label           | Description  |
|--------------------------|--|
| <b>Benchmark</b>         | Delaware adopts a Medicare Supplement plan design aligned with Virginia's medical design, which includes a \$100 deductible, and similarly increases the deductible by \$100 for all pre-65 retiree plans  |
| <b>Active Spouses</b>    | Delaware reduces spousal subsidy by 50% for future retirees; no impact to current spouses of retirees  |
| <b>All Spouses</b>       | Delaware reduces spousal subsidy by 50% for all current and future retirees  |
| <b>HRA (No Increase)</b> | Delaware eliminates Medicfill coverage and moves to individual marketplace structure – retirees receive annual HRA to purchase individual coverage comparable to the value of subsidy received by State of Delaware currently, <u>with no increase</u> to HRA amount provided in future years        |
| <b>HRA (2% Increase)</b> | Delaware eliminates Medicfill coverage and moves to individual marketplace structure – retirees receive annual HRA to purchase individual coverage comparable to the value of subsidy received by State of Delaware currently, <u>with 2% annual increase</u> to HRA amount provided in future years |

Note: Health Reimbursement Arrangement (HRA) is a tax-free account that can be used to pay premiums for Medicare Parts A, B and D, Medicare Advantage plan and/or supplemental plan, as well as qualified out-of-pocket expenses (deductibles, copays, etc.)

# Medicare marketplace overview

## Why Medicare is ideal for an individual marketplace

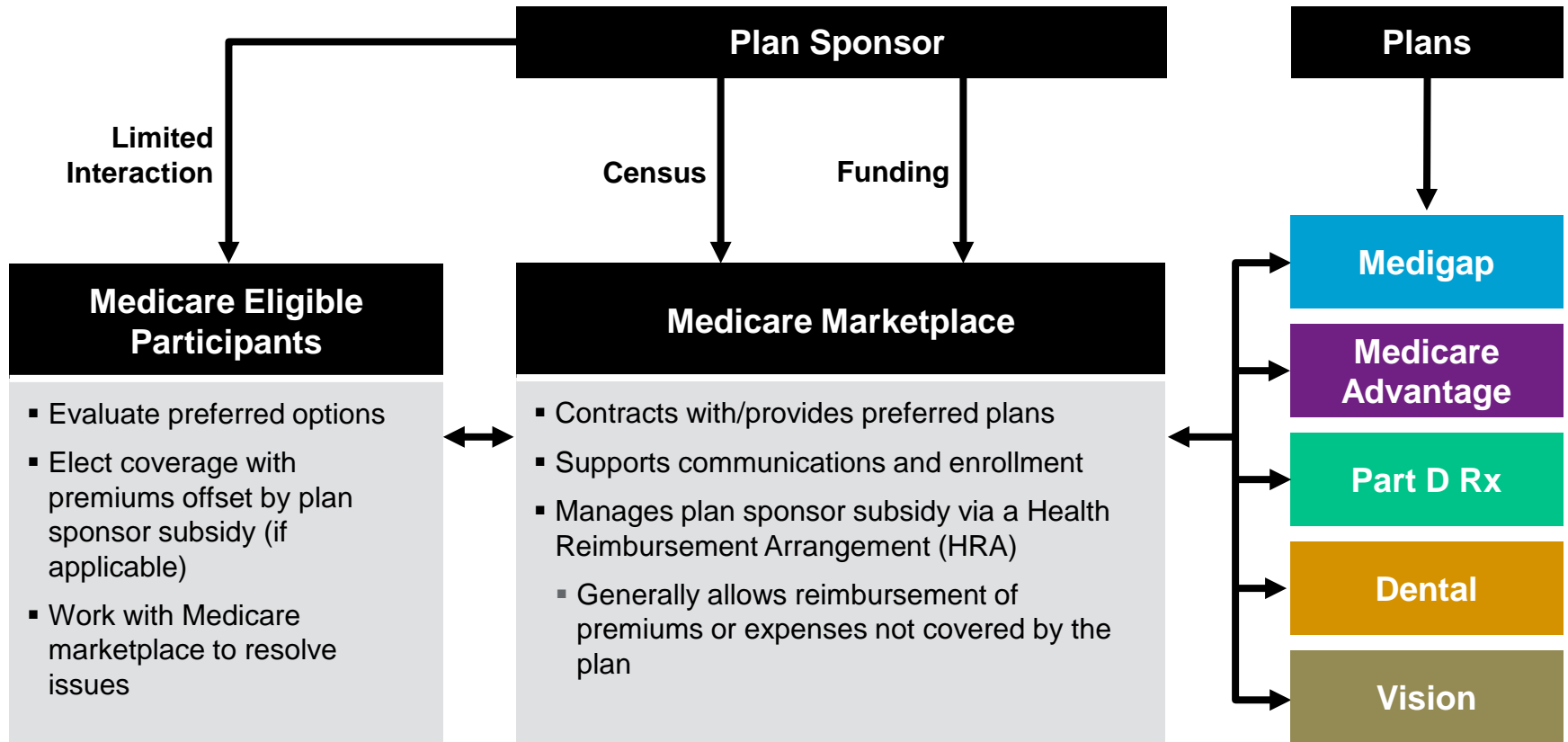
- **Very large risk pools, and growing:** 58 million retirees are enrolled in Medicare
- **Best-in-market plans with choice:** retiree picks the best performing plan from best performing carrier
- **Carriers compete on price:** rates filed every year and standardized plans
- **Guaranteed issue:** no adverse selection issue
  - Virtually everyone can join at 65: Healthy, episodic, chronic and catastrophic
- CMS subsidies for Medicare Advantage and Part D Rx plans

***Delaware retirees: as shown below, wide range of individual options available, and average Plan G + PDP premium is significantly less than Medicfill annual premium rate (\$5,512)***

| Top Metro Areas for DE Medicare Retirees        | # of plan options available |         |     | Average annual premium |                      |                  |
|---|-----------------------------|---------|-----|------------------------|----------------------|------------------|
|   | MAPD                        | Medigap | PDP | Min MAPD               | Medigap <sup>1</sup> | PDP <sup>2</sup> |
| Philadelphia-Camden-Wilmington, PA-NJ-DE-MD MSA | 27                          | 31      | 20  | \$0                    | \$2,839              | \$567            |
| Dover, DE MSA                                   | 7                           | 29      | 18  | \$0                    | \$2,787              | \$492            |
| DE NONMETROPOLITAN AREA                         | 7                           | 29      | 18  | \$0                    | \$2,787              | \$492            |
| MD NONMETROPOLITAN AREA                         | 0-2                         | 17      | 18  | \$68                   | \$2,626              | \$492            |
| Salisbury, MD MSA                               | 0                           | 17      | 18  | N/A                    | \$2,624              | \$492            |

<sup>1</sup> Medigap premium based on the average premium available to a 75 year old male for Plan G (richest option after Plan F, which is closed to newly eligible retirees starting in 2020)

# Medicare marketplace: how it works

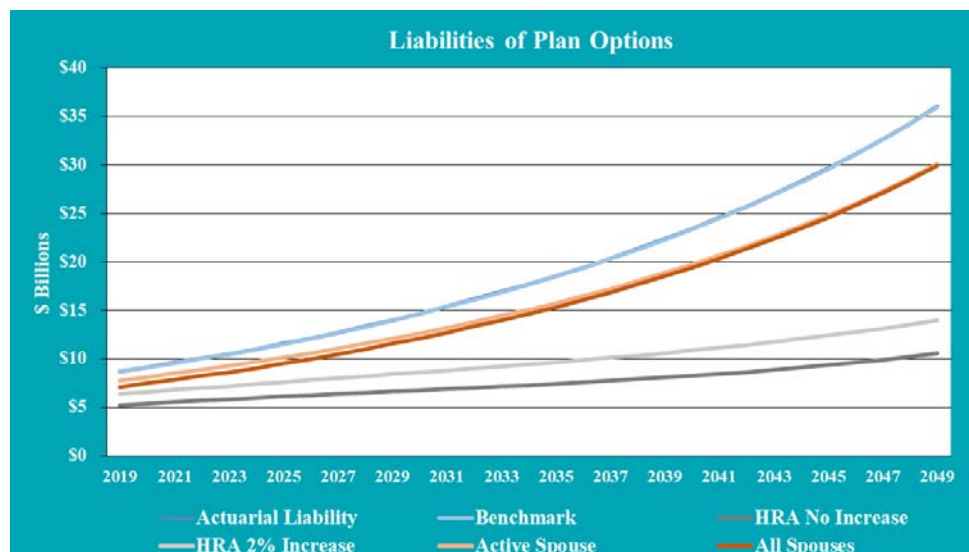
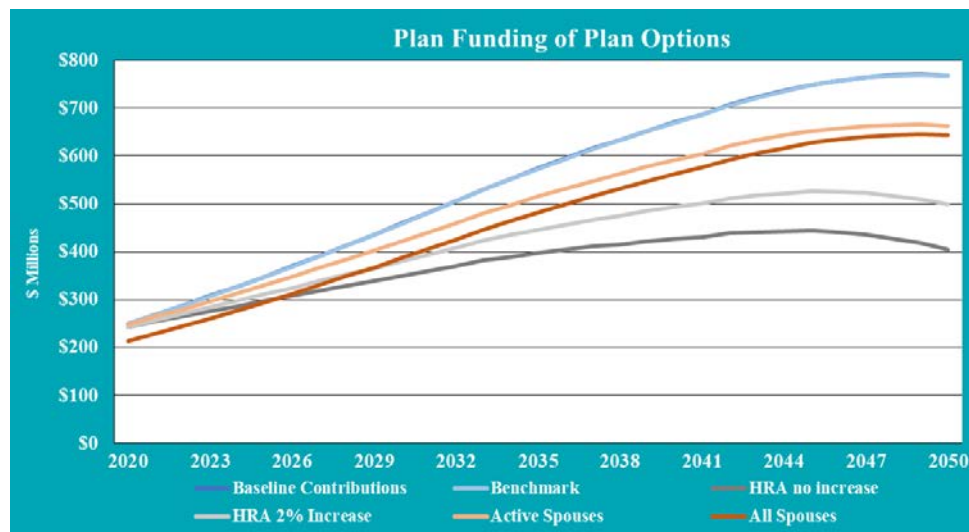


- Retirees have more choice in plan and carrier selection
- Most retirees obtain equal or better benefits for less cost
- Individual plan rates vary by: Geography | Age | Gender | Benefit

# Illustrative scenarios to reduce OPEB liability

## Summary of all scenarios

- FY20 required contribution is \$249.7m for current baseline
- All scenarios modeled have minimal impact on the current contribution level, except for the scenario reducing the subsidy immediately for all spouses (“All Spouses”)
- Over time, contribution amounts decrease relative to baseline
- Without program changes, current OPEB liability as of 7/1/2019 is \$8.73b and projected to increase to \$35.994b by 2049
- The Medicare marketplace with HRA scenarios have the most significant liability impact, with a \$2.4b reduction if HRA indexed at 2% and \$3.5b reduction if no index
- Reducing spouse subsidy (all spouses or future only) also has significant impact on liability



# Illustrative scenarios to reduce OPEB liability

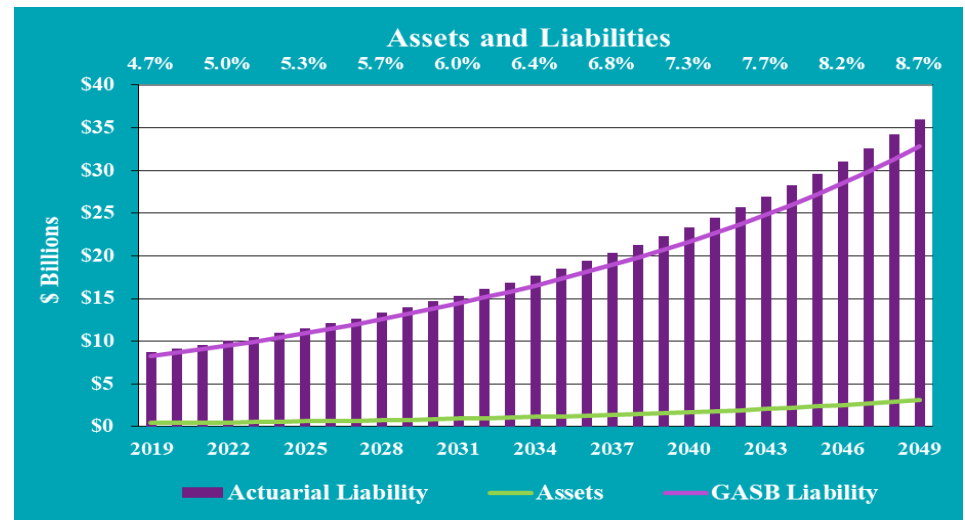
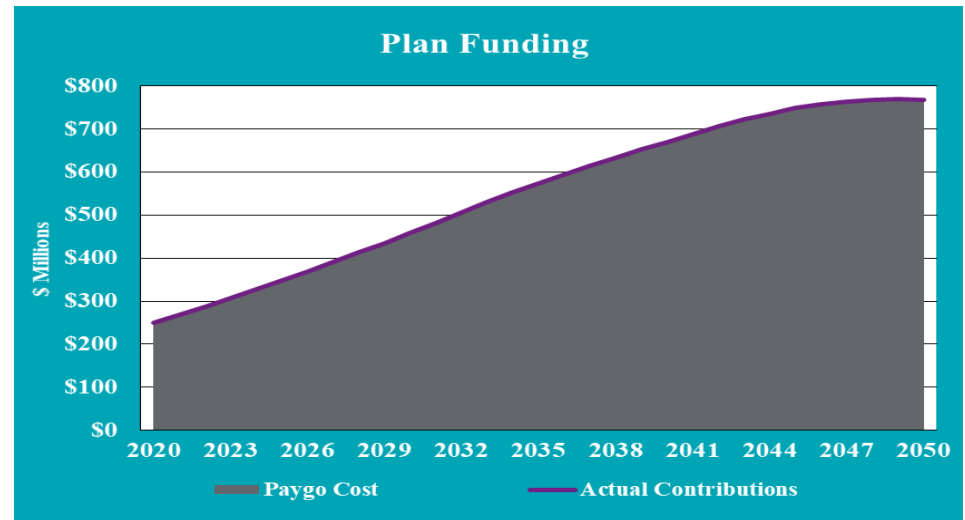
## Benchmark scenario

### Scenario:

Delaware adopts a Medicare Supplement plan design aligned with Virginia's medical design, which includes a \$100 deductible, and similarly increases the deductible by \$100 for all pre-65 retiree plans

### Observations

- Minimal impact to plan funding and liability
- Actuarial liability as of 7/1/2019 drops from \$8.73b to \$8.718b
- Projected actuarial liability as of 2049 (30 year outlook) drops from \$35.994b to \$35.949b





# Illustrative scenarios to reduce OPEB liability

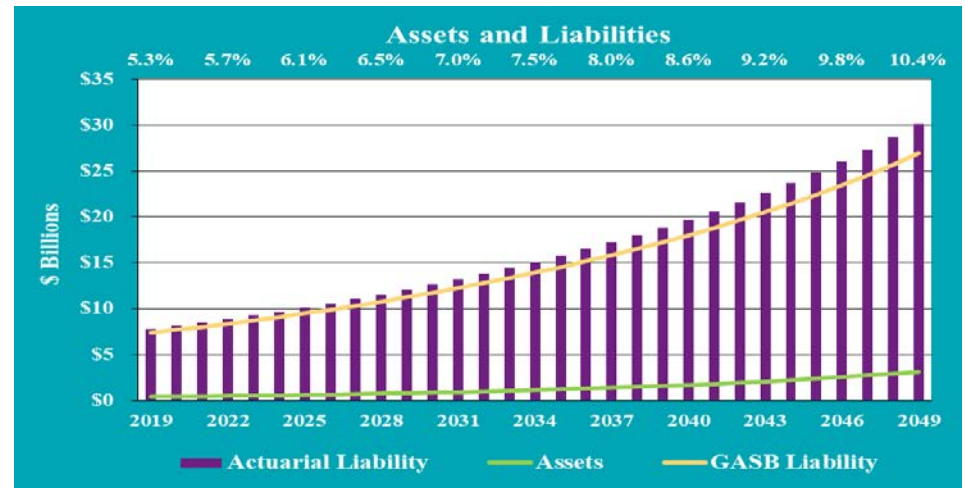
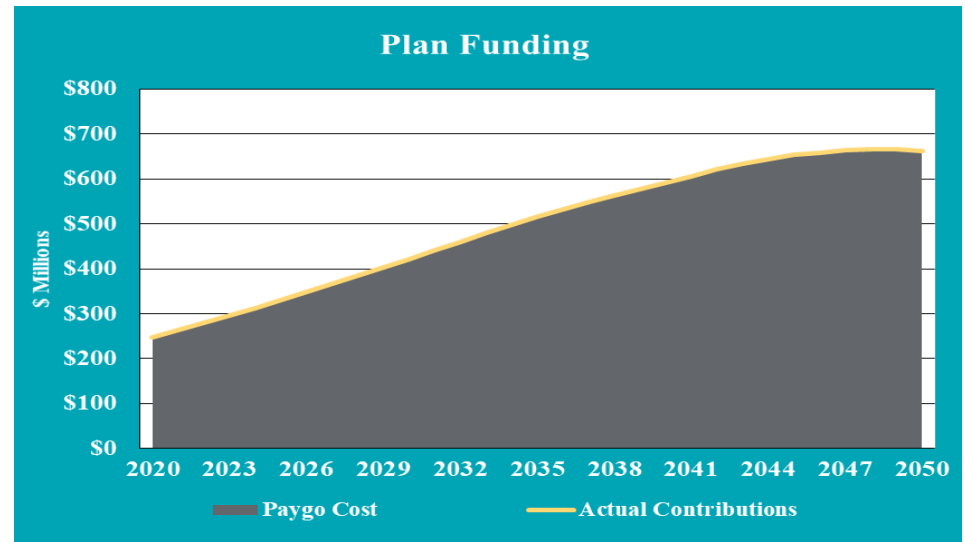
## Active Spouses scenario

### Scenario:

Delaware reduces spousal subsidy by 50% for future retirees; no impact to current spouses of retirees

### Observations

- Minimal decrease in FY20 contribution, but over time required contribution decreases
- Actuarial liability as of 7/1/2019 drops from \$8.73b to \$7.787b – immediate reduction of \$1b
- Projected actuarial liability as of 2049 (30 year outlook) drops from \$35.994b to \$30.102b



# Illustrative scenarios to reduce OPEB liability

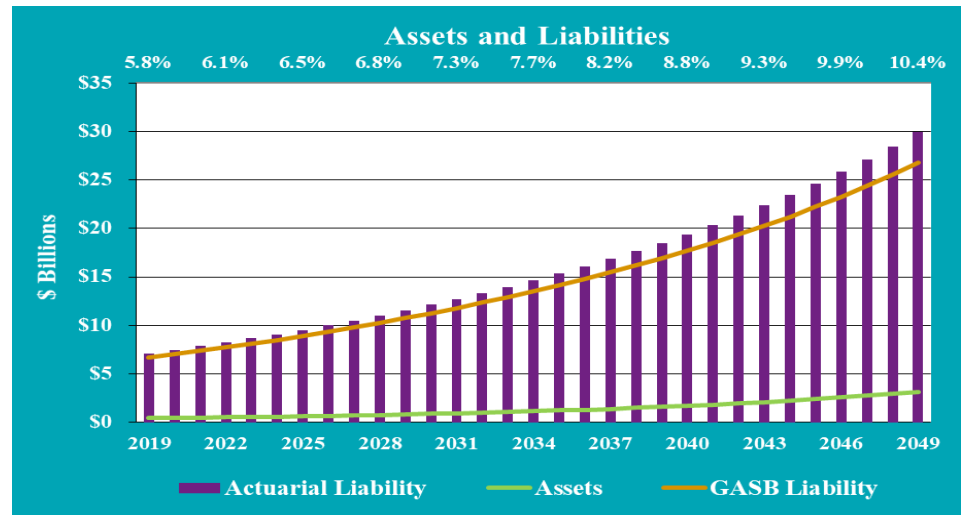
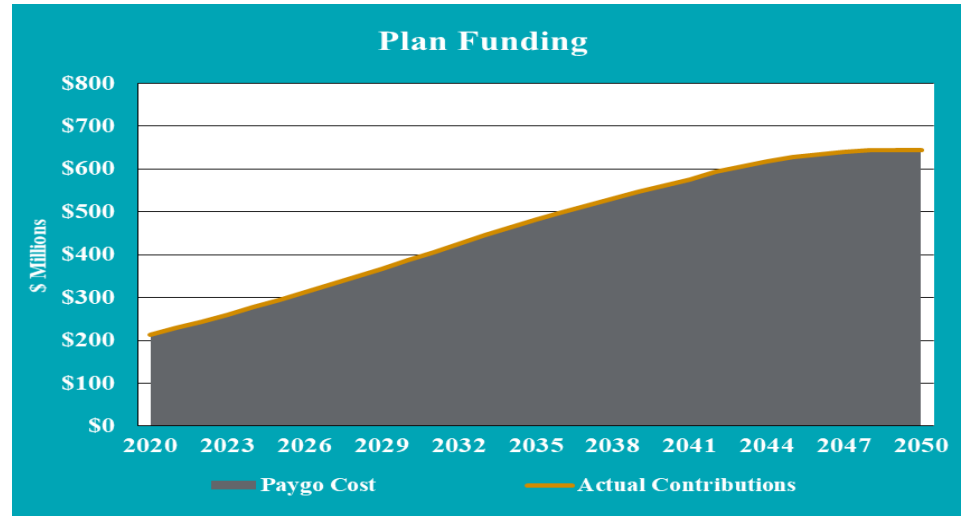
## All Spouses scenario

### Scenario:

Delaware reduces spousal subsidy by 50% for all current and future retirees

### Observations

- FY20 required plan funding drops from \$249.7m to \$213.0m
- Actuarial liability as of 7/1/2019 drops from \$8.73b to \$7.117b – immediate reduction of \$1.6b
- Projected actuarial liability as of 2049 (30 year outlook) drops from \$35.994b to \$29.931b



# Illustrative scenarios to reduce OPEB liability

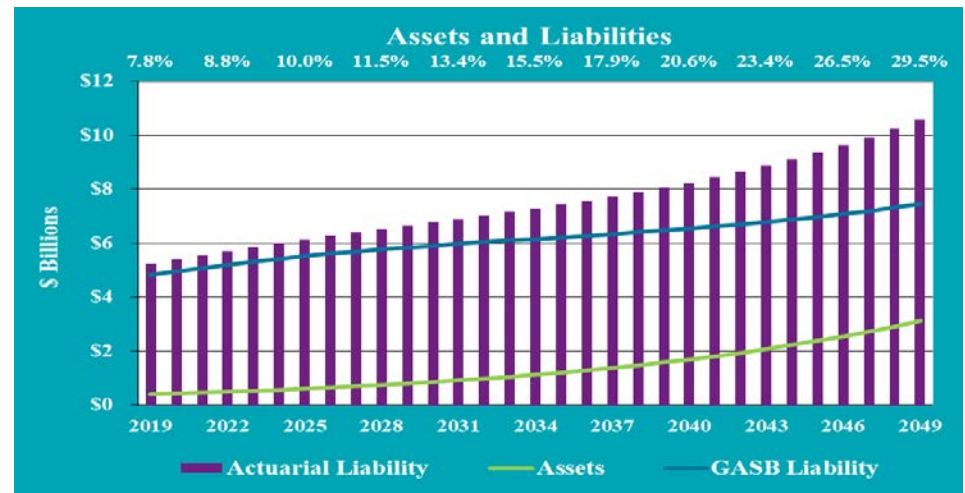
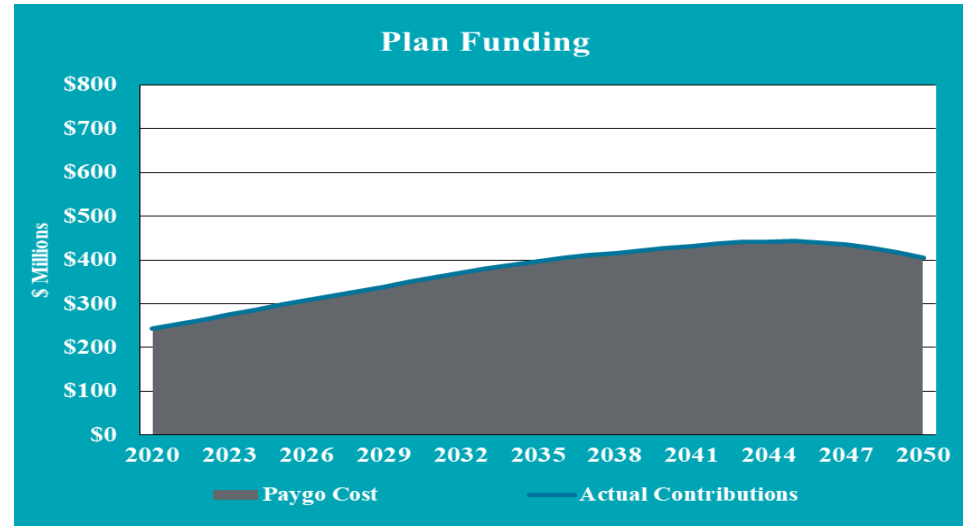
## HRA (no Increase) scenario

### Scenario:

Retirees receive annual HRA to purchase individual coverage comparable to the value of subsidy received by State of Delaware currently, with no increase to HRA amount in future years

### Observations

- Minimal decrease in FY20 contribution, but over time required contribution decreases
- Actuarial liability as of 7/1/2019 drops from \$8.73b to \$5.244b – immediate reduction of \$3.5b
- Projected actuarial liability as of 2049 (30 year outlook) drops from \$35.994b to \$10.584b



# Illustrative scenarios to reduce OPEB liability

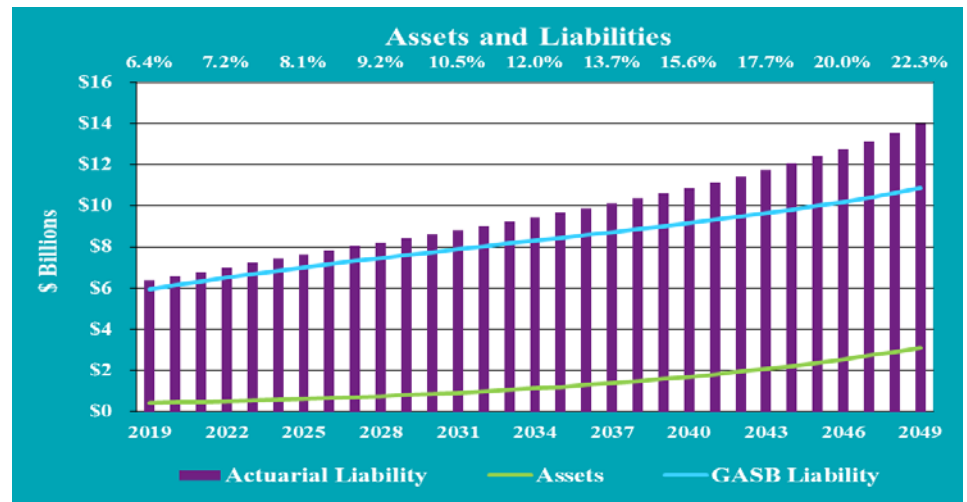
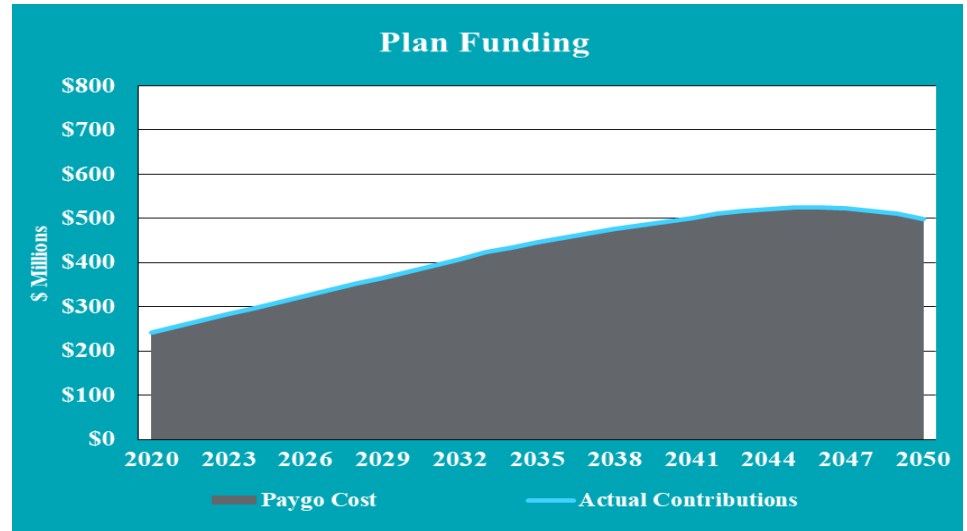
## HRA (2% Increase) scenario

### Scenario:

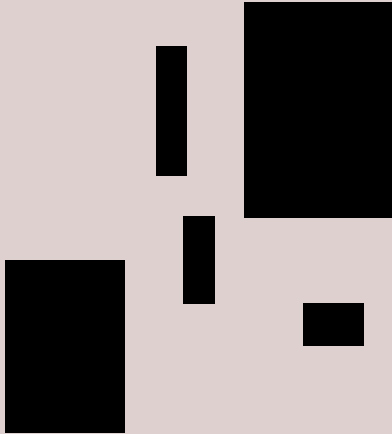
Retirees receive annual HRA to purchase individual coverage comparable to the value of subsidy received by State of Delaware currently, with 2% annual increase to HRA amount in future years

### Observations

- Minimal decrease in FY20 contribution, but over time required contribution decreases
- Actuarial liability as of 7/1/2019 drops from \$8.73b to \$6.369b – immediate reduction of \$2.4b
- Projected actuarial liability as of 2049 (30 year outlook) drops from \$35.994b to \$13.978b



# Work-in-Progress Items for Future Meetings



# Work-in-progress items for future meetings

Determine value for additional changes

## Eligibility changes

- Eliminate retiree healthcare coverage for term-vested employees who terminate service with the State after a specific date
- Increase the years of service needed to earn full State share (currently 20 years); as an illustrative example:

| Service at Retirement                  | State Share paid by State<br><i>Illustrative</i> |
|--|--|
| Less than 15 years of service          | 0%   |
| 15 years to less than 25 years service | 50%  |
| 25 years to less than 30 years service | 75%  |
| 30 years or more service               | 100%   |

- Increase the minimum age to qualify for retiree health

## Retiree subsidy formula changes

- Implement a fixed dollar subsidy for pre-65 retiree coverage; retiree buys up for more generous coverage

## Work-in-progress items for future meetings (continued)

Determine value for additional changes

### Spousal coverage changes

- Adjust scenarios shown today (i.e., fully eliminate spouse subsidy for all or future retirees)
- Extend changes in spousal subsidy share (e.g., 50% reduction) to surviving pension
- For any spouse that becomes eligible due to a marriage after retirement date, require that spouse pays 100% of State share, including survivor pension

### Funding changes

- Change benefits and deposit savings into the trust

### Other considerations

- Determine impact of combining multiple options
  - Implement HRA along with reduction in spouse amount
  - Eligibility changes, implement HRA, and reduction in spouse amount
  - Etc.
- Consider effective date of impact – workforce and retirement planning considerations

## Next steps

### Additional modeling

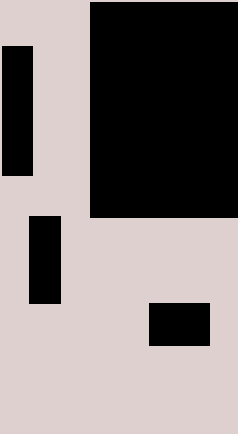
- Solicit feedback from Committee regarding illustrative scenarios modeled and additional changes for consideration
- Model additional scenarios, as needed

### Committee goals

- Annual Required Contribution (ARC)
- Liability
- Funding



# Appendix



# Medicare Eligible Retirees Comparison

## GHIP and Virginia

| 2019 Plan Year Provisions (in-Network)           | GHIP  | VA  |   |
|--|---|---|---|
| <b>Medical</b>                                   |   |   |   |
| Plan Name  | Medicfill   | Advantage 65  | Medicare Supplemental Option II <sup>4</sup>        |
| Plan Type  | Medicare Supplement   | Medicare Advantage  | Medicare Supplement                                 |
| Deductible (Individual / Family)                 | None  | \$100   | \$100   |
| Coinsurance                                      | 100% of Part B coinsurance differential, after Part B ded. <sup>1</sup> | 80%   |   |
| Out-of-Pocket Maximum (Individual / Family)      | None  | None  | None  |
| Primary Care Physician Office Visit              | 100% of Part B coinsurance differential, after Part B ded.              | 100% of Part B deductible/ coinsurance differential                                   | 100% of Part B deductible/ coinsurance differential |
| Specialist Office Visit                          |   |   |   |
| <b>Prescription Drug – (Retail / Mail-Order)</b> |   |   |   |
| Plan Name  | Express Scripts Medicare <sup>2</sup>                                   | Prescription Drug provided through Medical Plan                                       |   |
| Out-of-Pocket Maximum (Individual / Family)      | None <sup>3</sup>   | None  |   |
| Generic  | \$8 / \$16  | \$7 / \$7   |   |
| Brand Formulary                                  | \$28 / \$56   | \$25 / \$50   |   |
| Brand Non-Formulary                              | \$50 / \$100  | 25% coinsurance   |   |
| <b>Cost Share Strategy</b>                       |   |   |   |
| Cost Share (State / Retiree)                     | 95% / 5% <sup>2</sup>   | Varies; retirees receive Health Insurance Credits based on YOS to offset premium cost |   |

1. Plan fully covers medical out-of-pocket costs not covered by Medicare Part B, other than the Part B premium

2. Prescription drug copays and 5% premium cost share applies for pensioners retiring on or after 7/1/2012; State share is 100% for pensioners retiring before 7/1/2012; State pays 100% of State Share for pensioners with 20+ years of service

3. Catastrophic Coverage: After yearly out-of-pocket drug costs reach \$6,350, retirees pay the greater of 5% coinsurance or from \$3.40 to \$8.50 copayment per script based on drug tier

4. Plan covers fully or partially the Medicare Part B coinsurance differential (i.e. Medicare Part B pays 80% of approved charges, MD plan pays 90% of the remaining 20% not paid by Medicare Part B); eligible retirees not electing Medicare Part B will be responsible for the charges Part B would have paid otherwise, and plan would pay the difference as previously described; plan pays fully or partially Part A and B deductible based on the type of service

# Specifics of Spousal Coverage

## Delaware spousal eligibility detail

| PHRST (Active)                                   |              |                       |                        |            |                  |
|--|--------------|-----------------------|------------------------|------------|------------------|
| Description                                      | Primary      | Research <sup>1</sup> | Secondary <sup>2</sup> | Sanctioned | Spouses Enrolled |
| No Form  | 0            | 0                     | 0                      | 207        | 207              |
| Benefit Eligible State Employee                  | 1,636        | 0                     | 0                      | 0          | 1,636            |
| Employed Full-Time                               | 0            | 1,783                 | 2,255                  | 0          | 4,038            |
| Partner/Owner/Part Owner of Corp                 | 0            | 136                   | 14                     | 0          | 150              |
| Self-Employed/Sole Proprietor                    | 1,625        | 0                     | 2                      | 0          | 1,627            |
| Part-Time with Insurance                         | 0            | 13                    | 38                     | 0          | 51               |
| Part-Time without Insurance                      | 1,522        | 0                     | 0                      | 0          | 1,522            |
| Not Employed with Insurance                      | 0            | 173                   | 0                      | 0          | 173              |
| Not Employed without Insurance                   | 1,783        | 0                     | 0                      | 0          | 1,783            |
| Retired Collecting Pension (State of DE retiree) | 437          | 0                     | 0                      | 0          | 437              |
| Retired Collecting Pension (Other)               | 0            | 214                   | 103                    | 0          | 317              |
| Retired Not Collecting Pension                   | 279          | 0                     | 5                      | 0          | 284              |
| <b>Total</b>                                     | <b>7,282</b> | <b>2,319</b>          | <b>2,417</b>           | <b>207</b> | <b>12,225</b>    |

1. Primary or sanctioned
2. Enrolled in own

# Specifics of Spousal Coverage

## Delaware spousal eligibility detail

| NEBS (Active)                                    |              |                       |                        |                  |
|--|--------------|-----------------------|------------------------|------------------|
| Description                                      | Primary      | Research <sup>1</sup> | Secondary <sup>2</sup> | Spouses Enrolled |
| No Form  | N/A          | N/A                   | N/A                    | N/A              |
| Benefit Eligible State Employee                  | 41           | 0                     | 0                      | 41               |
| Employed Full-Time                               | 0            | 335                   | 442                    | 777              |
| Partner/Owner/Part Owner of Corp                 | 0            | 463                   | 0                      | 463              |
| Self-Employed/Sole Proprietor                    | 376          | 0                     | 0                      | 376              |
| Part-Time with Insurance                         | 0            | 33                    | 1                      | 34               |
| Part-Time without Insurance                      | 196          | 0                     | 0                      | 196              |
| Not Employed with Insurance                      | 0            | 1                     | 13                     | 14               |
| Not Employed without Insurance                   | 707          | 0                     | 0                      | 707              |
| Retired Collecting Pension (State of DE retiree) | 167          | 0                     | 22                     | 167              |
| Retired Collecting Pension (Other)               | 0            | 1                     | 0                      | 1                |
| Retired Not Collecting Pension                   | 122          | 0                     | 2                      | 122              |
| <b>Total</b>                                     | <b>1,609</b> | <b>833</b>            | <b>480</b>             | <b>2,898</b>     |

1. Primary or sanctioned
2. Enrolled in own

# Specifics of Spousal Coverage

## Delaware spousal eligibility detail

| Pensioners                                       |              |                       |                        |                  |
|--|--------------|-----------------------|------------------------|------------------|
| Description                                      | Primary      | Research <sup>1</sup> | Secondary <sup>2</sup> | Spouses Enrolled |
| No Form  | N/A          | N/A                   | N/A                    | N/A              |
| Benefit Eligible State Employee                  | 41           | 0                     | 0                      | 41               |
| Employed Full-Time                               | 0            | 228                   | 428                    | 656              |
| Partner/Owner/Part Owner of Corp                 | 0            | 390                   | 0                      | 390              |
| Self-Employed/Sole Proprietor                    | 376          | 0                     | 0                      | 376              |
| Part-Time with Insurance                         | 0            | 35                    | 5                      | 40               |
| Part-Time without Insurance                      | 91           | 0                     | 0                      | 91               |
| Not Employed with Insurance                      | 0            | 3                     | 11                     | 14               |
| Not Employed without Insurance                   | 646          | 0                     | 0                      | 646              |
| Retired Collecting Pension (State of DE retiree) | 805          | 0                     | 0                      | 805              |
| Retired Collecting Pension (Other)               | 0            | 0                     | 108                    | 1                |
| Retired Not Collecting Pension                   | 394          | 0                     | 4                      | 398              |
| <b>Total</b>                                     | <b>2,353</b> | <b>656</b>            | <b>556</b>             | <b>3,458</b>     |

1. Primary or sanctioned
2. Enrolled in own