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March 4, 2025

Dear UD Retiree,

The University of Delaware's people — talented, collaborative and dedicated to excellence in every role — are the heart of our institution. You are the key to our shared success now and in the future, and we are proud to be working alongside you every day. Along with the University's Board of Trustees, we are committed to continue providing a competitive benefits package for our employees, caring for our retirees and retaining our position as a top employer in the state.

We would like to share that the University will begin managing health insurance coverage for employees and retirees directly, rather than through the State of Delaware, effective July 1, 2025. **This will not change your benefits, and our current health insurance carriers will remain the same for the 2025-26 coverage year.** More information will be available during the open-enrollment period in May.

This decision was made with great care and consideration following a year-long process led by the Office of Human Resources in consultation with Segal, our benefits broker, listening to your perspectives, exploring alternative options and communicating with industry experts. This input also included the engagement and support of faculty, staff and retirees who participated in the Benefits Cost Containment Committee. All such efforts addressed concerns about recent, significant and unexpected rate increases in the state's system: up 9.4% in 2023 and another 27% in 2024, with additional increases anticipated over the next several years. These cost increases are not financially sustainable for the institution or its employees.

To ensure that faculty and staff continue to have a voice regarding UD's benefits package, we will be forming a University-wide Benefits Advisory Committee (BAC) to consider future options and recommendations. The BAC will be composed of representatives from Human Resources, the American Association of University Professors, the American Federation of State, County and Municipal Employees, the Fraternal Order of Police and non-unionized staff. This advisory committee will provide meaningful input to administration based on stakeholder feedback, in addition to sharing ideas, reviewing recommendations before decisions are made, and serving a valuable communication role with UD leadership and peers.

We understand that this change may prompt a variety of questions, and Human Resources has compiled a set of FAQs [udel.edu/faculty-staff/human-resources/total-rewards/] to further explain the decision and its impact. If you have additional questions about how this might affect you and your family, please contact hrhelp@udel.edu or call (302) 831-2171.

Sincerely,

Dennis Assanis, President

Melissa Bard, Vice President and Chief Human Resources Officer

HUMAN RESOURCES
