

2021 Health insurance changes for Vermont School Employees

There are some big changes coming to health insurance for Vermont's educators. By now, most school employees have heard that health insurance is negotiated at the state level, but many are still curious about what those changes mean for them and their family. As a result of these negotiations, there are new terms that take effect on January 1, 2021. Though there are similarities between employee work classifications, there are some notable differences as well.



Learn More

VTNEA.org/OpenEnrollment2020

Non-licensed

(Custodians, Cooks, Paraeducators, Bus Drivers, Office Staff, and more)



Beginning January 1, 2021 health insurance premiums will remain at the same percentage they are in 2020 for **non-licensed** school employees -- but not more than 20% for Gold-CDHP or Silver-CDHP. The exact percentage paid by Education Support Personnel will vary by district so refer to local agreements to determine your specific premium split.

Note: *Enrolling in the Gold-CDHP will provide the lowest risk to financial exposure for all tiers of coverage, though employees are permitted to enroll in any of the four VEHI plans.*

School districts will provide a Health Reimbursement Arrangement (HRA) that can be used with *any* of the four VEHI plans. Employees will pay *last dollar with* an out-of-pocket exposure of \$300 for single coverage or \$600 for two person, parent/child(ren), or full family with Gold-CDHP.

Employees can also select a Health Savings Account (HSA) with the same dollar amounts if enrolled in Silver-CDHP only. Financial exposure in Silver-CDHP is significantly higher.

All employees who select the HRA option will be provided a debit card for Rx costs and will have autopay to provider.

Beginning January 1, 2021 all employees can enroll in any tier of coverage: single, two person, parent/child(ren), or family.

Non-licensed employees must work at least 17.5 hours per week to enroll. Monthly premiums are pro-rated for part time employees, but HRA/HSA amounts are not reduced for employees working less than full-time.

Full-time status varies by district. Refer to local contract.

Employees can now enroll domestic partners with verification.

Monthly Premium

Out-of-Pocket Expenses

Coverage & Eligibility

Licensed

(Teachers, Counselors, Librarians, most Nurses, School Psychologists, and more.)



Beginning January 1, 2021 all **licensed** personnel will pay 20% for Gold-CDHP or Silver-CDHP for the tier of coverage they select. Those who are currently paying less than 20% should factor this change into their personal family budgets.

Note: *Enrolling in the Gold-CDHP will provide the lowest risk to financial exposure for all tiers of coverage, though employees are permitted to enroll in any of the four VEHI plans.*

School districts will provide a Health Reimbursement Arrangement (HRA) that can be used with any of the four VEHI plans. Employees will pay last dollar with an out-of-pocket exposure of \$400 for single coverage or \$800 for two person, parent/child(ren), or full family with Gold-CDHP.

Employees can also select a Health Savings Account (HSA) with the same dollar amounts if enrolled in Silver-CDHP only. Financial exposure in Silver-CDHP is significantly higher.

All employees who select the HRA option will be provided a debit card for Rx costs and will have autopay to provider.

Beginning January 1, 2021 all employees can enroll in any tier of coverage: single, two person, parent/child(ren), or family.

Licensed employees must work at least 17.5 hours per week to enroll. Monthly premiums are pro-rated for part time employees, but HRA/HSA amounts are not reduced for employees working less than full-time.

Full-time status varies by district and may be determined by hours worked or FTE. Refer to local contract.

Employees can now enroll domestic partners with verification.