

October 15, 2021

Hello Colchester! Open enrollment time is upon us. Please visit the CSD HR open enrollment [website](#) where you can find open enrollment information along with all forms you may need. If you still have questions after visiting the website and reading this just let us know.

Open enrollment will be held from Monday October 18- Friday October 29 2021

2022 Open Enrollment Q & A

Q: I elect to take the Health Insurance Buyout, what do I need to do?

You **MUST** complete a health insurance buyout form each year in order to take advantage of this benefit. Please visit the CSD HR open enrollment [website](#) to find the form.

Q: So what is new about 2022 health insurance?

Nothing! School employees will have access to the same four plans (Platinum, Gold, Gold CDHP, Silver CDHP) in 2022 as they did in 2021. The VEHI plans will have the same four tiers of coverage, benefit structures, medical networks, and pharmacy formulary.

Q: How can I learn more about my health care options?

VEHI has an amazing website, with several online tools to help you better understand your options. Their website can be found [here](#).

Q: Everything I read seems to break employees into two groups, licensed and non- licensed, how do I know which group I fall into?

If your job with the district requires that you hold a valid VT Teaching license from the Agency of Education (i.e teachers, administrators, librarians, nurses, etc.) you fall to the “**licensed**” category.

If your job does not require a VT teaching license (i.e Paraeducators*, custodial staff, food service works, IT staff, etc.) you fall to the “**non-licensed**” group.

If you have any questions on this just ask. Send HR an email and we will be happy to let you know which group you fall under.

**If you as a support staff member hold a VT teaching license you are still considered “non-licensed” as your job does not require one.*

Q: As an hourly employee, how many hours must I work in order to be eligible for health insurance?

Under state wide bargaining any employee that works a minimum of 17.50 hours per week is eligible to enroll in the health insurance plan with employer subsidy. Employees who work between 17.50- 29.50 hours per week will receive a pro-rated contribution Employer contribution towards their coverage.

Q: Will the school district still pay 80% of the cost of insurance for me (leaving me to pay the other 20%)?

Yes, but like anything there are exceptions. Here is what the district will pay for full time employees (*note part time employees have their contributions pro-rated*), per plan:

Gold CDHP: The district will pay 80%, the employee will pay 20%

Silver CDHP: The district will pay 80%, the employee will pay 20%

Platinum: The district will put the dollar amount equal to 80% of the GOLD CDHP plan towards this option, the employee will be responsible for the remaining cost.

Gold: The district will put the dollar amount equal to 80% of the GOLD CDHP plan towards this option, the employee will be responsible for the remaining cost.

Q: Will Health Reimbursement Arrangements (HRAs) and Health Savings Accounts (HSAs) with employer contributions be offered by school districts to help cover out-of-pocket costs as they have in the past?

Here are your 2022 HRA/HSA options:

Licensed Employees

Gold CDHP: HRA option only at \$2,100 for single coverage and \$4,200 for all other tiers of coverage

Silver CDHP: HRA or HSA option at \$2,100 for single coverage and \$4,200 for all other tiers of coverage

Platinum: HRA option only at \$2,100 for single coverage and \$4,200 for all other tiers of coverage

Gold: HRA option only at \$2,100 for single coverage and \$4,200 for all other tiers of coverage

Non-Licensed Employees

Gold CDHP: HRA option only at \$2,200 for single coverage and \$4,400 for all other tiers of coverage

Silver CDHP: HRA or HSA option at \$2,200 for single coverage and \$4,400 for all other tiers of coverage

Platinum: HRA option only at \$2,200 for single coverage and \$4,400 for all other tiers of coverage

Gold: HRA option only at \$2,200 for single coverage and \$4,400 for all other tiers of coverage

**Please note that HSA's have very strict eligibility rules, to review them please review the following VEHI [Document](#).*

Q: Show me the numbers!

You got it, here are some links to great charts that VEHI has put together showing cost comparison between plans. Also, remember, the best place to view all the info is the VEHI website, click [here](#).

For most employees the Gold CDHP plan that you currently have may still be the most cost effective plan for you, but please make sure you look at all your options before making any decisions.

Licensed:

[Plan Comparison Chart](#)

[Cost Comparison Chart](#)

Non- Licensed:

[Plan Comparison Chart](#)

[Cost Comparison Chart](#)

CSD Per Payroll Charts:

[CSD Per Payroll Cost Comparison Chart- Teachers/Admin/Full Year Staff](#)

[CSD Per Payroll Cost Comparison Chart- School Year Support Staff](#)