

October 17, 2022

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.

Open enrollment will be held from Monday October 17- Friday October 28 2022

Most Frequent Questions (READ ME!)

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: I elect to contribute money to an FSA Health or Dependent care account, what do I need to do?

You **MUST** complete a FSA/DCA election form **EACH YEAR** in order to take advantage of this benefit. Please visit the CSD HR open enrollment [website](#) to find the form. Remember, for FSA Health only, you can roll over \$550 to the following calendar year.

Q: Other than the two above-mentioned forms, are there any forms that I have to complete if I want to keep my current healthcare elections the same into 2023?

NO, if you are not making any changes to your healthcare elections there is nothing you need to complete (*except the above mentioned forms*).

Q: Are there any changes to health insurance for 2023?

The state renegotiated healthcare benefits for all school employees effective January 1, 2023. School employees will still have access to the same four plans (Platinum, Gold, Gold CDHP, and Silver CDHP) in 2023 as they did in 2022. The VEHI plans will have the same four tiers of coverage, benefit structures, medical networks, and pharmacy formulary. **The one difference for 2023 comes for licensed employees; the HRA/HSA employer contribution amounts are changing for licensed employees only (see 2023 amounts in below section).**

Have more questions.....keep reading! If you still have questions after visiting the website and reading this just let us know.

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 workers, 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: 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 (*please note that 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?

Yes, here are your 2023 HRA/HSA options:

Licensed Employees - **NEW AMOUNTS FOR 2023**

Gold CDHP: HRA option only at \$1,900 for single coverage and \$4,000 for all other tiers of coverage

Silver CDHP: HRA or HSA* option at \$1,900 for single coverage and \$4,000 for all other tiers of coverage

Platinum: HRA option only at \$1,900 for single coverage and \$4,000 for all other tiers of coverage

Gold: HRA option only at \$1,900 for single coverage and \$4,000 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: Remind me, what is the difference between an HRA, HSA & FSA/DCA?

A Health Reimbursement Arrangement (HRA) is an employer-owned account into which an employer contributes funds for employees' qualified, out-of-pocket medical and prescription services as defined by the IRS. Money not used by the employee remains with the employer. An HRA is available with all four VEHI health plans in 2023.

A Health Savings Account (HSA) is an employee-owned account used to pay for qualified, out-of-pocket medical and prescription expenses as defined by the IRS. Money is contributed by the employer and, if desired, by the employee consistent with IRS rules. Funds not spent remain with the employee. The HSA is only available with the Silver CDHP in 2023.

A Flexible Spending Account (FSA) is money set aside by an employee, pre-tax, to pay for qualified, out-of-pocket medical, prescription, vision and dental expenses as defined by the IRS. Similarly a Dependent Care Account (DCA) is money set aside by an employee, pre-tax, to pay for qualified childcare expenses. In most cases, if the money is not used within the contract period (calendar year), the money is forfeited by the employee to the employer ("use it or lose it"). Some employers have a roll-over provision.

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 prorated Employer contribution towards their coverage.

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

Please check out the [VEHI Benefits Booklet](#) as well as the VEHI website. Their website can be found [here](#); it provides several online tools to help you better understand your options.

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](#).

In addition, below you will find the CSD per payroll cost information.

For most employees the Gold CDHP plan is the most cost effective plan, 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:

**Please note these show the cost of coverage for Jan-June 2023, we do not have the costs for July-Dec 2023 yet, but remember there are less paychecks from July-Dec, so your per pay amount will go up significantly in the fall of 2023.*

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

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

