



## OPEN ENROLLMENT NOTICE



**FORMS NOW ON RUTLAND CITY PUBLIC SCHOOLS WEBSITE!**

Dear Employee,

The School District's Health Insurance open enrollment period for the **Calendar Year 2021** will begin on **October 15<sup>th</sup>**. Please review the information carefully because there are some very important changes.

### **Reasons for Open Enrollment:**

The Patient Protection and Affordable Care Act require employers to establish specific open enrollment periods for their employees so that required documents can be provided to the employees at the beginning of the set period. Our period matches the calendar year from 1/1/2021-12/31/2021.

### **What Open Enrollment Means (Read both 1 and 2):**

**1. Health and Dental (Blue Cross/Blue Shield and Delta Dental Coverage):**

During the open enrollment period, you and/or your eligible dependent(s) have the opportunity to **enroll** for medical and dental or **make changes** to your existing coverage. Please remember that premium rates for VEHI plans change on July 1<sup>st</sup> annually.

**2. Flexible Spending (FSA), Dependent Care (DCA), Health Reimbursement Account (HRA) and Health Saving Accounts (HSA) and Cash in Lieu Benefits (Insurance Buyout):**

During the open enrollment period, you and/or your eligible dependent(s) have the opportunity to **elect to participate** in a FSA, DCA and/or HRA/HSA or to participate in our Cash In Lieu of Health Insurance program. **These elections must occur annually and action is required on your part to elect these benefits** for the next Plan Year.

### **Enrollment Dates:**

The open enrollment period will be **October 15, 2020 – November 13, 2020**, and any changes made during open enrollment will be effective on **January 1, 2021**.

### **Actions you may take:**

During open enrollment, you will have the ability to take the following actions:

- Enroll (if not currently enrolled but eligible)
- Add/Remove dependents including Domestic Partner and Child(ren) of Domestic Partner (with proper documentation)
- Change plans when available
- Opt out of a plan

## **What is new in 2021?**

Effective January 1, 2021 Act 11, the provisions of the statewide health insurance benefit go into effect.

### *Eligibility:*

Public school employees who work on average a minimum of 17.5 hours/week (generally 50% FTE) during the school or calendar year will be eligible to receive health insurance coverage from their school district employers.

Employees who work less than full-time but a minimum of 17.5 hours/week during the school or calendar year shall be entitled to pro-rata health benefit contributions toward premiums. Employer contributions to Out-of-Pocket (OOP) costs will be made in full and not prorated.

### *Premium Contributions:*

- Licensed Employees: Employers will contribute 80% of the premium cost of the Gold CDHP and the Silver CDHP plans. For employees choosing the Platinum or Gold plan, employers will pay the equivalent of 80% of the Gold CDHP plan, and the employees will pay the remainder. Employees choose the plan and tier (single, 2 person, parent child(ren) or family).
- Non-Licensed Employees: For employees choosing Platinum, Gold, Gold CDHP or Silver CDHP employers will pay the equivalent of 80% of the Gold CDHP plan and the employee will pay the remainder. Employees choose the plan and tier (single, 2 person, parent child(ren) or family).

### *Out-of-Pocket Expenses:*

- Licensed Employees: Employers will contribute \$2,100 for a single tier and \$4,200 for all other tiers into an integrated Health Reimbursement Account. The HRA is available for all plans, if however, an employee chooses to enroll in the Silver CDHP plan, they may select an Health Savings Account (HSA), the same contribution amounts (\$2,100/\$4,200) apply.
- Non-Licensed Employees: Employers will contribute \$2,200 for a single tier and \$4,400 for all other tiers into an integrated Health Reimbursement Account. The HRA is available for all plans, if however, an employee chooses to enroll in the Silver CDHP plan, they may select a Health Savings Account (HSA), the same contribution amounts (\$2,200/\$4,400) apply.

**PLEASE NOTE IMPORTANT CHANGE IN PLANS:** The Health Reimbursement Account (HRA) is available with ALL plans. The Health Savings Account (HSA) is only available with the Silver-CDHP Plan. If you currently have the GOLD-CDHP with the HSA and you keep the GOLD-CDHP plan you will only be offered a Health Reimbursement Account (HRA). The funds for the HRA will now be front loaded. All monies currently in your HSA are yours for qualifying future use.

Should you wish to read further reference the [VSBA Information Sheet](#) or the [Arbitrator's Decision](#)

## **Frequently Asked Questions:**

### ***How can I find out what plan I am currently enrolled on?***

You may reference your bi-weekly paycheck stub for your current plan enrollments. Or contact customer service BC/BS: 1-800-247-2583, Delta Dental: 1-800-832-5700.

### ***Are there tools available to compare my current plan enrollment vs the 2021 plan options?***

- View the RCPS power point presentation.
- VEHI has developed a tool to help navigate employees through plan decisions. We encourage you to use this tool to assist in making your health insurance elections for the upcoming year. [VEHI 2021 Decision Support Site](#).

## **Qualifying Life Events:**

Once the enrollment deadline is past, your choices are binding until the next open enrollment period. Mid-year cancellation is not permitted. The only exceptions allowed are if you experience a qualifying life event. Completed enrollment forms and documentation of qualifying life events will be required within **31 days** of the **event**. A list of possible qualifying life events and supporting documentation include:

- Marriage/Domestic Partner and Child(ren) of Domestic Partner
  - Documentation
    - Marriage: Copy of a certified marriage certificate plus one of the following: a federal tax return, mortgage statement, bank statement, utility bill, rental or lease agreement with the employee's and spouse's names.
    - Domestic Partner and Child(ren) of Domestic Partner: A sworn statement (form available on RCPS Website) plus proof of common residence – e.g., driver's license, showing same address, passports or designation for receipt of mail; and proof of financial interdependence – e.g. joint checking, savings, or credit card statements, executed powers of attorney, insurance policies, and/or copies of designated signatures on safety deposit boxes. Domestic Partner and Child(ren) of Domestic Partner can only be added during Open Enrollment or at time of hire.
- Divorce
  - Documentation – Copy of divorce decree.
- Newly Eligible Dependents (Up to Age 26)
  - Documentation – Birth certificate or adoption certificate.
  - Disabled dependents over age 26 may be eligible for insurance.
- Loss of Coverage for a Spouse
  - Documentation – Letter from spouse's insurance provider stating you and any dependent(s) are no longer covered by their insurance plan.

## **Next Steps:**

- Fill out the [attached memo](#) with the appropriate forms or
- Go to Rutland City Public Schools Website
  - Click on Central Office
  - Click on Human Resources
  - Or type the link: <https://www.rutlandcitypublicschools.org/employee-resources/>

If you have questions or concerns regarding open enrollment or your insurance, please contact Bonnie Wood [bonnie.wood@rcpsvt.org](mailto:bonnie.wood@rcpsvt.org).