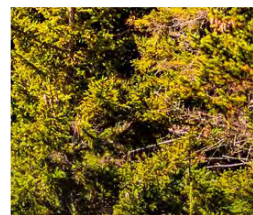
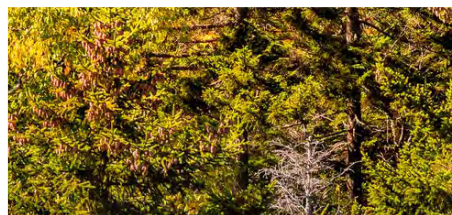
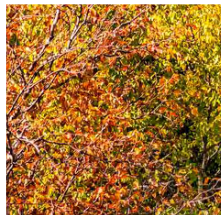
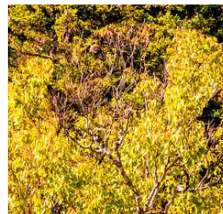
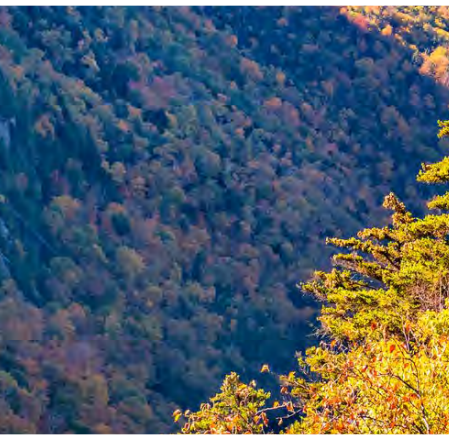


BENEFITS GUIDEBOOK

NYSNA

2025





Welcome to Your Benefits

The work you do every day helps us achieve our mission to improve the health of the people in the communities we serve. The University of Vermont Health Network (UVMHN) extends this mission and our culture of caring by offering you more choice! You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. Your Benefits Guidebook was designed to answer questions you may have about your benefits. Please take time to review the guidebook and the benefits available to you and your family and **make sure you enroll before your initial enrollment/open enrollment deadline.**

Your Benefits Guidebook highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. If there is an inconsistency between the Benefits Guidebook and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

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Important Reminder: If you miss your enrollment deadline (31 days from date of hire or benefits eligibility date), you will receive Basic Life Insurance, Headspace, Short-Term Disability, CVPH EAP and Lyra (employee only coverage).

Open Enrollment: Take Action!

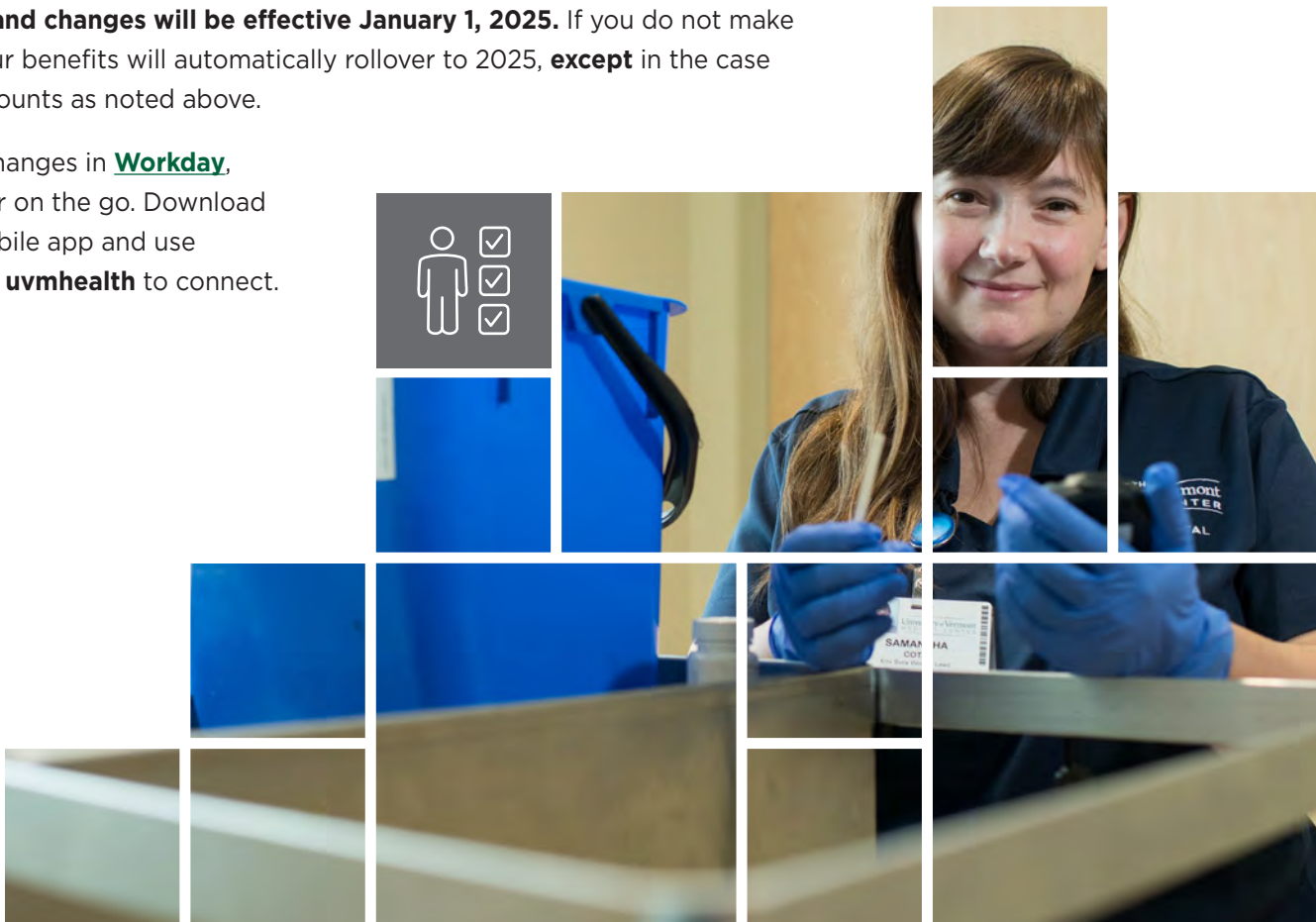
November 4th - November 15th, 2024

During Open Enrollment you can:

- **Enroll in Coverage**
- **Add & Remove Dependents**
- **Make Changes to Your Benefits**
- **Re-Enroll in Spending Accounts:** You **must re-enroll** to contribute to a Flexible Spending Account (FSA) in 2025. Spending Accounts **do not automatically rollover**.

All enrollments and changes will be effective January 1, 2025. If you do not make any changes, your benefits will automatically rollover to 2025, **except** in the case of Spending Accounts as noted above.

Enroll or make changes in **Workday**, access at work or on the go. Download the Workday mobile app and use **Organization ID: uvmhealth** to connect.



The University of Vermont Health Network is committed to you and your family's overall health, well-being and financial protection.

Important Contacts

HR Contact Information

| CONTACT | PHONE | EMAIL | WEBSITE |
|--|--------------------------------|--|--|
| CVPH Local HR Monday - Friday 7:30am - Noon 1pm - 4:30pm EST | 518-562-7300 | CVPHHRComp_Benefits@cvph.org | |
| Payroll | 518-562-7300 | CVPHHRComp_Benefits@cvph.org | |
| Leave of Absence | HR: Stacy Reif 518-562-7564 | OccupationalHealth@cvph.org | |
| Occupational Health & Wellness (OHW) | 518-562-7305 | OccupationalHealth@cvph.org | Occupational Health & Wellness |
| CVPH Employee Assistance Program (EAP) | 518-562-7305, option 6 | OccupationalHealth@cvph.org | |

Vendor Contact Information

| COVERAGE | CONTACT | GROUP NO. | PHONE | WEBSITE |
|---|------------------------------|------------------------|--|---|
| Medical and RX | NYSNA Benefits Fund | | 1-877-762-3633 | www.rnbenefits.org |
| Flexible Spending Accounts (FSAs) | HSA Bank | UVH726 | 855-731-5218 | https://www.hsabank.com/hsabank/homepage |
| Short-Term Disability (STD)* Long-Term Disability (LTD) Life Insurance | The Hartford* | | 1-888-716-4549 | |
| Accident Critical Illness Hospital Indemnity | Voya | Policy No.: 71743-6 | 877-236-7564 | Presents.voya.com/EBRC/UVMHN |
| Identity Protection | Allstate Identity Protection | 806 | 800-789-2720 | myaip.com/uvhealthnetwork |
| Pet Insurance | Nationwide | UVM Health Network | Enrollments 877-738-7874 Customer Care 800-540-2016 | benefits.petinsurance.com |
| Dental | Northeast Delta Dental | 7407 | 800-832-5700 | nedelta.com |
| Vision | Vision Service Plan | 12157661 | 800-877-7195 | vsp.com |
| Lyra | Lyra Health | | US 888-632-3189 CAN 800-874-3817 | UVMHN.Lyrahealth.com |

* MetLife for full-time NYSNA employees. Contact NYSNA Benefits Fund at 877-762-3633.

Eligibility

To participate in The UVM Health Network (UVMHN) / Champlain Valley Physicians Hospital (CVPH) benefits, you must be a full or part-time employee scheduled 16-80 hours bi-weekly. We have five Benefit Eligible classifications (hours below are bi-weekly):

- **Full-Time Regular:** Hired to regularly work 80 hours in a two-week pay period.
- **Part-Time Regular:** Hired to regularly work between 16 and 72 hours in a two-week pay period.

Categories for part-time employees are as follows:

- **Part-Time A:** 16-24 hours per pay period
- **Part-Time B:** 24-40 hours per pay period
- **Part-Time C:** 40-56 hours per pay period
- **Part-Time D:** 56-72 hours per pay period
- **Full-Time Special D:** 72 hours per pay period, received full-time benefits

UVMHN-CVPH has three employee classifications that are not eligible for benefits (unless noted), and those are:

- **Full-Time Temporary and Part-Time Temporary:** Hired to regularly work in a position for a certain period of time.
- **Per Diem:** Hired to work as needed.
- **Inactive:** Out of work for an extended period of time.

ENROLLMENT OPT-OUT PACKAGE

You must complete Opt-Out paperwork and submit applicable proof of insurance coverage if you wish to decline enrollment in the NYSNA Benefits Fund health insurance package. Employees approved for an Opt-Out will receive short-term disability, long-term disability, paid family leave, and a life insurance benefit through the NYSNA Benefits Fund. The Opt-Out package is only available to employees eligible for full-time benefits.

WHEN DOES MY COVERAGE START?

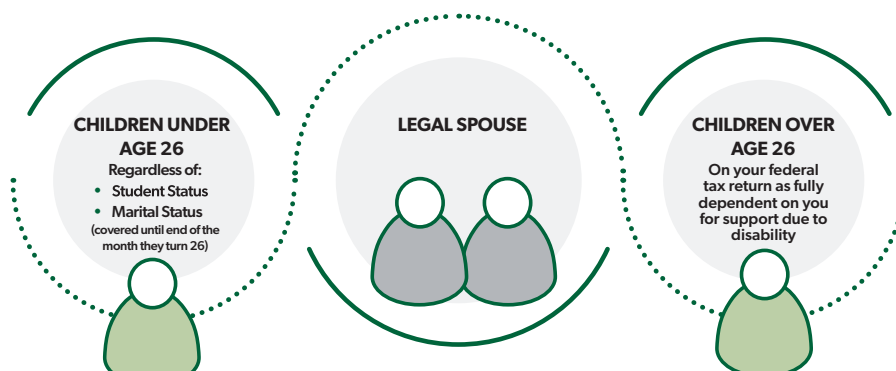
Coverage begins the first of the month following your date of hire or any change that makes you benefits-eligible. If your date of hire or benefits eligibility date is the first day of the month, your benefits begin that day.

EXAMPLE:

- **Hire Date:** January 6
- **Time to Enroll in Coverage:** January 6 - February 5 (31 days)
- **Coverage Starts:** February 1

NOTE: The 31 days allowed to enroll extends after the day coverage starts. If you enroll after the coverage start date, you are responsible for any missed contributions, which will be deducted from your paycheck.

You may also enroll your eligible dependents for coverage. If you enroll in benefits, you can cover your:



Eligible Dependents – Dependent Verification

If you enroll your dependent(s), UVMHN requires you to provide documents to verify your dependents eligibility. The below chart lists the dependent verification documents required for each eligible dependent. You can scan and upload the dependent verification documents to [Workday](#) or email them to CVPH Human Resources or call at 518-562-7300 for assistance.

DATE OF HIRE OR BENEFIT ELIGIBILITY DATE

Dependent Verification documents must be provided **within the 31 day (Network Plans) and 60 days (NYSNA Plan B) benefits election window**. Failure to provide documentation will result in your dependent being ineligible for coverage.

OPEN ENROLLMENT

Dependent Verification documents must be provided **before the start of the next calendar year**. Failure to provide documentation will result in your dependent being ineligible for coverage.

DUAL COVERAGE

Dual coverage is not allowed, you can only be covered by one UVMHN medical plan. For example:

- If you and your spouse are both entitled to health benefits under the NYSNA Benefits Fund, through which your spouse and/or dependents will be covered, only you or your spouse may elect health insurance under the NYSNA Benefits Fund.
- If you and your spouse work at the same or different UVMHN Network Partners and your spouse covers you under their medical plan, you cannot enroll in medical.
- If your spouse covers you and your family under medical, you can cover yourself, your spouse and your family under dental.



| ELIGIBLE DEPENDENTS | DEPENDENT VERIFICATION DOCUMENTS |
|--|--|
| Legal Spouse | Marriage Certificate or Copy of the first page of last year's Federal tax return, indicating "Married Filing Jointly" or "Married Filing Separately" |
| YOUR LEGALLY DEPENDENT CHILD(REN) UP TO AGE 26 REGARDLESS OF MARITAL STATUS INCLUDING: | |
| Biological Child | Copy of Birth Certificate or Application for a Birth Certificate |
| Adopted Child | Adoption Record or Placement for Adoption document from Court |
| Stepchild | Copy of your Marriage Certificate and Child's Birth Certificate |
| Legal Guardianship of children under age 26 | Court Order or Legal Guardianship Document |
| Child Over Age 26 on your federal tax return as fully dependent on you for support due to disability | Birth Certificate and Overage Incapacitated Dependent Verification Form completed by the employee and the dependent's physician |

PAYING FOR COVERAGE

The UVMHN Employee Welfare Benefits Plan satisfies the requirements for a Cafeteria Plan under Section 125 of the Internal Revenue Code. This allows you to pay for certain benefits on a pre-tax basis, which reduces your taxable income and you do not pay FICA, Federal or State income taxes on the pre-tax deductions.

In order to maintain our Section 125 Cafeteria Plan, we must follow the IRS requirements, which include complying with benefits eligibility, enrollment and qualifying life event rules.



Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have an IRS Qualified Life Event. If you do not make changes to your benefits **within 31 days** of the Qualified Life Event **or 60 days** for Qualified Life Events as noted in the chart below, you will have to wait until the next annual Open Enrollment period to make changes, unless you experience another Qualified Life Event.

| IRS Qualified Life Event | Events | Changes Apply To | Time Allowed To Make Changes | Effective Date Of Change | Timeline Examples |
|---|--|---|--|---------------------------------|--|
| Open Enrollment (OE) | Annual opportunity to enroll, cancel, or change benefit elections | <ul style="list-style-type: none"> Employee Spouse Eligible Dependent(s) | Elections/Changes must be made by the last day of Open Enrollment. | January 1 | OE Period: 11/4 - 11/15 Coverage starts 1/1 |
| Loss of Coverage/ Eligibility Under Another Group Plan | <ul style="list-style-type: none"> Employment Change Divorce/ Annulment/Legal Separation Death of Spouse Child under age 26 loses coverage Child loses coverage due to turning age 26 allows them to enroll in their own coverage, if applicable through their spouse, employer, the health care exchange or state/federal programs | <ul style="list-style-type: none"> Employee Spouse Dependent(s) | 31 days from loss of coverage/ eligibility date | Date of loss | Coverage ends on 2/15 Enroll 2/16 - 3/18 Coverage starts on 2/16 |
| Gain Other Coverage | Gain coverage through spouse/ parent as a result of new hire enrollment, open enrollment, employment change | <ul style="list-style-type: none"> Employee Spouse Dependent(s) | 31 days from gain in coverage date | Date before new coverage begins | Coverage starts on 3/1 Cancel coverage 3/1 - 4/1 Coverage ends on 2/28 |
| Marriage | Get Married | <ul style="list-style-type: none"> Spouse Dependent(s) | 31 days from marriage date | Date of marriage | Date of Marriage 3/10 Enroll 3/11 - 4/11 Coverage starts on 3/10 |

Changing Benefits After Enrollment

| IRS Qualified Life Event | Events | Changes Apply To | Time Allowed To Make Changes | Effective Date Of Change | Timeline Examples |
|---|--|---|---|---|---|
| Family Status Change | <ul style="list-style-type: none"> Birth of Child Adoption or Placement for Adoption Legal Guardianship Appointment | <ul style="list-style-type: none"> Employee Spouse Eligible Dependent(s) | 60 days from change in Family Status | Date of change in Family Status Birth of Child: see Reminder below Adoption/Legal Guardianship: You must call CVPH Human Resources within 60 days of the event to add a child to your plan. | Date of Birth: 05/05 Enrollment window: 05/05-07/04 Effective date of coverage: 05/05 |
| <p>IMPORTANT REMINDER - Adding a newborn to NYSNA Benefits Fund Plan B:</p> <p>You must contact CVPH Human Resources within 60 days from their date of birth to add your newborn to your coverage.</p> <p>If you do not contact CVPH Human Resources within 60 days from the date of birth, your newborn will not be added to your medical plan. The next opportunity to add your newborn will be during the annual Open Enrollment period in November and coverage will be effective January 1 of the following year.</p> | | | | | |
| Loss of Coverage Medicaid Children's Health Insurance Program (CHIP) | Medicaid or CHIP coverage terminates | <ul style="list-style-type: none"> Employee Eligible Dependent(s) | 60 days from loss of coverage | Date of loss | Date of Loss 7/14 Enroll 7/14 - 9/12 Coverage starts on 7/14 |
| Become Eligible for Premium Assistance Medicaid Children's Health Insurance Program (CHIP) | Become eligible for premium assistance under Medicaid or CHIP | <ul style="list-style-type: none"> Employee Eligible Dependent(s) | 60 days from becoming eligible for premium assistance | Date before coverage begins | Eligibility Date/Coverage Begins 9/22 Cancel Coverage 9/22 - 11/21 Coverage ends on 9/21 |



Consistency Requirement:
 Your change in election must be consistent with the change in your circumstances.

How to Enroll

1. REVIEW YOUR OPTIONS

Review your Benefits Guidebook and go to the [UVMHN Benefits Website](#) to use the online tools/ resources to help you decide which options work best for you and your family.

2. GET DEPENDENT VERIFICATION DOCUMENTS

If enrolling for the first time or adding dependents due to a Qualified Life Event, you will need your dependent's Date of Birth and Social Security Number. You will also need to upload the dependent verification documents required into [Workday within the 31 day \(Network Plans\) and 60 day \(NYSNA Plan B\) benefits election window](#) (see page 6).

3. ENROLL IN WORKDAY

Workday is the cloud-based HR, Payroll and Benefits system for UVMHN. Need help logging into [Workday](#)? Call the IS Help desk at 802-847-1414. Need help using Workday? Call CVPH Human Resources at 518-562-7300.

4. VERIFY & SAVE OR PRINT

Verify your benefit elections are correct before submitting. Save or print a copy of your benefit elections for your records.

5. DID YOU UPLOAD YOUR DOCUMENTS?

If documents are required to verify your dependents' eligibility, they must be uploaded to [Workday within the 31 day \(Network Plans\) and 60 day \(NYSNA Plan B\) benefits election window](#) (see page 6). Failure to provide documentation will result in your dependent being ineligible for coverage.

6. VIEW YOUR PAYSリップ

It is important to view your payslip in [Workday](#) to confirm your pay and benefit deductions are correct.



CVPH HUMAN RESOURCES IS READY TO ANSWER YOUR QUESTIONS!

- **Phone:** 518-562-7300
- **Email:** CVPHHRComp_Benefits@cvph.org
- **Hours:** Monday - Friday, 7:30am - 4:30pm EST
- [UVMHN Benefits Website](#)

PAYCHECK OR TAX WITHHOLDING QUESTIONS?

Payroll is available to answer your questions.

- **Email:** CVPHHRComp_Benefits@cvph.org
- **Phone:** 518-562-7300

ACCESS WORKDAY ON THE GO!

To access [Workday](#) click your **profile picture** (top right), click **My Account**, click **Organization ID** and scan the **QR code** to sign in from your phone.

OR

Download the Workday mobile app and use **Organization ID: uvmhealth** to connect.



Medical

| Benefit | Plan B In-Network | Plan B Out-of-Network |
|--|--|---|
| Financial | | |
| Deductible | None | \$300 Individual \$600 Family |
| Maximum out-of-pocket cost (does not include charges in excess of allowed amount or noncovered benefits) | \$1,000 Individual; \$2,000 Family copayment maximum | None |
| Coinsurance | None | 70%/30% |
| Reimbursement rate | None | 70th percentile |
| Preventive Care | | |
| Well-child and well-adult visits | No cost | Paid at 70% of the allowed amount after deductible is met |
| Well-woman visits | No cost | Paid at 70% of the allowed amount after deductible is met |
| Immunizations | No cost | Paid at 70% of the allowed amount after deductible is met |
| Maternity | | |
| Routine obstetrical, prenatal care, delivery, and postnatal care for mother* | \$10 copayment for initial visit only | Paid at 70% of the allowed amount after deductible is met |
| Inpatient Care | | |
| Room and board* | No cost | \$500 copay/admission up to \$1,500 max per individual (deductible does not apply) Paid at 70% |
| Physician's services* | No cost | Paid at 70% of the allowed amount after deductible is met |
| Surgery (physician's services)* | No cost | Paid at 70% of the allowed amount after deductible is met |
| Restorative physical and occupational therapy* | No cost | \$500 copay/admission up to \$1,500 max per individual (deductible does not apply) Paid at 70% |
| Skilled nursing facility* | No cost | \$500 copay/admission up to \$1,500 max per individual (deductible does not apply) Paid at 70% |
| ER | | |
| At hospital emergency room (waived if admitted) | \$100 copayment per visit | |

Medical Cont.

| Benefit | Plan B In-Network | Plan B Out-of-Network |
|---|---|---|
| Outpatient Care | | |
| Office visits | \$10 copayment per visit/PCP \$30 copayment per visit/specialist | Paid at 70% of the allowed amount after deductible is met |
| Chiropractic care* | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Acupuncture | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Allergy treatment | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Restorative physical and occupational therapy* | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Cardiac rehabilitation* | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Radiology/imaging* | \$25 | Paid at 70% of the allowed amount after deductible is met |
| Laboratory tests* | No cost | Paid at 70% of the allowed amount after deductible is met |
| Restorative speech therapy for up to 30 visits per calendar year | \$30 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Surgery (physician's services)* | No cost | Paid at 70% of the allowed amount after deductible is met |
| Surgery (facility charges)* | No cost | Paid at 70% |

Medical Cont.

| Benefit | Plan B In-Network | Plan B Out-of-Network |
|---|---|---|
| Other Services | | |
| Physician house calls | No cost | Paid at 70% of the allowed amount after deductible is met |
| Skilled home health care services* | No cost | Paid at 70% (deductible does not apply) |
| Home hospice care (up to 210 days)* | No cost | Paid at 70% (deductible does not apply) |
| Inpatient hospice care (up to 210 days)* | No cost | \$500 copay/admission up to \$1,500 max individual (deductible does not apply) Paid at 70% |
| Durable medical equipment* | Paid at 80% of cost of contracted amount | Paid at 70% of the cost of covered items (deductible does not apply) |
| In vitro fertilization services or covered fertility drugs** (up to a \$5,000 lifetime maximum benefit. May elect to use the \$5,000 maximum for prescriptions, if desired.)* | No cost for IVF services: prescription copays may apply | Paid at 70% of the allowed amount after deductible is met |
| Behavioral Health | | |
| Outpatient behavioral health | \$10 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Inpatient behavioral health* | No cost | \$500 copay/admission up to \$1,500 max per individual (deductible does not apply) Paid at 70% |
| Substance Abuse | | |
| Outpatient medical rehabilitative care for substance abuse alcohol addiction | \$10 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Inpatient medical rehabilitative careNo costfor substance abuse/alcohol addiction (combined maximum for in- and out-of- network benefits)* | No cost | \$500 copay/admission up to \$1,500 max per individual (deductible does not apply) Paid at 70% |
| Applied Behavioral Analysis (ABA) | | |
| Outpatient ABA office visits* | \$10 copayment per visit | Paid at 70% of the allowed amount after deductible is met |
| Outpatient facility care for ABA* | No cost | Paid at 70% of the allowed amount after deductible is met |

NYSNA Plan B includes a dental and vision benefit. For additional details please contact CVPHHRComp_Benefits@cvph.org

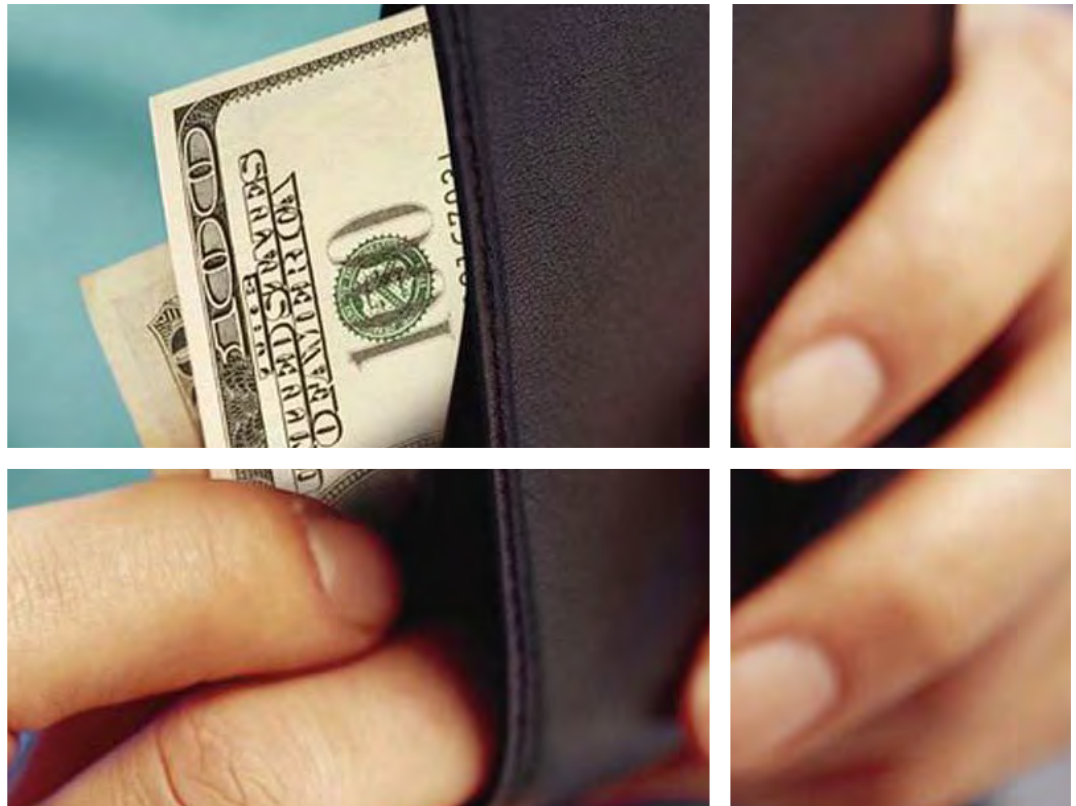
Medical Rates

Full-Time (80 Hours Per Pay Period)

| PLAN | SEMI-MONTHLY PRE-TAX COST SHARE | |
|----------------|---------------------------------|-----------|
| Medical | | |
| NYSNA Plan B | Your Cost | UVMHN |
| Employee Only | \$25.00 | \$1243.59 |
| Employee + One | \$50.00 | \$1218.59 |
| Employee + Two | \$75.00 | \$1193.59 |
| Family | \$100.00 | \$1168.59 |

Part-Time (All Categories)

| PLAN | SEMI-MONTHLY PRE-TAX COST SHARE | |
|--------------------|---------------------------------|-----------|
| Medical | | |
| NYSNA Plan B | Your Cost | UVMHN |
| All Coverage Tiers | \$253.72 | \$1014.87 |



Prescription Drug Plan

Specialty Drugs

EXCLUSIVELY FILLED AT UVMHN SPECIALTY PHARMACY

Injectable drugs and other specialty medications have become a vital part of treatment for complex diseases such as multiple sclerosis, rheumatoid arthritis and cancer. We have a dedicated team of pharmacists and patient care coordinators to help navigate access to these medications through the specialty pharmacy. Prescriptions for specialty medications must be filled at the UVMHN Specialty Pharmacy. If the UVMHN Specialty Pharmacy cannot fill your prescription, they will coordinate with you to get the prescription you need. Your cost depends on which tier the specialty drug is in. A clinical pharmacist is available 24 hours a day, 7 days a week.

Phone: 802-847-3353 or 800-284-6630 Option 6
Email: specialtypharmacy@uvmhealth.org

Save Time & Money UVMHN MAIL ORDER PHARMACY



Get your medications delivered at no extra charge from the UVM Health Network's Mail Order Pharmacy.

- **Skip the drive** - receive lower network pharmacy co-pays
- **We track renewals for you** - never get stuck without your meds
- **Free refill reminders** by phone, text or email. Sign up is easy call 802-847-3784. We're available Monday - Friday, 8:30am - 5pm to get started today.
- **Learn more** at UVMHealth.org/MailOrderRx



All you need is your name, date of birth, address, phone number, list of allergies, and insurance information. Register for our [mobile app](#) and manage your prescriptions from your mobile device.

Out-of-State Residents: Employees and dependents who reside out-of-state full time must live in one of the following states to receive prescriptions via mail. Arizona, Colorado, Connecticut, Delaware, Florida, NH, NJ, NY, Pennsylvania, Rhode Island, South Carolina.

NYSNA Plan B Prescription Drug Benefit

This benefit is included in the NYSNA Plan B medical package.

| | Plan B In-Network | Plan B Out-of-Network |
|--|--|--|
| Yearly Deductible | None | None |
| Maximum network out-of-pocket cost (doesn't include clinical pharmacy program penalties)* | \$8,450 Individual: \$16,900 Family | None |
| Prescription drugs at retail pharmacy (up to a 34-day supply) | Tier 1: \$7 Generic Tier 2: \$20 Preferred Tier 3: \$35 Non-preferred | Reimbursed at contracted amount, minus applicable in-network copayment |
| Mail-order prescription drug program (mandatory for all maintenance prescription medications for up to a 90-day supply) | Tier 1: \$15 Generic Tier 2: \$40 Preferred Tier 3: \$70 Non-preferred | Not applicable |
| Routine vaccinations (influenza, pneumococcal disease, zoster shingles, and COVID-19) administered at the pharmacy | No cost | Not covered |

* Maximum out-of-pocket (OOP) amounts based on 2024 summary of benefits. Maximum OOP subject to change for 2025.

Dental

Your smile can be a window to your health. Sometimes the early signs of disease are visible to dentists when patients open wide. Our three dental plans cover preventive care 100%. Choose the plan that works best for you and your family and schedule your dental exam!

| BENEFIT | DESCRIPTION | BASIC | CORE | BUY-UP |
|--|--|----------------------------------|---------------------------------|---------------------------------|
| Waiting Period | There is no waiting period for services, benefits are available on the first day of coverage. | | | |
| Network | Two Networks PPO: Dentists who have agreed to accept reduced fees for covered services, which reduces your out-of-pocket expenses. Premier: Dentists under a fee-for-service arrangement, providing the largest network of dentists. | Delta Dental PPO Plus Premier | | |
| Deductible | Applies to Coverage B & C noted below. | \$50 per person/\$150 per family | \$25 per person/\$75 per family | \$15 per person/\$45 per family |
| Diagnostic & Preventive Care (Coverage A) | Diagnostic: Oral Evaluations and x-rays Preventive: Up to 4 cleanings per calendar year, fluoride for children up to age 19, Emergency Palliative Treatment | 100% | 100% | 100% |
| Basic (Coverage B) | Fillings, routine extractions, root canal, treatment of gum disease, denture repair | 80% | 80% | 80% |
| Major (Coverage C) | Crowns, dentures, implants, surgical extractions, removable and fixed partial dentures (bridge) | 50% | 50% | 60% |
| Annual Benefit Maximum (Per Person Enrolled) | Calendar year maximum Delta Dental will pay towards coverage A, B, C per person covered under the plan. | \$1,000 | \$1,500 | \$1,500 |
| Double-Up Max Benefit | During a calendar year, if you have less than \$500 in claims and receive an oral exam/cleaning, then \$250 will carry over and be available for use in future years. | N/A | Up to \$3,000 | Up to \$3,000 |
| Orthodontia Coverage | Basic Plan: Children to age 19 Core & Buy-Up Plans: Adults & Children | 50% | 50% | 65% |
| Lifetime Maximum for Orthodontics | Per person, see covered persons for each plan above | \$1,000 | \$1,500 | \$2,500 |

Go to NEDelta.com to find a dentist, view claims, benefits, print ID cards and more!



Dental Rates

| PLAN | SEMI-MONTHLY PRE-TAX COST SHARE | | ANNUAL COST |
|-----------------|---------------------------------|-------------|-------------|
| Dental | | | |
| Basic | Your Cost | CVPH | |
| 1 Person | \$18.88 | \$0.00 | \$453.12 |
| 2 Person | \$34.25 | \$0.00 | \$822.00 |
| Family | \$62.35 | \$0.00 | \$1,496.40 |
| Core | Your Cost | CVPH | |
| 1 Person | \$21.70 | \$0.00 | \$520.80 |
| 2 Person | \$39.36 | \$0.00 | \$944.64 |
| Family | \$71.66 | \$0.00 | \$1,719.84 |
| Buy-up | Your Cost | CVPH | |
| 1 Person | \$23.21 | \$0.00 | \$557.04 |
| 2 Person | \$42.39 | \$0.00 | \$1,017.36 |
| Family | \$77.21 | \$0.00 | \$1,853.04 |





Vision Plan

Sight is one of the life's most precious gifts. UVMHN wants to help keep your eyes healthy so you can keep doing the things you enjoy most! Did you know eye exams can help detect health conditions such as diabetes?

VSP helps keep your eyes healthy and offers you more ways to save! Pay less when using a VSP provider. Save with additional **Discounts!**

NOTE: Costco Optical offers eye exams, but the optometrist may not be a VSP provider. Go to VSP.com to find an eye doctor or call VSP at 800-877-7195.

| BENEFIT | VSP | |
|---|---|--|
| | Core Plan | Buy-up Plan |
| | You Pay | You Pay |
| Exam | \$20 copay | \$10 copay |
| Frames | \$130 allowance \$150 allowance for featured frame brands 20% discount on any amount over allowance | \$175 allowance \$195 allowance for featured frame brands 20% discount on any amount over allowance \$95 Costco allowance |
| Lenses | Single Vision, Lined Bifocal, and Lined Trifocal Polycarbonate lenses for dependent children | Single Vision, Lined Bifocal, and Lined Trifocal Polycarbonate lenses for dependent children |
| Contacts instead of Frames/Lenses | \$130 allowance for contacts and contact lens exam | \$175 allowance for contacts and contact lens exam |
| Benefit Frequency | | |
| Exams | Every Calendar Year | Every Calendar Year |
| Lenses | Every Other Calendar Year | Every Calendar Year |
| Frames | Every Other Calendar Year | Every Calendar Year |
| Contacts | Every Calendar Year | Every Calendar Year |
| Progressive Lenses | \$0 - \$160 | \$0 - \$160 |
| Discounts on scratch resistance, anti-glare, and tinted lenses | 35% - 40% | 35% - 40% |

Vision Rates

| PLAN | SEMI-MONTHLY PRE-TAX COST SHARE | | ANNUAL COST |
|-----------------|---------------------------------|-------------|-------------|
| Vision | | | |
| Core | Your Cost | CVPH | |
| 1 Person | \$2.48 | \$0.00 | \$59.52 |
| 2 Person | \$4.97 | \$0.00 | \$119.28 |
| Family | \$8.01 | \$0.00 | \$192.24 |
| Buy-up | Your Cost | CVPH | |
| 1 Person | \$4.08 | \$0.00 | \$97.92 |
| 2 Person | \$8.18 | \$0.00 | \$196.32 |
| Family | \$12.75 | \$0.00 | \$306.00 |



Flexible Spending Accounts (FSAs)

HSA Bank will replace Health Equity and become the new administrator of your Flexible Spending Account (FSA) beginning January 1, 2025. Health Equity debit cards expire December 31, 2024.

2024 Health Care FSA claims and/or 1/1/24 - 3/15/25 Dependent Care FSA claims must be submitted to Health Equity by May 31, 2025. Unused Health Care FSA funds up to the \$640 maximum may be rolled over to HSA Bank. Unused Dependent Care FSA funds will be forfeited.

FSAs allow you to pay for eligible expenses using tax-free dollars. You decide the amount you will need for health care expenses for the year. This amount is divided equally by the number of pay periods in the year. This is the amount that will be deducted pre-tax from your paycheck. If you elect a Health Care FSA during open enrollment, the full amount you elected will be available to use January 1 and you can use your **HSA Bank** debit card to pay for eligible health care expenses.

EXAMPLE: if you elect \$2,000 and are paid bi-weekly, \$76.92 will be deducted from each paycheck ($2000 / 26 = 76.92$). The full \$2,000 is available to use starting January 1. **NOTE:** Dependent Care FSA funds are not available January 1. You must contribute and have an available balance to get reimbursed for expenses.

HEALTH CARE FSA - GENERAL PURPOSE

Contribute up to \$3,200 per year, pre-tax, to pay for deductibles, copays, prescriptions, diagnostic tests, contact lenses and eyeglasses. [Eligible Expenses](#)

DEPENDENT CARE FSA

Contribute up to \$5,000 per year (\$2,500 if married and filing separate tax returns), pre-tax, to pay for [eligible dependent care expenses](#) so that you or your spouse may work or attend school full-time. A qualifying dependent may be a child under age 13, a disabled spouse, or an older parent in eldercare. Debit card not available.

REMINDER: USE IT OR LOSE IT

You have until May 31, 2026 to submit expenses for 2025. Any funds greater than \$640 not spent by December 31 will be forfeited, per IRS rules. See Carryover Benefit below.

CARRYOVER BENEFIT - GENERAL & LIMITED PURPOSE FSA

The plan year is January 1 - December 31 and you may carryover up to \$640 of unused funds into the next plan year. The carryover amount doesn't count towards your annual contribution maximum. Any unused funds greater than \$640 will be forfeited after the last day of the run-out period. The run-out period (January 1 - May 31) provides you additional time to submit claims that were incurred during the plan year for reimbursement.

EXAMPLE: If you elected \$2,000 for your 2025 Health Care FSA and spend \$1,000 by December 31, 2025 you will have until May 31, 2026 to file 2025 expenses. If you do not have \$360 in expenses from 2025 to claim for reimbursement, you will forfeit the \$360 and \$640 will carry over to the 2026 plan year.



Using Your FSA Money

HSA Bank provides 3 ways for you to use the money in your account.

- **Pay by Debit Card** Available for HSA, Health Care FSA, Limited Purpose FSA, and Dependent Care FSA (if the dependent care provider accepts debit cards)
- **Reimburse Yourself:** If you have paid for an eligible expense out of pocket, you can link an external bank account and transfer funds to reimburse yourself. For HSA, you can reimburse yourself for out of pocket expenses even years after you have paid out of pocket! HSA Bank will store your receipts digitally; simply take a picture of your receipt and upload via the HSA Bank Mobile App.
- **Online Bill Pay:** Access your account to pay your provider of service for eligible expenses

PLANS OFFERED:

Flexible Spending Account (FSA)

- **General Purpose**
- **Dependent Care**

You May Be Required To Submit Receipts For Expenses Paid Using Your Debit Card

Keep all receipts and/or Explanation of Benefits (EOB) forms. HSA Bank will notify you if itemized receipts or additional documentation is required to validate your purchase.



CONTRIBUTIONS:

Pre-tax contributions from your paycheck for all FSAs.

HELPFUL INFORMATION:

- [Dependent Care Guide](#)
- [FSA General Purpose](#)

DEPENDENT CARE - GRACE PERIOD

While there is no carryover for Dependent Care FSA (DCFSA), there is a grace period. The grace period provides additional time for you to use the funds remaining in your account. You have until March 15, 2026 to incur expenses that can be paid for using funds remaining from the 2025 plan year.

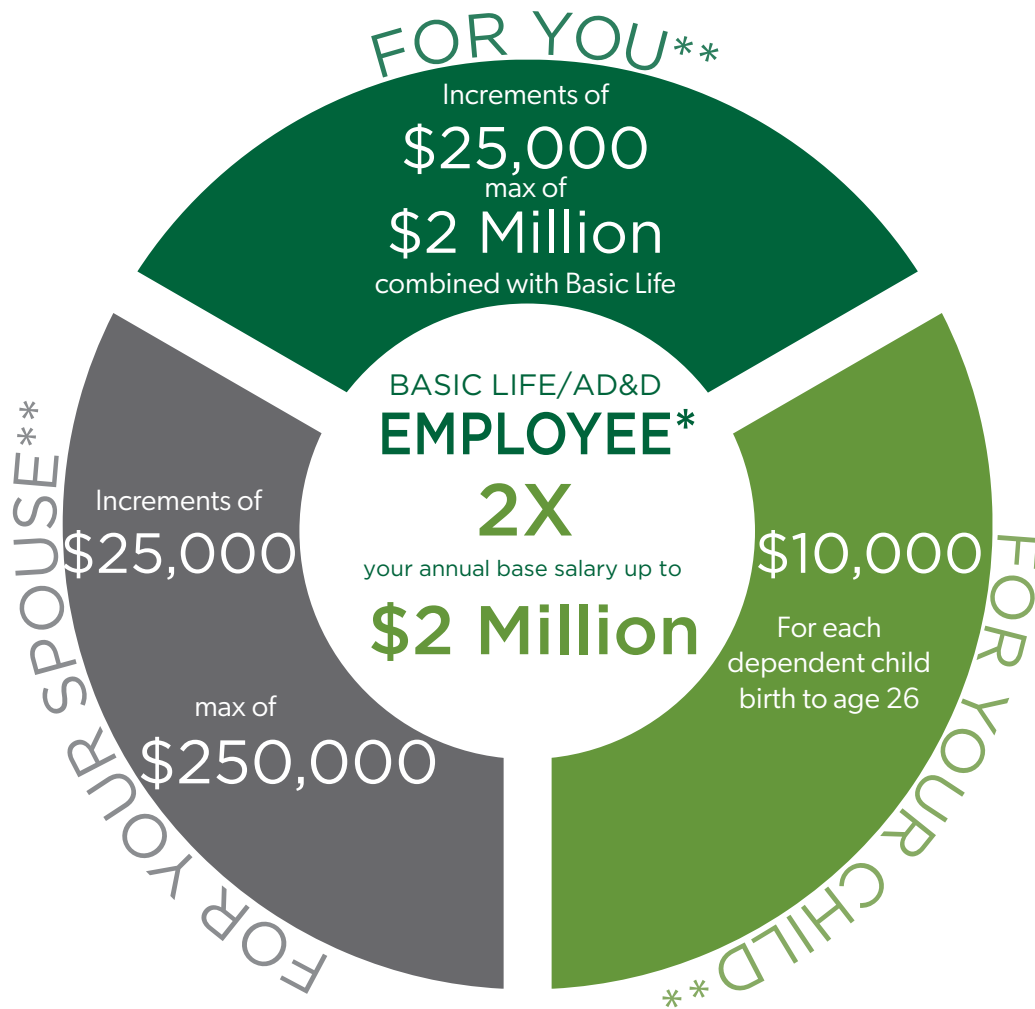
EXAMPLE: If you have \$300 remaining at the end of the plan year (December 31, 2025), those funds will remain available for you to use for eligible expenses until March 15, 2026. You have until May 31, 2026 to submit those 2025 eligible expenses for reimbursement.

REMINDER: IRS rules state FSAs cannot favor Highly Compensated Employees (HCEs). After completing non-discrimination testing (NDT) for the UVMHN FSA plans, HCEs may have their DCFSA elections reduced and there may be taxation on any reimbursements over the limits produced from NDT.

Life Insurance

Term Life Insurance

UVMHN provides financial protection for you and your beneficiaries with *Basic Life Insurance at no cost to you. Benefit eligible employees receive 2x their annual base salary up to \$2 million. You also have the option to purchase additional life insurance for you, your spouse, and your child(ren).



***BASIC LIFE:** Benefits eligible employees are eligible the first of the month following their date of hire or benefits eligibility date. Health information **is not** required.

****Additional Life Insurance:** You can purchase additional life insurance for yourself and/or your spouse up to the guaranteed issue amount without evidence of insurability. This is a one-time opportunity during the 2025 Open Enrollment period only, from November 4 - November 15, 2024.

Additional Life Guaranteed Issue Amounts - Employee \$200,000 Spouse: \$50,000

Utilize The Hartford Life Insurance Calculator tool to determine the right amount of coverage to protect your family. Life Insurance Calculator - **The Hartford (the [hartfordtools.com](https://www.hartfordtools.com))**

Life Insurance Cont.

IMPORTANT – REVIEW YOUR BENEFICIARIES

Basic Life Insurance: Please review your beneficiaries and make any necessary changes. Once your beneficiaries are added, enter a percentage.

Additional Life Insurance: You can add a separate beneficiary from your Basic Life insurance for employee coverage. You are automatically the beneficiary for your spouse and child(ren) life coverage.

You can list multiple primary and contingent beneficiaries, but **the total percentages must equal 100%**. A person can be a primary or contingent beneficiary, but not both. If you need help verifying or updating your beneficiaries, please contact CVPH Human Resources at 518-562-7300.

IMPUTED INCOME

The IRS requires you to pay income tax on the value of any life insurance amount exceeding \$50,000. The IRS determined value is called imputed income and is calculated from the government's Uniform Premium Table I.

The below example shows the imputed income (amount taxed) for this scenario.

EXAMPLE - Go to Appendix for Rates and How to Determine Imputed Income

Hourly Rate: \$20

Annual Salary: \$41,600

Annual Salary Rounded to Nearest Thousand: \$42,000

Basic Life 2x Annual Salary: \$84,000

Amount Over \$50K: \$34,000

Employee Age: 40

Annual Imputed Income (Amount Taxed): \$40.56
(\$1.56 per pay period)

PORTABILITY/CONVERSION

If you leave UVMHN or move to a non-benefits eligible classification, you can take the coverage with you. You have the option to Port or Convert your life insurance coverage with The Hartford. Limitations apply, please contact The Hartford for more information.

If you terminate employment or become ineligible for coverage, you will be notified by The Hartford via USPS mail on your options and the process to Port or Convert coverage.

EVIDENCE OF INSURABILITY

Additional life insurance coverage may require Evidence of Insurability (EOI). EOI is documented proof of good health, which is completed in the application process for life insurance coverage.

- You will receive a task in Workday with a link to the Hartford website where you will complete the EOI questionnaire.
- EOI must be completed within 60 days.
- The Hartford will notify you of approval or denial.
- Premiums will be deducted from your paycheck and coverage will be visible within Workday.
- If an employee does not enroll in a guaranteed issue amount for themselves or their spouse when they first become eligible (i.e., new hire) and enroll later they will be subject to EOI.

IMPORTANT – PERCENTAGE MUST BE ENTERED FOR BENEFICIARIES

If there are no percentages allocated for your beneficiaries, it is considered “no beneficiary on file”. If there is no beneficiary on file, life claims will be paid as follows:

1. Executors or administrators of your estate
2. All to your surviving spouse
3. If your spouse does not survive you, in equal shares to your surviving children
4. If no child survives you, in equal shares to your surviving parents

Life Insurance Cont.

NYSNA LIFE INSURANCE

As a full-time employee, you are eligible for NYSNA Life insurance. Coverage is in the amount of 150% of your basic compensation from a \$20,000 minimum to a \$50,000 maximum benefit.*

Part-time employees ,who are not enrolled in the NYSNA Benefits Fund package, are not eligible for NYSNA Life insurance. However, part-time employees are eligible for the basic life insurance benefit. (See page 21)

IMPORTANT - REVIEW YOUR BENEFICIARIES

Basic Life Insurance: Make sure to assign your NYSNA Life Insurance beneficiary on your NYSNA Benefits Fund Enrollment Form. If you have questions, please contact CVPH HR.

* Benefit is reduced 35% at age 65. Benefit is reduced 50% at age 70.



NYS Disability

Short-Term Disability (STD)

UVMHN partners with The Hartford to administer the New York State short-term disability benefit. This benefit supplements a portion of your income while out of work due to a non-work illness/injury. You are automatically enrolled once you become eligible. If you are enrolled in the NYSNA Benefits Fund Plan B package or the NYSNA Benefits Fund Opt-Out package, this benefit will be administered through MetLife and the NYSNA Benefits Fund.



STD: After a seven calendar day waiting period, current benefits are capped at \$170 per week or 50% of weekly base compensation, whichever is less pay for up to a maximum of 25 weeks.

Weekly benefit for employees covered under NYSNA Benefits Fund Plan B or NYSNA Opt-Out package may differ.

Disability



NYS PFL is job protected, paid time away from work for employees that meet the qualifying reasons. PFL is utilized:

- To care for a family member with a serious health condition (family member defined as spouse, parent-in-law, domestic partner, grandparent, child, grandchild or parent)
- To bond with a child
- For military exigencies (defined under FMLA) PFL requires an employee to provide 30 days advanced foreseeable notice for a leave event. If not foreseen, notice must be given as soon as practicable. PFL covers employees working 20 hours or more per week after being employed for 26 consecutive weeks. Employees working under 20 hours are not eligible until they have worked 175 consecutive days.

Short-Term Disability (STD)

STD can be used when you are unable to perform the essential functions of your job for a period of time due to a non-work illness/injury. Reasons you may need disability could include:

- Childbirth
- Illness
- Injury (non-work related)
- Pregnancy Complications
- Surgery

New York State (NYS) STD is available through The Hartford to full-time and part-time employees after completion of four (4) consecutive weeks for a covered NYS employer.*

Maternity Leave

Maternity Leave is covered through the STD plan. STD benefits are paid as follows:

- **Vaginal Birth:** 6-week max
- **C-Section:** 8-week max

Paid Family Leave (PFL)

* Short Term Disability for full-time NYSNA goes through MetLife

Employees are entitled to 12 weeks of leave time in a 52-week interval. Benefits payable will be 67% of weekly wage, but no more than \$1177.32 per week. (Taxable benefits.)

NYS PFL is completely employee funded. These will be weekly deductions in the amount of 0.388% of weekly pay, capped at an annual maximum of \$354.53, via payroll deduction.

Please notify your manager and OHW of your upcoming absence from work.



Disability Cont.

Starting A Claim

Needing to take a leave of absence from work, whether you need time off for a medical procedure or to welcome a newborn into your family, can be stressful. It is important to communicate with your manager about your need for a leave of absence. While you should provide as much notice as possible for an upcoming leave, you do not need to provide your manager with the reason or details surrounding your need for leave.

THINGS YOU SHOULD DO BEFORE A LEAVE:

- Make your request to your manager
- Contact Occupational Health and Wellness

BENEFIT PROVIDED BY:

The Hartford

Contact: 888-716-4549

Group Number: 697296

Website:

[TheHartfordMyBenefits](https://www.thehartford.com/mybenefits)

MetLife

Contact: NYSNA Benefits Fund

1-877-762-3633

Website: [rnbenefits.org](https://www.rnbenefits.org)

DISABILITY PLANS:

- NYS Short-Term Disability

ADDITIONAL ASSISTANCE:

- Occupational Health & Wellness
518-562-7305
- Stacy Reif
518-562-7305
- **Email:**
employeehealth/COHW@cvph.org



403(b) Retirement Plan

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 403(b) savings plan allows you to save for retirement on a pre-tax and Roth (after-tax) basis. You can start contributing to the plan immediately and you have the option of making pre-tax or Roth (after-tax) contributions to your account through payroll deductions. If you are a new hire or rehire to the UVM Health Network, you will automatically be enrolled in the plan after 35 days of service with a 3% pre-tax contribution, which can be changed at any time.

Increase Your Retirement Savings With a 403(b)

TYPES OF 403(b) CONTRIBUTIONS

Basic Contribution*

Matching Contribution**

Employee Contribution

Employee contributions cannot exceed the IRS limit of

\$23,000***

* **Basic Contribution:** CVPH will contribute 3-5% of your compensation each pay period based on your Years of Service. You do not need to contribute to receive the basic contribution.

** **Matching Contribution:** If you contribute 6% or more, CVPH will make a company match of 2-6% based on years of service. If you contribute less than 6%, the company match will be prorated.

*** We will automatically stop your contributions if you reach the IRS limit for your age.

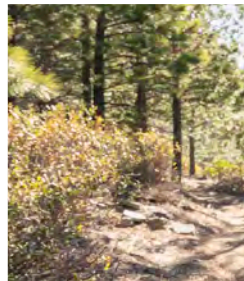
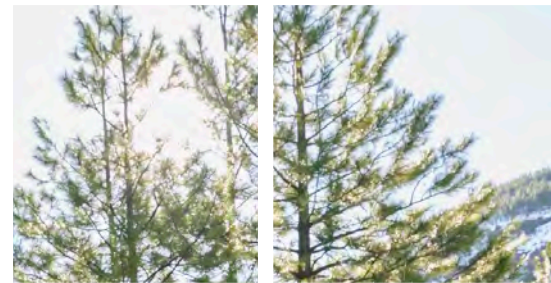
NOTE: These are 2024 Retirement Plan limits. The IRS updates the limits annually.



IF YOU ARE
AGE 50 or older

by the end of the calendar year you can make an additional contribution of

\$7,500***



Vesting

You will become 100% vested in the CVPH Basic Contribution after 3 years of employment with 1,000 hours paid in each year. You are always 100% vested in your personal contributions, all matching contributions and any earnings on these contributions.

403(b) Retirement Plan Cont.

Enrollment, Automatic Enrollment, & Opting Out

You may begin contributing to the plan at any time. If you do not take any action, you will be automatically enrolled into the 403(b) Retirement Plan after 35 days of service. The pre-tax contribution will be set at 3% of pay. Automatic enrollment applies to new hires or rehires to the UVM Health Network regardless of employment status (full-time, part-time, per diem).

To begin contributing, or to “opt-out” of automatic enrollment, you will need to make that election with Fidelity. If you are a new Fidelity user, there are two ways to make an election:

1. **Log on to NetBenefits at netbenefits.com/atwork. Click Register as a New User and follow prompts to establish a user name and password. You will need a code that will be sent to your work email account.**
2. **Call Fidelity at 800-343-0860.**

If you already have an account at Fidelity, use your existing username and password to access our plan from your dashboard.

Your Contributions

You can begin making personal contributions immediately by way of traditional pre-tax and/or Roth after-tax deductions. Traditional pre-tax contributions are deducted from your paycheck. You pay no federal or state taxes on your pre-tax contributions until you receive a distribution from the Plan. Roth contributions are made with after-tax dollars and, along with any earnings over time, are exempt from taxes when you take a qualified withdrawal.



BENEFIT PROVIDED BY:

Fidelity

CONTACT INFORMATION:

Fidelity Retirement
Service Center
800-343-0860

FIDELITY MEETING RESERVATIONS:

800-642-7131

GROUP NUMBER:

75927

WEBSITE:

netbenefits.com/atwork

RETIREMENT PLAN:

403(b)

OTHER HELPFUL INFORMATION

- [Manage Account Online](#)
- [Fidelity Mobile App](#)
- [Retirement Savings Account - UVMHN Benefits Website](#)

YOU MAY CHANGE
YOUR CONTRIBUTION
AT ANY TIME

403(b) Retirement Plan Cont.

IRS Contribution Limits

In 2024, the IRS contribution limit is \$23,000. If you will be 50 or older in 2025, you may make additional catch-up contributions of \$7,500. If you are between age 60-63 in 2025, you will be allowed to contribute an additional catch-up amount equal to 1.5x the regular catch-up amount. If you meet the age requirements for catch-up contributions, your contribution limit will automatically be extended accordingly for the year.

NOTE: These are 2024 Retirement Plan limits. The IRS updates the limits annually.

We will automatically stop your contributions when you hit the allowed maximum for your age. If you worked for another employer during the calendar year, it is your responsibility to monitor your total contributions. If you have contributed to a 401(k)/403(b) at another employer, UVMHN can assist to make sure you do not exceed the IRS annual maximum. Please contact CVPH Human Resources 518-562-7300 for more information.

Employer Matching Contribution

After one year of service and 1,000 hours paid in your first anniversary year or any subsequent anniversary year, if you contribute 6% or more of your eligible earnings, CVPH will make a matching contribution of 2.125%-6.125% per pay period based on your years of service.

To receive the full matching contribution each pay period, your personal contribution must equal 6% or more of your CVPH eligible compensation. If your personal contribution amount is less than 6% in any pay period, your matching contribution will be pro-rated.

Employer Basic Contribution

After one year of service and 1,000 hours paid in your first anniversary year or any subsequent calendar year, CVPH will begin making employer contributions to your account. Based on your years of service, the percentage will vary from 3%-5% of your CVPH eligible earnings. It is not necessary to make personal contributions to receive this employer basic contribution. As of 2022, you earn a year of service on your first anniversary year and each subsequent calendar year.

Years of Service = Basic & Matching Contribution

Basic Contribution:

- 1-10 years = 3%
- 11-19 years = 4%
- 20+ years = 5%

Matching Contribution (if contributing 6%):

- 1-10 years = 2.125%
- 11-19 years = 4.125%
- 20+ years = 6.125%

Vesting

You always own any contributions you make to your retirement account and all CVPH matching contributions, as well as any earnings on them. Employer basic contributions are subject to a 3-year vesting period with 1,000 paid hours in each calendar year. Prior to 2023, employer basic contributions were subject to a 3-year vesting period with 1,000 paid hours in each calendar year. Prior to 2023, employer basic contributions were subject to a 3-year vesting period with 1,000 hours in each anniversary year.

If you reach age 55, become permanently disabled or die while still an employee, you will be vested in all CVPH contributions and investment earnings on those contributions regardless of the number of years of service you have earned.

Investment Options

Our plan offers a wide range of investment options designed to meet your specific goals, time horizon and risk tolerance. There are mutual funds for stocks and bonds, a stable value fund, and a money market option. The investment lineup also includes age-based, target date mutual funds. Experienced investors may be interested in opening a self-directed Fidelity Brokerage Link account to access other mutual funds.

If you do not make investment elections, contributions will be automatically invested in the Plan's predetermined default account. UVMHN has selected the T. Rowe Price Target Retirement Life Cycle Funds to serve as the default. Which fund you would default to depends on your age and expected retirement date.

403(b) Retirement Plan Cont.

Rehire & Service Time Information

If you were employed by CVPH and/or at a UVMHN partner previously, your previous employment may be considered when determining your eligibility, years of service and vesting for the matching and basic employer contributions. If you feel this may apply to you, please contact the CVPH Human Resources team at 518-562-7300.

One-on-One Consultations

Fidelity hosts frequent on-site visits for one-on-one meetings. To schedule an appointment, call 800-248-4213 or [click here](#). If you are not able to find an “in-person” appointment at a convenient location, select the “virtual appointment” option.

Learn More & Manage

Once you activate your account on NetBenefits, you'll be able to select investments, view on-demand statements, designate a beneficiary, and access the many educational and planning tools available. You can learn more about Fidelity's resources on the [Retirement Savings Account](#) page on the UVMHN Benefits Website.

Beneficiaries

Your beneficiary is entitled to receive your account balance if you die before the entire account was distributed to you. If you are married, your spouse will automatically be your beneficiary unless you authorize otherwise with the written notarized consent of your spouse. If you have not designated a beneficiary or no beneficiary survives you, then your estate will be the beneficiary. You may designate or change your beneficiary at any time by contacting Fidelity directly by phone at 800-343-0860 or logging on to NetBenefits. On the website, you can designate or update your Beneficiary by clicking on the Profile & Settings icon at the top right hand of your home page.

Receiving Money from Your Account

The plan is intended to accumulate funds for your retirement. If you leave before retirement, you may roll over the money to another employer's plan or to an IRA to keep it tax deferred. If you die, your beneficiary will receive your benefits. You have access to your funds while you are still employed by UVMHN at the following times:

- Age 59 1/2
- Permanently disabled
- Financial hardship
- General loan or home loan
- Birth or adoption
- Domestic violence survivor

For more information, please see the [Summary Plan Description](#).

INVESTMENT COMPANIES FORMERLY USED BY THE PLAN, SOMETIMES REFERRED TO AS “LEGACY VENDORS”:

TRANSAMERICA

Group 104155

- (800) 755-5803

VOYA FINANCIAL

Group VC4700, VC4710, VF6674

- (800) 584-6001

LINCOLN

- (800) 560-5001
- (800) 341-0441

Wellness

Wellness is the complete integration of body, mind and spirit and everything you do, think, feel and believe has an effect on your overall well-being.

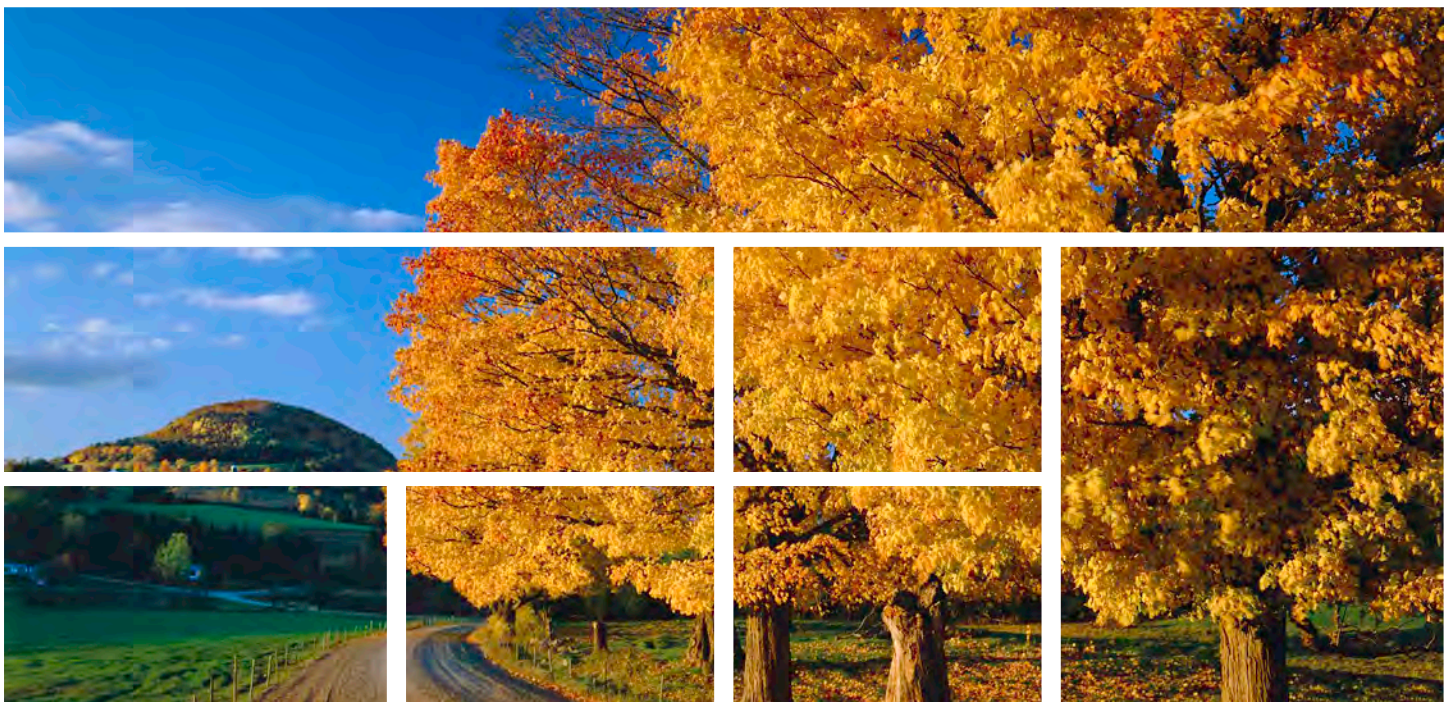
Your overall well-being is an ongoing process and life-long journey, not a one-time event. We encourage you to explore the different interconnected dimensions of well-being, which include: **Physical, Emotional, Spiritual, Social, Intellectual, Financial, Environmental/Community, Work-Life** (career fulfillment and work-life balance).

Taking care of ourselves enables us to take care of others. When you invest in self-care, you are taking the time to do things that help you live well and improve your overall well-being. Common self-care activities include exercise, sleep, balanced nutrition, meditation, connecting with family and friends, but it also includes taking care of ourselves by:

- Asking for help
- Spending time alone
- Putting yourself first
- Asking for what you need
- Setting boundaries
- Staying at home
- Saying “no”
- Forgiving yourself
- Taking a step back
- Pampering yourself

To support your well-being, we encourage you to use the wellness resources and participate in the wellness programs and activities available at UVMHN - CVPH.

- Employee Counseling
- Strozzi Resiliency Program
- Massage Therapy
- Reiki
- Critical Incident Stress Management
- Farmers Market
- Chronic Disease Management
- Ergonomics and Injury Prevention
- Suicide Awareness in September



Headspace

Be Kind to Your Mind!

UVMHN is dedicated to supporting your overall health, well-being and happiness, which includes your emotional well-being. UVMHN provides all employees with FREE access to the Headspace app! We hope Headspace will help you bring more health and happiness to your days at work, home and everywhere in between.

Headspace for Work

Think of Headspace as your mind's best friend. It is available for you whenever you need it, wherever you are, to help you get through tough times and find joy in every day. Through science-backed meditation and mindfulness tools, Headspace helps you create life-changing habits to support your mental health and find a healthier, happier you. Headspace is proven to reduce stress by 14% in just 10 days. It can also help you relax your mind in minutes, improve focus, and get the best sleep ever.

1-Minute Meditation



Friends & Family Plan

UVMHN is excited to provide additional support for your loved ones! Starting January 2025, you can add up to 5 family members or friends to your Headspace membership at no cost. Invite them to join using their email address on the Manage Accounts page. They must be 18 or older to join.



How Do I Sign Up?

Sign Up, Log In, Finish

1. Visit the [UVMHN Headspace Enrollment](#) or scan the QR code
2. You will be asked if you have an existing account with Headspace:
 - New Members: answer No and create account
 - Existing Members: answer Yes and sign in
3. **New Members:** verify your access using your CVPH email, you will receive two emails from Headspace
4. **Existing Members:** verify your account with your CVPH email, you will receive one email from Headspace

Download the app and get some Headspace!

- Download the Headspace app in the iOS App Store or Google Play Store



Click the links below to:

- [LESS STRESS, MORE PROGRESS](#)
- [TAKE A BREAK - BREAK A SWEAT](#)
- [PUT YOUR MIND TO BED](#)

Employee Assistance Program

Employee Assistance Program (EAP) is designed to provide free, confidential support for employees and adult household family members. The EAP offers counseling and other forms of emotional support to help deal with problems that may impact job performance, mental and emotional wellbeing and overall life satisfaction.

PERSONAL

- Mental Health
- Depression and Anxiety Screening
- Substance Use
- Grief and Loss
- Communication
- Anger Management
- Relationships
- Parenting

PROFESSIONAL

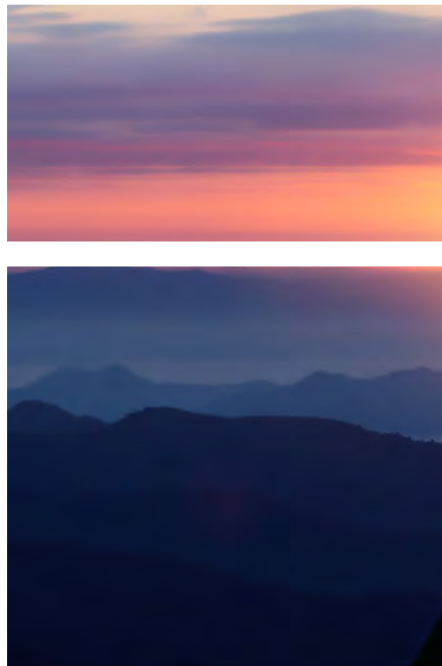
- Critical Incidence Response Debriefs
- Leader Consultation and Support
- Return to Work Assistance
- Communication & Conflict Resolution
- Stress Management
- Compassion Fatigue
- Mindfulness

LIFE-WORK RESOURCES

- Financial Concerns
- Elder Care Resources
- Child Care Resources
- Veteran Support
- Educational Material
- Linkage to Internal and External Resources
- Tobacco Cessation

ELIGIBILITY

Full-time, part-time and per diem employees, along with their adult household family members, are eligible to meet with a counselor for confidential assessments, short-term counseling, referrals and follow-up services.



Free & Confidential: You can contact Occupational Health Wellness at 518-562-7305 option 6 or by email at OccupationalHealth@cvph.org.

Lyra

Your Mental Health Matters

No matter what you are going through, Lyra can help. Get matched to confidential mental health support today.

Your feelings affect your well-being every day. Whether you're trying to navigate multiple feelings, experiencing grief, burnout at work and/or at home, feeling stressed, anxious, depressed, having relationship concerns or seeing a loved one suffer Lyra can help you feel more balanced. Lyra offers confidential care to support your emotional and mental health well-being, how, when and where you need it. You can choose from a diverse network of providers including mental health coaches and therapists. If you're not looking for a coach or therapist, you can find support through an online library of self-care tools and much more.

Who is eligible for Lyra Health?

Eligible Employees: All UVM Health Network (UVMHN) Part-Time, Full-Time, Per Diem and Direct Hire Temporary.

Eligible Dependents & Family Members: Eligible employees' household family members, including minor children. Dependent children up to the age of 26 are not required to live in the eligible employees' household.

Canadian Residents: While outside of the U.S. certain program benefits may not be available and children must be age 12+. While inside the U.S. all program benefits will be available, except certain specialized programs. For specialized programs, the Lyra in- country care navigation will provide resources within Canada.

Lyra Program Benefits

Therapy Sessions: 10 FREE sessions per person, per year (in- person or virtual).

Mental Health Coaching: Coaches can help with life's challenges such as anxiety, stress, parenting, and more thru video or live messaging (age 18+).

Get started with Lyra in three easy steps:

1. Create a free account at uvmhn.lyrahealth.com or contact the Care Navigator Team 24 hours a day, 7 days a week by calling your in-country phone number below.
US: (888) 632-3189 | CAN: 1 800 874 3817
2. Take the care assessment to get matched with high-quality providers who have appointments available right away.
3. Meet with your provider to start feeling better.

Library of Resources: Build healthy habits with an on-demand self- care library with videos, articles and meditations (age 18+).

Lyra Renew: This program can help change someone's relationship with alcohol, whether they want to drink less or stop drinking entirely (age 18+).

Dialectical Behavioral Therapy (DBT): Treatment for suicidal ideas/ thoughts and non-suicidal self-harm.

Work-Life Services: Financial, Legal, Identify Theft, Child, Elder, Pet Care.

Eligible employees/dependents enrolled in a UVMHN Blue Cross Blue Shield medical plan, have access to:

Medication Management: Medication consultation, symptom/side effect tracking and follow-up sessions with a physician.

Continued Care after 10 FREE Sessions: Sessions will be billed to your UVMHN medical plan.

Cost-Share: For these services, you will be responsible for the applicable Tier 1 (Domestic) network outpatient mental health cost- share (i.e., deductible, copay, coinsurance).

For cost-share information, go to the intranet for your location to access the UVMHN Benefits website. On the UVMHN benefits website go to: Tools & Resources> Plan Documents & Required Notices>Summary of Benefits & Coverage (SBC).

Voluntary Benefits

Accident, Illness, Hospital

Supplemental Medical plans can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans are 100% voluntary.

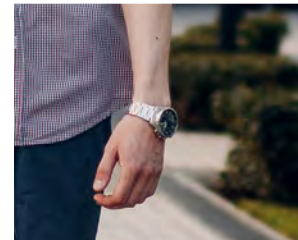
Accident Insurance

Accident insurance pays a lump sum if you become injured because of an accident. It allows you to claim benefits even if the injuries do not keep you out of work. Accident insurance may also complement health insurance if an accident causes you to have medical expenses that your health insurance doesn't cover.

HOW DOES ACCIDENT INSURANCE WORK?

Accident insurance can help pay for a wide range of situations, including initial care, surgery, transportation and lodging and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Coverage is available for you, your spouse and eligible dependent children.
- No physical exam required to get basic coverage.
- Accident insurance covers injuries that happen on or off the job.
- Benefit payments are not reduced by any other insurance you may have with other companies.



To learn more visit the [UVMHN](#)
[Voya Employee Benefits Resource Center](#)
or the Voluntary Benefits section of
the [UVMHN Benefits website](#).

Voluntary Benefits

Accident, Illness, Hospital Cont.

Critical Illness Insurance

While medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, Medical insurance may not provide the coverage you need. Critical Illness insurance will ease the financial strain and help you focus on your recovery.

HOW WILL A CRITICAL ILLNESS CLAIM GET PAID?

After purchasing Critical Illness insurance, if you suffer from one of the serious illnesses covered by your policy, you'll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for your expenses, such as:

- Child care costs
- Medical expenses
- Travel expenses for you and your family
- Lost wages from missed time at work
- Living expenses

Hospital Indemnity Insurance

Hospital Indemnity insurance is a plan designed to pay costs associated with a hospital admission that may not be covered by other insurance. The plan covers employees who are admitted to a hospital or ICU for a covered sickness or injury.

Even if your Medical insurance covers most of your hospitalization, you can still receive payments from your Hospital Indemnity insurance plan to cover extra expenses while you recover.

HOW DOES HOSPITAL INDEMNITY INSURANCE WORK?

You pay monthly premiums for your Hospital Indemnity insurance plan. If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you.

And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your Medical insurance, including medical insurance deductibles, copays and coinsurance, child care expenses while you are in the hospital or cost-of-living expenses as you recover.

Wellness Benefit - Critical Illness

Get paid for preventive exams!

Employee: \$50

Covered Spouse: \$50

Covered Child(ren): \$25 each (up to \$100)

Covered health screening tests include annual physicals, dental and vision exams.



Voluntary Benefits

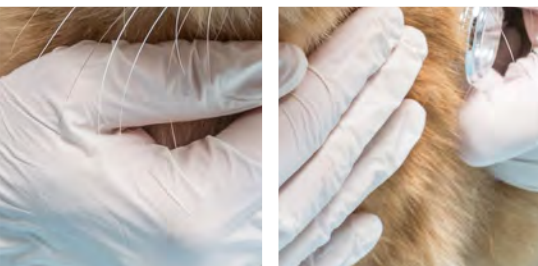
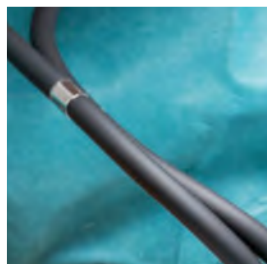
ID Protection & Pet Insurance

Allstate Identity Protection

Identity Theft insurance provides credit monitoring and fully managed identity restoration services should you or an immediate family member become a victim of identity theft. This will help you remain productive at home and at work while your identity is restored to pre-theft status. Enroll in **Workday** and premiums will be deducted after-tax from your paycheck.

- Check your identity health score
- View and manage alerts in real time
- Monitor your TransUnion credit score and report
- Receive alerts for cash withdrawals, balance transfers and large purchases
- Get reimbursed for fraud-related losses

CANADIAN RESIDENTS: Restrictions apply, contact Allstate at 800-789-2720 for details.



Pet Insurance



My Pet Protection from Nationwide provides coverage for your birds, cats, dogs and exotic pets. Pet insurance helps you provide your pets with the best care possible by reimbursing you for veterinary bills. You can get cash back for accidents, illnesses, hereditary conditions and more.

Pet parents have two levels of reimbursement, **70% or 50%**. Plan prices for UVMHN employees include a 5% discount; if you have multiple pets, you may qualify for discounts of up to 15%.* The cost of the plan is not based on your pet's age or breed, but rather the reimbursement level and the state in which you live.

All employees are eligible to enroll their pets. If you enroll, you will pay Nationwide directly. Premiums are not deducted from your paycheck. Coverage starts 14 days after enrollment. Once your coverage starts, you can visit any veterinarian and submit receipts to Nationwide for reimbursement.

Voluntary Benefits ID Protection & Pet Insurance Cont.

GET A QUOTE & ENROLL

- Online at [UVMHN Pet Insurance Enrollment](#)
- By calling 877-738-7874. Mention you are an employee of UVMHN to receive discounted pricing.
- **NOTE:** If you want to enroll your bird, rabbit, reptile, or other exotic pets you must call to enroll.

| NATIONWIDE PET INSURANCE | | | |
|--------------------------|--------------------|-----------------------|----------------|
| PLAN | DEDUCTIBLE PER PET | REIMBURSEMENT OPTIONS | ANNUAL MAXIMUM |
| My Pet Protection | \$250 | 70% or 50% | \$7,500 |

Covers: Accidents, injuries, common illnesses, serious/chronic illnesses, hereditary/congenital conditions, surgeries/hospitalization, x-rays, MRIs, CT scans, prescription medications, and therapeutic diets

Benefit Provided By: Nationwide

Contact Information:

Enrollments 877-738-7874
Customer Care 800-540-2016

Group Name:

The University of Vermont Health Network
Website: [UVMHN Pet Insurance](#)

Enrollment & Premiums:

You can enroll and make changes anytime.
Premiums are paid monthly by you.

Helpful Information

- [Pet Insurance Overview](#)
- [FAQ - Pre-enrollment](#)
- [FAQ - Post-Enrollment](#)
- [FAQ - Claim Reimbursement](#)
- [Vitus Vet](#)
- [Vet Helpline®](#)



Paid Time Benefit (PBT)



The paid time benefit program encompasses time off for vacation, personal time and holiday time that gives the individual responsibility and flexibility in the management of paid time off. The amount of PBT earned is based on length of service and hours worked. All regular full and part-time employees are eligible to accrue PBT. Once the maximum amount of time has been reached, no further hours are accrued until the total falls below the maximum.

| Upon completion of: | Hours Accrued Per Year | Amount Accrued per Paid Hour |
|---------------------|------------------------|------------------------------|
| 2,080 paid hours | 176 hours | .0846 hrs. |
| 10,400 paid hours | 212 hours | .1019 hrs. |
| 20,800 paid hours | 248 hours | .1192 hrs. |
| 31,200 paid hours | 268 hours | .1289 hrs. |
| 41,600 paid hours | 288 hours | .1386 hrs. |

Please refer to contract for additional detail.

PBT Cash-Out

Cashing in PBT is a way to convert unused hours into take-home pay. This option provides the employee with a lump sum payment. Cash-out forms will be distributed to eligible employees. If an employee has used at least 40 hours of PBT from October 1st to September 30th (the following year) and retains at least forty hours in their PBT Bank, they may cash out some or all of their remaining PBT. Hours are paid out no later than December 1st at the employee's regular rate of pay. The dollars flow into an employee's paycheck as additional income and taxes are withheld at the supplemental rate.

Holidays

- New Year's Day
- Presidents Day
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas

PBT

PBT EMPLOYEE DONATION PROGRAM

If an employee or an employee's family member experiences an unplanned and unexpected medical emergency that causes them to be absent to scheduled work, and as a result, may exhaust all their accrued PBT. The PBT Donation Program provides a supportive benefit in the event of such emergencies.

PBT BANK BENEFICIARY OVERVIEW

To be eligible for donation, the recipient's accrued benefit time at the time of donation must have dropped below 40 hours of PBT and sick leave benefits. Donated hours are available for use by the recipient immediately after they are deposited into the recipient's PTO/PBT bank. If recipient employee does not use all of the donated hours, hours may be donated to another employee, if the new recipient employee meets the criteria for a PTO/PBT donation. Donated hours are not paid out at the time of termination.

STARTING A PTO DONATION

To establish a PTO Donation the employee wishing to donate hours should send a completed [PBT-PTO Donation Form](#) to CVPH HR. An approval/denial of donation will be sent to the donating employee. The donating employee must have a PTO bank balance of at least 40 hours after the transfer of the donation and may only donate in whole hour increments. Please see the following policy for more information: [528.1](#)

NEW YORK STATE PAID SICK LEAVE FOR PER DIEM EMPLOYEES

Per Diem employees will accrue sick time at the rate of one (1) hour for every 30 hours worked and will be permitted to use up to 56 hours of accrued sick leave each calendar year.

NYSNA SICK LEAVE

Full and part time employees will earn a maximum of ninety-six (96) hours of sick leave per 2080 paid hours per calendar year. Earned but unused sick leave may be accumulated up to 775 hours. Unused sick leave is not paid out at the end of employment.



Tuition Reimbursement

CVPH is dedicated to supporting your professional growth through higher education. We provide tuition and certification reimbursement to help you to meet your goals.

Tuition Assistance ALWAYS IMPROVING

Regular full-time employees are eligible to received tuition reimbursement and the cost of books required for courses up to \$4000 per calendar year. The maximum annual amount for reimbursement will be prorated for a part-time employee based on hours worked in the previous year. Please refer to tuition and continuing education eligibility appendix for additional information.

In order to receive Tuition Reimbursement, employees must fill out a Tuition Reimbursement Request Form and submit 30 days prior to the course start date. Request approval is required prior to start of a course in order to receive reimbursement.



Employee Discounts

Champlain Valley Physicians Hospital employees are eligible for discounts from a wide range of businesses. Employee Discounts can be found via HR Central on the Intranet. All employees who have a CVPH ID badge are eligible for discounts at certain companies. Employees must show their ID badge to receive the discount.

Discounts Include

- **Automotive**
- **Banking**
- **Electronics**
- **Entertainment**
- **Food & Lodging**
- **Physical Activity and Wellness**
- **Retail Services**
- **Seasonal Discounts**
- **Health & Wellness**
- **Fitness**
- **Gift Certificates**
- **And More!**

DISCOUNTS SUBJECT TO CHANGE

The link to products and vendors is being provided as a convenience and for informational purposes only.

CVPH does not endorse any of the products or vendors linked to this Website.

CVPH makes no effort to independently verify the quality or reliability of any of the products or vendors linked to this Website.

CVPH specifically disclaims any and all liability for any claims or damages that may result from providing a link to these products and vendors.



Leaves of Absence

Family Medical Leave Act (FMLA)

Family Medical Leave (FML) is an unpaid leave designed to provide job and benefit protection for employees while they are out of work for their own serious health condition or to care for a qualifying family member. For a full list of the reasons, including Qualifying Exigency Leave, that qualify for FML leave please visit the FMLA Policy located on the intranet or the FMLA Guidebook.

ELIGIBILITY FOR FAMILY MEDICAL LEAVE

- Worked at CVPH or any UVMHN Network Partner for at least 12 months at the start of the leave
- Worked 1,250 hours during the 12-month period immediately before the start date of leave

ENTITLEMENT

- Granted up to 12 weeks of time in a 12-month period
- Time can be used as continuous or intermittent, depending on need.

If the leave is taken as a continuous 12-week leave period, you may be eligible for an additional four (4) weeks of Supplemental Leave. With manager's approval, you may work a reduced schedule during the Supplemental Leave period.

To initiate a claim, notify your manager of your need for time away and contact Occupational Health and Wellness.

Paid Family Leave (PFL)

NYS PFL is job protected, paid time away from work for employees that meet the qualifying reasons. PFL is utilized:

- To care for a family member with a serious health condition (family member defined as spouse, parent-in-law, domestic partner, grandparent, child, grandchild or parent)
- To bond with a child
- For military exigencies (defined under FMLA) PFL requires an employee to provide 30 days advanced foreseeable notice for a leave event. If not foreseen, notice must be given as soon as practicable. PFL covers employees working 20 hours or more per week after being employed for 26 consecutive weeks. Employees working under 20 hours are not eligible until they have worked 175 consecutive days.

Employees are entitled to 12 weeks of leave time in a 52-week interval. Benefits payable will be 67% of weekly wage, but no more than \$1,177.32 per week. (Taxable benefits.)

NYS PFL is completely employee funded. These will be weekly deductions in the amount of 0.388% of weekly pay, capped at an annual maximum of \$354.53, via payroll deduction.

Please notify your manager and OHW of your upcoming absence from work.



Requesting a Leave of Absence can be stressful. It is important to have open communication with your manager prior to a leave of absence.

3 Things You Should Do Prior to a Leave of Absence:

1. **Understand what benefits are available to you**
2. **Notify your manager of your need for leave with as much advance notice as possible**
3. **Call Occupational Health and Wellness**

Accommodation Under the Americans With Disabilities Act Amendments Act (ADAAA)

UVMHN/CVPH provides reasonable accommodation for a known physical or mental limitation of an otherwise qualified employee or applicant that enables them to perform the essential functions of the role, unless such accommodation would cause an undue hardship to the organization. Requests for reasonable accommodation may apply to needs within the employee's work environment or it may mean a temporary leave itself as an accommodation when the employee does not have other job-protecting leaves available. To apply, notify your manager and contact The Hartford. The Hartford will provide an ADAAA Medical Assessment Form that you are required to have completed by your medical provider regarding your accommodation.

Workers' Compensation

Champlain Valley Physicians Hospital is self-insured for Workers' Compensation, which means UVMHN - CVPH is responsible to compensate you for lost wages and medical benefits if it is determined that your illness or injury is related to or caused by your work according to New York Workers' Compensation Law.

IMMEDIATELY FOLLOWING AN ACCIDENT OR INJURY YOU SHOULD:

- In the event of a serious injury, call 911 or proceed to the nearest emergency room
- Report the incident to your manager and complete the online Report of Event (ROE) form with your manager by the end of your shift
- Advise Occupational Health & Wellness of your work status following your medical evaluation
- Reporting a Work Related Illness or Injury Policy
- Intranet

Leave of Absence for Military Service

UVMHN/CVPH values the experience and knowledge of those who have performed, currently perform or will perform military service. As such, we seek to employ current citizen soldiers and other veterans from the community. CVPH will not discriminate or retaliate against a current or prospective employee concerning initial employment, available benefits, training, promotion, employment opportunities or any other term, condition or benefit of employment based upon past, current or future military service.

ELIGIBILITY

A regular, non-temporary employee who leaves employment to perform voluntary or involuntary service in the uniformed services will be entitled to reemployment, provided they meet the USERRA eligibility criteria. The employee's cumulative period or periods of military service, relating to employment with CVPH shall not have exceeded five years (the "five-year rule").

An employee who is away from work performing military service will receive benefits during the military related absence, comparable to the benefits offered to employees on other forms of leave, paid or unpaid.

- For 15 months or less, health insurance benefits will continue as if the employee were continuously employed, subject to premium payments.
- For greater than 15 months, the employee may continue to elect health coverage through COBRA - the employee will be required to pay 102% of the premium.

An employee returning from service and who meets the USERRA eligibility criteria is entitled to immediate reinstatement to CVPH's health, dental, and life insurance coverage upon reemployment. An employee's CTO bank and Extended Sick Bank will be maintained during the leave of absence.



Other Leaves of Absence

BEREAVEMENT LEAVE

Offered to provide continued pay during time off from work as a result of a death in the family. A **full-time employee** who has completed the probationary period and who is absent from regularly scheduled work solely because of a death in the immediate family may be granted up to three consecutive scheduled shifts, ending no later than 14 days after the death of an immediate family member. Immediate family includes spouse; parent (including foster parent or step-parent) significant other, children (including stepchildren); a minor child residing in the same household; grandparent, mother-in-law; father-in-law, brother, sister, brother-in-law, sister-in-law, grandparent-in-law; grandchild; step-grandchild and any blood relative or cohabitant (designated in advance of death) who was a member of the employee's family household. Requests for exceptions for other close family or household members may be granted at the discretion of the manager.

Regular Part-Time Employees - A regular part-time employee who has completed the probationary period and who is absent from regularly scheduled work solely because of a death in the immediate family shall be reimbursed for time lost from the regularly scheduled work at the employee's rate of pay up to a maximum of one (1) shift for part-time A employees, up to two (2) shifts for part-time B and C employees or up to three (3) shifts for part-time D employees no later than 14 days after the death of an immediate family member.

JURY DUTY

Time will be excused from work with pay for the time required performing jury duty.

If the employee is unable to return to work within the approved leave time, they must request an extension in writing to the Vice President of Human Resources. Each request will be considered on an individual basis. Employees not returning within the approved leave time will be considered as having voluntarily terminated their employment with the UVMHN. Any pay raises or other changes to pay will take effect when the employee has returned to work at the full pre-leave of absence capacity and will not be retroactive.



Affordable Care Act

In 2010, the federal government enacted the Affordable Care Act, a comprehensive health care reform law that phased in a series of actions over an eight-year period.

THE ACA IS INTENDED TO:

- Provide all Americans access to health care
- Lower the cost of quality health care
- Protect consumers' health care rights

To expand health care coverage, as part of the Employer Shared Responsibility Provision of ACA, also known as the employer mandate, all employers with 50 or more full-time equivalent employees (FTE) are required to provide minimum essential medical coverage (MEC) to at least 95 percent of their full-time employees and dependents up to age 26.

UVM HEALTH NETWORK'S ACTION UNDER ACA

The ACA employer mandate covers all UVMHN employees who work full time by ACA standards. Full-time employees for ACA purposes are those who work, or are expected at hire to work, an average of 30 hours or more per week. They include not only UVMHN's benefits-eligible employees, but also UVMHN's part-time, regularly scheduled special, and per diem employees. Employees who meet the ACA's full-time standard are referred to at UVMHN as "ACA-eligible" employees.

THERE ARE THREE METHODS FOR DETERMINING ELIGIBILITY UNDER THE ACA:

- **1 - Hire:**
Employee is hired into a position that is expected to average 30 or more hours per week based on the weekly authorized hours entered into Workday, the employee is determined to be ACA-Eligible for coverage.
- **2 - Hire with Look Back:**
Employee is hired into a position that is expected to average 30 or more hours per week based on the weekly authorized hours entered into Workday, the employee is determined to be ACA-Eligible for coverage.
 - If an employee is eligible for medical insurance and reduces their hours at some point in the year, they are able to maintain their coverage for the remainder of the year assuming they continue employment and had an average of 30 hours per week prior to the reduction.
- **3 - Annual Look Back:**
An annual "look back" is performed for employees who are not eligible for the standard medical insurance plans, by looking at their worked hours for UVMHN over the past year (from November through October). The annual "look back" is to determine if the employee averaged 30 or more hours per week based on the actual time worked. If the hours average 30 or more per week, the employee is ACA-Eligible for coverage beginning January 1 of the following year.

FULL-TIME EMPLOYEES FOR ACA PURPOSES ARE THOSE WHO WORK, OR ARE EXPECTED AT HIRE TO WORK, AN AVERAGE OF 30 HOURS OR MORE PER WEEK.

Employers are also required to report coverage information to the IRS and furnish covered individuals with a form that shows compliance with the individual shared responsibility provision of ACA. The annual notification, also known as the IRS Form 1095-C, must be sent annually to full-time employees and individuals covered by a self-insured plan by the end of January.

| 2023 | | 2024 | | | | | 2025 | | | | | |
|---|-----|------|-----|-----|-----|--------------------|--|-----|-----|-----|-----|-----|
| Nov | Jan | Mar | May | Jul | Sep | Nov | Jan | Mar | May | Jul | Sep | Nov |
| Measurement Period • Total number of hours worked: 1,596 • Average number of hours worked per month: 133 | | | | | | Wait Period | Stability Period • Employee is determined to be full time • Employee must be offered benefits | | | | | |

NOTE: The ACA requires employers to offer minimum essential coverage (MEC) to ACA-eligible employees and their eligible dependent children up to age 26.

ACA-ELIGIBLE OPEN ENROLLMENT

Those who qualify for ACA-Eligible medical coverage will be notified via Workday about the opportunity to elect UVMHN medical coverage. An annual Open Enrollment will be held in the fall for coverage beginning January 1 of the following year. During this time, employees may elect the ACA Plan for medical coverage.

NOTE: As part of the ACA’s individual shared responsibility, all individuals must have qualifying health insurance coverage for the year, either through employer coverage or through the Health Insurance Marketplace, such as NY State of Health, the private health exchange for New York residents. Before enrolling in the UVMHN ACA Medical Plan, employees may want to compare the coverage and costs with the medical plan options offered through NY State of Health.

HOW TO ENROLL

Employees determined to be ACA-Eligible employees will receive a Workday notification of their ACA-Eligible opportunity either at hire, at first anniversary or at the annual Open Enrollment period. When the enrollment period begins, ACA Plan elections can be made through Workday until the end of December.

PAYING FOR COVERAGE

You are responsible for paying premiums each pay period. Premiums will be deducted from your paycheck on a pre-tax basis if you work during the pay period.

If you do not work during the pay period, you will be billed for payment via personal check or credit card. All payments are due within 30 days. Failure to pay will result in cancellation of coverage.

| TIMELINE | ACA ACTION | ACTION |
|----------|-----------------|---|
| November | Measurement | Look Back Reporting: All employees are "measured" for ACA Full- time status based on worked hours in the prior 12 months. |
| November | Notification | Notifications sent to ACA Full-time eligible employees with enrollment details. Any ACA enrolled employees in the current year who will not qualify in the next calendar year will be notified regarding their coverage end date. |
| November | Enrollment | ACA - Eligible Open Enrollment Period. Medical elections are made within Workday for coverage for themselves and any dependent child(ren). |
| January | Coverage Begins | Elected ACA medical coverage begins on January 1. |
| February | ACA - Reporting | Form 1095-C will be provided at the end of January (with extensions where permitted by the IRS). Employees may elect to receive Form 1095 electronically (e-delivery), by logging into Workday and electing the delivery preference. If electronic distribution is not selected, it will be sent via U.S. Mail. |

ACA INDIVIDUAL REPORTING OF THE OFFER OF COVERAGE - 1095-C

The Affordable Care Act (ACA) requires that certain employers provide you with an IRS tax form called **Form 1095-C Employer-Provided Health Insurance Offer and Coverage**.

UVMHN will send eligible employees the IRS Form 1095-C each January, whether they elect UVMHN coverage or not. This form details the coverage made available by UVMHN in the prior year.

IRS FORM 1095-C

You will need the information from your IRS Form 1095-C when you complete your Federal income tax return. Keep the form as your “proof of coverage”. At this time, you are not required to submit it to the IRS with your tax return.

The 1095-C form provides documentation of employer-provided health coverage offered to you, as well as enrollment information for you and your dependents as required under the employer shared responsibility provision of the Affordable Care Act (ACA).

You may receive more than one of these Forms if you changed employers or medical plans mid-year.

NOTE: UVMHN does not provide tax advice, please review with your tax advisor.

COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides eligible covered employees and their dependents the opportunity to continue their health coverage after termination of employment, losing eligibility (i.e. divorce, children age 26) or moving to a non-benefits eligible role.

The election to continue coverage must be made within a specified election period. If elected, coverage will be reinstated retroactive to the date following termination of coverage. There is no lapse in coverage.

An initial notice is provided to all new employees upon enrollment in any health plans at UVMHN. This notice is to explain the COBRA law, our notification obligations and your potential rights under COBRA.

LOSING COVERAGE UNDER UVMHN PLANS

When you or a covered dependent lose eligibility to participate in UVMHN's health plans, the coverage will be terminated.

However, under most circumstances, you may continue the medical/prescription, dental, vision and health care flexible spending account benefits coverage through COBRA.

COBRA coverage is generally offered up to 18 months, or longer depending on the circumstances. When you begin participation in COBRA, you may only continue the benefits in which you were enrolled at the time your coverage was lost. However, you may change the level of coverage (e.g., family to employee and child). Covered dependents retain COBRA eligibility rights even if the employee chooses not to enroll.

ENROLLING IN COBRA BENEFITS

When you separate from UVMHN or lose coverage, EBPA, our COBRA administrator will send you a COBRA qualifying event notice. You will then have **60 days** from the date of cancellation of your coverage or the date of the notification, whichever is later, to elect to continue your benefits through COBRA. You will remit your payments directly to EBPA. Your COBRA coverage will be retroactive to the date your coverage terminated.

Timely submission of COBRA elections and payments are important – you will **not be allowed to elect COBRA if you miss the election deadline**. Your benefits will be automatically canceled unless the required premiums are paid on or before the due date. Once COBRA benefits are canceled because of nonpayment, they will not be reinstated. You and/or your covered dependents are responsible for notifying the COBRA Administrator of a divorce, legal separation or a child losing dependent status while covered under the Plan so COBRA enrollment can be initiated.

The life insurance coverage in force on the date of termination is not available through COBRA; however, the employee and/or dependent may be eligible to convert or port their life insurance coverage. See the Life Insurance section for details.

| | |
|---|--|
| <p>COBRA Administrator: EBPA</p> <p>CONTACT INFORMATION: Phone (888) 232-3203</p> | <p>PLANS AVAILABLE FOR CONTINUATION:</p> <ul style="list-style-type: none">• Medical• Dental• Vision• Health Care Flexible Spending Account• Lyra EAP• CVPH EAP and RX <p>PREMIUMS: The full cost plus 2% administration fee is paid for by you. Premiums are paid directly to the EBPA</p> |
|---|--|

*Cobra notices for NYSNA Benefits Fund package will be sent by NYSNA Benefits Fund not EBPA

PAYING FOR COBRA

If you continue coverage under COBRA you'll pay the full premium cost (including both employee and employer costs) plus a 2% administrative fee, for a total cost of 102%.

The amount due each month for each qualified beneficiary will be included in the COBRA election notice provided to you at the time of your qualifying event. The cost of COBRA coverage may change during your period of COBRA eligibility and those premiums may increase over time.

| QUALIFYING EVENT | QUALIFIED BENEFICIARIES | MAXIMUM COBRA PERIOD |
|--|---|---|
| Termination of Your Employment | You & Your covered dependents | 18 months after loss of coverage |
| Reduction in Hours of Employment - making you ineligible for benefits | | |
| Dependent Child who obtains age 26 | Impacted Dependent | 36 months after loss of coverage |
| Divorce or legal separation | Your ex-spouse & other affected dependents | |
| Your Death | Your covered dependents | |
| Your Failure to return to employment following a Family Medical Leave (FMLA) | You & Your covered dependents | 18 months after loss of coverage |
| You become enrolled in Medicare coverage less than 18 months before your initial qualifying event (termination of employment or reduction in hours) and you lose coverage under the plan due to the initial qualifying event | Your covered dependents | 36 months after your enrollment in Medicare |
| You or an eligible dependent becomes disabled during the first 60 days of COBRA continuation coverage and disability continues at least until the end of the original continuation period | You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage | Coverage can be extended from the original 18-month period to 29 months, provided you notify the COBRA administrator within both 60 days after you are determined by the Social Security Administration to be disabled and within the original 18-month period. |

You cannot make other changes until the next open enrollment period, unless you experience a qualified life event.

Appendix



IMPUTED INCOME ON EMPLOYER PAID LIFE INSURANCE

CALCULATING IMPUTED INCOME ON EMPLOYER PAID LIFE INSURANCE ABOVE \$50,000

To determine the amount of imputed income - use your age at the end of the calendar year and the rates noted to the right.

You have \$64,000 in term coverage

Imputed Income only applies to \$14,000 - the amount of coverage above \$50,000
Your age at the end of the calendar year- 47 (Rate from Chart: \$0.069)

$$\mathbf{\$14,000 / \$1,000 = \$14 \times \$0.069 = \$0.97}$$

You would have \$0.97 of additional taxable income each pay period or \$25.22 annually.

IMPUTED INCOME

The IRS requires you to pay income tax on the value of any life insurance amount exceeding \$50,000. The IRS determined value is called imputed income and is calculated from the government's Uniform Premium Table I.

If you enroll in the 2x Basic Life benefit the value of life insurance over \$50,000 will be considered imputed income, which is taxable. The below example shows the imputed income (amount taxed) for this scenario.

EXAMPLE - Go to Appendix for Rates and How to Determine Imputed Income

Hourly Rate: \$20

Annual Salary: \$41,600

Annual Salary Rounded to Nearest Thousand: \$42,000

Basic Life 2x Annual Salary: \$84,000

Amount Over \$50K: \$34,000

Employee Age: 40

Annual Imputed Income (Amount Taxed): \$40.56

(1.56 per pay period)

BI-WEEKLY IMPUTED INCOME RATE PER \$1,000 OF BENEFIT

| | |
|------------------|---------|
| Age 24 and Under | \$0.023 |
| Age 25-29 | \$0.028 |
| Age 30-34 | \$0.037 |
| Age 35-39 | \$0.042 |
| Age 40-44 | \$0.046 |
| Age 45-49 | \$0.069 |
| Age 50-54 | \$0.106 |
| Age 55-59 | \$0.198 |
| Age 60-64 | \$0.305 |
| Age 65-69 | \$0.586 |
| age 70 and Over | \$0.951 |

ADDITIONAL LIFE INSURANCE RATES

| BI-WEEKLY RATES ARE PER \$1,000 OF COVERAGE | EMPLOYEE | | SPOUSE | |
|---|------------------------|---------------------|---------------------|---------------------|
| | Term Life | Term Life With AD&D | Term Life | Term Life With AD&D |
| Age 29 and Under | 0.026 | 0.046 | 0.040 | 0.080 |
| 30-34 | 0.034 | 0.054 | 0.052 | 0.092 |
| 35-39 | 0.039 | 0.059 | 0.058 | 0.098 |
| 40-44 | 0.046 | 0.066 | 0.069 | 0.109 |
| 45-49 | 0.069 | 0.089 | 0.104 | 0.144 |
| 50-54 | 0.121 | 0.141 | 0.179 | 0.219 |
| 55-59 | 0.199 | 0.219 | 0.294 | 0.334 |
| 60-64 | 0.340 | 0.360 | 0.501 | 0.541 |
| 65-69 | 0.661 | 0.681 | 0.973 | 1.013 |
| 70-74 | 1.263 | 1.283 | 1.860 | 1.900 |
| Age 75 and Over | 2.060 | 2.080 | 3.341 | 3.381 |
| CHILD TERM LIFE | TERM LIFE WITHOUT AD&D | | TERM LIFE WITH AD&D | |
| | 0.0284 | | 0.0684 | |

CALCULATING LIFE INSURANCE PREMIUMS

You are electing \$200,000 of additional coverage (with AD&D) and you are 34 years old
 $\mathbf{\$200,000 / \$1,000 = 200 \times \$0.054 = \$10.80 \text{ (monthly)}}$
 Annual premium will be \$129.60 or \$4.98 bi-weekly

You are electing \$250,000 of spouse life insurance without AD&D and your spouse is 33 years old
 $\mathbf{\$250,000 / \$1,000 = \$250 \times \$0.052 = \$13.00 \text{ (monthly)}}$
 Annual Premium will be \$156.00 or \$6.00 bi-weekly



HOSPITAL INDEMNITY INSURANCE - VOYA

| HOSPITAL INDEMNITY RATES | CORE PLAN | | BUY-UP PLAN | |
|--------------------------|-------------------------------|------------------|-------------------------------|------------------|
| | Your Bi-weekly After-tax Rate | Your Annual Cost | Your Bi-weekly After-tax Rate | Your Annual Cost |
| Employee | \$4.56 | \$118.68 | \$8.89 | \$231.12 |
| Employee + Spouse | \$9.94 | \$258.48 | \$19.51 | \$507.36 |
| Employee + Child(ren) | \$7.73 | \$200.88 | \$15.16 | \$394.20 |
| Family | \$13.10 | \$340.68 | \$25.79 | \$670.44 |

CRITICAL ILLNESS - VOYA

| VOYA CRITICAL ILLNESS - CORE PLAN | | | | |
|---|----------|-------------------|------------------|---------|
| Employee: \$10,000 Spouse: \$10,000 Child(ren): \$5,000 | | | | |
| Attained Age | Employee | Employee + Spouse | Employee + Child | Family |
| Under 25 | \$0.88 | \$2.45 | \$1.34 | \$2.91 |
| 25 - 29 | \$1.06 | \$2.81 | \$1.52 | \$3.27 |
| 30 - 34 | \$1.29 | \$3.23 | \$1.75 | \$3.69 |
| 35 - 39 | \$1.62 | \$3.93 | \$2.08 | \$4.39 |
| 40 - 44 | \$2.91 | \$6.69 | \$3.37 | \$7.15 |
| 45 - 49 | \$4.52 | \$9.87 | \$4.98 | \$10.33 |
| 50 - 54 | \$7.06 | \$15.74 | \$7.52 | \$16.20 |
| 55 - 59 | \$8.45 | \$20.36 | \$8.91 | \$20.82 |
| 60 - 64 | \$10.66 | \$23.58 | \$11.12 | \$24.04 |
| 65 - 69 | \$11.26 | \$25.20 | \$11.72 | \$25.66 |
| 70 + | \$13.38 | \$28.06 | \$13.84 | \$28.52 |

| VOYA CRITICAL ILLNESS - BUY-UP PLAN | | | | |
|--|----------|-------------------|------------------|---------|
| Employee: \$20,000 Spouse: \$20,000 Child(ren): \$10,000 | | | | |
| Attained Age | Employee | Employee + Spouse | Employee + Child | Family |
| Under 25 | \$1.75 | \$4.89 | \$2.67 | \$5.81 |
| 25 - 29 | \$2.12 | \$5.63 | \$3.04 | \$6.55 |
| 30 - 34 | \$2.58 | \$6.46 | \$3.50 | \$7.38 |
| 35 - 39 | \$3.23 | \$7.85 | \$4.15 | \$8.77 |
| 40 - 44 | \$5.82 | \$13.39 | \$6.74 | \$14.31 |
| 45 - 49 | \$9.05 | \$19.76 | \$9.97 | \$20.68 |
| 50 - 54 | \$14.12 | \$31.47 | \$15.04 | \$32.39 |
| 55 - 59 | \$16.89 | \$40.71 | \$17.81 | \$41.63 |
| 60 - 64 | \$21.32 | \$47.17 | \$22.24 | \$48.09 |
| 65 - 69 | \$22.52 | \$50.40 | \$23.44 | \$51.32 |
| 70 + | \$26.77 | \$56.12 | \$27.69 | \$57.04 |

ACCIDENT COVERAGE - VOYA

| VOYA ACCIDENT RATES | | |
|---------------------|-------------------------------|------------------|
| Core Plan | Your Bi-weekly After-tax Cost | Your Annual Cost |
| EE | \$1.63 | \$42.48 |
| EE + Spouse | \$3.63 | \$94.32 |
| EE + Children | \$3.24 | \$84.12 |
| Family | \$5.23 | \$135.96 |

| Buy-up Plan | Your Bi-weekly After-tax Cost | Your Annual Cost |
|---------------|-------------------------------|------------------|
| EE | \$3.08 | \$80.16 |
| EE + Spouse | \$6.58 | \$171.12 |
| EE + Children | \$6.16 | \$160.08 |
| Family | \$9.66 | \$251.04 |

IDENTITY THEFT PROTECTION - ALLSTATE

| ALLSTATE IDENTITY PROTECTION PRO PLAN | Your Bi-weekly After-tax Rate | Your Annual Cost |
|---------------------------------------|-------------------------------|------------------|
| Employee | \$3.67 | \$95.40 |
| Family | \$6.44 | \$167.40 |



Common Health Insurance Terms

Note: Descriptions of common health insurance terms reference UVMHN plan specific examples and may apply differently under the NYSNA Benefits package.

AGGREGATE/NON-EMBEDDED VS. EMBEDDED DEDUCTIBLE

An aggregate (non-embedded) deductible is when the entire family deductible for a family health care plan must be met to receive a reimbursement from BCBS. The deductible can be reached by one family member or a combination of members within the family. UVMHN plan will have an aggregate deductible on the 2 high deductible health plans (HDHP 1650 and HDHP 3300).

An embedded deductible is when individual members in a family health care plan only need to meet their own deductible before BCBS will begin to pay for services. UVMHN plan will have an embedded deductible on the 2 traditional health plans (250 and 400 plans).

ALLOWED AMOUNT

The most money that your BCBS Plan will pay toward a health care service.

BENEFIT YEAR

The year or period of time that your insurance coverage starts and stops. UVMHN's benefit year follows the calendar year.

CARVE-OUT

An employer group uses a different insurance company to administer a specific benefit instead of its primary health insurance provider. UVMHN has a carve-out of its prescription drug coverage, by utilizing Navitus Pharmacy Solutions.

COINSURANCE

The percentage of the bill you pay for a covered product or service. Unlike a copay, which is a flat amount, coinsurance is a percentage of the cost of the service. If your health plan has a deductible, the coinsurance is the amount you're responsible for after your deductible is met.

COPAYMENT/COPAY

The amount you pay for a health care service, like a doctor visit. The amount depends on your plan, the provider, and the type of service you receive. In addition, prescription medications also require copays, and they will vary depending on the medication.

DEDUCTIBLE

The amount of money you pay for covered health care services before your health insurance starts to pick up the tab. If your cost exceeds the deductible, your plan will cover a percentage of the remainder (90% or 95%) and you would be responsible for the remaining cost (5% or 10%). This is called coinsurance.

ER, URGENT CARE, OR PCP?

While you may be familiar with the terms emergency room (ER), urgent care, and primary care physician (PCP), do you know which to visit for a health issue – and when?

Deciding the best course of action can be critical for getting the most effective care for your medical needs. A PCP knows your medical history and can treat you with your unique health needs in mind, while an urgent care facility can be very convenient when your doctor's office is closed. Of course, the ER is the best option when emergency care is needed.

Making the right choice can also save you money. While you should always go to the ER for serious health emergencies, visiting your PCP is a more cost-effective option under normal circumstances.

EXCLUDED SERVICES

Any health care service that BCBS does not pay for or will not cover. You can find a list of excluded services in your Summary Plan Description (SPD).

EXPLANATION OF BENEFITS (EOB)

At first glance, it may appear to look like a bill – it's not. An EOB is a statement that BCBS sends in the mail after you receive a health service. It tells you how much the provider charged, how much BCBS will allow, how much your insurance paid, and the amount you may owe.

An EOB is great documentation for submitting for reimbursement under a Flexible Spending Account (FSA) or Health Savings Account (HSA)

FORMULARY

A list of approved prescription drugs Navitus will pay for, based on the efficacy, safety, cost effectiveness, and overall value of the drug. The formulary is set by Navitus' Pharmacy and Therapeutics Committee. This committee consists of independent, actively practicing physicians and pharmacists.

If your doctor prescribes you a new medication, it's always good to ask the physician if the drug is covered by your health insurance. The doctor will be able to tell if the drug is covered by looking up your plan's prescription drug formulary.

Under UVMHN's traditional health plans, the formulary is divided into three tiers, with varying copay amounts (Tier 1 has the lowest copay and Tier 3 has the highest). Under UVMHN's high deductible health plans, you will pay your deductible and then copays. Regardless of the plan you are enrolled in, utilizing UVMHN's Retail or Mail Order Pharmacies, you will save money on your prescriptions.

FSA

A flexible spending account (FSA) allows employees to set aside pre-tax dollars for specific, qualified health and/or dependent care expenses. The money is deducted directly from the employee's paycheck and is not subject to payroll taxes. You can only enroll in an FSA if enrolled in a traditional health insurance plan.

HSA

A health savings account (HSA) is owned by the individual (not by the employer) and can be used to pay for qualified medical expenses without federal tax penalty.

DOMESTIC NETWORK, IN-NETWORK VS. OUT-OF-NETWORK

The Domestic Network refers to any providers or facilities within The University of Vermont Health Network. All UVMHN providers and facilities are contracted with BCBS. Domestic services have the lowest cost-share. In-network providers and facilities are providers BCBS has contracted with under your health coverage. In-network does not mean a provider or facility needs to be located in Vermont or New York. BCBS provides network coverage nationally.

Out-of-network refers to any providers or facilities that have not contracted with BCBS. When utilizing out-of-network care you will be responsible for a higher percentage of cost-share.

MEDICALLY NECESSARY

Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms that meet accepted standards of care.

MEDICARE

Medicare is a federally governed health care program for people ages 65 or older. Certain people with disabilities and those with end-stage renal disease are also eligible for this program. There are four basic components:

- **MEDICARE PART A (HOSPITAL INSURANCE)**
Covers inpatient services, including hospital stays, home health, hospice, and limited skilled nursing facility services.

- **MEDICARE PART B (MEDICAL INSURANCE)** Covers outpatient services, including physician services, medical supplies, and other outpatient treatment. After you pay a deductible, Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance and deductibles).
- **MEDICARE PART C (MEDICARE ADVANTAGE PLANS)** A managed Medicare Advantage plan. With this type of plan, qualified individuals and groups would have their Medicare coverage provided through an insurer, such as CDPHP. They must be eligible for Medicare Part A and Part B. Medicare Advantage plans can provide prescription drug coverage (Part D).
- **MEDICARE PART D (PRESCRIPTION DRUG COVERAGE)** A federal program to help cover the costs of prescription drugs for Medicare recipients in the United States.

NETWORK

The facilities, providers, and medical suppliers BCBS has contracted with to provide health care services. A network could range from a primary care physician (PCP), to a chiropractor, to a nursing home.

OUT-OF-POCKET MAX

Many people don't realize that every health insurance plan sets a maximum for the amount you will have to pay, referred to as the out-of-pocket maximum (OOP max). Once you have reached your OOP max, BCBS will begin to pay 100% of the costs for covered care. Different plans have different OOP maximums.



OUTPATIENT CARE/AMBULATORY CARE

Care in a hospital that doesn't require an overnight stay. Examples of hospital outpatient services include lab tests, physical therapy, minor surgeries, and X-rays. Outpatient services typically cost less than inpatient services since they do not require a patient to stay at a health care facility for an ongoing amount of time.

PREMIUM

A premium is the amount you pay for health insurance. It is, essentially, your bill for your health insurance. This money is taken out of your paycheck each pay period on a pre-tax basis.

PRIOR AUTHORIZATION

Sometimes BCBS requires that certain medical services be approved prior to you receiving them.

ROUTINE/PREVENTIVE VISIT

Routine or preventive visits are usually scheduled appointments that include a checkup, screenings, and counseling. They do not include tests or services to monitor or manage a condition or disease once it has been diagnosed. Depending on your plan type, the care provided during these visits is often covered with no out-of-pocket costs.

SPECIALIST

A specialist is a doctor who focuses on a specific area of health care. Some specialist examples include cardiologists (heart), dermatologists (skin), pulmonologists (lungs), and ophthalmologists (eyes).

LEGAL NOTICES



Note: References to BCBS and Navitus apply to the UVMHN plans only.

IMPORTANT INFORMATION AND REQUIRED NOTICES UNDER THE UNIVERSITY OF VERMONT HEALTH NETWORK EMPLOYEE WELFARE BENEFITS PLAN (THE “PLAN”)

NOTICE OF HIPAA SPECIAL ENROLLMENT RIGHTS

Our records show that you may be eligible to participate in the medical insurance offered under The University of Vermont Health Network Employee Welfare Benefits Plan (the “federal law called HIPAA requires that we notify you about a very important provision in the Plan. Specifically, your right to enroll in the Plan under its “special enrollment provision” if you acquire a new dependent, or if you decline coverage under this Plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children’s Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect (including COBRA coverage), you may be able to enroll yourself and your dependents in this Plan. If you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage or COBRA ends (or after the employer stops contributing toward the other coverage). If you have COBRA, you must exhaust that coverage to be eligible to enroll in the Plan mid year.

Loss of Coverage for Medicaid or a State Children’s Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or a State Children’s Health Insurance Program. If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under this Plan, you may be able to enroll yourself and your dependents in this Plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the Plan’s special enrollment provisions, contact The Human Resource Solution Center at (844) 777-0886 or email HRSolutionCenter@UVMHealth.org

LIFETIME AND ANNUAL LIMITS

The Plan does not impose a lifetime limit on essential health benefits. Effective for Plan Years beginning after December 31, 2013, the Plan does not impose any annual limits on essential health benefits. Essential health benefits are defined in guidance and regulations issued by the Department of Health and Human Services.

PREVENTIVE COVERAGE UPDATES

The Affordable Care Act the health insurance reform legislation passed by Congress and signed into law by President Obama on March 23, 2010 helps make prevention affordable and accessible by requiring health plans to cover preventive services and by eliminating cost sharing for those services. Preventive services that have strong scientific evidence of their health benefits must be covered and plans can no longer charge a patient a copayment, coinsurance or deductible for these services when they are delivered by a network provider. The list of covered preventive services is updated annually as changes in recommendations occur. For more information about covered preventive services, visit Blue Cross and Blue Shield website at

[https://member.myhealthtoolkitvt.com/web/public/brands/vt/live healthy/preventive care/](https://member.myhealthtoolkitvt.com/web/public/brands/vt/live-healthy/preventive-care/)

For prescription drugs included in preventive services required by the Affordable Care Act, visit NAVITUS website at:

<https://hrportal.ehr.com/LinkClick.aspx?fileticket=09QGMFfRoHA%3d&portalid=232>

WOMENS HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy related benefits under the Plan, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. The deductibles and coinsurance are found in the Plan's summary plan description. Contact the Human Resources Solutions Center at (844) 777-0886, (518) 562-7300 or email HRSolutionCenter@UVMHealth.org for more information about your rights under WHCRA. If you have any questions about the coverage of mastectomies and reconstructive surgery under the Plan, please call Member Services at (833) 578-1126, Monday Friday, 8:30 a.m. to 8:00 p.m., or visit myhealthtoolkitvt.com.

NEWBORNS AND MOTHERS HEALTH PROTECTION ACT OF 1996

Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS

When you get emergency care or get treated by an out of network provider at an in network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is “balance billing” (sometimes called “surprise billing”)? When you see a doctor or other health care provider, you may owe certain out of pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn't in your health plan's network.

“Out of network” describes providers and facilities that haven't signed a contract with your health plan. Out of network providers may be permitted to bill you for

the difference between what your plan agreed to pay and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in network costs for the same service and might not count toward your annual out of pocket limit. “Surprise billing” is an unexpected balance bill. This can happen when you can't control who is involved in your care like when you have an emergency or when you schedule a visit at an in network facility but are unexpectedly treated by an out of network provider.

You are protected from balance billing for:

Emergency services

If you have an emergency medical condition and get emergency services from an out of network provider or facility, the most the provider or facility may bill you is your plan's in network cost sharing amount (such as copayments and coinsurance). You can't be balance billed for these emergency services. This includes services you may get after you're in stable condition, unless you give written consent and give up your protections not to be balance billed for these post stabilization services.

Certain services at an in network hospital or ambulatory surgical center

When you get services from an in network hospital or ambulatory surgical center, certain providers there may be out of network. In these cases, the most those providers may bill you is your plan's in network cost sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can't balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in network facilities, out of network providers can't balance bill you, unless you give written consent and give up your protections.

You're never required to give up your protections from balance billing. You also aren't required to get care out of network. You can choose a provider or facility in your plan's network.

When balance billing isn't allowed, you also have the following protections:

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in network). Your health plan will pay out of network providers and facilities directly.
- Your health plan generally must:
 - Cover emergency services without requiring you to get approval for services in advance (prior authorization)

- Cover emergency services by out of network providers.
- Base what you owe the provider or facility (cost sharing) on what it would pay an in network provider or facility and show that amount in your explanation of benefits.
- Count any amount you pay for emergency services or out of network services toward your deductible and out of pocket limit.

If you believe you've been wrongly billed, you may contact the No Surprises Help Desk at 1 800 985 3059 from 8 am to 8 pm EST, 7 days a week, to submit your question or a complaint.

Visit <https://www.cms.gov/nosurprises/consumers> for more information about your rights under federal law.

PRICE TRANSPARENCY

Beginning on July 1, 2022, group health plans are required to make publicly available machine readable files containing information about the rates the plan negotiated with its network providers, and allowed amounts and billed charges by out of network providers for specific medical items and services. This information is updated monthly but for out of network providers would reflect historic prices for the 90 day period that begins 180 days before the information is published. You may access this information at TransparencyInCoverage | BlueCrossBlueShield of South Carolina (myhealthtoolkitvt.com).

NOTICE OF PRIVACY PRACTICES

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.

We understand that medical information about you and your health is personal and should be kept private. Moreover, federal law imposes requirements on the group health programs offered under the University of Vermont Health Network Employee Welfare Benefits Plan (the "Plan") to ensure the privacy of your personally identifiable health information. This Notice is intended to summarize these rules and to inform you about:

- the Plan's uses and disclosures of Protected Health Information ("PHI") (as defined below);
- your privacy rights with respect to your PHI;
- the Plan's duties with respect to your PHI;
- your right to file a complaint with the Plan and the Secretary of the U.S. Department of Health and Human Services (the "Secretary"); and,

- who (the person or office) to contact for further information about the Plan's privacy practices.

This Notice applies to the medical, dental, and employee assistance programs, as well as the health care flexible spending accounts under the Plan. The University of Vermont Health Network ("UVMHN" or "Plan Sponsor") hereby designates programs as an Affiliated Covered Entity (within the meaning of 45 C.F.R. § 164.105(b)) and an Organized Healthcare Arrangement (within the meaning of 45 C.F.R. § 160.103). These components of the Plan may share an individual's PHI with one another, subject to the requirements set forth in the HIPAA rules (See e.g., 45 C.F.R. §§ 164.105, 164.506, and 164.520).

Generally, the term "Protected Health Information" ("PHI") includes all individually identifiable health information concerning you that is maintained by the Plan. PHI does not include health information that is held by your employer for employment purposes (for example health information held for purposes of your employment records). "Unsecured PHI" is PHI that is not secured through the use of a technology or methodology that renders the PHI unusable, unreadable, or indecipherable.

PHI uses and disclosures by the Plan are regulated by a federal law called the Health Insurance Portability and Accountability Act of 1996 (referred to as "HIPAA") and the regulations that enforce HIPAA, as amended by the Health Information Technology for Economic and Clinical Health Act of 2009 ("HITECH"). You may find these regulations at 45 Code of Federal Regulations Parts 160 and 164.

Where group health plan benefits are provided through certificates of insurance, or as part of an organized health care arrangement that includes benefits provided under a certificate of insurance, the notice of privacy practices is provided directly by the applicable insurance company. For group health plan benefits provided through certificates of insurance, you will also receive notices of privacy practices from the applicable insurance company regarding their practices. This Notice describes the Plan's practices with respect to any PHI that it handles directly or with respect to self-insured benefits.

NOTICE OF PHI USES AND DISCLOSURES

General Rule

Generally, except for the purposes discussed below, the Plan cannot use or disclose your PHI without your written authorization. Moreover, if you provide authorization to use or disclose your PHI, you have the right to revoke your authorization at any time, except to the extent that the Plan has already relied upon it. To revoke a written authorization, please write to the Plan's Privacy Officer.

Uses and Disclosures of PHI to Carry Out Treatment, Payment and Health Care Operations

The Plan and individuals or entities who the Plan has engaged to assist in its administration (called “business associates”) will use PHI to carry out “treatment,” “payment” and “health care operations” (these terms are described below). Neither the Plan, nor the business associates, need your consent or authorization to use or disclose your PHI to carry out these functions.

- (1) “Treatment” includes the provision, coordination or management of health care and related services. This includes consultations and referrals between one or more of your health care providers, and the coordination or management of health care by a health care provider with a third party. For example, the Plan can disclose and discuss with your doctor or pharmacist other medications you may be receiving to reduce the chances that you are taking a particular medication will result in unintended side effects.
- (2) “Payment” includes actions to determine your eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate coverage. Payment activities include billing, claims processing, subrogation, plan reimbursement, reviews for medical necessity and appropriateness of care, utilization review, and pre-authorizations. For example, the Plan can discuss your PHI with your doctor to make sure your claims are properly paid.
- (3) “Health Care Operations” include quality assessment and improvement, underwriting, premium rating, stop-loss (or excess-loss) coverage claims submissions, creation or renewal of insurance contracts, and other activities relating to Plan coverage. It also includes disease management, case management, conducting or arranging for medical review, legal services and auditing functions (including fraud and abuse compliance programs), business planning and development, business management, and general administrative activities. For example, the Plan may submit your health information to external auditors or agencies to assess the quality of a health plan. The Plan may also submit your health information to a stop-loss insurance carrier or to obtain pricing information.

Business associates provide business services to the Plan related to transactions with you like plan administration, claim processing, or audit services. Examples of third parties include third party administrators, consultants and health advocacy

companies. The Plan requires business associates to agree, in writing, to maintain the confidentiality of the health information to which they are provided access and to notify us if there is a probable compromise of your Unsecured PHI. If a business associate discloses your health information to a subcontractor or vendor, the business associate will have a written contract to ensure that the subcontractor or vendor also protects the privacy of the information.

The Plan also may disclose PHI to employees of UVMHN or its affiliates if such employees assist in carrying out treatment, payment and health care operations, provided that the PHI is used for such purposes. These individuals receive training to ensure that they will protect the privacy of your health information and that it is used only as described in this notice or as permitted by law. Health information will generally not be disclosed to UVMHN in its capacity as Plan Sponsor or any of its affiliates as participating employers in the Plan, except that information regarding enrollment in the Plan or enrollment in a specific benefit will be disclosed to allow for payroll processing of premium payments. Summary health information may be provided to the Plan Sponsor, which may be used to shop for insurance or amend the Plan, but identifying information, such as your name or social security number, will not be included. Nonetheless, the Plan cannot use or disclose genetic information for underwriting purposes. Unless authorized by you in writing, your health information: (1) may not be disclosed by the Plan to any other UVMHN of an affiliate’s employee or department, and (2) will not be used by UVMHN or your employer for any employment-related actions and decisions or in connection with any other employee benefit plan sponsored by your employer or UVMHN.

Most uses and disclosures of psychotherapy notes, uses and disclosures of PHI for marketing purposes, and disclosures that constitute a sale of PHI require your written authorization. The Plan will not disclose any of your health information for marketing purposes if the Plan will receive direct or indirect financial remuneration not reasonably related to the Plan’s cost of making the communication. The Plan will not sell your PHI to third parties. The sale of PHI, however, does not include a disclosure for public health purposes, for research purposes where the Plan will only receive remuneration for its costs to prepare and transmit the health information, for treatment and payment purposes, for sale, transfer, merger or consolidation of all or part of the Plan, for a business associate or its subcontractor to perform health care functions on the Plan’s behalf, or for other purposes as required and permitted by law.

Uses and disclosures not described in this Notice will be made only with your written authorization unless specifically authorized by the HIPAA rules.

Uses and Disclosures of PHI for which Consent, Authorization or Opportunity to Object Is Not Required

HIPAA sets forth a limited number of additional situations in which the Plan may use or disclose your PHI without your authorization, including:

- When such uses or disclosures are required by law.
 - When uses or disclosures are permitted for purposes of public health activities, including preventing or controlling disease, injury or disability, and when necessary to report product defects in connection with FDA regulated products, to permit product recalls with respect to such products, and to conduct post-marketing surveillance. PHI may also be used or disclosed if you have been exposed to a communicable disease or are at risk of spreading a disease or condition, if authorized by law.
 - When the Plan is authorized by law to allow reporting of information about abuse, neglect or domestic violence to public authorities, and there exists a reasonable belief that you may be a victim of abuse, neglect or domestic violence. In such cases, the Plan will promptly inform you that such a disclosure has been or will be made unless the notice would cause you a risk of serious harm. In instances of reports of child abuse or neglect, it is not necessary to inform the minor that such a disclosure has been or will be made. Disclosure may generally be made to the minor's parents or other representatives, although there may be circumstances under federal or state law when the parents or other representatives may not be given access to the minor's PHI.
 - To a public health oversight agency for oversight activities authorized by law. This includes uses or disclosures in civil, administrative or criminal investigations; inspections; licensure or disciplinary actions (for example, to investigate complaints against providers); and other activities necessary for appropriate oversight of government benefit programs (for example, to investigate Medicare or Medicaid fraud).
 - When required by judicial or administrative order, or in response to a subpoena, discovery request or other lawful process which is not accompanied by an order, provided that certain conditions are met. One of those conditions is that satisfactory assurances must be given to the Plan that (1) the requesting party has made a good faith attempt to provide written notice to you, or (2) the party seeking the information has made reasonable efforts to secure a qualified protective order.
- For law enforcement purposes, including for the purpose of identifying or locating a suspect, fugitive, material witness or missing person. Also, for disclosing information about you if you are suspected of being a victim of a crime, but only if you agree to the disclosure or the Plan is unable to obtain your agreement because of incapacity or emergency circumstances. Furthermore, the law enforcement official must represent that the information is not intended to be used against you, that the immediate law enforcement activity would be materially and adversely affected by waiting to obtain your agreement, and that disclosure is in your best interest as determined by the exercise of the Plan's best judgment.
 - When required to be given to a coroner or medical examiner for the purpose of identifying a deceased person, determining the cause of death, or other duties as authorized by law. Also, disclosure is permitted to funeral directors, consistent with applicable law, as necessary to carry out funeral directors' duties with respect to the decedent.
 - We may release your PHI to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.
 - For cadaveric organ, eye or tissue donation purposes, to organ procurement or like entities.
 - If you are an inmate of a correctional institution or are in the custody of a law enforcement official, we may disclose your protected health information to the correctional institution or law enforcement official if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.
 - For research, when: (1) the individual identifiers have been removed; or (2) when an institutional review board or privacy board has (a) reviewed the research proposal; and (b) established protocols to ensure the privacy of the requested information, and approves the research.
 - When consistent with applicable law and standards of ethical conduct, if the Plan, in good faith, believes the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public and the disclosure is to a person reasonably believed to be able to prevent or lessen the threat, including the target of the threat.
 - If you are a member of the armed forces, we may release your PHI as required by military command authorities. We may also release PHI about foreign

military personnel to the appropriate foreign military authority.

- When authorized by and to the extent necessary to comply with workers' compensation or other similar programs established by law.
- If you do not object, you are not present, or your consent cannot be obtained because of your incapacity or an emergency circumstance, the Plan may, in the exercise of its professional judgment, disclose to your family member, relative, or other person who is responsible for your care, or for the payment of your care, your PHI directly relevant to such care or payment, if the Plan concludes that disclosure is in your best interests, including following your death.
- For fundraising purposes, if the information used or disclosed is demographic information, including name, address, or other contact information, age, gender, and date of birth, dates of health service information, department of service information, treating physician, outcome information, and/or health insurance status. Each fundraising communication made to you will provide you with an opportunity to opt-out of receiving any further fundraising communications. The Plan will also provide you with an opportunity to opt back in to receive such communications if you should choose to do so.
- For those specialized government functions set forth in the regulations promulgated pursuant to HIPAA or such other purposes provided under HIPAA.

We are required to disclose your PHI to the Secretary when the Secretary is investigating or determining our compliance with the HIPAA privacy rule.

YOUR RIGHTS AS INDIVIDUALS

Right to Request Restrictions on Uses and Disclosures of PHI

If you wish, you may (1) request that the Plan restrict uses and disclosures of your PHI to carry out treatment, payment or health care operations, or (2) request that the Plan restrict uses and disclosures of your PHI to family members, relatives, friends or other persons identified by you who are involved in your care or the payment for your care. Please note, however, that the Plan is not required to agree to your request. You have the right to request that your provider not disclose health information to the Plan if you have paid for a service in-full, and the disclosure is not otherwise required by law. The request for restriction to the Plan will only be applicable to that particular service. You will have to request a restriction for each service thereafter from your provider.

You or your personal representative will be required to complete a form to request restrictions on uses and disclosures of your PHI.

The Plan will accommodate reasonable requests to receive communications of PHI by alternative means or at alternative locations to better ensure your privacy.

Requests for restrictions and to receive communications by alternative means or at alternative locations should be made to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

Right to Inspect and Copy PHI

You also have a right to inspect and obtain paper or electronic copies of your PHI to the extent that it is contained in a "designated record set." If you would like an electronic copy of your health information maintained by the Plan, it will provide you a copy in the electronic form and format as requested as long as it can readily be produced in such form and format. Otherwise, the Plan will cooperate with you to provide a readable electronic form and format as agreed. This right extends for as long as the Plan maintains the PHI, but does not apply to: psychotherapy notes; information compiled in anticipation of, or for use in, a civil, criminal or administrative action or proceeding; or information subject to the Clinical Laboratory Improvement Amendments of 1988 (to the extent that providing access to that information would be prohibited by law), and information which is exempt from those Amendments. If the Plan denies your request to inspect and copy your PHI, we will provide such denial in writing. Generally, if you are denied access to health information, you may request a review of the denial in accordance with the instructions in the denial letter.

A "designated record set" includes: medical records and billing records about individuals which are maintained by or for a covered health care provider; enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health plan; and other information used by or for a covered entity to make decisions about individuals. Information used for quality control or peer review analyses and not used to make decisions about individuals is not considered part of a designated record set.

The requested information will be provided within 30 days if the information is maintained on site, or within 60 days if the information is maintained offsite. A single 30-day extension is allowed if the Plan is unable to comply with the deadline.

You or your personal representative will be required to complete a form to request access to the PHI in your designated record set. Requests for access to PHI should be made to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

If access is denied, you or your personal representative will be provided with a written denial setting forth the basis for the denial, a description of how you may exercise review rights with respect to the denial, and a description of how you may complain to the Secretary.

Right to Amend PHI

You have the right to request that the Plan amend your PHI or a record about you in a designated record set that is inaccurate or incomplete for as long as the PHI is maintained in the designated record set.

The Plan has 60 days after the request is made to act on the request. A single 30-day extension is allowed if the Plan is unable to comply with the deadline. If the request is denied in whole or part, the Plan must provide you with a written denial that explains the basis for the denial. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosure of your PHI.

Requests for amendment of PHI in a designated record set should be made in written form, including a statement explaining the reason for the amendment, to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

You or your personal representative will be required to complete a form to request amendment of the PHI in your designated record set.

The Right to Receive an Accounting of PHI Disclosures

At your request, the Plan will also provide you with an accounting of disclosures of your PHI by the Plan and/or the Plan's business associates during the period covered by your request (which may be a period of up to six years prior to the date of your request for paper records or three years prior to the date of your request for "Electronic Health Records," as defined in HITECH). Unless required by law, the accounting will not include disclosures:

- for purposes of treatment, payment, or health care operations (except in the case of disclosures that

involve "Electronic Health Records," as defined in HITECH);

- made to you;
- made pursuant to your authorization;
- made to friends or family in your presence or because of an emergency;
- made for national security purposes;
- incidental to a use or disclosure otherwise permitted or required by law;
- as part of a limited data set; and
- incidental to otherwise permissible disclosures.

If the accounting cannot be provided within 60 days, an additional 30 days is allowed if the Plan gives you a written statement of the reasons for the delay and the date by which the accounting will be provided.

If you request more than one accounting within a 12-month period, the Plan will charge a reasonable, cost-based fee for each subsequent accounting.

The Right to Receive Notification in the Event of a Breach

You have the right to be notified if there is a probable compromise of your Unsecured PHI within sixty (60) days of the discovery of the breach. The notice will include:

- a brief description of what happened, including the date of the breach and the discovery of the breach;
- a description of the type of Unsecured PHI that was involved in the breach;
- any steps you should take to protect yourself from potential harm resulting from the breach;
- a brief description of the investigation into the breach, mitigation of harm to you and protection against further breaches; and
- contact procedures to answer your questions.

Personal Representatives

An individual may exercise his/her rights under this Notice through a personal representative. If you have a personal representative, he/she will, unless otherwise allowed by law, be required to produce evidence of his/her authority to act on your behalf before he/she will be given access to your PHI or allowed to take any action for you. Proof of such authority may take one of the following forms:

- A power of attorney for health care purposes, notarized by a notary public;
- a court order of appointment of the person as your conservator or guardian; or

- proof that the representative is your parent (if you are a minor child).

The Plan retains discretion to deny access to your PHI to a personal representative to provide protection to you if it is believed that you may be subject to abuse or neglect. This also applies to personal representatives of minors.

Copies of this Notice

You have a right to obtain a paper copy of this Notice from the Plan upon request. You may ask us to give you a copy of this Notice at any time. Even if you have agreed to receive this Notice electronically, you are still entitled to a paper copy of this Notice.

To obtain a paper copy of this Notice, contact:

The University of Vermont Health Network, Inc.
 Privacy Officer
 111 Colchester Ave.
 Burlington, VT 05401-1473

THE PLAN'S DUTIES

Federal law requires the Plan to maintain the privacy of PHI in accordance with HIPAA and provide individuals (employees and their dependents enrolled in the Plan) with notice of the Plan's legal duties and privacy practices. The Plan is required to abide by the terms of the privacy notice then in effect. The Plan reserves the right to change their privacy practices and to apply the changes to any PHI received or maintained by the Plan. If a privacy practice is materially changed, a revised version of this Notice will be provided to all current Plan participants.

In the event of any material change to the uses or disclosures, the individual's rights, the duties of the Plan or other privacy practices stated in this Notice, a revised version of this Notice will be posted to the Plan's website by the effective date of the material change, and a hard copy of the revised Notice (or information about the material change and how to obtain the revised Notice) will be provided in the Plan's next annual mailing. Alternatively, a revised copy may be distributed within 60 days of the effective date of any material change, and the revised Notice will also be available on the Plan's website.

Minimum Necessary Standard

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations. Where practicable, the Plan will limit uses or disclosures to a limited data set.

However, the minimum necessary standard will not apply in the following situations:

- disclosures to or requests by a health care provider for treatment purposes;
- uses or disclosures made to you;
- uses or disclosures authorized by you;
- disclosures made to the Secretary;
- uses or disclosures that are required by law; and
- uses or disclosures that are required by the Plan's compliance with legal requirements.

De-Identified Information, Limited Data Sets, and Summary Information

This Notice does not apply to health information that has been de-identified. De-identified information is information that does not identify an individual (i.e., you) and with respect to which there is no reasonable basis to believe that the information can be used to identify you.

In addition, the Plan may use or disclose information in a limited data set, provided that the Plan enters into a data use agreement with the limited data set recipient that complies with the federal privacy regulations. A limited data set is PHI which excludes certain direct identifiers relating to you and your relatives, employers and household members.

The Plan may disclose "summary health information" to the Plan Sponsor or your employer without your authorization if the Plan Sponsor or your employer requests the summary information for the purpose of obtaining premium bids from health Plan for providing health insurance coverage under the Plan, or for modifying, amending or terminating the Plan. "Summary health information" means information that summarizes the claims history, claims expenses, or type of claims experienced by individuals for whom the employer has provided health benefits under the Plan, and from which most identifying information has been deleted. The Plan may also disclose to the employer or UVMHN information on whether an individual is participating in the Plan and the coverage in which an individual has enrolled.

YOUR RIGHT TO FILE A COMPLAINT WITH THE PLAN OR THE SECRETARY

If you believe that your privacy rights have been violated, you may complain to the Plan by contacting the following individual, at the following street address, telephone number and e-mail address:

The University of Vermont Health Network, Inc.
 Privacy Officer
 111 Colchester Ave.
 Burlington, VT 05401-1473

You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services, Hubert H. Humphrey Building, 200 Independence Avenue S.W., Washington, D.C. 20201.

The Plan will not retaliate against you for filing a complaint.

WHO TO CONTACT AT THE PLAN FOR MORE INFORMATION

If you have any questions regarding this Notice or the subjects addressed in the Notice, you may contact the Privacy Officer at the following street address, telephone number and e-mail address:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

This Notice represents the Plan's efforts to summarize the privacy regulations under HIPAA. In the event of a discrepancy between the terms or requirements of this Notice and the privacy regulations themselves, the terms of the regulations shall prevail.

The date of this Notice is October 1, 2024.

IMPORTANT NOTICE FROM UVM HEALTH NETWORK ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the health plan provided by UVM Health Network (the "UVMHN Plan") and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage under the UVMHN Plan, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage under the UVMHN Plan and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard

level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. UVM Health Network- UVMHN has determined that the prescription drug coverage offered by the UVMHN Plan administered by Navitus Health Solutions is on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current UVMHN Plan coverage will not be affected, but the plan will coordinate its coverage with the Medicare prescription drug plan as described below. In general, the UVMHN Plan coverage will become secondary to the Medicare Part D coverage (and Medicare will pay primary) if the UVMHN Plan coverage is no longer provided in connection with an employee's or spouse's active employment status (for example, if the eligible employee is retired, if the eligible employee terminates employment with a participating employer and elects COBRA continuation coverage, if the eligible employee is absent from work with a participating employer due to disability in excess of six months, or if the eligible employee or dependent have been receiving Medicare due to End Stage Renal Disease in excess of 30 months).

Your current coverage under the UVMHN Plan is as follows:

- (1) If you are covered under the UVMHN 250 or 400 Plan and have a prescription, you must pay the pharmacy either an applicable Copayment or the cost of the drug, whichever is less, for each separate prescription or refill for that Prescription Drug. The pharmacy will be paid directly by the UVMHN Plan for the remainder of the cost of the prescription or refill. The Copayment for Tier One Drugs does not apply to covered dependent children under age

19. Copayment amounts depend on the drug tier your prescription is filled with, whether you use a Participating Pharmacy and what option under the UVMHN Plan you elected, as shown in the chart below.

(2) If you are covered under one of the UVMHN HDHP with HSA options and have a prescription, you must first satisfy your plan deductible and after that, you would pay the pharmacy either an applicable Copayment or the cost of the drug, whichever is less, for each separate prescription or refill for that Prescription Drug. The pharmacy will be paid directly by the UVMHN Plan for the remainder of the cost of the prescription or the refill. The Copayment for Tier One Drugs does not apply to covered dependent children under age 19. Copayment amounts depend on the drug tier your prescription is filled with, whether you use a Participating Pharmacy and what option under the UVMHN Plan you elected, as shown in the chart below.

| MEDICAL PLAN | UVMHN 250 & 400 Plan | | UVMHN 1650 & 3300 HDHP with HSA | |
|-----------------------------------|---|----------------------|--|----------------------|
| Preventive Drugs | Covered as a co-pay based on formulary tier. | | Certain Preventive Drugs are covered as a co-pay based on formulary tier. | |
| Pharmacy | Participating Pharmacy | | Co-pays Apply After Deductible | |
| | | | Participating Pharmacy | |
| UVMHN Retail/Mail Order | 30-Day Supply | 90-Day Supply | 30-Day Supply | 90-Day Supply |
| Tier 1 | \$0 | \$0 | \$0 | \$0 |
| Tier 2 | \$25 | \$50 | \$25 | \$50 |
| Tier 3 | \$45 | \$90 | \$45 | \$90 |
| Navitus Retail Pharmacy | | | | |
| Tier 1 | \$10 | \$30 | \$10 | \$30 |
| Tier 2 | \$30 | \$90 | \$30 | \$90 |
| Tier 3 | \$50 | \$120 | \$50 | \$120 |
| Non-Participating Pharmacy | | | | |
| All Tiers | Covered at 50% | | Not Covered | |

For purposes of determining the amount you must pay under Subparagraphs (1) and (2) above, the term “cost” means the rate of payment agreed to between the Participating Pharmacy and the UVMHN Plan for a Prescription Drug or the Participating Pharmacy’s actual charge for the Prescription Drug, whichever is less.

NOTE: Non-participating pharmacies may charge you a higher price and you will be responsible for paying 50% of that price if you are covered by the UVMHN 250 or 400 Plan. The Plan will not pay for prescriptions filled at non-participating pharmacies if you are covered by the UVMHN 1650 or 3300 HDHP with HSA option.

Please refer to your Navitus benefit booklet for additional details, including descriptions of the underlined terms above. This notice is not a governing Plan document, and in the event of any inconsistency, the official Plan document (including the Navitus benefit booklet) will govern.

If you do decide to join a Medicare drug plan and drop your current UVMHN Plan coverage, be aware that you and your dependents may not be able to get this coverage back until the beginning of the next plan year. In that case, you may rejoin the UVMHN Plan during the open enrollment period held each fall for coverage effective the following January 1st. In addition, you may also be eligible to make changes or enroll in the UVMHN Plan throughout the year, if you have a qualifying status change event.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage under the UVMHN Plan and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Is the UVMHN Health Care Plan Coverage Also Creditable Coverage for Purposes of Medicare Part B?

Not necessarily. This notice only addresses whether the UVMHN Plan’s coverage is creditable for purposes of

Medicare Part D. Similar concepts apply, however, for Medicare Part B.

For example, if you do not enroll for Medicare Part B at your earliest opportunity, then you will need to wait until the next annual enrollment period before you will have another opportunity to enroll for coverage, and when you do enroll you will have to pay a premium penalty, unless you have had creditable coverage in the interim. For purposes of Medicare Part B, creditable coverage means:

- employer group health plan coverage that is provided to you in connection with your own current employment status; or
- employer group health plan coverage that is provided to you in connection with your spouse’s current employment status.

Coverage is considered to be in connection with an employee’s current employment status if the eligible employee is actively working. Coverage is not in connection with an employee’s current employment status if the eligible employee is retired, if the eligible employee terminates employment and elect COBRA continuation coverage, if the eligible employee is absent from work due to disability in excess of six months, or for employees who have been receiving Medicare due to End Stage Renal Disease in excess of 30 months.

Contact Medicare at the number(s) below for more information about Medicare Part B special enrollment periods and premium penalties.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if Plan coverage changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage: Visit www.medicare.gov.

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: 10/1/2024

Contact: HR Solution Center at (844) 777-0886 or HRSolutionCenter@UVMHealth.org.

The University of Vermont Health Network, Inc.
111 Colchester Ave.
Burlington, VT 05401-1473

DISCRIMINATION IS AGAINST THE LAW

UVMHN and its affiliates comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

UVMHN and its affiliates do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

UVMHN and its affiliates:

Provide free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, call 1-518-2000 x 5066

If you believe that any UVMHN Hospital or UVMHN Affiliate has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

UVMHN Benefits Department
University of Vermont Medical Center
UHC-151OH5
1 South Prospect St.
Burlington, VT 05401

The UVMHN Chief Compliance Officer, is the point of contact for all grievances, whether filed by patients, employees, or others. You can file a grievance in person or by mail, fax, or email. If you need help filing

a grievance, the UVMHN Chief Compliance Officer is available to help you. If you have a complaint or concern, you may contact them directly at (802) 847-8556.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at:

<https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>

or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509F, HHH Building,
Washington, DC 20201
1-800-368-1019, 800-537-7697(TDD).

Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

Taglines

Spanish

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-518-2000 x 5066.

Chinese

注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-518-2000 x 5066。

Russian

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-518-2000 x 5066.

French Creole (Haitian Creole)

ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-518-2000 x 5066.

Korean

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 1-518-2000 x 5066 번으로 전화해 주십시오.

Italian

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-518-2000 x 5066.

Yiddish

1-518-2000 x 5066 . מאַזקעמפּיִיאָ: ביזאָ ריזאָ טדעֶר שידיאַ, אָנענע אָהראָפּ ראָפּ דייאָ אָרפּש פֿליה סעסיווירעס יירפּ אָפּ לאַצפּאָ. טפּור -1

Bengali

লক্ষ্য করনঃ যিদ আপিন বাংলা, কথা বলেত পােরন, তাহেল িনঃখরচায় ভাষা সহায়তা পিরেষবা উপলব্ধি আছ।
েফান করন ১-1-518-2000 x 5066

Polish

UWAGA: Jeżeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 1-518-2000 x 5066.

Arabic

1-518-2000 x 5066 ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم

French

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-518-2000 x 5066.

Urdu

نیرک 1-518-2000x5066 نیرک رادریخ: رگا پآ ودرا ےتلوب نیہ، وت پآ وک نابز یک ددم یک تامدخ تغم نیم بایتسد نیہ . لاک

Tagalog

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 1-518-2000 x 5066.

Greek

ΠΡΟΣΟΧΗ: Αν μιλάτε ελληνικά, στη διάθεσή σας βρίσκονται υπηρεσίες γλωσσικής υποστήριξης, οι οποίες παρέχονται δωρεάν. Καλέστε 1-518-2000 x 5066.

Albanian

KUJDES: Nëse flitni shqip, për ju ka në dispozicion shërbime të asistencës gjuhësore, pa pagesë. Telefononi në 1-518-2000 x 5066.

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2024. Contact your State for more information on eligibility –

| | |
|--|---|
| <p>ALABAMA – Medicaid</p> <p>Website: http://myalhipp.com/ Phone: 1-855-692-5447</p> | <p>ALASKA – Medicaid</p> <p>The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx</p> |
| <p>ARKANSAS – Medicaid</p> <p>Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)</p> | <p>CALIFORNIA – Medicaid</p> <p>Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445 8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov</p> |
| <p>COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)</p> <p>Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442</p> | <p>FLORIDA – Medicaid</p> <p>Website: https://www.flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html Phone: 1-877-357-3268</p> |

| GEORGIA - Medicaid | INDIANA - Medicaid |
|--|---|
| <p>GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2</p> | <p>Health Insurance Premium Payment Program All other Medicaid Website: https://www.in.gov/medicaid/ http://www.in.gov/fssa/dfr/ Family and Social Services Administration Phone: 1-800-403-0864 Member Services Phone: 1-800-457-4584</p> |
| IOWA - Medicaid and CHIP (Hawki) | KANSAS - Medicaid |
| <p>Medicaid Website: https://hhs.iowa.gov/programs/welcome-iowa-medicaid Medicaid Phone: 1-800-338-8366 Hawki Website: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/iowa-health-link/hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://hhs.iowa.gov/programs/welcome-iowa-medicaid/fee-service/hipp HIPP Phone: 1-888-346-9562</p> | <p>Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660</p> |
| KENTUCKY - Medicaid | LOUISIANA - Medicaid |
| <p>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPPPROGRAM@ky.gov KCHIP Website: https://kidshealth.ky.gov/Pages/index.aspx Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms</p> | <p>Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)</p> |
| MAINE - Medicaid | MASSACHUSETTS - Medicaid and CHIP |
| <p>Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711</p> | <p>Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com</p> |
| MINNESOTA - Medicaid | MISSOURI - Medicaid |
| <p>Website: https://mn.gov/dhs/health-care-coverage/ Phone: 1-800-657-3672</p> | <p>Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005</p> |
| MONTANA - Medicaid | NEBRASKA - Medicaid |
| <p>Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov</p> | <p>Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178</p> |

| | |
|--|---|
| NEVADA – Medicaid | NEW HAMPSHIRE – Medicaid |
| <p>Medicaid Website: http://dhcftp.nv.gov Medicaid Phone: 1-800-992-0900</p> | <p>Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218 Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov</p> |
| NEW JERSEY – Medicaid and CHIP | NEW YORK – Medicaid |
| <p>Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Phone: 1-800-356-1561 CHIP Premium Assistance Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710 (TTY: 711)</p> | <p>Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831</p> |
| NORTH CAROLINA – Medicaid | NORTH DAKOTA – Medicaid |
| <p>Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100</p> | <p>Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825</p> |
| OKLAHOMA – Medicaid and CHIP | OREGON – Medicaid |
| <p>Website: http://www.insureoklahoma.org Phone: 1-888-365-3742</p> | <p>Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075</p> |
| PENNSYLVANIA – Medicaid and CHIP | RHODE ISLAND – Medicaid and CHIP |
| <p>Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children’s Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)</p> | <p>Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)</p> |
| SOUTH CAROLINA – Medicaid | SOUTH DAKOTA – Medicaid |
| <p>Website: https://www.scdhhs.gov Phone: 1-888-549-0820</p> | <p>Website: http://dss.sd.gov Phone: 1-888-828-0059</p> |
| TEXAS – Medicaid | UTAH – Medicaid and CHIP |
| <p>Website: https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program Phone: 1-800-440-0493</p> | <p>Utah’s Premium Partnership for Health Insurance (UPP) Website: https://medicaid.utah.gov/upp/ Email: upp@utah.gov Phone: 1-888-222-2542 Adult Expansion Website: https://medicaid.utah.gov/expansion/ Utah Medicaid Buyout Program Website: https://medicaid.utah.gov/buyout-program/ CHIP Website: https://chip.utah.gov/</p> |
| VERMONT– Medicaid | VIRGINIA – Medicaid and CHIP |
| <p>Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427</p> | <p>Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924</p> |

| WASHINGTON – Medicaid | WEST VIRGINIA – Medicaid and CHIP |
|---|--|
| Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022 | Website: https://dhhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447) |
| WISCONSIN – Medicaid and CHIP | WYOMING – Medicaid |
| Website: https://www.dhs.wisconsin.gov/badger-careplus/p-10095.htm Phone: 1-800-362-3002 | Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269 |

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
 Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers
 for Medicare & Medicaid Services
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved
OMB No. 1210-0149
(expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

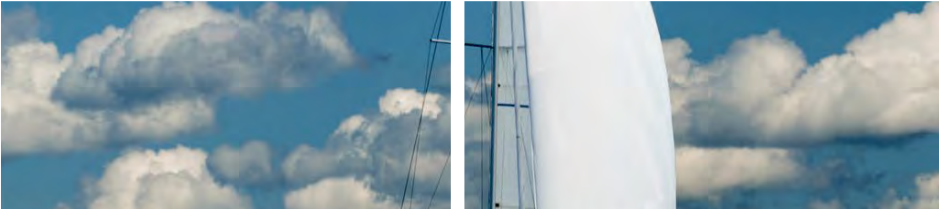
For more information about your coverage offered by your employer, please check your summary plan description or contact [HR Solution Center](mailto:HRSolutionCenter@umhealth.org) 111 Colchester Avenue, Burlington, VT 05401; HRSolutionCenter@umhealth.org; 844-777-0886

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

THE
University of Vermont
HEALTH NETWORK

Champlain Valley Physicians Hospital



2025

