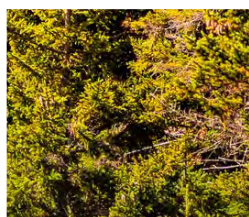
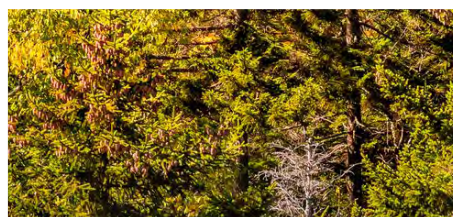
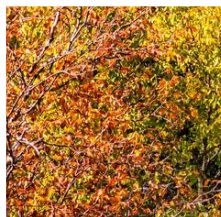
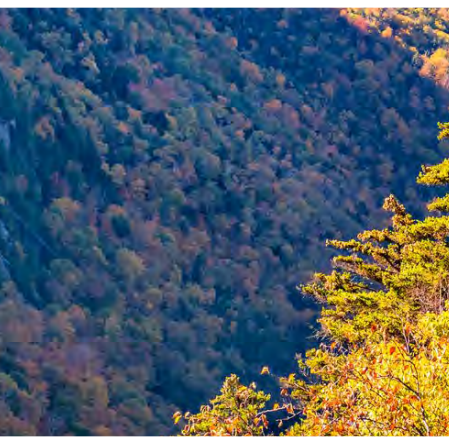
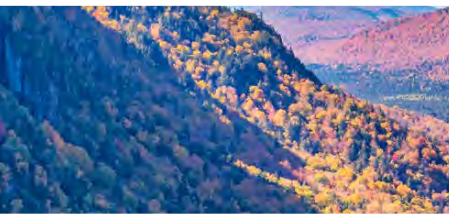


# BENEFITS GUIDEBOOK

UVMHN Medical Group Non-Academic Physicians

**2025**





# **W**elcome 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 Medical Group (UVMHN MG) 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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Each section is hyperlinked, click on the section name/page number and go to that section/page. Underlined items within the guidebook are hyperlinked.

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**Important Reminder:** If you miss your initial enrollment deadline (31 days from date of hire or benefits eligibility date), you will receive Basic Life Insurance, Headspace, Short-Term Disability, Long-Term Disability, Lyra Employee Assistance Program (EAP) and UVMHC Employee & Family Assistance Program (EFAP) coverage only.

# Open Enrollment: Take Action!

November 4 - November 15, 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) or Health Savings Account (HSA) 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 UVMHN Medical Group is committed to you and your family's overall health, well-being and financial protection.**

# Important Contacts

## HR Contact Information

CONTACT	PHONE	EMAIL	WEBSITE
<b>HR Solution Center (HRSC)</b> Monday - Friday 7:30am - 5pm EST	844-777-0886	<a href="mailto:HRSolutionCenter@UVMHealth.org">HRSolutionCenter@UVMHealth.org</a>	<a href="#">UVMHN Benefits Website</a>
<b>Payroll</b> Monday - Friday 8am - 4:30pm EST	802-847-3760	<a href="mailto:Payroll@UVMHealth.org">Payroll@UVMHealth.org</a>	<a href="#">Payroll Home</a>
<b>Leave of Absence</b>	844-777-0886	<a href="mailto:LOA@UVMHealth.org">LOA@UVMHealth.org</a>	<a href="#">Absence Management</a>
<b>Employee &amp; Family Assistance Program</b>	802-847-2827	<a href="mailto:EFAP@UVMHealth.org">EFAP@UVMHealth.org</a>	<a href="#">EFAP Home</a>
<b>Employee Health</b>	802-847-1300	<a href="mailto:EmployeeHealth@uvmhealth.org">EmployeeHealth@uvmhealth.org</a>	<a href="#">Employee Health Home</a>

## Vendor Contact Information

COVERAGE	CONTACT	GROUP NO.	PHONE	WEBSITE
<b>Medical</b>	Blue Cross Blue Shield	71-5943Q	833-578-1126	<a href="http://myhealthtoolkitvt.com">myhealthtoolkitvt.com</a>
<b>Prescription</b>	Navitus	UVMB	866-333-2757	<a href="http://Navitus.com">Navitus.com</a>
<b>Flexible Spending Accounts (FSAs) Health Savings Account (HSA)</b>	HSA Bank	UVH726	855-731-5218	<a href="https://www.hsabank.com/hsabank/homepage">https://www.hsabank.com/hsabank/homepage</a>
<b>Dental</b>	Northeast Delta Dental	7407	800-832-5700	<a href="http://nedelta.com">nedelta.com</a>
<b>Vision</b>	Vision Service Plan	12157661	800-877-7195	<a href="http://vsp.com">vsp.com</a>
<b>Short-Term Disability (STD) Life Insurance Long-Term Disability (LTD) Life Insurance</b>	The Hartford	697296	888-716-4549	<a href="#">TheHartfordMyBenefits</a>
<b>Accident Critical Illness Hospital Indemnity</b>	Voya	Policy No.: 71743-6	877-236-7564	<a href="http://Presents.voya.com/EBRC/UVMHN">Presents.voya.com/EBRC/UVMHN</a>
<b>Identity Protection</b>	Allstate Identity Protection	806	800-789-2720	<a href="http://myaip.com/uvmhealthnetwork">myaip.com/uvmhealthnetwork</a>
<b>Pet Insurance</b>	Nationwide	UVM Health Network	Enrollments 877-738-7874 Customer Care 800-540-2016	<a href="http://benefits.petinsurance.com">benefits.petinsurance.com</a>
<b>Employee Assistance Program</b>	Lyra		888-632-3189 (US) or 800-874-3817 (Canada)	<a href="http://uvmhn.lyrahealth.com">uvmhn.lyrahealth.com</a>

# Eligibility

To participate in The University of Vermont Health Network Medical Group (UVMHN MG) benefits, you must be a full or part-time physician scheduled 40-80 hours semi-monthly. We have three Benefit Eligible classifications:

- **Full-Time Regular:** Hired to work 0.9 - 1.0 FTE
- **Part-Time 1 Regular:** Hired to work 0.75 - 0.89 FTE
- **Part-Time 2 Regular:** Hired to work 0.5 - 0.74 FTE

We have one Non-Benefit Eligible classification:

- **Part-Time Per Diem:** No assigned FTE

## WHEN DOES MY COVERAGE START?

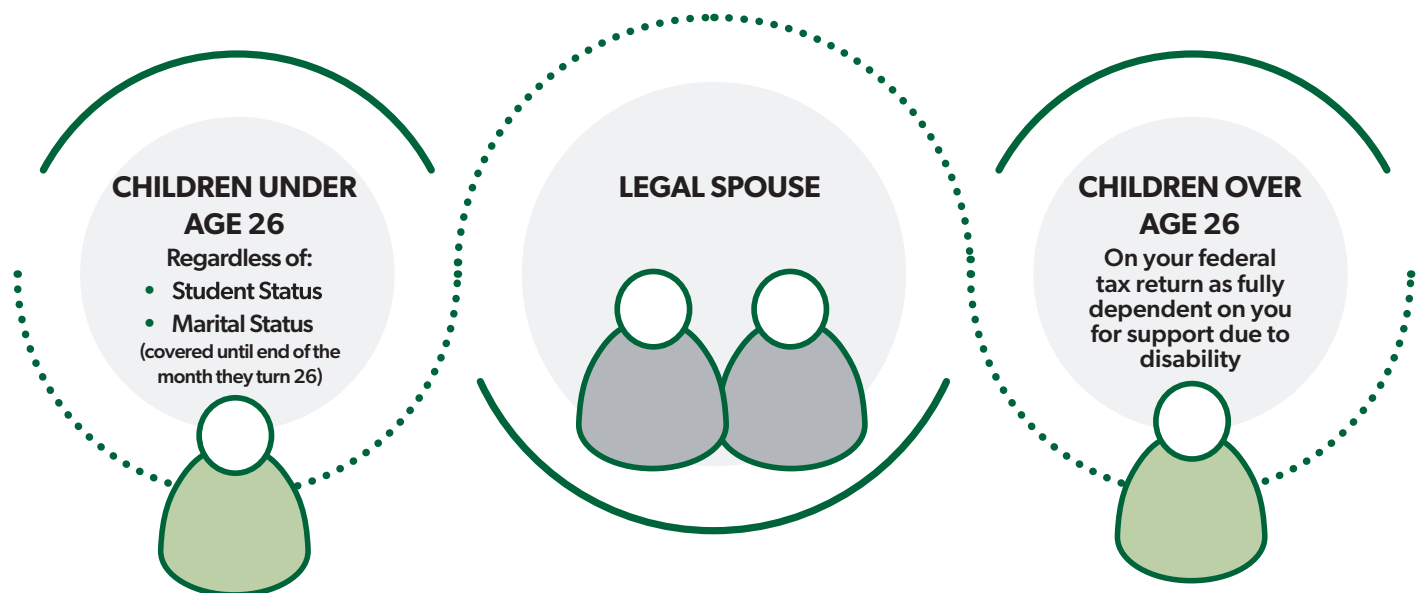
Coverage begins the first of the month following your date of hire or any change that makes you benefits-eligible. If your date of hire or benefits eligibility date is the first day of the month, your benefits begin that day.

### 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. 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 the HR Solution Center or call 844-777-0886 for assistance.

## DATE OF HIRE OR BENEFIT ELIGIBILITY DATE

Dependent Verification documents must be provided **within 31 days of benefit 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 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
<b>Legal Spouse</b>	Marriage Certificate or Copy of the first page of last year's Federal tax return, indicating "Married Filing Jointly" or "Married Filing Separately"
<b>YOUR LEGALLY DEPENDENT CHILD(REN) UP TO AGE 26 REGARDLESS OF MARITAL STATUS INCLUDING:</b>	
<b>Biological Child</b>	Copy of Birth Certificate <b>or</b> Application for a Birth Certificate
<b>Adopted Child</b>	Adoption Record <b>or</b> Placement for Adoption document from Court
<b>Stepchild</b>	Copy of your Marriage Certificate <b>and</b> Child's Birth Certificate
<b>Legal Guardianship of children under age 26</b>	Court Order <b>or</b> Legal Guardianship Document
<b>Child Over Age 26 on your federal tax return as fully dependent on you for support due to disability</b>	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
<b>Open Enrollment (OE)</b>	Annual opportunity to enroll, cancel, or change benefit elections	<ul style="list-style-type: none"> <li>Employee</li> <li>Spouse</li> <li>Eligible Dependent(s)</li> </ul>	Elections/Changes must be made by the last day of Open Enrollment.	January 1	OE Period: 11/4 - 11/15 Coverage starts 1/1
<b>Loss of Coverage/ Eligibility Under Another Group Plan</b>	<ul style="list-style-type: none"> <li>Employment Change</li> <li>Divorce/ Annulment/Legal Separation</li> <li>Death of Spouse</li> <li>Child under age 26 loses coverage</li> <li>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</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> <li>Spouse</li> <li>Dependent(s)</li> </ul>	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
<b>Gain Other Coverage</b>	Gain coverage through spouse/ parent as a result of new hire enrollment, open enrollment, employment change	<ul style="list-style-type: none"> <li>Employee</li> <li>Spouse</li> <li>Dependent(s)</li> </ul>	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
<b>Marriage</b>	Get Married	<ul style="list-style-type: none"> <li>Spouse</li> <li>Dependent(s)</li> </ul>	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
<b>Family Status Change</b>	<ul style="list-style-type: none"> <li>Birth of Child</li> <li>Adoption or Placement for Adoption</li> <li>Legal Guardianship Appointment</li> </ul>	<ul style="list-style-type: none"> <li>Employee</li> <li>Spouse</li> <li>Eligible Dependent(s)</li> </ul>	60 days from change in Family Status	Date of change in Family Status <b>Birth of Child:</b> see Reminder below <b>Adoption/Legal Guardianship:</b> You must call HRSC to add child at no charge for the first 60 days.	Date of Birth: 05/05  Enrollment window: 05/05-07/05  Effective date of coverage: 05/05
<p><b>IMPORTANT REMINDER - Adding Newborn to UVMHN Medical Plan:</b></p> <p>If you are enrolled in a UVMHN medical plan your newborn will automatically be added to coverage for the first 60 days at no charge. If you want your newborn to continue coverage beyond the first 60 days, <b>you must contact the HR Solution Center within 60 days from their date of birth</b> to add your newborn to coverage.</p> <p>If you <b>do not</b> contact the HR Solution Center <b>within 60 days from the date of birth</b>, your <b>newborn will be not added to</b> your medical plan. If your newborn is not added to your medical plan, you will have the option to purchase COBRA coverage for 102% of the premium or find other coverage. You must contact the HR Solution Center to start the COBRA process. 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>					
<b>Loss of Coverage Medicaid Children's Health Insurance Program (CHIP)</b>	Medicaid or CHIP coverage terminates	<ul style="list-style-type: none"> <li>Employee</li> <li>Eligible Dependent(s)</li> </ul>	60 days from loss of coverage	Date of loss	Date of Loss 7/14  Enroll 7/14 - 9/12 Coverage starts on 7/14
<b>Become Eligible for Premium Assistance Medicaid Children's Health Insurance Program (CHIP)</b>	Become eligible for premium assistance under Medicaid or CHIP	<ul style="list-style-type: none"> <li>Employee</li> <li>Eligible Dependent(s)</li> </ul>	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 dependents Date of Birth and Social Security Number. You will also need to upload the dependent verification documents required into [Workday](#) within 31 days of the benefit 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 the HR Solution Center at 844-777-0886.

## 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 31 days of the benefit election window (see page 6). Failure to provide documentation will result in your dependent being ineligible for coverage.

## 6. VIEW YOUR PAYSALIP

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



### THE HR SOLUTION CENTER IS READY TO ANSWER YOUR QUESTIONS!

- **Phone:** 844-777-0886
- **Email:** [HRSolutionCenter@UVMHealth.org](mailto:HRSolutionCenter@UVMHealth.org)
- **Hours:** Monday – Friday, 7:30am – 5pm EST
- [UVMHN Benefits Website](#)

### PAYCHECK OR TAX WITHHOLDING QUESTIONS?

Payroll is available to answer your questions.

- **Hours:** Monday – Friday, 8:00am – 4:30pm EST
- **Email:** [Payroll@UVMHealth.org](mailto:Payroll@UVMHealth.org)
- **Phone:** 802-847-3760
- [Payroll Intranet Page](#)

### 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

UVMHN offers four medical plans to meet the diverse needs of our employees and their families. Answer 4 questions using the Benefits Decision Support Tool (PLANselect) to help you choose the medical plan that provides the best value and lowest overall cost!

Click [PLANselect](#) to get started!

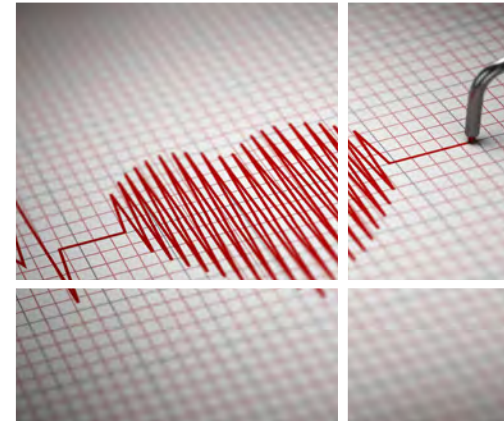


Blue Cross Blue Shield (BCBS) administers our medical plans. The BCBS National Network includes more than 95% of physicians and 96% of hospitals. Which means you have access to in-network providers across the United States!

Referrals are not required to receive care and you will save money when you use UVMHN facilities and providers. The choice is yours!

## Parts of Your Medical Plan

- **Preventive Care** — Covered in full when you use in-network providers. Physical Exams, Immunizations, Pelvic Exams, Pre-natal Care, tests for Blood Pressure, Diabetes and Cholesterol. Cancer Screenings include Mammograms and Colonoscopy.
- **Annual Deductible** - The amount you pay each year for eligible in-network and out-of-network services before the plan begins to pay.
- **Annual Out-of-Pocket Limit** - The most you could pay in a year for covered services. After you reach this limit, the plan will usually pay the full cost of covered services for the remainder of the year.
- **Copays** - A fixed amount you pay for certain health care services, for example \$25. Copays do not count toward your deductible but they count toward your annual out-of-pocket limit.
- **Coinsurance** - Once you've met your deductible, you and the plan share the cost of care, which is calculated as a percentage, for example 20%.



## BCBS National Network

All four medical plans have four tiers of coverage:



- **UVMHN Facilities & Providers (Tier 1 / Domestic Network)** - When you use our Tier 1/Domestic Network, you will have lower out-of-pocket costs. All UVMHN facilities and providers are contracted with BCBS.
- **BCBS Facilities & Providers (Tier 2 / In-Network)** - You have access to the BCBS national network. If a facility or provider participates with BCBS in any state, they are in-network.
- **Non-Participating Facilities & Providers (Tier 3 / Out-of-Network)** - You will pay the most if you use an out-of-network facility/provider. They are not contracted with BCBS.

# Medical Plans



## Register Online

Your connection to great health care is only a click away. Register for an online account at [myhealthtoolkitvt.com](http://myhealthtoolkitvt.com) so you can access time-saving tools, tips for healthy living, view lab results, choose a doctor, manage your EOBs, and more!



## Download the Mobile App

Get a digital ID card using the Blue Cross Shield My Health Toolkit mobile app. You can view claims, EOBs and more all from your smartphone. The mobile app is available for download on Google Play and the App Store.



Your medical plans are offered through Blue Cross Blue Shield. Please review the Summary of Benefits and Coverage (SBC) by clicking the Plan names in the Medical Plan Comparison charts (pg. 12-13) or on the [UVMHN Benefits website](#) for additional coverage information and full plan details.



You may visit any medical provider you choose, but Tier 1 / Tier 2 providers offer the highest level of benefits and lower out-of-pocket costs.

## Understanding Your Plan Options

**250 Plan In-Network:** Deductible \$250 (individual) \$750 (family)

**400 Plan In-Network:** Deductible \$400 (individual) \$1,200 (family) – These plans have an **Embedded Deductible**. Each family member has an individual deductible in addition to the overall family deductible. This means that, if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.

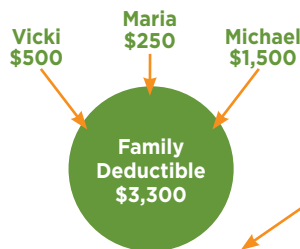
**HDHP 1650 In-Network:** Deductible \$1,650 (individual) \$3,300 (family)

**HDHP 3300 In-Network:** Deductible \$3,300 (individual) \$6,600 (family) – The HDHPs have an **Aggregate Deductible**. All family members' out-of-pocket expenses count toward the family deductible until it is met. It doesn't matter if one person incurs all the expenses that meet the deductible or if two or more family members contribute toward meeting the family deductible.

### Deductible Aggregate vs. Embedded

**Deductible:** Amount you pay before the Plan pays.  
Plan Year is January - December and the deductible resets in January.

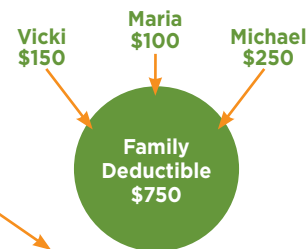
**Aggregate Family Deductible:**  
**HDHP w/HSA 1650 & 3300 Plans**  
Plan pays for the services of all family members after the full family deductible is met.



**HDHP 1650 Family:** No, an additional \$1050 must be applied to meet the family deductible. The Plan will not pay until the full family deductible is met.



**Embedded Family Deductible:**  
**250 & 400 Plans**  
The Plan pays for the services of the individual family members who have reached the individual deductible.



**250 Family Plan:** Yes, Michael has met his individual deductible and the Plan will pay for his services. \$500 has been applied to the family deductible, it will be met when Vicki and Maria combined meet an additional \$250 or if one of them meets the additional \$250.

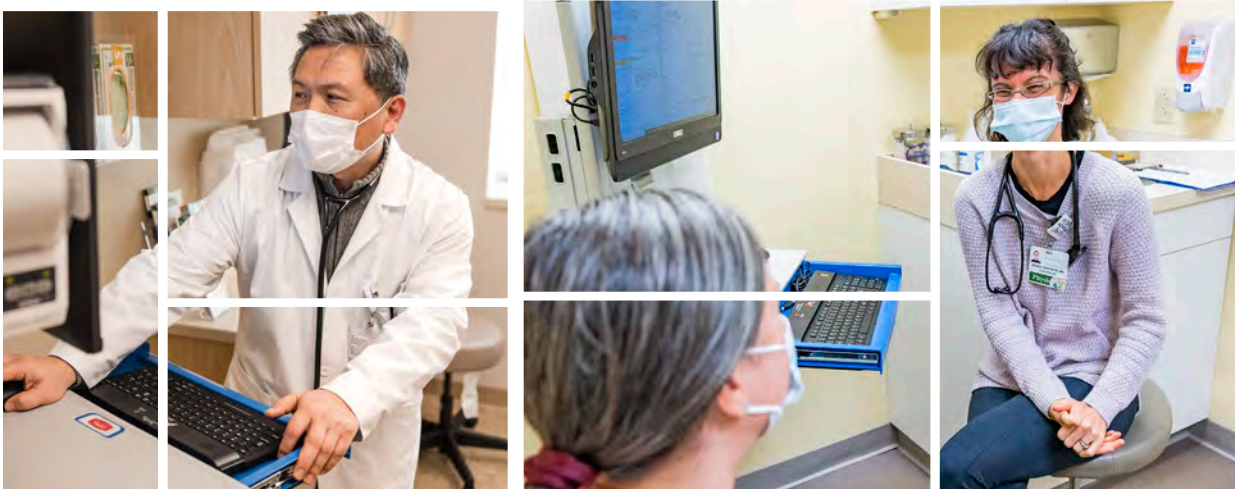
# Medical Plan Comparison



You can seek care from any provider without a referral. The choice is always yours! Your health care dollar will go further when you use the Tier 1/Domestic Network (UVMHN facilities/providers) and Tier 2/In-Network. Click on the medical plan names (250 Plan, 400 Plan, HDHP 1650, HDHP 3300) in the chart to view the Summary of Benefits & Coverage (SBC).

PREFERRED PROVIDER ORGANIZATION (PPO)								
	Tier 1 / Domestic		250 Plan		Tier 1 / Domestic		400 Plan	
	IN NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
<b>General Medical Expenses</b>								
<b>Coinsurance</b>	5%	10%	30%	5%	10%	30%		
<b>Deductible</b>	\$250/\$750		\$500/\$1,500	\$400/\$1,200		\$800/\$2,400		
<b>Out-of-Pocket Limit</b>	\$1,500/\$4,500		\$2,000/\$6,000	\$1,700/\$5,100		\$2,300/\$6,900		
<b>Preventive Care</b>	No Charge	No Charge	30% after ded	No Charge	No Charge	30% after ded		
<b>Primary Care</b>	No Charge	\$10	30% after ded	No Charge	\$10	30% after ded		
<b>Specialist</b>	\$25	\$25	30% after ded	\$25	\$25	30% after ded		
<b>HSA Eligible</b>	No			No				
<b>HSA Funding</b>	No			No				
<b>Chiropractic Care (20 visits)</b>	\$25	\$25	30% after ded	\$25	\$25	30% after ded		
<b>Acupuncture</b>	\$25	\$25	30% after ded	\$25	\$25	30% after ded		
<b>Maternity Office Visit</b>	\$10 copay visit 1	\$10 copay visit 1	30% after ded	\$10 copay visit 1	\$10 copay visit 1	30% after ded		
<b>Outpatient Care</b>								
<b>Outpatient Behavioral Health Services Substance Use Disorder Services</b>	No Charge	\$10	30% after ded	No Charge	\$10	30% after ded		
<b>Outpatient Therapy Physical/Occupational/Speech</b>	No Charge	\$25	30% after ded	No Charge	\$25	30% after ded		
<b>Outpatient Lab &amp; X-rays</b>	No Charge	10% after ded	30% after ded	No Charge	10% after ded	30% after ded		
<b>Imaging CT/MRI/PET Scans</b>	5% after ded	10% after ded	30% after ded	5% after ded	10% after ded	30% after ded		
<b>Outpatient Surgery Facility Fee</b>	5% after ded	10% after ded	30% after ded	5% after ded	10% after ded	30% after ded		
<b>Outpatient Surgery Physician/Surgeon Fees</b>	5% after ded	10% after ded	30% after ded	5% after ded	10% after ded	30% after ded		
<b>Emergency Services</b>								
<b>Emergency Room Waived if admitted</b>	\$50 Copay			\$50 Copay				
<b>Ambulance Must meet emergency criteria</b>	No Charge			No Charge				
<b>Urgent Care</b>	\$25			\$25				
<b>Inpatient</b>								
<b>Hospital Stay Includes Maternity Delivery &amp; Newborn Services, Labs, Scans, X-rays</b>	5% after ded	10% after ded	30% after ded	5% after ded	10% after ded	30% after ded		
<b>Inpatient Services Behavioral Health Substance Use Disorder</b>	5% after ded	10% after ded	30% after ded	5% after ded	10% after ded	30% after ded		
<b>Other Benefits</b>								
<b>Routine Eye Exam 1 Every 2 Years</b>	No Charge		Not Covered	No Charge		Not Covered		
	BCBS Providers Only			BCBS Providers Only				

PREFERRED PROVIDER ORGANIZATION (PPO)								
	Tier 1/Domestic		1650 Plan		Tier 1/Domestic		3300 Plan	
	IN NETWORK	IN NETWORK	OUT OF NETWORK	IN NETWORK	IN NETWORK	IN NETWORK	OUT OF NETWORK	
<b>General Medical</b>								
<b>Coinsurance</b>	10%	20%	30%	10%	20%	0%		
<b>Deductible</b>	\$1,650/\$3,300		\$3,300/\$6,600	\$3,300/\$6,600		\$6,600/\$13,200		
<b>Out-of-Pocket Limit</b>	\$5,000/\$10,000		\$5,000/\$10,000	\$6,000/\$12,000		\$6,600/\$13,200		
<b>Preventive Care</b>	No Charge	No Charge	30% after ded	No Charge	No Charge	0% after ded		
<b>Primary Care</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Specialist</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>HSA Eligible</b>	Yes			Yes				
<b>UVMHN HSA Funding</b>	\$550/\$1,100			\$1,100/\$2,200				
<b>Chiropractic Care (20 visits)</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Acupuncture</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Maternity Office Visit</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Outpatient Care</b>								
<b>Outpatient Behavioral Health Services Substance Use Disorder Services</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Outpatient Therapy Physical/Occupational/Speech</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Outpatient Lab &amp; X-rays</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Imaging CT/MRI/PET Scans</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Outpatient Surgery</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Outpatient Surgery Physician/Surgeon Fees</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Emergency Services</b>								
<b>Emergency Room Waived if admitted</b>								
<b>Ambulance Must meet emergency criteria</b>	10% after ded			10% after ded				
<b>Urgent Care</b>								
<b>Inpatient</b>								
<b>Hospital Stay Includes Maternity Delivery &amp; Newborn Services, Labs, Scans, X-rays</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Inpatient Services Behavioral Health Substance Use Disorder</b>	10% after ded	20% after ded	30% after ded	10% after ded	20% after ded	0% after ded		
<b>Other Benefits</b>								
<b>Routine Eye Exam 1 every 2 years</b>	100%	100%	Not Covered	100%	100%	Not Covered		
	BCBS Providers Only			BCBS Providers Only				



# Prescription Drug Plans



Prescription drug coverage is included with all four medical plans. Medical and prescription drug coverage cannot be purchased separately. Navitus administers our prescription drug plan, you will receive a separate ID card from Navitus.

	250 & 400 PLAN		HDHP 1650 & 3300	
<b>Preventive Drugs</b>	Covered as a copay based on formulary tier		<b>Certain Preventive Drugs</b> are covered as a copay based on formulary tier (deductible does not apply)	
<b>Pharmacy</b>	Network Pharmacy		Copays apply after deductible (for all other drugs) Network Pharmacy	
<b>UVMHN Retail/ Mail Order</b>	<b>30-Day Supply</b>	<b>90-Day Supply</b>	<b>30-Day Supply</b>	<b>90-Day Supply</b>
<b>Tier 1</b>	\$0	\$0	\$0	\$0
<b>Tier 2</b>	\$25	\$50	\$25	\$50
<b>Tier 3</b>	\$45	\$90	\$45	\$90
<b>Navitus Network - Retail Pharmacy</b>				
<b>Tier 1</b>	\$10	\$30	\$10	\$30
<b>Tier 2</b>	\$30	\$90	\$30	\$90
<b>Tier 3</b>	\$50	\$150	\$50	\$150
<b>Non-Participating Pharmacy</b>				
<b>All Tiers</b>	Covered at 50%		Not Covered	

## 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, as noted above. 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@umhealth.org](mailto:specialtypharmacy@umhealth.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](http://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.



## How an HDHP Works

Under the HDHP 1650 and HDHP 3300 plans, you will be responsible for the cost of any medical care, services, or prescriptions up to the deductible. After meeting the deductible, you will pay coinsurance for medical care and services. A copay will apply for any prescriptions after the deductible is met except for certain preventive drugs. Click the Preventive Drug List link below to view the full list.

### EXAMPLE:

You have an office visit with your in-network provider, you will pay the BCBS negotiated rate. This amount will apply to the deductible.

- Cost of Visit: .....\$197
- BCBS Negotiated Rate: .....\$151
- **Out-of-pocket Expense to you, applied to deductible: ..... \$151**

### EXAMPLE:

If you have an MRI at a UVMHN facility, you will get the BCBS negotiated rate. This amount will apply to your deductible and once that is met, you will pay coinsurance.

- Cost of Visit: ..... \$4,032
- BCBS Negotiated Rate: ..... \$3,526
- **Out-of-pocket Expense to you: .....\$1,837.60**
- Deductible .....\$1,650
- Coinsurance 10% .....\$187.60
- Assumes single coverage under the HDHP 1650 Plan with no other expenses in the calendar year

### EXAMPLE:

You are prescribed a drug that is not on the HDHP Preventive Drug List that costs \$327 for a 30-day supply.

- Cost of Prescription ..... \$327
- **Out-of-pocket cost, paid for by you. This applies to deductible: ..... \$327**



# Health Savings Account (HSA)

HSA Bank will replace Health Equity and become the new administrator of your Health Savings Account (HSA) beginning 01/01/2025. If you have an HSA balance at Health Equity, you have the option to authorize HSA Bank to transfer your existing Health Equity HSA to HSA Bank. Be on the lookout in early 2025 for information to authorize (or decline) to transfer your Health Equity account to HSA Bank.

A Health Savings Account (HSA) is a personal savings account you can use to pay for eligible health care expenses with pre-tax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a **HSA Bank** debit card to help manage your health care dollars. Your HSA can be used for your spouse and dependents' eligible expenses, even if they are not enrolled in your HDHP. **CANADIAN RESIDENTS:** If you are eligible for Canada's publicly funded health care system you **are not** eligible to contribute to an HSA. Please contact the HR Solution Center to review your options.

## HOW HSAs WORK

### CONTRIBUTIONS

**UVMHN + Your Contributions combined may not exceed the IRS annual maximums.**

- **HDHP 1650 UVMHN contributes:**  
\$550 (Employee Only) | \$1,100 (Family)
- **HDHP 3300 UVMHN contributes:**  
\$1,100 (Employee Only) | \$2,200 (Family)

**IMPORTANT REMINDER:** If required, you must verify your identity with HSA Bank, you will receive an email from HSA Bank (sent to your work email) or you can call HSA Bank at 855-731-5128. If you **do not verify your identity** your **contributions will remain in a Suspense Account** and will not be deposited to your HSA until you verify your identity. **The UVMHN contribution will not be made until you verify your identity with HSA Bank.**

If you will be 55 or older by the end of the calendar year, you can make an additional \$1,000 catch-up contribution. You contribute on a pre-tax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of \$4,300 if you enroll in single coverage or \$8,550 if you enroll in family coverage.

### ELIGIBLE EXPENSES

You may use your HSA funds to cover Medical, Dental, Vision and Prescription Drug expenses incurred by you and your eligible family members.

### USING YOUR HSA

Use your HSA Bank debit card to pay for eligible expenses or save your HSA money for the future and pay for expenses out-of-pocket.

### YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave UVMHN or retire, your HSA goes with you!

## DO YOU QUALIFY?

Enrolling in one of the HDHPs qualifies you for an HSA, but **IRS rules** may make you ineligible or affect the tax status of your account.

### DO YOU QUALIFY TO PARTICIPATE IN A HEALTH SAVINGS ACCOUNT (HSA)?

- Are you collecting Social Security benefits?
- Do you have other health coverage other than UVMHN coverage such as through a spouse, parent, or another employer (i.e. non-HDHP, Medicare, Tri-Care, VA benefits, FSA)?
- Can you be claimed as a dependent on another person's tax return?

If you answered **yes** to any of the above questions, you are **not eligible** to participate in an HSA. You are eligible to participate in a Full Purpose Health Care Flexible Spending Account (HCFSA). Regardless of your HSA eligibility, you can still be enrolled in the HDHP 1650 or HDHP 3300 plan.

**You must re-enroll in the HSA**  
it does not roll over automatically.





# Health Savings Account (HSA)

## HSA = 3 TAX ADVANTAGES!

- **Tax-Free Contributions** - Reduce Your Taxable Income
- **Tax-Free Withdrawals** - For Eligible Expenses
- **Tax-Free Growth** - Investment Earnings

## HSA CONTRIBUTIONS

UVMHN helps you save more by contributing to your HSA! You can contribute tax-free from your paycheck to build your savings for health care expenses now or even into retirement. The UVMHN contribution is based on the plan you choose and if it is single or family coverage. The UVMHN contribution is always yours even if you leave UVMHN or retire.

## UVMHN CONTRIBUTION AMOUNTS

- **HDHP 1650 Single:** \$550
- **HDHP 1650 Family:** \$1,100
- **HDHP 3300 Single:** \$1,100
- **HDHP 3300 Family:** \$2,200

UVMHN will deposit half of their contribution in January and the remaining amount will be deposited evenly each month. Employees who enroll after January 1 will receive prorated amounts. See the [UVMHN HSA Contributions](#) schedule on page 58.

**NOTE:** The UVMHN contributions plus your contributions **may not** exceed the annual IRS limits.

## HSA ELIGIBLE EXPENSES Examples:

- **Deductible, Copay, Coinsurance**
- **Medical, Dental, Vision**
- **Prescription Drugs**
- **Over-the-Counter Medicine** – *prescription not required*
- **Acupuncture & Chiropractic**
- **LASIK Eye Surgery**
- **Long-Term Care Insurance**
- **COBRA Premiums**

Click the [HSA ELIGIBLE EXPENSES](#) link here or above for a full list.

## INVESTMENT OPTIONS

One of the key benefits of the HSA is the ability to invest the funds to help maximize your asset and long term savings potential, tax free. Once your account reaches a balance of \$1,000, you have the option to invest HSA funds over \$1,000. For more information on your investment options, fees, and more visit [HSA Investment Options](#).

## HOW AN HSA HELPS YOU SAVE FOR RETIREMENT

An HSA can be a resource to help you reach your **retirement goals**. It combines many of the features you find in a traditional IRA and Roth IRA including tax-deductible contributions, tax-free growth and tax-free distributions. If you are able to pay for some or most of your annual health care expenses out of pocket, or if your annual HSA contributions are more than your expenses, the money in your account will accumulate. This money rolls over from year to year and grows tax-free through any investment returns it may earn. You can use this money to pay for qualified health care expenses in the future, including medical expenses in retirement.

## YOU OWN YOUR HSA. AS AN HSA OWNER, YOU:

- Decide the amount to contribute to the HSA each calendar year
- Arrange for the withdrawal of any excess contributions
- Determine how funds in your HSA will be spent and/or invested
- Declare whether the distributions from your HSA are taxable or non-taxable.



You cannot delegate these responsibilities. As an HSA owner you are responsible for reporting all contributions and distributions to the IRS on Form 1040. If you make any errors and do not correct them in a timely manner, you may pay additional tax and/or penalties to the IRS. Questions should be directed to your tax advisor.

# 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 semi-monthly, \$83.33 will be deducted from each paycheck ( $2000 / 24 = \$83.33$ ). The full \$2,000 is available to use starting January 1. **NOTE:** Dependent Care FSA (DCFSA) funds are not available January 1. You must contribute and have an available balance to get reimbursed for expenses. Highly Compensated Employees (HCEs) may have an adjustment to their election after Non-Discrimination Testing is completed in the second quarter. The Dependent Care Plan cannot favor HCEs.

## 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](#)

## HEALTH CARE FSA - LIMITED PURPOSE

Those enrolled in the HDHP 1650 & 3300 plans can contribute up to \$3,200 per year, pre-tax, to pay for [eligible dental and vision 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 to submit expenses for 2026. Any funds greater than \$640 not spent by May 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

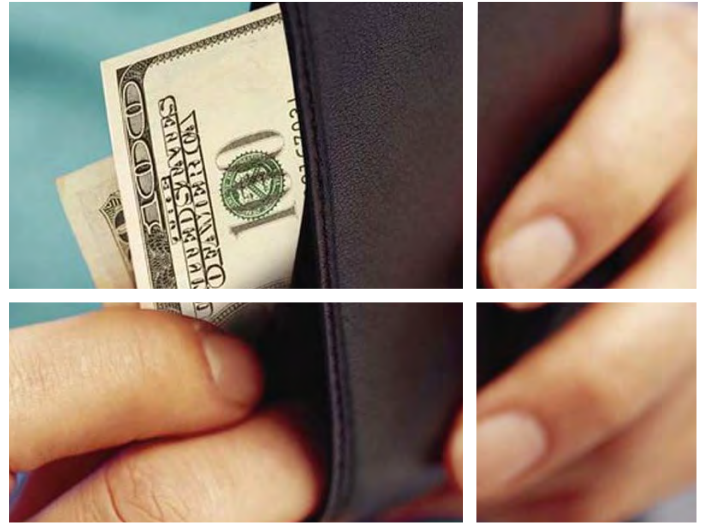
## PLANS OFFERED:

Flexible Spending Account (FSA)

- **General Purpose**
- **Limited 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](#)
- [FSA Limited 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. HCEs are those who receive more than \$155,000 in compensation for the 2024 tax year.

# HSA & FSA Comparison

This chart shows the features of the Health Care FSAs and the Health Savings Account (HSA) and compares the Limited Purpose Health Care FSA to the Full Purpose Health Care FSA.

	HSA*	Limited Purpose Health Care FSA**	Full Purpose Health Care FSA***
<b>Medical Plan</b>	HDHP 1650 HDHP 3300	HDHP 1650 HDHP 3300	250 Plan 400 Plan
<b>How much you may contribute</b> (less the UVMHN contribution)	HDHP 1650 \$3,750 (Single) \$7,450 (Family) HDHP 3300 \$3,200 (Single) \$6,300 (Family) Catch-up contributions of up to <b>\$1,000</b> per year for age 55+	Up to <b>\$3,200</b> for plan year	
<b>Expenses you may pay from your account</b>	Out of pocket Medical Prescription drug Dental Vision Long-term Care premiums	Out of pocket expenses incurred during the current calendar year (including the grace period):  Dental Vision	Medical Prescription drugs Dental Vision
<b>Account balance available to reimburse expenses</b>	Current account balance	Entire contribution amount elected for the plan year	
<b>Time limits for using your account balance</b>	No limit	Must use 2025 account balance for expenses incurred through <b>December 31, 2025;</b> Claims must be filed by <b>May 31, 2026</b>	
<b>If you don't use all your account balance each year</b>	Any account balance carries over from year to year	You may carryover up to \$640 of unused funds into the next plan year.  If you have more than \$640 remaining by May 31, 2026 the amount over \$640 will be forfeited.  EXAMPLE: If you elected \$2,000 for your 2025 Health Care FSA and spend \$1,000 by December 1, 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.	
<b>How it saves you money</b>	Your contributions are tax free, which reduces your taxable income  Any investment or interest earnings on your account balance is tax free  Distributions are tax free if used for qualified healthcare expenses	Your contributions are tax-free, which reduces your taxable income and increases your take-home pay  You pay for healthcare expenses with pre-tax dollars	

\* If you are eligible for Canada's publicly funded health care system you are not eligible to contribute to an HSA. Please contact the HR Solution Center to review your options.

\*\* The Limited Purpose FSA is available to employees who enroll in the HDHP 1650 or 3300. HDHP members may not enroll in the Full Purpose Health Care FSA, unless you are not eligible to participate in the HSA. If you have questions, contact the HR Solution Center.

\*\*\* You don't have to be enrolled in a UVMHN medical plan to enroll in a healthcare FSA.

# Decision Support Tool PLANselect

UVMHN recognizes there are many things to consider when choosing a Medical Plan for you and your family. With that in mind, UVMHN has implemented a Decision Support Tool, called **PLANselect** to help guide you.

## HOW DOES IT WORK

It's easy as 1 - 2 - 3! Access **PLANselect** from a computer or mobile device.

1. **Enter your zip code.**
2. **Answer 4 questions**
3. **Review the recommended Best Value & Lowest Overall Cost options**

PLANselect uses your responses and zip code to calculate your need for medical services like office visits, prescriptions, surgeries, and lab work. UVMHN Medical Plan designs have been loaded into the tool and the cost of services is estimated based on national actuarial tables and regional data. After completion, you are provided with a recommendation listing which UVMHN medical plans would likely provide the best value and lowest overall cost to you.

## WHAT DOES PLANselect DO?

- Helps you choose the best medical plan for you and your family!
- Evaluates your overall cost, including premiums and out-of-pocket expenses (deductibles, copays and coinsurance).
- Recommends medical plans based on your answers. Click **PLANselect** to get help choosing a medical plan now!

## Things to Consider When Choosing a Medical Plan

**WHAT IS YOUR RISK TOLERANCE? DO YOU PREFER TO PAY MORE FOR COVERAGE (VIA YOUR PAYCHECK) AND PAY LESS OUT-OF-POCKET WHEN YOU RECEIVE CARE?**

This may be a good option for people who like knowing how much they will have to pay when receiving care or who use the medical and prescription plans often.

**DO YOU PREFER TO PAY LESS FOR COVERAGE (VIA YOUR PAYCHECK) AND PAY MORE OUT-OF-POCKET WHEN YOU RECEIVE CARE?**

**IF SO, WITH THE HDHP 1650 or 3300 YOU CAN SET-ASIDE MONEY TAX-FREE WITH A HEALTH SAVINGS ACCOUNT (HSA) TO HELP PAY FOR HEALTH CARE.**

You may be more comfortable with this option if you are the type of person who pays less for auto insurance and pays a higher deductible when you have a claim. This is also a good option for people who want to save tax-free money for future medical expenses, even into retirement!



# Medical Rates

## UVMMG - Full-Time

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>MEDICAL</b>				
<b>Premier 250</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$94.87	\$379.47	\$2,277	\$11,384
2 Person	\$189.79	\$759.16	\$4,555	\$22,775
Family	\$251.45	\$1,005.78	\$6,035	\$30,174
<b>Premier 400</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$90.77	\$363.08	\$2,178	\$10,892
2 Person	\$181.59	\$726.36	\$4,358	\$21,791
Family	\$240.58	\$962.33	\$5,774	\$28,870
<b>HDHP 1650</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$74.33	\$338.56	\$1,784	\$9,909
2 Person	\$148.68	\$677.33	\$3,568	\$19,824
Family	\$197.04	\$897.59	\$4,729	\$26,271
<b>HDHP 3300</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$68.65	\$312.69	\$1,648	\$9,152
2 Person	\$137.32	\$625.56	\$3,296	\$18,309
Family	\$182.01	\$829.13	\$4,368	\$24,267

## UVMMG - Part-Time 1

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>MEDICAL</b>				
<b>Premier 250</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$142.31	\$332.03	\$3,415	\$11,384
2 Person	\$284.69	\$664.26	\$6,833	\$22,775
Family	\$377.17	\$880.06	\$9,052	\$30,174
<b>Premier 400</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$136.16	\$317.69	\$3,268	\$10,892
2 Person	\$272.39	\$635.56	\$6,537	\$21,791
Family	\$360.87	\$842.04	\$8,661	\$28,870
<b>HDHP 1650</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$115.61	\$297.28	\$2,775	\$9,909
2 Person	\$231.28	\$594.73	\$5,551	\$19,824
Family	\$306.50	\$788.13	\$7,356	\$26,271
<b>HDHP 3300</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$106.78	\$274.56	\$2,563	\$9,152
2 Person	\$213.61	\$549.27	\$5,127	\$18,309
Family	\$283.12	\$728.02	\$6,795	\$24,267

## UVMMG - Part-Time 2

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>MEDICAL</b>				
<b>Premier 250</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$189.74	\$284.60	\$4,554	\$11,384
2 Person	\$379.58	\$569.37	\$9,110	\$22,775
Family	\$502.89	\$754.34	\$12,069	\$30,174
<b>Premier 400</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$181.54	\$272.31	\$4,357	\$10,892
2 Person	\$363.18	\$544.77	\$8,716	\$21,791
Family	\$481.16	\$721.75	\$11,548	\$28,870
<b>HDHP 1650</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$156.90	\$255.99	\$3,766	\$9,909
2 Person	\$313.89	\$512.12	\$7,533	\$19,824
Family	\$415.97	\$678.66	\$9,983	\$26,271
<b>HDHP 3300</b>	<b>Your Cost</b>	<b>UVMHN</b>		
1 Person	\$144.91	\$236.43	\$3,478	\$9,152
2 Person	\$289.89	\$472.99	\$6,957	\$18,309
Family	\$384.23	\$626.91	\$9,222	\$24,267

# 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	<b>There is no waiting period for services, benefits are available on the first day of coverage.</b>			
Network	Two Networks <b>PPO:</b> Dentists who have agreed to accept reduced fees for covered services, which reduces your out-of-pocket expenses. <b>Premier:</b> 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)	<b>Diagnostic:</b> Oral Evaluations and x-rays <b>Preventive:</b> 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	<b>Basic Plan:</b> Children to age 19 <b>Core &amp; Buy-Up Plans:</b> 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](http://NEDelta.com) to find a dentist, view claims, benefits, print ID cards and more!



# Dental Rates

## UVMHN MG - Full-Time

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>Dental</b>				
<b>Basic</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$4.72	\$14.16	\$113	\$453
<b>2 Person</b>	\$8.56	\$25.68	\$205	\$822
<b>Family</b>	\$15.59	\$46.76	\$374	\$1,496
<b>Core</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$5.43	\$16.28	\$130	\$521
<b>2 Person</b>	\$9.84	\$29.52	\$236	\$945
<b>Family</b>	\$17.91	\$53.74	\$431	\$1,720
<b>Buy-up</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$5.80	\$17.41	\$139	\$557
<b>2 Person</b>	\$10.60	\$31.79	\$254	\$1,017
<b>Family</b>	\$19.30	\$57.90	\$463	\$1,853

## UVMHN MG - Part-Time 1

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>Dental</b>				
<b>Basic</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$6.61	\$12.27	\$159	\$453
<b>2 Person</b>	\$11.99	\$22.26	\$288	\$822
<b>Family</b>	\$21.82	\$40.52	\$524	\$1,496
<b>Core</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$7.60	\$14.11	\$182	\$521
<b>2 Person</b>	\$13.78	\$25.58	\$331	\$945
<b>Family</b>	\$25.08	\$46.58	\$602	\$1,720
<b>Buy-up</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$8.12	\$15.09	\$195	\$557
<b>2 Person</b>	\$14.83	\$27.55	\$356	\$1,017
<b>Family</b>	\$27.02	\$50.18	\$649	\$1,853

## UVMHN MG - Part-Time 2

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		YOUR ANNUAL COST	ANNUAL COST (YOU + UVMHN)
<b>Dental</b>				
<b>Basic</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$14.16	\$4.72	\$340	\$453
<b>2 Person</b>	\$25.68	\$8.56	\$616	\$822
<b>Family</b>	\$46.76	\$15.59	\$1,122	\$1,494
<b>Core</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$16.28	\$5.43	\$391	\$521
<b>2 Person</b>	\$29.52	\$9.84	\$708	\$945
<b>Family</b>	\$53.74	\$17.91	\$1,290	\$1,720
<b>Buy-up</b>	<b>Your Cost</b>	<b>UVMHN</b>		
<b>1 Person</b>	\$17.41	\$5.80	\$418	\$557
<b>2 Person</b>	\$31.79	\$10.60	\$763	\$1,017
<b>Family</b>	\$57.90	\$19.30	\$1,390	\$1,853





# 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.

**NOTE:** Many Costco providers are part of **VSP** network. Call your local Costco to determine if their providers are in or out of network.

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

# Vision Rates

## UVMHN MG All Categories

PLAN	SEMI-MONTHLY PRE-TAX COST SHARE		ANNUAL COST
<b>Vision</b>			
<b>Core</b>	<b>Your Cost</b>	<b>UVMHN</b>	
<b>1 Person</b>	\$2.48	\$0.00	\$60
<b>2 Person</b>	\$4.97	\$0.00	\$119
<b>Family</b>	\$8.01	\$0.00	\$192
<b>Buy-up</b>	<b>Your Cost</b>	<b>UVMHN</b>	
<b>1 Person</b>	\$4.08	\$0.00	\$98
<b>2 Person</b>	\$8.18	\$0.00	\$196
<b>Family</b>	\$12.75	\$0.00	\$306



# Basic Life Insurance/AD&D

## Term Life Insurance

UVMHN MG provides financial protection with \*Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you. You can choose \$50,000 or 2x your 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:** Physicians are eligible the first of the month following their date of hire. Health information **is not** required.

**\*\*INCREASE YOUR ADDITIONAL LIFE INSURANCE - ONE TIME OPPORTUNITY! 2025 Open Enrollment Only**  
UVMHN is excited to offer all benefit eligible employees the opportunity to 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.

We hope you take the time to review this information carefully as it provides additional financial protection for you and your beneficiaries.

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

# Life Insurance

## 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:** If you are currently enrolled or enroll for 2025, you will be able to add a separate beneficiary from your Basic Life insurance for employee coverage. You are automatically the beneficiary for spouse and child(ren) life coverage.

In [Workday](#) 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 the HR Solution Center at 844-777-0886.

## 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:** \$97

**Annual Salary:** \$201,760

**Annual Salary Rounded to Nearest Thousand:** \$202,000

**Basic Life 2x Annual Salary:** \$404,000

**Amount Over \$50K:** \$152,000

**Employee Age:** 50

**Annual Imputed Income (Amount Taxed):** \$562.22

(23.4258 per pay period)

## IMPORTANT - PERCENTAGE MUST BE ENTERED FOR BENEFICIARIES

If no percentage is entered in [Workday](#) 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

## ADDITIONAL LIFE INSURANCE/AD&D

In addition to the Basic Life Insurance UVMHN MG provides, you can purchase Additional Life Insurance, which you pay for after-tax.

### PURCHASE:

- Additional Employee Life
- Spouse Life
- Child Life

## 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.

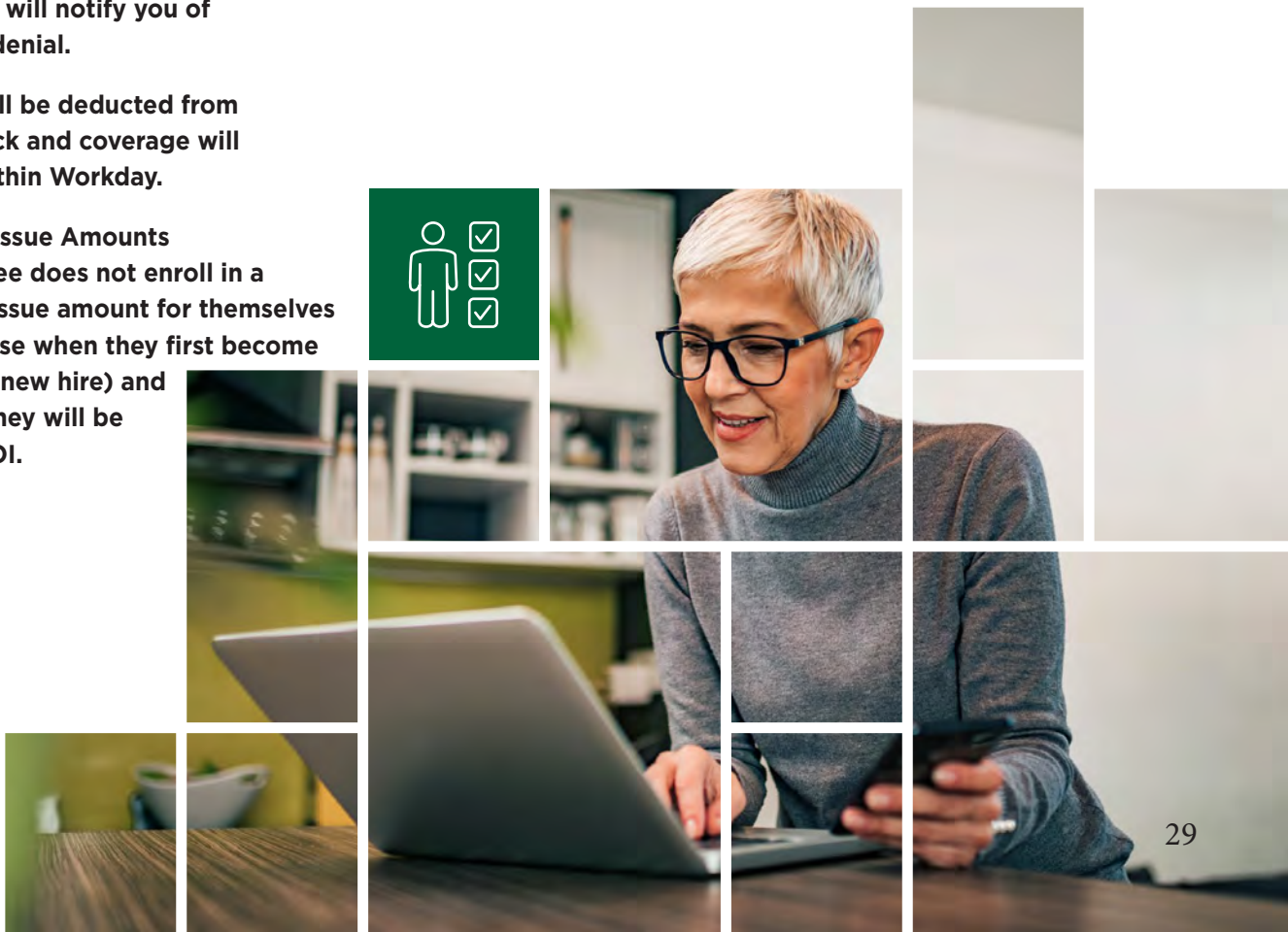
- **You will receive a task in Workday with a link to The Hartford website where you will complete the EOI questionnaire.**
- **EOI must be completed within 60 days.**
- **The Hartford will notify you of approval or denial.**
- **Premiums will be deducted from your paycheck and coverage will be visible within Workday.**
- **Guaranteed Issue Amounts**  
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.



## PORTABILITY/CONVERSION

If you leave UVMHN MG 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.

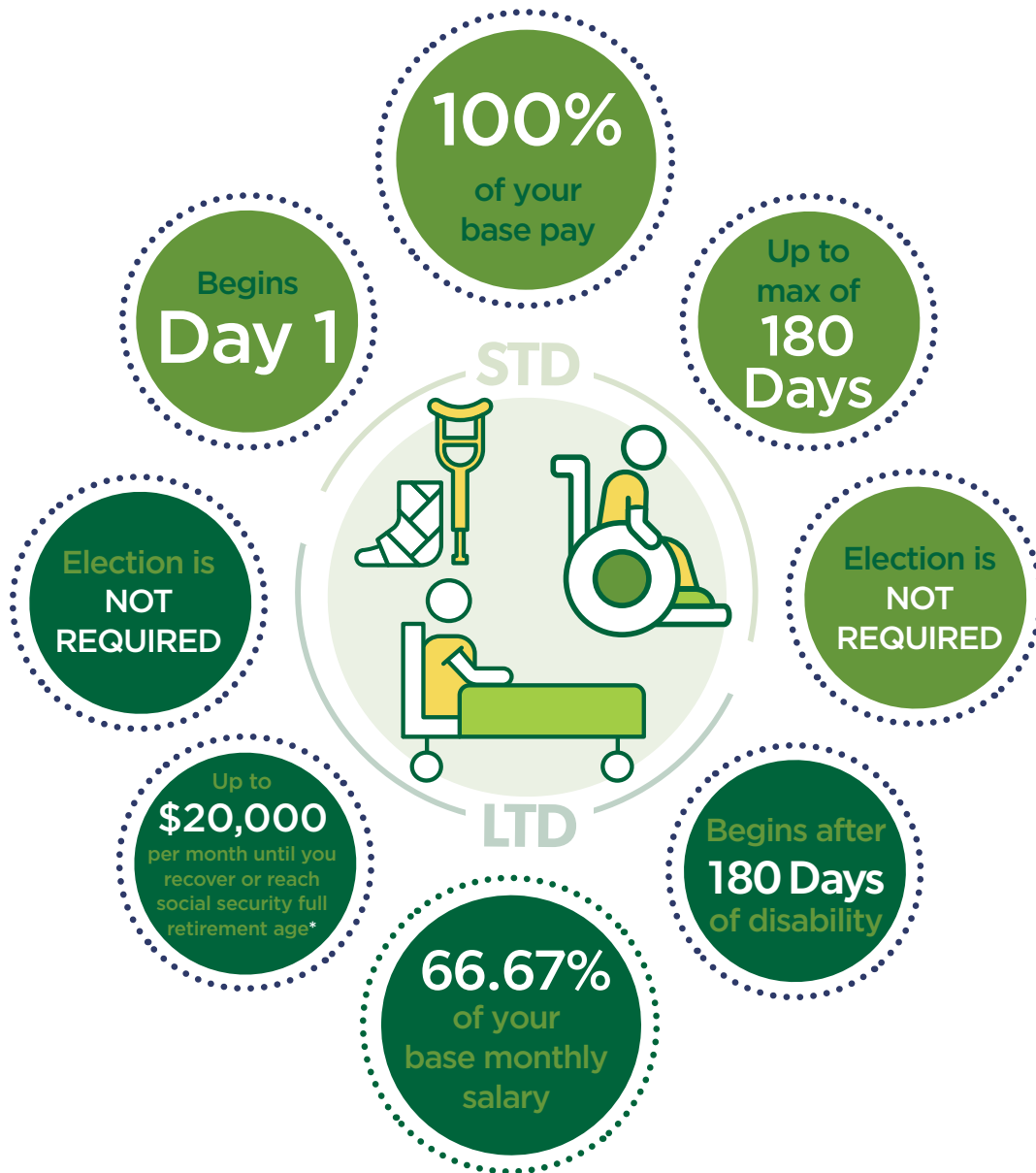
If you terminate employment or become ineligible for coverage, you will be notified by The Hartford via USPS mail on your options and the process to Port or Convert coverage.



# Disability

## Short Term Disability (STD) & Long Term Disability (LTD)

UVMHN MG provides additional financial protection by providing you with disability benefits at no cost. These benefits supplement your income while out of work due to a non-work illness/injury. You are automatically enrolled once you become eligible.



\*If you are age 63+, the LTD benefit period is based on your age. If you have questions, call the HR Solution Center 844-777-0886.

# Disability



## 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

## Long-Term Disability (LTD)

If your non-work illness/injury exceeds 6-months, you may qualify for LTD benefits. Full-time and part-time employees receive LTD upon date of hire.

## 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

## Maternity Care Program

MyHealth Planner - Interactive App

### Breast Pump - FREE

- Ameda or Medela
- Other Brands - up to \$150 must use contracted provider

### Lactation Support Services

- Consultation during hospital stay and at home

### Educational Classes - up to \$125

- Breastfeeding
- Childbirth
- Parenting
- Sibling

### Choose One

- Car Seat - up to \$150
- Fitness Classes - up to \$150
- Help at Home - 9 Hours
  - After baby arrives
  - Up to \$25/hour

## ENROLL

Call 855-838-5897 or go to

[MyHealthToolkitVT.com](https://www.myhealthtoolkitvt.com) create an account or log in

Go to Wellness & Click Maternity

**To participate you must be enrolled in a UVMHN BCBS medical plan. This benefit is available to the parent enrolled, including adoptive parent, biological parent and same-sex couples.**



# Disability

## 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
- Call The Hartford

#### BENEFIT PROVIDED BY:

The Hartford

**Contact:** 888-716-4549

**Group Number:** 697296

**Website:**

[TheHartfordMyBenefits](#)

#### USE WEBSITE TO:

- Start a Claim
- Check Claim Status

#### DISABILITY PLANS:

- Short-Term Disability
- Long-Term Disability

#### HELPFUL INFORMATION:

- [Return to Work Form \(Fitness for Duty\)](#)
- [STD Guidebook](#)
- [Long-term Disability Summary Plan Description](#)
- [Guidance Resources](#)

#### PREMIUMS:

- Paid by UVMHN MG

#### EXTRA SUPPORT WHILE ON STD/LTD CLAIM:

Ability Assist Counseling Services

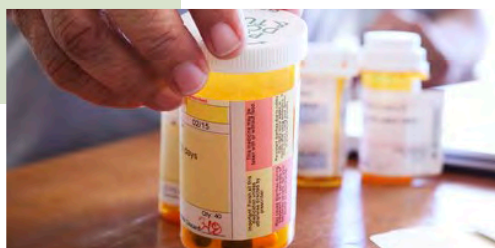
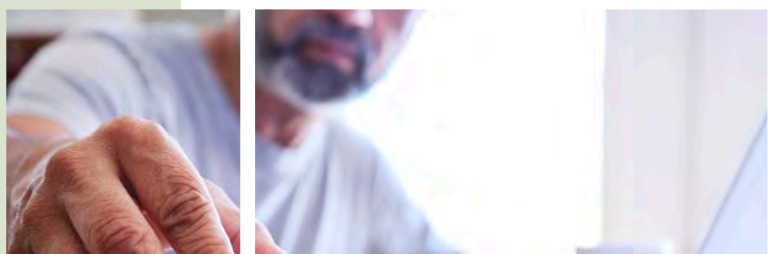
**Call:** 800-964-3577

**Visit:** [Guidance Resources](#)

**Organization Web ID:** HLF902

**Company Name Field:** ABILI

**Select:** Ability Assist Program





# 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.



IF YOU ARE

**AGE 50 or older**

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

**\$7,500\*\*\***

## 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

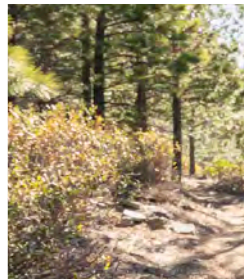
**\$23,000\*\*\***

\* **Basic Contribution:** UVMHN MG will contribute 4% of your compensation each pay period. You do not need to contribute to receive the basic contribution.

\*\* **Matching Contribution:** If you contribute 3% or more, UVMMG will make a company match of 2%. If you contribute less than 3%, 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.



## Vesting

You are always 100% vested in your personal contributions and any earnings on these contributions.

# 403(b) Retirement Plan

## 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 all new hires or rehires to the UVM Health Network regardless of employment status (fulltime, 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](https://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:

69524

### WEBSITE:

[netbenefits.com/atwork](https://netbenefits.com/atwork)

### RETIREMENT PLAN:

403(b)

### OTHER HELPFUL INFORMATION

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

YOU MAY CHANGE  
YOUR CONTRIBUTION  
AT ANY TIME

# 403(b) Retirement Plan

## 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.

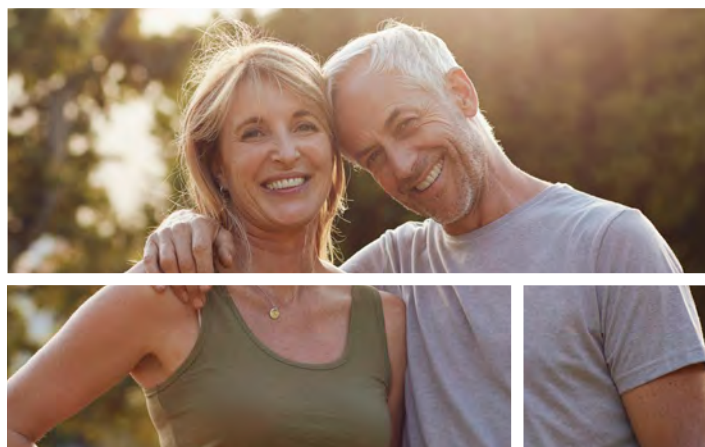
**NOTE:** These are 2024 Retirement Plan limits. The IRS updates the limits annually.

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 the HR Solution Center at 844-777-0886 for more information.

## Employer Basic Contribution

After six months of service, UVMHN Medical Group will begin making employer contributions to your account. You must be full-time or part-time (.5 FTE+) to be eligible for employer contributions. You will receive employer basic contributions the pay period following meeting the eligibility requirements.

You will receive a 4% basic contribution. It is not necessary to make personal contributions to receive this employer basic contribution.



## Employer Matching Contribution

After six months of service, if you contribute 3% or more of your eligible earnings, UVMHN Medical Group will make a matching contribution of 2%. You must be full-time or part-time (.5 FTE+) to be eligible for employer contributions. You will receive employer match contribution the pay period following meeting the eligibility requirements.

In order to receive the full matching contribution each pay period, your personal contribution must equal 3% or more of your UVMHC eligible compensation. If your personal contribution amount is less than 3% in any pay period, your matching contribution will be pro-rated.

## Vesting

You always own any contributions you make to your retirement account. Employer contributions (basic and match) are subject to a 3-year vesting period.

If you terminate employment after reaching age 65, become permanently disabled, or die while still an employee, you will be vested in all UVMHN Medical Group 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

## Rehire & Service Time Information

If you were employed by a UVMHN partner previously, your previous employment will be considered when determining your eligibility, years of service and vesting for the match and basic employer contributions. If you feel this may apply to you, please contact the HR Solution Center at 844-777-0886.

## 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”:

**Corebridge Financial, formerly AIG - VALIC**  
Group: 54143  
Client Care Center (800) 448-2542  
[www.corebridgefinancial.com](http://www.corebridgefinancial.com)

**TIAA**  
Group: 104155  
24 hour service  
(800) 842-2776  
[www.tiaa.org](http://www.tiaa.org)

**Lincoln Financial**  
Group: 0001586  
(800) 343-0441

**MetLife**  
Group: 1084417  
(833) 642-1008

**AIG - Sun America**  
Group: 1412A  
(800) 445-7862



# 457(b) Retirement Plan

Together with your 403(b) plan, this Plan helps you manage your income tax exposure and gives you an opportunity for added retirement savings.

## Plan Highlights

The University of Vermont Health Network 457(b) Deferred Compensation Plan is a non-governmental plan under federal tax law and IRS regulations. Generally, most 457(b) plan participants first calculate how to maximize personal and employer contributions to the 403(b) plan, and then opt to save more into the 457(b) plan. There are no employer contributions under the 457(b) plan.

## Plan Provision

### ELIGIBILITY

Employees who meet the following requirements are eligible to participate:

- Director and above or Physician
- Highly-Compensated Employee as defined by the IRS
- Full-time or part-time (0.5 FTE+)

If you have a change in employment that impacts your eligibility, you will be allowed to continue to make contributions through the remainder of the calendar year but will be ineligible thereafter. Loss of eligibility for reasons other than termination does not allow you to take distributions from the plan unless you are otherwise eligible to take an in-service distribution. Your 457(b) funds will be available to you upon full termination of your UVM Health Network employment.

### ENROLLMENT

If you are eligible to participate, you will be automatically enrolled in the 457(b) Plan. Once your Fidelity account is set-up, visit [www.netbenefits.com/atwork](http://www.netbenefits.com/atwork) or call the Fidelity Retirement Service Center at 800-343-0860 to complete your registration, make your contribution election and assign your beneficiaries.

### DEFERRAL (CONTRIBUTIONS)

If you choose to enroll in the Plan, you may elect a pre-tax deferral percentage of 1 to 100% each pay period. Elections can be made in .5% increments.

You can change your deferral election at any time throughout the year. Elections are effective the first of the following month, or as soon as administratively possible thereafter.

In 2024, the IRS contribution limit is \$23,000. The IRS updates the limits annually.

### VESTING

You are always immediately 100% vested in your contributions made to the Plan, as well as any earnings on them.

### INVESTMENT OPTIONS

To help you meet your investment goals, the Plan offers you a range of crediting investment options. You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance. The crediting investment options available through the Plan include conservative, moderately conservative and aggressive funds. A complete description of the Plan's crediting investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits.

### DISTRIBUTIONS WHEN YOUR ACCOUNT IS PAID TO YOU

If your plan balance at the time of termination is \$50,000 or less, Fidelity will automatically distribute the balance in a lump sum to you as soon as administratively feasible following 60 days after your termination.

If your plan balance at the time of termination is greater than \$50,000, you will have 60 days from your date of separation to make a distribution election.

Your distribution options include:

- **Lump sum distribution:** You may elect a one-time taxable lump sum distribution.
- **Annual Payments:** You may elect annual distributions that commence no later than your 73rd birthday.
- **Transfer:** you may transfer or roll over your 457(b) Plan balance to another non-governmental 457(b) plan, if the new plan accepts transfers. Your balance cannot be transferred or rolled into a qualified plan such as an IRA, 403(b), or 401(k) plan.

If you do not make a distribution election within 60 days of termination, the distribution will be automatically deferred until your 65th birthday and will be paid as a one-time lump sum.

You will receive information from Fidelity regarding your distribution options and how to proceed with your election. When payments are made to you, Fidelity will issue the check(s), net of withholding, and provide you with a 1099-R.

**IMPORTANT PLAN PROVISIONS:** This plan is an unfunded, non-qualified plan, and no funded account has been established for you. Any account is only a record keeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. However, a special Umbrella Trust has been approved to safeguard this benefit from any other contingencies such as change of control of The University of Vermont Medical Center. For more information on the plan, please refer to the plan documents.

# Work in Wellness in 2025

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Finding ways to bring wellness into your working routines is a key way to increase your self-care, your health and your relationships at home and work. Employee Wellness has a variety of tools and resources to bring wellbeing to you, while you work, in a way that works for you.

## GET INVOLVED IN 2025

**Health Coaching:** Work with a certified Health and Wellness Coach to find creative ways to build healthy habits and goals to fit your daily routine.

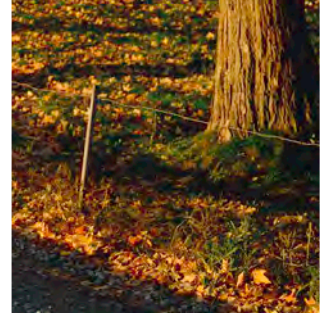
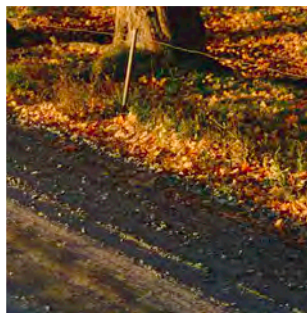
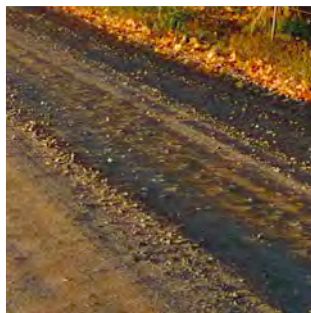
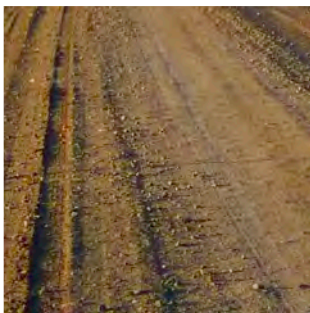
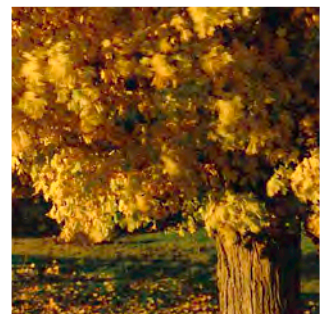
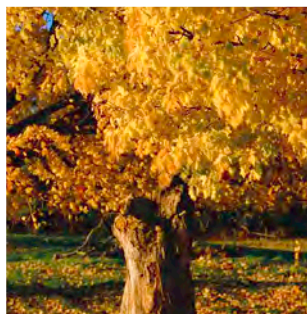
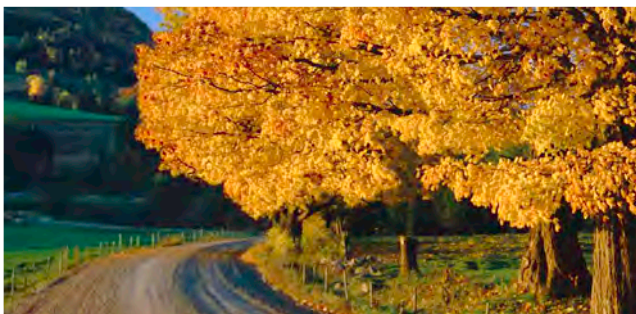
**Wellness Champion Program:** Become a Wellness Champion in your unit or department today and guide your colleagues on their wellbeing journey. Email [wellness@uvmhealth.org](mailto:wellness@uvmhealth.org) for more information.

**Employee Wellness Adventures:** Navigate your health and wellbeing with Employee Wellness partnerships. Keep an eye out for our offerings in collaboration with Employee Resource Groups (including SAGE and BiPOC), Culinary Medicine, EFAP, The Osher Center for Integrative Health, The VT Cancer Center, Working Bridges and many other Community Partners.

**Social Media:** Find us on Facebook and get up to date information on Employee Wellness offerings, raffles, tips, tricks and recipes.

**Stay Up to Date:** Check out Employee Wellness and our current offerings, information and resources on our intranet page. Find out more about wellness at work, Life/Work balance and how to get involved today.

[Click Here](#)



# 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! 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 UVMHN email, you will receive two emails from Headspace
4. **Existing Members:** verify your account with your UVMHN 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 & Family Assistance Program

EFAP is committed to providing equitable access to clinical and mental health resources, while supporting a diverse and inclusive workforce. EFAP offers tangible options to meet the needs of our employees.

802-847-2827 or [EFAP@UVMHealth.org](mailto:EFAP@UVMHealth.org).

## PERSONAL

- Mental Health
- Substance Misuse
- Grief and Loss
- Relationships
- Parenting
- Depression and Anxiety Screening

## PROFESSIONAL

- Critical Incidence Response
- Workplace Violence Response
- Leader Consultation
- Return to Work Assistance

## LIFE-WORK RESOURCE COORDINATION

EFAP partners with Working Bridges, an initiative of the United Way of Northwest Vermont to provide a Resource Coordinator who works with employees seeking connecton to community resources to address life issues that may affect work. This assistance helps employees to navigate challenges such as housing, transportation, child/eldercare, budgeting, debt management, legal issues, income support and more. Contact Kristin Kany, Resource Coordinator, 802-735-4438 or [kristin@unitedwaynwvt.org](mailto:kristin@unitedwaynwvt.org) for an appointment. This service is free and confidential.

## LEROYER EMPLOYEE EMERGENCY ASSISTANCE PROGRAM

Emergency financial assistance caused by unexpected events. This fund is here to help eligible employees with resources and financial assistance needed during urgent matters. Email [efap@uvmhealth.org](mailto:efap@uvmhealth.org) for an application EFAP - Home ([sharepoint.com](https://sharepoint.com)).

**EFAP ELIGIBILITY:** UVMHC and UVMHN 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.

## LYRA HEALTH

Through EFAP's partnership with Lyra Health, EFAP has expanded to 24/7 support for employees including out-of-state employees and Canadian employees.

Lyra: 888-632-3189  
Canada: 1-800-874-3817  
Sign up at [UVMHN.LyraHealth.org](https://UVMHN.LyraHealth.org)

## FREE & CONFIDENTIAL

### Free & Confidential:

7:30am - 5pm, Monday-Friday  
802-847-2827

[EFAP@UVMHealth.org](mailto:EFAP@UVMHealth.org).

EFAP offers virtual, telephone or in person appointments. To learn more about EFAP, visit the [EFAP HOME PAGE](#) click the link or go to Intranet Home Page>Departments>Employee & Family Assistance Program (EFAP)





# 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+).

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

### Get started with Lyra in three easy steps:

1. Create a free account at [uvmhn.lyrahealth.com](https://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.

**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).

**Learn more at [uvmhn.lyrahealth.com](https://uvmhn.lyrahealth.com)**

Lyra Health, Inc. works in partnership with Lyra Clinical Associates P.C. and other contracted partners to be your Lyra Care Navigator Team and deliver clinical services. For more information, please contact Lyra's Care Navigator Team.

# 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.

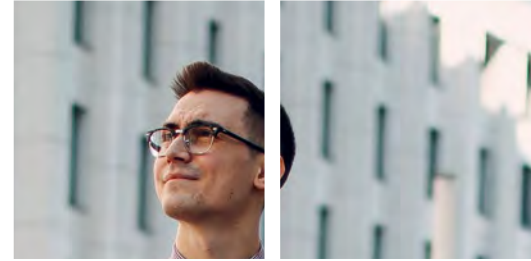
### Accident Insurance

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

#### 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.

### 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.



# 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

## 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®](#)



# Vacation



Full-time non-academic physicians (100% effort) accrue 25 days of vacation annually. For physicians that are less than 100% effort the total days accrued will be prorated. Accrual is 8.33 hours per semi-monthly pay period. Maximum accrual is 1 times the annual accrual, which is 200 hours for 100% effort physicians.

Vacation requests and approvals are managed at the division level. You need to be a 0.5 FTE or 50% effort or higher to be eligible for vacation time at UVMMG

Holiday are separate from vacation and there are seven holidays which follow the UVMHC calendar. Holidays are also managed at the division level.

Vacation time is not used for absences due to medical reasons. If a physician is absent from work for more than a few days, it would typically fall under Short Term Disability (STD) at UVMHN Medical Group.

## Holidays

- **New Year's Day**
- **Memorial Day**
- **Independence Day**
- **Labor Day**
- **Thanksgiving**
- **Christmas Eve**
- **Christmas Day**

# Tuition & Certification Reimbursement

UVMHN 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

Upon your 1-year anniversary of full-time employment at UVMHN, you become eligible to use an annual allotment of \$3,200 to pursue your education. After five years, this amount increases to \$5,000. You can pursue a degree, pay for graduate programs, or continue with lifelong learning opportunities. Part-time employees are also eligible for this program, prorated to their time at work after their first anniversary.



## Continuing Medical Education (CME)

All Medical Group Physicians are provided with an \$8,000 Professional Expense Allotment and 10 days of CME time. This benefit is pro-rated by FTE with a floor of \$3,000. Policy allows for a carry forward of 50% of the annual allotment for one year.

## Tuition & Certification Reimbursement

It's easy! You just submit the reimbursement request once for the tuition and certification process. You also have access to the Budget Dashboard where you can see how much money you have available for the current fiscal year.

## Employee Discounts

All employees who have a UVMHN ID badge (white background) are eligible for discounts at certain companies. Employees must show their ID badge to receive the discount.

### Discounts Include

- **Automotive** - maintenance
- **On-Site** - Pharmacy, gift shop, cafeteria
- **Electronics** - cell phone
- **Entertainment** - movies, amusement parks
- **Food & Lodging**
- **Retail and Services** - shoes, clothes
- **Seasonal Discounts** - ski passes

### VENDOR LIST & DISCOUNTS

Save with UVMHN  
[Employee Discounts.](#)

Discount information provided is for convenience and informational purposes only. UVMHN does not endorse any of the vendors or products included with the discount program.



# 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 UVMMG or a 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 The Hartford. Information can also be found at the following website: [TheHartfordMyBenefits](#). Return the **Request for Time Away from Work** form located in the [STD Guidebook](#) on page 6 to the HR Solution Center via fax at 802-847-2573, email at [LOA@UVMHealth.org](mailto:LOA@UVMHealth.org) or call 844-777-0886. Indicate whether you would like to use CTO while on FML.

## Bonding Leave

Bonding Leave is provided under the Federal Family and 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 due to the birth of a child or placement of a child with the employee for adoption or foster care, and to care for the newborn or newly-placed child (leave for these purposes must conclude within 12 months of the birth or placement).

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

### 4 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 The Hartford to initiate a Leave**
4. **Complete the [CTO Use During Leave](#) form**

## Paid bonding leave

Physician Paid Bonding Leave enables physicians to care for and bond with a newborn, newly adopted, or newly placed child.

The first of the month following date of hire, a benefit eligible physician is eligible for Physician Paid Bonding Leave. This provides 100% of regular earnings for two weeks, which will be paid within the regularly scheduled payroll calendar. The leave must be taken within the 12 month period immediately following the child's birth or placement for adoption or foster care. It must also be taken in no less than one week increments. The physician will not receive more than 2 weeks of Physician Paid Bonding Leave in a rolling 12-month period, regardless of whether more than one birth, adoption, or foster care placement event occurs within that 12 months' time frame.

## Vermont Parental and Family Leave

In most cases [Vermont Parental and Family Leave](#) runs concurrently with Family Medical Leave and covers employees who work an average of 30 hours per week over the course of a year. Eligible employees may be granted up to twelve (12) weeks of Vermont Parental and Family Leave in a 12-month period. The leave is available for: pregnancy and/or after childbirth; within a year following the initial placement of a child 16 years of age or younger with the employee for purpose of adoption; or serious illness of the employee, employee's child, stepchild, ward, foster child, spouse, or parent of the employee's spouse.



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

UVMHN/UVMMG 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

If you become [ill or injured as related to or caused by your work](#), you may be eligible for Workers' Compensation in accordance with Vermont Workers' Compensation Law. The University of Vermont Health Network partners with Gallagher Bassett as our third party administrator for processing and making Worker's Compensation claim determinations.

### TO ENSURE YOUR [INJURY/ILLNESS IS CONSIDERED](#), PLEASE FOLLOW ALL OF THE FOLLOWING STEPS

#### 1. DOCUMENT THE EVENT

- For most injuries, illnesses and events, complete the [Report of Event \(ROE\)](#) form alternatively, complete the SHARP or SAFE report if appropriate.

#### 2. IF YOU REQUIRE MEDICAL TREATMENT

- To expedite your workers' compensation claim: If it is during regular business hours and not life threatening, visit [Concentra](#) - our partnering Occupational Health provider - and notify them you are a UVMHN employee. [Concentra](#) is located at:

57 Fayette Drive  
Unit 1  
South Burlington VT  
**802-658-5756**

- Sign the VT Form 7 Medical Authorization provided to you, which is required in order for Gallagher Bassett to process your claim.
- For life threatening and/or otherwise serious injuries, call 911 or proceed to the nearest emergency room.

#### 3. IF YOU WILL - OR HAVE ALREADY - MISSED TIME AT WORK AS A RESULT OF YOUR INJURY OR ILLNESS

- Indicate that you will be missing time in your ROE
- Update your supervisor as soon as possible regarding any work status changes
- Update the HR Solution Center ASAP by emailing [LOA@UVMHealth.org](mailto:LOA@UVMHealth.org) with a list of your absences
- If you already have an open claim, update your Gallagher Bassett adjuster of any new missed time
- In order to return to work in any capacity while having a workers' compensation claim, the injured employee must be cleared to work by a qualified health provider.

If your claim is determined to be work related and you are out of work for more than 3 days Gallagher Bassett will call you.

## Vermont Short-Term Family Leave

Entitles the employee short-term family leave of up to 4 hours in any 30-day period, but not more than 24 hours in any 12-month period, of unpaid leave. The leave is available to participate in preschool or school activities directly related to the academic advancement of the employee's child, stepchild, foster child or ward who lives with the employee; to attend or accompany the employee's child, stepchild, foster child or ward who lives with the employee or the employee's parent, spouse or parent-in-law to routine medical or dental appointments; to accompany the employee's parent, spouse, or parent-in-law to other appointments for professional services related to their care and well-being; to respond to a medical emergency involving the employee's child, stepchild, foster child or ward who lives with the worker or the employee's parent, spouse, or parent-in-law.



## Leave of Absence for Military Service

UVMHN MG 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. The UVMHN MG 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 UVMHN MG, 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 30 days or less, health insurance benefits will continue as if the employee were continuously employed.
- For 31 or more days the employee may elect to continue health coverage with UVMHN MG for a period of up to two years – 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 UVMHN MG'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.

### PAY DIFFERENTIAL

An employee who is called to military service and whose normal weekly pay exceeds the service pay will be offered a pay differential. Eligible employees are required to submit a copy of their military leave earnings statement for the covered period.

An employee who requests a military leave in excess of two weeks should notify their manager and contact The Hartford.

### REEMPLOYMENT

To have reemployment rights with the UVMHN MG, returning employee must have completed the period of military service without having received anything other than an honorable discharge or, in certain circumstances, having been dismissed or dropped from the rolls of the uniformed service. In addition the employee must not have exceeded the "five-year rule" of non-exempt military service. For periods of service of 31 days or more the UVMHN MG may ask returning employees to submit documentation demonstrating that their (1) application for re-employment is timely, (2) return is within the 5 year service limitation, and (3) separation from service was other than non-disqualifying. Returning employees must make timely application for reemployment or have been timely in reporting back to work. For a complete schedule please see the policy.

# Other Leaves of Absence

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## UVMHN / UVMHN MG offers a variety of other leaves, both paid and unpaid

### **BEREAVEMENT LEAVE**

Offered to provide continued pay during time off from work as a result of a death in the family. Employees may be granted up to three (3) paid scheduled workdays following a death in the immediate family: spouse; parent; step-parent; child; step-child; sibling; step-sibling; grandparent; grandchild; mother-in-law; father-in-law; son-in-law; daughter-in-law; sister-in-law; or brother-in-law. Requests for exceptions for other close family or household members may be granted at the discretion of the manager.

### **PERSONAL LEAVE OF ABSENCE**

Up to six (6) months of unpaid leave may be granted to an employee with one (1) year of service in the event of unusual circumstances and personal emergencies. CTO must be exhausted in order for leave to be granted.

### **VOLUNTEERING**

An employee who has completed one (1) year of service may request a leave of absence, up to 10 consecutive scheduled worked days per calendar year, to volunteer in support of any charitable organization as defined in Section 501 (c)(3) of the IRS Code. Time must be taken in full day increments and can be unpaid or the employee may use CTO.

### **EDUCATIONAL LEAVE OF ABSENCE**

Unpaid leave of absence for up to 24 months may be granted to an employee who has completed one (1) year of service to pursue educational opportunities that promote their growth and development at UVMHN MG.

### **JURY DUTY**

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

### **ELECTION TO THE STATE LEGISLATURE**

Any employee who, in order to serve as a member of the Vermont General Assembly, must leave a full time or part time position will be granted an unpaid leave of absence to perform any official duty in connection with their elected office.

### **HEALTH SERVICE**

An unpaid leave of absence for up to twelve (12) months may be granted to an employee with one (1) year of service to participate in health services for the benefit of underdeveloped areas or disadvantaged people. Only one leave of up to twelve (12) months is permitted every three years.

### **PROFESSIONAL WORK EXPERIENCE/EXPERTISE**

An unpaid leave of absence of up to twelve (12) months may be granted to an employee with five (5) or more years of consecutive Full-Time or Part-Time service, upon proof of employment in a health care related position to gain additional professional expertise. Only one leave of up to twelve (12) months is permitted every five (5) years.

### **TO INITIATE A LEAVE**

Notify your manager and contact the HR Solution Center to discuss your eligibility by calling 844-777-0886 or by emailing [LOA@UVMHealth.org](mailto:LOA@UVMHealth.org).

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/UVMMG. 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.

# Other Leaves of Absence

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## New York Paid Family Leave (NY PFL)

New York Paid Family Leave covers bonding, care for a family member with a serious health condition, and some family related military events. It is a job protection that also provides pay. The Hartford issues checks directly to the physician unless the physician is being paid at a 100% rate by UVMMG.

Any physician who works in the state of NY at least 30 days out of the calendar year is eligible for NY PFL. This includes physicians at affiliate hospitals and faculty physicians who are leased to New York hospitals for at least 30 days out of the year.

NY PFL runs for ten (10) weeks and is paid based on a percentage of your average weekly wage (AWW) and is capped at the same percentage of the Statewide Average Weekly Wage (SAWW). Generally, your AWW is the average of your last eight weeks of wages prior to taking NY PFL, including bonuses and commissions. If your average weekly wage is more than \$100, the minimum benefit amount is \$100. If your average weekly wage is less than \$100, you will receive your full wages during a period of NY PFL.

Paid Family Leave Benefits in 2022 are provided 12 weeks at 67% of physician's AWW, up to 67% of SAWW.

NY PFL for Bonding can be taken intermittently anytime within 12 months of the child's birth. The number of weeks allotted is what can be taken within a rolling calendar year (52 week period of time). NY PFL runs concurrently with all other eligible leaves during the bonding period.

Physicians using vacation during NY PFL have the option to prorate their vacation use since NY PFL covers a portion of the weekly pay at UVMHN Medical Group.

To initiate a leave of absence notify your manager and contact the HR Solution Center to discuss your eligibility by calling 844-777-0886 or by emailing [LOA@UVMHealth.org](mailto:LOA@UVMHealth.org).

# 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

## UVM HEALTH NETWORK'S ACTION UNDER ACA

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.

**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 or other such deadline as permitted by the IRS..

## THERE ARE THREE TESTS 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 during the first 12 months of employment, the employee averages at least 30 hours per week, the employee is eligible for coverage one month after completing 12 months of employment.

### • 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.

2023		2024					2025					
Nov	Jan	Mar	May	Jul	Sep	Nov	Jan	Mar	May	Jul	Sep	Nov
<p><b>Measurement Period</b></p> <ul style="list-style-type: none"> <li>• Total number of hours worked: <b>1,596</b></li> <li>• Average number of hours worked per month: <b>133</b></li> </ul>						<p><b>Wait Period</b></p>	<p><b>Stability Period</b></p> <ul style="list-style-type: none"> <li>• Employee is determined to be full time</li> <li>• Employee must be offered benefits</li> </ul>					

With some exceptions, changes in hours worked during a stability period, do not change an employee's eligibility for medical coverage.

## ACA-ELIGIBLE EMPLOYEE MEDICAL COVERAGE AT UVMHN

All ACA - eligible employees are offered the UVMHN HDHP 3300. The ACA Plan is a high deductible health plan that provides affordable minimum essential medical coverage (MEC) of minimum value (MV) to ACA eligible employees and their eligible dependents (spouse and 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.

## 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 during open enrollment.

## PAYING FOR COVERAGE

You are responsible for paying premiums each pay period. Premiums will be removed 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 of the first day of the month for which coverage is elected.. 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

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 (with extensions where permitted by the IRS), whether they elect UVMHN coverage or not. This form details the coverage made available by UVMHN in the prior year.

## IRS FORM 1095-C

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><b>COBRA Administrator:</b> EBPA</p> <p><b>CONTACT INFORMATION:</b> Phone (888) 232-3203</p>	<p><b>PLANS AVAILABLE FOR CONTINUATION:</b></p> <ul style="list-style-type: none"><li>• Medical</li><li>• Dental</li><li>• Vision</li><li>• Health Care Flexible Spending Account</li><li>• Lyra</li></ul> <p><b>PREMIUMS:</b> The full cost plus 2% administration fee is paid for by you. Premiums are paid directly to the EBPA</p>
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## 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
<b>Termination of Your Employment</b>	You & Your covered dependents	18 months after qualifying event
<b>Reduction in Hours of Employment - making you ineligible for benefits</b>		
<b>Dependent Child who attains age 26</b>	Impacted Dependent	36 months after qualifying event
<b>Divorce or legal separation</b>	Your ex-spouse & other affected dependents	
<b>Your Death</b>	Your covered dependents	
<b>Your Failure to return to employment following a Family Medical Leave (FMLA)</b>	You & Your covered dependents	18 months after qualifying event
<b>You become enrolled in Medicare</b> coverage less than 18 months before your initial qualifying event (termination of employment or reduction in hours)	Your covered dependents	36 months after your enrollment in Medicare
<b>You or an eligible dependent becomes disabled during the first 60 days of COBRA</b> 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.**

**If enrolled in an HDHP through COBRA, you will not receive the UVMHN contribution to your Health Savings Account (HSA).**



# Appendix



## ADDITIONAL LIFE INSURANCE RATES

SEMI-MONTHLY 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	0.039	0.059	0.058	0.098
30-34	0.051	0.071	0.076	0.116
35-39	0.062	0.082	0.090	0.130
40-44	0.074	0.094	0.108	0.148
45-49	0.116	0.136	0.171	0.211
50-54	0.202	0.222	0.297	0.337
55-59	0.343	0.363	0.504	0.544
60-64	0.461	0.481	0.678	0.718
65-69	0.899	0.919	1.323	1.363
70-74	1.716	1.736	2.525	2.565
Age 75 and Over	3.084	3.104	4.538	4.578
<b>CHILD TERM LIFE</b>	<b>TERM LIFE WITHOUT AD&amp;D</b>		<b>TERM LIFE WITH AD&amp;D</b>	
	0.0351		0.0684	

### CALCULATING LIFE INSURANCE PREMIUMS

You are electing \$200,000 of additional coverage (which includes an additional \$200,000 of AD&D coverage) and you are 34 years old

$$\frac{\$200,000}{\$1,000} = 200 \times \$0.071 = \$14.20$$

Annual premium for \$200,000 of coverage with AD&D will be \$170.40 or \$7.10 Semi-Monthly

You are electing \$250,000 of spouse life insurance without AD&D and your spouse is 33 years old

$$\frac{\$250,000}{\$1,000} = 250 \times \$0.076 = \$19.00$$

Annual Premium for \$250,000 of coverage without AD&D will be \$228.00 or \$9.50 Semi-Monthly

## IMPUTED INCOME RATES ON EMPLOYER PAID LIFE INSURANCE

<b>CALCULATING IMPUTED INCOME ON EMPLOYER PAID LIFE INSURANCE ABOVE \$50,000</b> To determine the amount of imputed income - use your age at the end of the calendar year and the rates noted to the right. <b>You have \$64,000 in term coverage</b> 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) <b>\$14,000 / \$1,000 = \$14 x \$0.069 = \$0.97</b> You would have \$0.97 of additional taxable income each pay period or \$25.22 annually.	<b>SEMI-MONTHLY IMPUTED INCOME RATE PER \$1,000 OF BENEFIT</b>	
		Age 24 and Under
	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

## 2025 UVMHN MG HSA CONTRIBUTIONS

2025 UVMHN HSA Contributions	HDHP 1650		HDHP 3300	
	Single	Family	Single	Family
January	\$275.00	\$550.00	\$550.00	\$1,100.00
February	\$25.00	\$50.00	\$50.00	\$100.00
March	\$25.00	\$50.00	\$50.00	\$100.00
April	\$25.00	\$50.00	\$50.00	\$100.00
May	\$25.00	\$50.00	\$50.00	\$100.00
June	\$25.00	\$50.00	\$50.00	\$100.00
July	\$25.00	\$50.00	\$50.00	\$100.00
August	\$25.00	\$50.00	\$50.00	\$100.00
September	\$25.00	\$50.00	\$50.00	\$100.00
October	\$25.00	\$50.00	\$50.00	\$100.00
November	\$25.00	\$50.00	\$50.00	\$100.00
December	\$25.00	\$50.00	\$50.00	\$100.00

If your effective date is February - December, you will receive prorated amounts.





## HOSPITAL INDEMNITY INSURANCE - VOYA

HOSPITAL INDEMNITY RATES	CORE PLAN		BUY-UP PLAN	
	Your Semi-Monthly After-tax Rate	Your Annual Cost	Your Semi-Monthly 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 Semi-Monthly 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 Semi-Monthly 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 Semi-Monthly After-tax Rate	Your Annual Cost
Employee	\$3.67	\$95.40
Family	\$6.44	\$167.40

# Common Health Insurance Terms

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## **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, costeffectiveness, 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. A more detailed definition is in the Summary Plan Description.

## 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





**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](mailto: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

[VT | BlueCross BlueShield of Vermont](#)

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

[LinkClick.aspx](#)

## **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](mailto: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](http://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](http://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	
<b>Preventive Drugs</b>	Covered as a co-pay based on formulary tier.		Certain Preventive Drugs are covered as a co-pay based on formulary tier.	
<b>Pharmacy</b>	Participating Pharmacy		Co-pays Apply After Deductible	
			Participating Pharmacy	
<b>UVMHN Retail/Mail Order</b>	<b>30-Day Supply</b>	<b>90-Day Supply</b>	<b>30-Day Supply</b>	<b>90-Day Supply</b>
<b>Tier 1</b>	\$0	\$0	\$0	\$0
<b>Tier 2</b>	\$25	\$50	\$25	\$50
<b>Tier 3</b>	\$45	\$90	\$45	\$90
<b>Navitus Retail Pharmacy</b>				
<b>Tier 1</b>	\$10	\$30	\$10	\$30
<b>Tier 2</b>	\$30	\$90	\$30	\$90
<b>Tier 3</b>	\$50	\$120	\$50	\$120
<b>Non-Participating Pharmacy</b>				
<b>All Tiers</b>	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](http://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](http://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](mailto: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-1510H5  
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 the UVMHN Chief Compliance Officer 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 . מאַזקעמפּיאָ: ביזא ריא טדער שידיא, נענעז נאהראפ ראפ דייא דאָרפּש הליה סעסיוורעס יירפּ נאָפּ לאַצפּא. 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 5066ملحوظة: إذا كنت تتحدث انكر 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 .1-518-2000x5066نیرک 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](http://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](http://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](http://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><b>ALABAMA – Medicaid</b></p> <p>Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447</p>	<p><b>ALASKA – Medicaid</b></p> <p>The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a></p>
<p><b>ARKANSAS – Medicaid</b></p> <p>Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)</p>	<p><b>CALIFORNIA – Medicaid</b></p> <p>Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445 8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a></p>
<p><b>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</b></p> <p>Health First Colorado Website: <a href="https://www.healthfirstcolorado.com/">https://www.healthfirstcolorado.com/</a> Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: <a href="https://hcpf.colorado.gov/child-health-plan-plus">https://hcpf.colorado.gov/child-health-plan-plus</a> CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): <a href="https://www.mycohibi.com/">https://www.mycohibi.com/</a> HIBI Customer Service: 1-855-692-6442</p>	<p><b>FLORIDA – Medicaid</b></p> <p>Website: <a href="https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html">https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html</a> Phone: 1-877-357-3268</p>

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

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



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

**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?

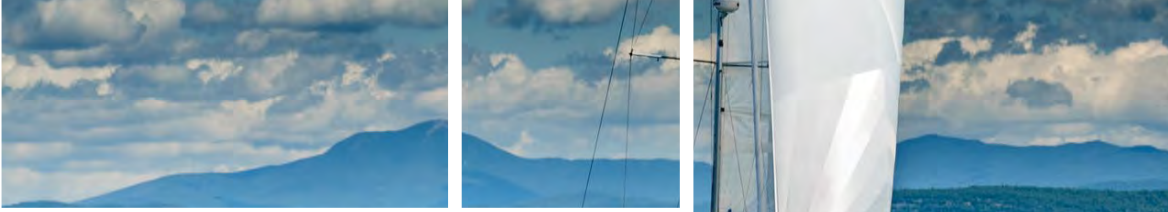
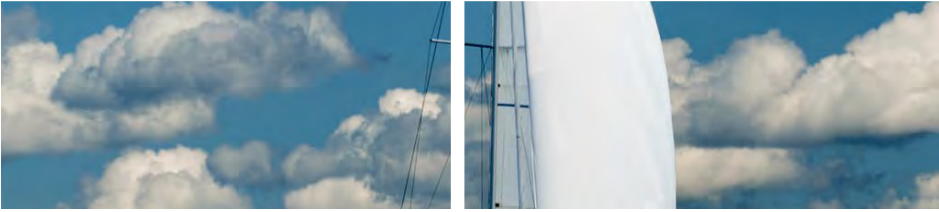
For more information about your coverage offered by your employer, please check your summary plan description or contact [HR Solution Center](mailto:HRSolutionCenter@umhealth.org) 111 Colchester Avenue, Burlington, VT 05401; [HRSolutionCenter@umhealth.org](mailto:HRSolutionCenter@umhealth.org); 844-777-0886

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

<sup>1</sup> 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  
**Medical Group**



**2025**

