



2017 Open Enrollment Newsletter

Scroll down for Link to Forms Section.

All forms can be emailed to dhb.benefits@vermont.gov

To download forms, visit:

<http://humanresources.vermont.gov/benefits-wellness/open-enrollment-2017>

Open Enrollment for 2017 runs from November 1 – November 30. This is your annual opportunity to enroll in the health plan, change the health plan option you are currently in, or add dependents (active employees only). If you wish to make a change in your health plan option, now is the time to do so. All changes will become effective on January 1, 2017.

If you take no action, your enrollment in the health plan will continue as is. You only need to act if you wish to make changes.

All applications and forms needed to make changes can be found in the Forms Section below. Highlights this year include:

Medical Premium Rates – There will be a 3% increase to your medical plan premium beginning January 2017. There will be no premium holidays this year.

Flexible Spending Account Plans – The health care flexible spending account (FSA) plan includes a provision that will allow participants to carryover up to \$500 of unused contributions into the following plan year. If you have unused money left in your health care FSA, you can apply up to \$500 of the leftover balance to the following plan year account. If you have never participated in a health care FSA, now is the time, as this is a great opportunity to sign up for at least \$500 since you can avoid losing any unused funds with the \$500 carryover provision.

This plan allows you to have monies deducted from your paycheck on a pre-tax basis to pay for your out-of-pocket expenses, such as your \$20 copays, uncovered dental expenses, glasses, etc. It works a lot like the Pre-tax Medical Premium Deductions. The money that you contribute to this account is deducted from your gross income first and then your taxes are calculated and deducted after that. Therefore, you are paying less in both federal and state taxes. To see your individual projected savings, go to:

<http://www.asiflex.com/Calculator?cc=DF&rn=0>

In addition, you can also have monies deducted on a biweekly basis to cover your child care expenses for your children under 13 years of age. These monies are also deducted on a pre-tax basis.

The maximum amount that can be contributed to a Health Care Account will be \$2,600 per year. The Dependent Care Account will remain at \$5,000. Please note – current participants of the FSA plan must re-enroll for 2017 per IRS regulations. Enrollment packets will not be mailed, so be sure to download the necessary forms, which can be accessed by clicking the Forms Section icon below.

Life Insurance Premium Rates – There will be a 20% increase in the life insurance premium rate for 2017.

Benefit Fairs - We will hold Benefits Fairs with representatives from BlueCross/BlueShield, Express Scripts, Invest EAP, ASIFlex Inc., Empower Retirement and the Vermont Higher Education Investment Plan at most, if not all the following locations:

11/02/16 – Burlington - 108 Cherry Street, 2nd floor, 9:00 until 3:00

11/03/16 – Montpelier – State House, 9:00 until 3:00

11/04/16 – Rutland – Asa Bloomer Building, Merchants Row, Room 266, 9:00 until 1:00

11/07/16 – Waterbury – 280 State Drive Center Building, 2nd floor, 9:00 until 3:00

Declaration of Health Coverage Forms – If you are an active employee and you are eligible to enroll in The State Employees' Health Plan but have other health insurance coverage, you are required to submit a Declaration of Health Insurance Coverage Form. A copy of this form can be found in the forms section.