VERMONT

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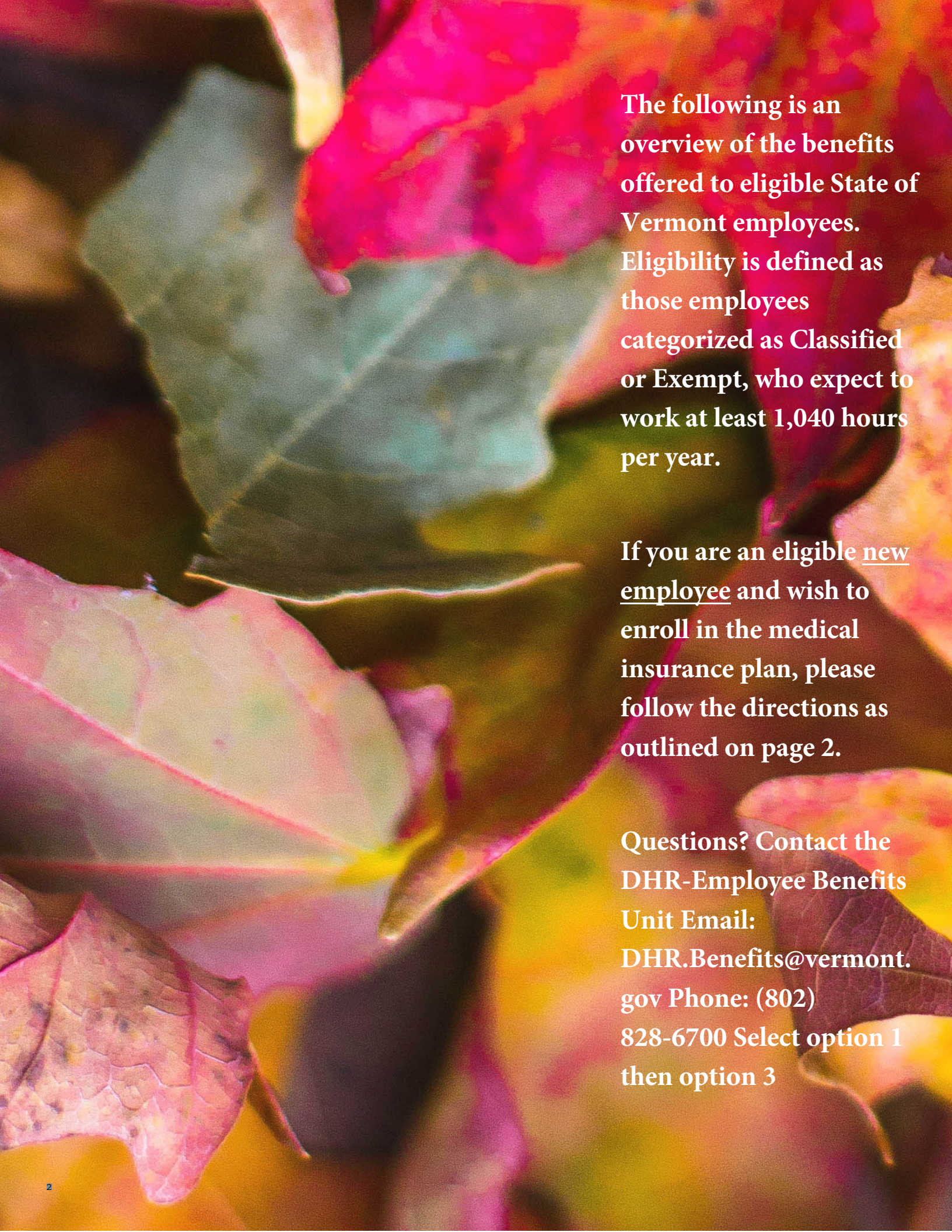
State of Vermont

2022 Benefits Guide



The following is an overview of the benefits offered to eligible State of Vermont employees. Eligibility is defined as those employees categorized as Classified or Exempt, who expect to work at least 1,040 hours per year.

If you are an eligible new employee and wish to enroll in the medical insurance plan, please follow the directions as outlined on page 2.

Questions? Contact the DHR-Employee Benefits Unit Email: DHR.Benefits@vermont.gov Phone: (802) 828-6700 Select option 1 then option 3

Overview of Medical Plans

The State of Vermont offers two options for medical coverage for employees and dependents. Both are currently administered by BlueCross/BlueShield of Vermont, which has an extensive, nationwide network. After enrollment, they will send subscriber cards for employees and dependents to the home mailing address. More information can be found at the **DHR-Benefits website: humanresources.vermont.gov/benefits-wellness**

Option 1:
SelectCare POS Plan

- In-Network:
  - Most services are covered at 100% after the following copays:
    - Office Visit: $25
    - Specialist Visit/MRI: $30
    - ER: $75/Urgent Care: $50
    - Inpatient admission $250
  - There is no deductible for in-network services.
  - Preventive Care covered at 100%.
  - Lab and Radiology services covered at 100%
  - Physical Therapy, Chiropractic and Acupuncture services covered at 100% after $30 copay. Max. of 60 visits per year in aggregate.
  - Mental Health and Substance Use Disorder services covered at 100%
- Out-of-Network:
  - Services covered at 80% after a $500 deductible.
  - Out of pocket expense limit: $1,500pp/ $3,000family per year.

Option 2:
TotalChoice Plan

- Both In-Network and Out-of-Network services are covered at 80% after a $300 annual deductible ($600 max per family), including:
  - ER/Urgent Care
  - Lab and Radiology services
  - Physical Therapy, Chiropractic and Acupuncture services
- Inpatient services are covered at 80% after a $300 annual deductible.
- Preventive care covered at 100%
- Mental Health and Substance Use Disorder services covered at 100%.
- Out-of-pocket expense limit after deductible: $750pp/$2,250 family per year.

Vision Care

- The Vision Care benefit is included in both plan options. It is a $100 benefit every 24 months, to be used for semi-anual eye exams. The sum can also be used for prescription lenses, but after the first use, the benefit can only be used if the prescription has changed - not as replacement for lost or damaged lenses. There is no dollar limit for pediatric vision care.

Benefits Portal Access
Instructions for New Employees

- To open your medical benefits enrollment portal online, please send a request to DHR.Benefits@vermont.gov
- Please include:
  - Your Employee ID#
  - Your Date of Hire
  - Coverage Start Date Preferred
- Employees have up to 60 days after the date of hire to enroll in the medical plan. There is currently no waiting period.
- Employees may terminate coverage at any time for themselves or dependents.
- After initial enrollment, you may not add dependents to the medical plan until the November Open Enrollment period, unless you have a qualifying event (family status change or a dependent's loss of coverage).
- **Note: Employees wishing to add domestic partners must complete a paper enrollment and application. Contact DHR.Benefits@vermont.gov**

Prescription Drug Coverage

Prescription drug coverage is included in all medical plans, available through retail and mail order pharmacies. The plan is administered through ExpressScripts. After enrollment, a separate prescription drug card will be sent to the employee's home mailing address. This should be used at the pharmacy rather than the BCBS medical card.

After an annual deductible of $50, the plan pays:
10% for Generic Drugs
20% for Preferred Brand Drugs
40% for Non-Preferred Brand Drugs

There is an annual maximum out-of-pocket expense of $750 (plus deductible) for generic and preferred brand drugs, and $1,350 (plus deductible) for non-preferred brand drugs. The most recent formulary is available on the DHR-Benefits website at humanresources.vermont.gov/benefits-wellness/benefits/overview

Dental Coverage

- Dental coverage is provided with no premium cost to employees or their dependents. Coverage becomes effective six months after the date of hire. There is no waiver allowed for the waiting period.

- There is an annual deductible of $25 per person, and a maximum benefit of $1,000 per plan year, which runs from July 1 - June 30 each year.

- The benefit is maximized when using dentists in the Delta Dental Network. When fees charged by non-network dentists exceed Delta Dental's capped limits, you may be balance-billed for the difference.

- Coverage includes:
  - Diagnostic and Preventive Services (100%)
  - Basic Restorative Services (80%)
  - Major Restorative Services (50%)
  - Orthodontia (50% up to a lifetime maximum of $1,750

- Delta Dental also offers the "EyeMed Vision Care Discount Plan" that is free for all subscribers and can serve as a supplement to the vision care offered in the medical plan. For more information: NortheastDeltaDental.com

When coverage becomes effective, Delta Dental will send subscriber cards to your home mailing address.

2022 Cost of Medical & Dental Coverage

Bi-Weekly Payroll Deductions

	You Pay	State Pays	Total
SelectCare Plan			
Single Plan	85.81	343.24	429.05
2-Person Plan	171.62	686.47	858.09
Family Plan	235.97	943.90	1,179.87
TotalChoice Plan			
Single Plan	102.53	410.11	512.64
2-Person Plan	205.06	820.23	1,025.29
Family Plan	281.95	1,127.82	1,409.77
Dental Plan			
Single Plan	0.00	15.25	14.82
2-Person Plan	0.00	28.05	27.25
Family Plan	0.00	53.15	51.65

Flexible Spending Accounts

The Flexible Spending Account (FSA) allows you to pay for a wide range of common, out-of-pocket health care and dependent care expenses with pre-tax dollars.

If you do not spend all the money you have elected for your flexible spending account for that year, you may roll over up to $500 to the next year. You have until March 30 each year to submit claims for expenses incurred during the previous benefit period (January 1 - December 31). There are two types of Flexible Spending Accounts available to employees.

Health Care FSA allows pre-tax reimbursement of eligible health related costs (medical, dental, vision, prescription, and durable medical goods) not covered or reimbursed by insurance. This includes expenses incurred by the employee and/or any dependents. Examples include co-payments, contact lenses, and laser eye surgery.

Dependent Care FSA allows pre-tax reimbursement for child care or adult dependent care expenses that are necessary to allow you and your spouse to work, look for work, or attend school full-time. Eligible family members include a child, age 12 and younger, and/or a person of any age whom you claim as a dependent on your Federal income tax return and who is mentally or physically incapable of self-care, including an adult parent.

The maximum annual election for the Health Care FSA is $2,850.
The maximum annual election for the Dependent Care FSA is $5,000.

For the Health FSA, employees may submit claims for reimbursement, and/or obtain a debit card to pay for eligible expenses at the point of service.

New employees must enroll within 60 days of their date of hire, and thereafter each year during the November Open Enrollment period to continue in the program. In some instances, employees may be allowed to enroll during the year if they have a qualifying event.
More info: **https://humanresources.vermont.gov/benefits-wellness/flexible-spending-plans**

Life Insurance

- The State offers a group term life insurance policy at 2x annual salary, with AD&D at 4x annual salary.
- Enrollment is automatic and coverage becomes effective 30 days after the date of hire
- Cost: The State pays 75% of the premium while employees pay the remaining 25%. Currently, the employee cost is $.03210 per $1,000 of coverage.
- Following activation of the basic plan, employees have a 60-day open enrollment for guaranteed issue of supplemental coverage as follows:
  Employee: up to 3x salary, max $500,000
  Spouse: up to $50,000
  Child: up to $20,000
  After the open enrollment the following is available with evidence of insurability (EOI):
  Employee: up to 8x salary, max $1,000,000 Spouse: up to $250,000
  Child: up to $20,000 (no EOI required)

LifeSuite Services

- The following package of services is available to employees and beneficiaries at no additional cost:
- Travel Assistance Services: Emergency assistance and transport when traveling 100 or more miles away from home.
- Legal, Financial and Grief Resources: Access to counseling professionals and related resources.
- Legacy Planning Resources: Access to resources to help families deal with the loss of a loved one, or to plan for their own passing.
- Beneficiary Financial Counseling: Independent and objective financial counseling available to beneficiaries who receive proceeds of $25,000
  Administrator
  Securian Financial Group
  (800) 843-8358

When your coverage becomes effective you will receive an informational packet from Minnesota Life with instructions for designating beneficiaries.
No beneficiary information is collected or recorded in the State of Vermont's system. For beneficiary-related questions, call (866) 293-6047.
More information at:
humanresources.vermont.gov/benefits-wellness/life-insurance

Disability Insurance

Short Term Disability

- For employees who are eligible for representation through a collective bargaining agreement, short-term disability insurance and other insurance products are available for purchase through the VSEA. Call (802) 223-5247 for information. The State does not offer short-term disability coverage.

Long Term Disability

- The State provides long-term disability coverage for employees who are not eligible for representation through a collective bargaining agreement. This includes Confidential and Exempt employees, as well as Elected or Appointed Officials.
- The benefit pays up to 66.667% of monthly earnings in the event of disability due to a non-occupational illness or injury.
- Enrollment is automatic and mandatory. It becomes effective following one year of continuous active employment. The employee share of the premium is paid through an annual deduction of 8 hours from leave balances in the following order: personal, sick, annual. Employees without leave plans will have a one-time .2% deduction taken from their first across the board increase.
  Administered by: Standard Insurance Company
  (877) 247-1427

More information at:
humanresources.vermont.gov/benefits-wellness/long-term-disability

Vermont State Employees Retirement System

- The Vermont State Retirement System is the public pension plan provided by the State of Vermont for State employees. It was created in 1944 and is governed by Vermont Statute Title 3,Chapter 16.
- Both employees and the State contribute to a trust fund for one of the following plans, depending on job classification:
    - **Group C** State law enforcement officers
    - **Group D:**Judges
    - **Group F**: Majority of classified state employees
    - **Defined Contribution**: For exempt state employees
- Employees may not opt out of contributing to the Retirement System.
- The actual benefit upon retirement is determined by a formula that calculates service credit, age at retirement and average final compensation.
- Employees are vested upon attaining five years of creditable state service.
- Employees who terminate employment before being vested may request a disbursement of their own contribution.
- **New employees should submit a Beneficiary Designation Form to the Retirement Office. Forms can be obtained through HR representatives, or by phoning the Retirement office at 828-2305.**
- For more information: **www.vermonttreasurer.gov/content/retirement**

Deferred Compensation Plan (457 Plan)

- Deferred Compensation is a voluntary savings and investment plan for retirement that can act as a supplement to the pension plan. Employees control the contribution amount and investment selections.
- Contributions are via payroll deduction and can be made on a pre-tax or after-tax basis.
- The program is managed by Prudential Retirement, which offers online account management of investments and beneficiaries.
- Local Prudential representatives are available to offer investment counseling.
- For more information, visit **humanresources.vermont.gov/benefits-wellness/retirement**

Vermont Higher Education Investment Plan (VHEIP)

- The VHEIP program , administered by VSAC for the State of Vermont, is an affordable way for parents, grandparents, family members and friends to save for future college education.
- Accounts can be opened with just $25, and the minimum biweekly contribution is $15.
- Savings can be used at eligible higher education institutions throughout the US, as well as many schools in Canada and around the world.
- Savings can be used for tuition and fees, room and board, books and supplies, and education expenses for students with special needs.
- Enrollment materials can be found at: **humanresources.vermont.gov/benefits-wellness/education/vheip**

Tuition Reimbursement

- The Tuition Reimbursement Program provides financial assistance for post-secondary and/or graduate level courses at a properly accredited educational institution.
- Courses must be related to the employee's current job or other career related positions in State government.
- The program operates on two cycles per year: a Spring Cycle for courses between Jan. 1 - June 30, and a Fall Cycle for courses between July 1 - Dec. 31.
- Tuition assistance covers tuition only. Books and fees are not covered. Depending upon available funds, up to 2 courses and a maximum of 8 credits may be reimbursed per cycle, not to exceed 80% of actual tuition cost, up to a maximum assistance of $350 per credit.
- For further information regarding guidelines, eligibility, application materials and deadlines, visit **humanresources.vermont.gov/benefits-wellness/education/tuition-reimbursement**

Child/Elder Care Support

Child Care Cost Reimbursement

- This program helps income-eligible State employees defray some of the high costs of child care.

Elder Care Cost Reimbursement

- This program offers financial assistance to Vermont State employees for their elder care expenses.

- For further information regarding guidelines, eligibility and application materials for both programs, visit **humanresources.vermont.gov/benefits-wellness/employee-support/child-elder-care**

Employee Assistance Program

- All permanent employees are automatically enrolled in the Invest EAP program upon hire at no cost. The program offers help for employees and members of their household for a wide range of issues including: substance abuse, financial issues, family/relationship issues, and many more. Visit **investeap.org** for details.

Leave Plans

Annual Leave

- Paid Annual Leave is provided to employees in classified service. Employees will accrue time on a biweekly basis and are eligible to use annual leave after completing the first 6 months of employment.
- Eligibility to accrue annual leave and the rate at which time is accrued is based on position and bargaining unit. See chart below.
- Employees off payroll for 20 hours or more will not accrue annual leave for that pay period.

Sick Leave

- Paid Sick Leave is provided for absence related to personal illness, family illness, injury, or medical appointments.
- Upon appointment to classified service, employees are credited with 48 hours of sick leave that may be sued during the first 6 months of service. Depending on position and bargaining unit, initial sick leave credits may vary.
- Eligibility to accrue sick leave and the rate at which it is accrued is based on position and bargaining unit.
- Employees off payroll for 20 hours or more will not accrue sick leave for that pay period.

Personal Leave

- Employees in classified service in the Non-Management bargaining unit are awarded 10 hours of personal leave each quarter if:
    - They have completed the 6-month probation
    - They have not used more than 8 hours of sick time during the quarter
    - They have not been off payroll at any point during the quarter
- Hours awarded expire and are forfeited if not used by the end dates in the "Personal Leave Quarters and 'Use By' Dates" published each fiscal year
- Employees in the supervisory bargaining unit who have completed the 6-month probationary period are granted a lump sum of personal leave hours at the beginning of each fiscal year.

Sick Leave Bank

- Employees may donate annual leave and personal leave hours to a Sick Leave Bank for use by employees on an approved medical leave of absence who are about to exhaust their paid leave hours.

For more information on leave plans, including **Family Medical Leave** and **Military Leave**, visit **humanresources.vermont.gov/benefits-wellness/leave**

	Biweekly, Years 1-5 (Consult HR Rep for Years 6+ Accrual Rates)			
Bargaining Unit	**Sick**	**Annual**	**Personal**	**Max Hrs**
Non-Mgmt, Corrections	3.69	3.69	10/Qtr (Non Mgt)	240
Supervisory, Manager/Confidentials, Game Wardens (V & VI)	3.69	3.69	24/FY	240
State Police	4.15	4.15	11.25/Qtr (Non Mgt) 27/FY (Supervisor)	270
Liquor Control Investigators, Game Wardens (I & IV)	4.27	4.27	11.56/Qtr (Non Mgt) 27.75/FY (Supervisor)	277.50
Fire Fighters	4.79	4.79	12.97/Qtr (Non Mgt) 31.25/FY (Supervisor)	311.20
Judicial	3.69	3.69	12/Qtr (Non Mgt) 24/FY (Supervisor)	240
Attorney General's Office	6.15	6.15	10/Qtr	360

State Holidays

- New Year's Day - January 1
- Martin Luther King Day - 3rd Monday in January
- President's Day - 3rd Monday in February
- Town Meeting Day - 1st Tuesday in March
- Memorial Day - last Monday in May
- Independence Day - July 4
- Bennington Battle Day - August 16
- Labor Day - First Monday in September
- Veterans' Day - November 11
- Thanksgiving Day - last Thursday in November
- Christmas Day - December 25

LiveWell Vermont
STATE EMPLOYEES WELLNESS PROGRAM

More info at:
humanresources.vermont.gov/benefits-wellness/wellness

The State Employee Wellness Program supports employees through partnerships with health and wellness resources both within and outside of state government.

Vermont Wellness Portal

- Employees manage participation in the LiveWell program through the Vermont Wellness portal, which begins with the initial setup of an account and personal profile at: BEWELLVERMONT.COM
  Sign-up Instructions
- Following setup, employees may complete a confidential Health Assessment survey - a series of questions pertaining to health, diet, fitness and lifestyle.
- Results from the survey are used to generate a baseline report of current health, risk factors and a means for measuring improvement and success.
- Employees can use the portal to access workshops and resources. Permanent employees with State employee health coverage are also eligible for cash incentives.

Onsite Biometric Screenings

- Screenings are held at worksites regionally for active and retired employees. Screenings are confidential and designed to support overall health, and are not meant to replace recommended visits or screening tests through primary care providers.
- Screenings include: blood pressure, non-fasting blood sugar, total & HDL cholesterol, provision of referrals and educational resources.
- Employees sign up by registering for a scheduled biometric screening event on the Wellness Portal.

Annual Flu Vaccination Clinics

- The Wellness Program coordinates an annual series of flu vaccination clinics for active and retired state employees. These are held every fall at worksites around the state.
- Employees can register for a vaccination clinic through the Wellness Portal, or by contacting the Wellness program directly at DHR.LiveWellVermont@vermont.gov
- Flu shots are also available at no charge for employees and dependents on their health plan at pharmacies participating in the State's pharmacy vendor network.

Telephone Wellness Coaching

- Employees have the option to schedule personal coaching sessions with Wellness staff to define a long-term vision of health and wellness, create a plan, and set achievable goals.
- Areas of focus may include: nutrition, fitness, stress management, weight management, and work/life balance.

Whether you are just starting your career with the State of Vermont or continuing on the journey, the Department of Human Resources Employee Benefits Unit is available for further information and assistance.

Please contact us any time at DHR.Benefits@vermont.gov or by phone at (802) 828-6700 (select option 1, then option 3)