



BENEFITS

20
25

GUIDE





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At the State of Vermont, we appreciate your commitment to our success. We're equally committed to providing you and your family with competitive, affordable benefits so you can achieve your potential in all areas of life.

Please read this guide carefully. It includes a summary we've put together of your benefit options and tips for getting the most out of your benefits. Although this guide contains a simplified overview of benefits, for complete information about all benefits available to you, you'll find more information and plan documents in the Employee Benefits section of the State of Vermont website at humanresources.vermont.gov/benefits-wellness.

This guide is not your only resource. We understand that you may have questions about your benefits, and we'll do our best to help you understand your options and guide you through the process. Any time you have questions, you can reach out to your human resources team or visit the benefit carrier's website.

Questions? Contact the DHR-Employee Benefits Unit
Email: DHR.Benefits@vermont.gov
Phone: 802.828.6700 Select option 1 then option 3



ENROLLING IN BENEFITS

Open enrollment is your opportunity to elect or change coverage in the State of Vermont's medical, dental and FSA plans. Our open enrollment will be held from November 1st to 30th. All elections made during this period will be effective January 1st through December 31st.

Open enrollment is an annual event. It is the only opportunity to enroll and make changes to your medical and FSA plans without a qualifying life event as defined by the Internal Revenue Service (IRS).

The IRS requires that you make changes to your benefits within 60 days of your qualifying life event, and any election changes must be consistent with your life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Please remember to update or add your Social Security number and the Social Security numbers of your dependents during enrollment.

ELIGIBILITY

AS AN ELIGIBLE EMPLOYEE

You may enroll in benefits if you are a permanent classified or exempt employee of the State of Vermont who is expected to work at least 1,040 hours per year (e.g., .5FTE, 20 hours/week). If you're enrolling as a new employee, you have up to 60 days from your date of hire to enroll. Temporary employees receive a sick leave plan, accruing .02 hours per hour worked, and may join the Deferred Compensation plan.

DEPENDENT ELIGIBILITY

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include your spouse or domestic partner and your children up to the age of 26. This includes your natural children and those of your domestic partner, along with adopted children, stepchildren or children under your legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by the State's medical plan administrator. Additionally, children who have been named in a qualified medical child support order are covered by our plan.

QUALIFYING LIFE EVENTS

It is your responsibility to notify Human Resources within 60 days of the qualifying life event. Failure to do so may result in an inability to change your benefit election(s).

Examples of qualifying life events:

- Birth, legal adoption or placement for adoption
- Marriage, divorce or legal separation
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that falls at a different time in the calendar year





MEDICAL

BLUE CROSS BLUE SHIELD OF VT (BCBSVT) | WWW.BLUECROSSVT.ORG | 800.247.2583

EXPRESS SCRIPTS, INC. | WWW.EXPRESS-SCRIPTS.COM | 800.550.8090

The State of Vermont is committed to helping you and your family maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of 2 medical benefit options:

- [SelectCare POS Plan](#)
- [TotalChoice Plan](#)





MEDICAL AND PRESCRIPTION DRUG PLAN SUMMARY

	SelectCare POS Plan		TotalChoice Plan	
	In-network	Out-of-network	In-network	Out-of-network
Medical Deductible <i>Individual</i> <i>Family</i>	\$0 \$0	\$500 \$1,000	\$300 \$600	
Medical Out-Of-Pocket Max (includes deductible) <i>Individual</i> <i>Family</i>	\$1,500 \$3,000		\$1,050 \$2,850	
Coinsurance	N/A	30%	No charge	
Preventive Services	No charge	30% coinsurance	No charge	
Office Visit Copay (PCP / Specialist)	\$25 Copay / \$30 Copay	30% coinsurance	20% coinsurance after deductible	
Urgent care	\$50 copay		20% coinsurance after deductible	
Inpatient care	\$250 copay	30% coinsurance	20% coinsurance after deductible	
Outpatient care	No charge	30% coinsurance	20% coinsurance after deductible	
Emergency Room Visit	\$75 copay		20% coinsurance after deductible	
Prescription Drugs – Deductible <i>Individual</i> <i>Family</i>	\$50 \$150		\$50 \$150	
Prescription Drugs - Out-of-pocket maximum (does not include deductible)	Generic, Preferred, Specialty: \$750 individual / \$2,425 family Non-Preferred: \$1,350 individual / \$2,700 family		Generic, Preferred, Specialty: \$750 individual / \$2,425 family Non-Preferred: \$1,350 individual / \$2,700 family	
Retail Rx Copays <i>Generics</i> <i>Preferred</i> <i>Nonpreferred</i>	\$50 deductible, then 10% coinsurance \$50 deductible, then 20% coinsurance \$50 deductible, then 40% coinsurance		\$50 deductible, then 10% coinsurance \$50 deductible, then 20% coinsurance \$50 deductible, then 40% coinsurance	

Note: There is a benefit maximum of \$50,000 for covered infertility treatment services. This benefit maximum does not apply to diagnostic services performed to determine if and why a person is infertile.
Prescription drugs – 100% coverage for preventive generics before the deductible applies.

WHAT YOU WILL PAY BI-WEEKLY FOR YOUR MEDICAL AND PRESCRIPTION BENEFITS

2025 Premium Rates*	SelectCare POS Plan	TotalChoice Plan
Yourself only	\$125.78	\$150.29
2-person	\$251.57	\$300.59
You + your family	\$345.90	\$413.30



DENTAL

NORTHEAST DELTA DENTAL | WWW.NEDELTA.COM | 800.832.5700

The dental plan is provided with no premium cost to employees and their dependents. The coverage activates automatically for the employee six months after the date of hire. Dependents can be added and removed any time throughout the year without a qualifying event. Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less because your share of the cost will be based on discounted fees. With out-of-network dentists, your benefit will pay the same percentage, but your costs will be reimbursed based on out-of-network rates. If you go out-of-network, your dentist may bill you the difference between the amount they charged and what your benefit paid.

Attending dental exams regularly is an important step in maintaining overall health and can also help prevent significant medical conditions from becoming serious or expensive.

To see a current provider directory, please visit dentistsearch.nedelta.com.

To print an ID card, log in to nedelta.com/patients.

DENTAL PLAN SUMMARY

For more detailed coverage information, visit <https://humanresources.vermont.gov/dentalplansummary>.

Deductible	Deductible only applies to Basic and Major services
<i>Yourself only</i>	\$25
<i>You and your family</i>	\$75
Is the deductible waived for preventive services?	Yes
Annual plan maximum (per individual)	\$1,000
Diagnostic and preventive	100%
Oral exams, X-rays, cleanings, fluoride, space maintainers, sealants	100%
Basic	
Oral surgery, fillings, endodontic treatment, periodontic treatment, repairs of dentures and crowns	80%
Major	
Crowns, jackets, dentures, bridge implants	50%
Orthodontia	
Adults and dependent children	50%
Lifetime orthodontia plan maximum (per individual)	\$1,750

WHAT YOU WILL PAY BI-WEEKLY FOR DENTAL INSURANCE

Yourself only	\$0 - No Cost
2-person	\$0 - No Cost
You + your family	\$0 - No Cost

Note: You can elect this dental plan regardless of whether you are enrolled in the medical plan.



FLEXIBLE SPENDING ACCOUNT (FSA)

ASIFLEX | WWW.ASIFLEX.COM | 800.659.3035

A great way to plan ahead and save money over the course of a year is to participate in an FSA. An FSA lets you redirect a portion of your salary on a pretax basis into a reimbursement account, saving money on taxes. If you would like to participate in our FSAs, you must enroll or re-enroll in the program each year during the November open enrollment period and elect a contribution amount for the following plan year.

Annual contribution limits (2025)	
Healthcare flexible spending account	\$3,300 per household*
Dependent care flexible spending account	\$5,000 filed jointly \$2,500 filed individually*

**IRS limits subject to change.*

The State of Vermont offers two types of FSAs that can help you save on a pretax basis for out-of-pocket expenses.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT

The healthcare FSA allows pre-tax reimbursement of eligible health related costs (medical, dental, vision, prescription, and durable medical goods) not covered or reimbursed by insurance.

Funds in the healthcare FSA are available at the beginning of the plan year and can be used for your expenses and those of your spouse and dependents, even if you and your family aren't covered by our healthcare plan. Examples include co-payments, contact lenses, and laser eye surgery.

DEBIT CARD

As an alternative to claims reimbursement, during the enrollment process, you can sign up to receive an ASIFlex-branded VISA debit card connected to your FSA account. This can be used at the point of sale for eligible out-of-pocket expenses.

CARRYOVER BENEFIT

Our plan has a carryover feature that allows up to \$640 of your unused funds to be carried forward to the 2025 plan year*. These carryover dollars can be used for expenses at any point within the new plan year. This is a use-it-or-lose-it account, meaning any funds left at the end of the year over the carryover will be lost. All services must be received from January 1, through December 31. Claims must be submitted by March 31.

*The 2025 to 2026 carryover will be \$660.





DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

Dependent care FSAs allow pre-tax reimbursement for childcare 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 or 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.

During open enrollment, you must decide how much to set aside for this account for the upcoming plan year. You and your spouse together may include up to \$5,000 per year (\$2,500 in the case of a married couple filing separate tax returns for the plan year) or the lesser of your and your spouse's earned income for the plan year. No rollover is permitted for the dependent care account.

TYPICAL ELIGIBLE EXPENSES

- Summer holiday day camps up to age 12
- Adult day care, child day care and after-school care
- Babysitting (work-related, in your home or someone else's home)
- Babysitting by your relative who is not a tax dependent (work-related)
- Nanny or au pair
- Custodial elder care (work-related)
- Transportation to and from eligible care (provided by your care provider)

TYPICAL INELIGIBLE EXPENSES

- Overnight and instructional camps (soccer, dance, music, etc.)
- Babysitting (not work-related, for other purpose)
- Babysitting by your tax dependent (work-related or for other purpose)
- Custodial elder care (not work-related, for other purpose)
- Dance lessons, piano lessons or sports lessons
- Educational, learning or study skills services for child(ren)
- Household services (housekeeper, maid, cook, etc.)





DEFERRED COMPENSATION PLAN (457 PLAN)

EMPOWER | VERMONT.EMPOWER-RETIREMENT.COM | 877.738.8376

- 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 Empower, which offers online account management of investments and beneficiaries.
- Local Empower representatives are available to offer investment counseling.
- For more information, humanresources.vermont.gov/benefits-wellness/retirement.

VT529 COLLEGE SAVINGS PLAN

VSAC | VSAC.ORG/PLAN/SAVING-FOR-COLLEGE-VHEIP | 800.798.8722

- Vermont's 529 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 information can be found at: humanresources.vermont.gov/benefits-wellness/education/VT529.





GROUP TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

SECURIAN | LIFE BENEFITS.COM | 802.828.6700

The State of Vermont's benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage are provided automatically upon employment, with coverage activating 30 days after your date of hire. The State pays 75% of the premium with employees contributing 25% through payroll deduction.

In the event of your death, the life insurance policy provides a benefit to a beneficiary or beneficiaries you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for 2x your annual base salary.

Group term life and AD&D

75% paid by the employer

Retirement Benefit

Retirees with 20+ years of service - \$10,000 benefit at no premium cost.

Yourself only

2x your annual base earnings up to a maximum of \$375,000





SUPPLEMENTAL LIFE

SECURIAN | LIFE BENEFITS.COM | 802.828.6700

Following activation of the basic plan, employees have a 60-day open enrollment for guaranteed issues of supplemental coverage for yourself, your spouse and/or your dependent child(ren). Your cost for this coverage is based on the amount you elect and your age. You must purchase voluntary life insurance for yourself in order to purchase for your spouse and/or your dependent child(ren). A guaranteed amount is the amount of coverage you will receive regardless of your health status, age or income if you elect the coverage during your initial eligibility period.

Evidence of Insurability Terms: Enrolling in supplemental life and AD&D when you're first eligible will benefit you in the long run. Employees who enroll at a later time are subject to the medical underwriting process (also referred to as Evidence of Insurability or EOI, which requires the submission of medical information). Insurance companies will use this process to determine the price, limits or exclusions of coverage based on your current health status.

Optional Coverages	Available benefit	Guaranteed amount
Yourself	Up to 8x salary, max \$1,000,000	the lesser of 3x annual earnings or \$500,000
Your spouse in \$10,000 increments	Up to \$250,000	\$50,000
Your dependent child(ren) in \$5,000 increments	Up to \$20,000	N/A

Supplemental life employee (and spouse) bi-weekly rates per \$1,000 of coverage					
	Employee	Spouse		Employee	Spouse
Under 25	\$0.015	\$0.021	50-54	\$0.069	\$0.095
25-29	\$0.018	\$0.025	55-59	\$0.129	\$0.177
30-34	\$0.024	\$0.033	60-64	\$0.198	\$0.272
35-39	\$0.027	\$0.037	65-69	\$0.381	\$0.524
40-44	\$0.030	\$0.041	70 and over	\$0.618	\$0.850
45-49	\$0.045	\$0.062			

Child term life rates - one bi-weekly premium provides coverage for all eligible children	
\$5,000	\$0.23
\$10,000	\$0.46
\$15,000	\$0.69
\$20,000	\$0.92





FAMILY & MEDICAL LEAVE INSURANCE

THE HARTFORD | WWW.THEHARTFORD.COM/VT | 866.432.6744

Vermont FMLI provides eligible State of Vermont government employees with 60% of their pre-leave base weekly wages up to a maximum weekly benefit for up to a combined total of six weeks per benefit year if you can't work due to:

- Your own serious health condition (including the birth of a child).
- Caring for a family member with a serious health condition.
- Bonding with a child during the first year following birth or within the first year of initial placement for adoption or fostering.
- Caring for a covered military service member with a serious illness or injury who is your spouse, child, parent, or next of kin.
- A qualifying exigency associated with active duty in the military or a call to a active duty of your parent, spouse, or child.

LONG-TERM DISABILITY (LTD)

THE STANDARD | STANDARD.COM | 800.368.2859

EMPLOYEES REPRESENTED BY A BARGAINING AGREEMENT HAVE ACCESS TO DISABILITY COVERAGE AND OTHER INSURANCE PRODUCTS THROUGH UNION MEMBERSHIP.

Long-term disability coverage is for employees who are not eligible for representation through a collective bargaining agreement.

The State of Vermont offers financial protection to you when you need it most – if you become disabled and can no longer work. The plan will also help you return to work, if appropriate. 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, becoming effective following one year of continuous active employment.

If you work full time

In lieu of premium, the State will deduct one personal day each fiscal year from enrolled employees with leave plans; employees without leave plans will have a one time deduction of .2% taken off their first across the board increase.

The amount you will receive monthly 66.667%

Maximum amount you will receive monthly \$6,667

How long before you can start receiving benefits 180 days

How long your LTD benefits will last Social Security Normal Retirement Age, not to exceed 67 years old.*

*The SSNRA is based on the year you were born and is set by the federal government.

If you become totally disabled, you will receive 66.67% of the first \$15,000 of your pre-disability earnings up to \$10,000 monthly. After you have satisfied the 180-day waiting period for benefits. Your benefit amount may be offset by other benefits you are receiving, such as Social Security or workers' compensation. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

COORDINATION OF DISABILITY BENEFITS

Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits or return-to-work earnings. Refer to your carrier's certificate of coverage for more details.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

INVEST EAP | [INVEST EAP.COM](https://investeap.com) | 888.834.2830

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by Invest EAP, provides confidential support and resources, upon hire, for all permanent and limited the State of Vermont employees and their dependents at no cost. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your wellbeing.

The program offers:

- **THERAPY:** Up to five free sessions of counseling available at no cost to the employee and/or family members.
- **RESOURCES FOR SUPERVISORS & EMPLOYEES:** Supervisory Consultations for an employee/supervisor of employees about challenging situations in the workplaces, performance plans, workshops, web-based resources.
- **FINANCIAL RESOURCES:** Debt counseling, budget review and strategy, investment and tax planning. Start with a 30-minute free consultation with a network financial professional.
- **LEGAL RESOURCES:** A 30-minute free consultation with a network attorney and a 25% discount off standard fees if you need to retain the attorney for ongoing work.

Our EAP offers help and support for you and the members of your household for a wide range of issues including:

- Family and relationship issues
- Anxiety / depression
- Substance Abuse
- Stress
- Eating Disorders
- Financial Issues and Debt Management
- Care / Family Planning
- Daycare and Eldercare Resources

ASSISTANCE AROUND THE CLOCK

Invest EAP offers 24/7 short term counseling and referral to all state employees and their household members. If you need support on anything, please call 888.834.2830.





ADDITIONAL BENEFITS

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 \$540 per credit.
- For further information regarding guidelines, eligibility, application materials and deadlines, visit humanresources.vermont.gov/benefits-wellness/education.

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/services/labor/child_elder_care.





LEAVE PLANS

The State of Vermont provides you with additional leave plans to care for yourself and your loved ones.

ANNUAL LEAVE

- Paid Annual Leave is provided to permanent employees in positions with designated leave plans. Employees will accrue time on a biweekly basis and are eligible to use annual leave after completing the first 6 months of employment a six-month probationary period. Upon completion, annual leave hours will be awarded in the pay period following that in which the probation date occurs.
- Eligibility to accrue annual leave and the rate at which time is accrued is based on position and bargaining unit.
- 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 permanent, classified service, employees are credited with 48 hours* of sick leave that may be used during the first 6 months of service. Biweekly accruals begin upon completion of probation. Temporary employees accrue immediately at a rate of .02 per hour worked.
- Eligibility to accrue sick leave and the rate at which it is accrued is based on position and bargaining unit.

*Total number of hours awarded varies by bargaining unit and are pro-rated for part-time employment. Consult your HR field representative for more information.



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.

State Holiday Schedule: <https://humanresources.vermont.gov/benefits-wellness/holiday-schedule>



WELLNESS

LIVEWELL VERMONT

LiveWell Vermont, the State Employee Wellness Program, supports the State of Vermont employee and retiree population through partnerships with health and wellness resources both within and outside of state government.

Initiatives include:

- Annual Wellness Incentive Program
- Annual Onsite Wellness Screenings
- Annual Flu/COVID Vaccination Clinics
- Virtual Wellness Coaching
- Wellness Events
- Communications

ANNUAL WELLNESS INCENTIVE PROGRAM

- Employees manage participation in the LiveWell Vermont Incentive Program through the Vermont Wellness portal, which begins with the initial setup of an account and personal profile. [Full details, eligibility, and instructions here.](#)
- 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 of your current health and risk factors and will offer customized options for improving your health and wellness.
- Employees can use the portal to access workshops and resources. Permanent employees with State employee health coverage are also eligible for cash incentives. Those without insurance are eligible for wellness prize drawings.

ANNUAL ONSITE WELLNESS 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, and cholesterol. Health and wellness recommendations are discussed, and referrals are made as needed.

ANNUAL FLU/COVID VACCINATION CLINICS

- The Wellness Program coordinates an annual series of flu/COVID vaccination clinics for active and retired State employees. These are held every fall at worksites around the state.
- Flu/COVID shots are also available at no charge for employees/retirees and dependents on the State's health plan at pharmacies participating in the State's pharmacy vendor network.

VIRTUAL 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.

WELLNESS EVENTS

[Wellness events such as workshops and presentations](#) are designed to support all participants in identifying and reaching their health and wellness goals. They can cover a variety of topics or focus on a specific wellness element.

COMMUNICATIONS

Health and wellness resources are communicated through: [Teams](#), [e-newsletters](#), [YouTube](#), [Blogger](#), etc.

QUESTIONS?

Please contact:
thr.livewellvermont@vermont.gov
 and 802.828.7308.



WELLNESS INCENTIVE PROGRAM

Rewards for 2025			
Activity	Goal	Reward	Frequency
Health Assessment	Complete the assessment	\$70 or a prize	Once per year
Quarterly Threshold	Earn 15,000 points: required each quarter to earn the reward and will be reset for each new quarter.	\$70 or a prize	Quarterly
Sample of ways to earn points			
Journeys	Learn about a topic of your choice in bite sized, daily increments	500	Twice per quarter
My Care Checklist	Be proactive with an annual Health Checkup	4,000	Once per year
My Care Checklist	Complete a Dental Checkup	1,000	Twice per year
My Care Checklist	Complete a flu shot	1,000	Once per year
Participation	Attend events put on by LiveWell Vermont, in real time or via YouTube	400	10 per quarter
Participation	Attend an educational class	400	6 per quarter
Sleep	Track sleep 20 days in a month	300	Monthly

State employees and retirees can earn up to \$350 throughout the year if insured through employment with the State, or fantastic wellness prizes otherwise. [Full details and eligibility here.](#)





THE VERMONT STATE RETIREMENT SYSTEM

The Vermont State Retirement System is the public pension plan provided by the State for 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
- Group G: for employees who work in certain Department of Corrections and Department of Mental Health positions.
- 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

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





CONTACTS

MEDICAL

BLUE CROSS BLUE SHIELD OF VT (BCBSVT)

Phone: 888.778.5570

Website: www.bluecrossvt.org

WELLNESS PROGRAM

LIVEWELL VERMONT

Phone: 802.828.7308

Website: humanresources.vermont.gov/benefits-wellness/wellness

PRESCRIPTION SERVICES

EXPRESS SCRIPTS, INC.

Phone: 800.550.8090

Website: www.express-scripts.com

HEALTHCARE AND DEPENDENT CARE FSA

ASIFLEX

Phone: 800.659.3035

Website: www.asiflex.com

DENTAL

NORTHEAST DELTA DENTAL

Phone: 800.832.5700

Website: www.nedelta.com

LIFE AND AD&D

SECURIAN

Phone: 802.828.6700

Website: Lifebenefits.com

FMLI

THE HARTFORD

Phone: 866.432.6744

Website: www.thehartford.com/vt

LONG-TERM DISABILITY

THE STANDARD

Phone: 800.368.2859

Website: standard.com

EMPLOYEE ASSISTANCE PROGRAM

INVEST EAP

For precertified authorization for all inpatient mental health, substance dependency and counseling services:

888.8340.2830

Website: www.investeap.com





HR CONNECT

A monthly newsletter for state employees from the Department of Human Resources



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