

2021 Checklist



Familiarize yourself with your benefit options.

Review the [2021 Benefits Policy Guidebook](#) for detailed explanations and helpful information.



Select your medical coverage.

For 2021, you have a choice of four health insurance plans that include prescription coverage. Two of these plans are new, so please review them carefully.



Decide if you are interested in Hospital Indemnity Supplemental Coverage.

Supplemental insurance provides cash payment if you or a dependent is hospitalized. You do not need to be enrolled in the UVMHN medical plans to enroll.



Select your dental coverage.

You can choose from two dental plan options.



Select your vision coverage.

You can choose from two vision plan options. Reminder – if enrolled in the medical plan, you are provided one eye exam every 2 years.



Elect Health Savings Account (HSA).

Enrollment in a HDHP makes you eligible for an HSA. UVMHN will make a quarterly contribution in the account for you. Reminder: you cannot have any contributions into an HSA if you are enrolled in Medicare or if you are not enrolled in a HDHP.



Decide if you want a Health Care FSA – General or Limited Purpose.

If you have an HSA, you may also elect a Limited Purpose FSA. Remember: FSAs are use-it-or-lose it, so carefully consider the amount you want to contribute. We do offer a carryover of \$550 annually, so any funds below that amount are carried to the new year.



Determine if a Dependent Care FSA is right for you.

If you want a dependent care FSA to help you pay for eligible child or eldercare costs, choose the amount you wish to contribute (up to \$5,000 annually).



Make other benefit choices to protect you and your eligible dependents.

Review options for additional life insurance, identity theft protection, and pet insurance. Review your beneficiaries on life insurance to make sure they are accurate. Identity Theft and Pet Insurance coverage is enrolled through the vendor website.



Determine if you would like to sell or cash-in CTO for 2021.

This is your only opportunity to make this election. Elections are made through SharePoint link within Workday.