











Highlights of 2021 Benefits

Virtual Information Sessions 	Virtual Benefit Fair through webinars throughout Open Enrollment hosted by Benefits and various vendors. Join our <u>2021 Open Enrollment Q & A Team</u> via Microsoft Teams to ask a question. You can also see what questions other people have as well as the answers.
Information 	All benefit plan information can be found in the 2021 Benefit Policy Guidebook. This document contains all benefits available to you and your family as well as descriptions of how the plans work and the costs.
Enrollment 	Elections will be made within <u>Workday</u> for 2021.
Rates 	Existing medical plans (UVMHN 250 and 400 Plans) will see a 3.6% increase in premiums. Existing dental and vision plan premiums will not have an increase for 2021. There is an introduction of two new medical, one dental, and one vision plan, so it is important to review your options to decide what is best for you and your family.
Medical 	Current medical plans will continue into 2021. We will be introducing 2 new High Deductible Health Plans (HDHPs) that will be paired with a Health Savings Account (HSA). UVMHN will contribute some money to the HSA for you.
Health Savings Account (HSA) 	If enrolled in one of the new HDHPs, you will be able to enroll in an HSA. This will allow you the ability to contribute some of your own money as well as receive an employer contribution.
Dental 	The 2020 dental plan will exist in 2021, as well as the introduction of a buy-up option. If you wish to enroll in the buy-up, you must actively enroll in that coverage.
Vision 	The 2020 vision plan will exist in 2021, as well as the introduction of a core option, which provides a little less coverage and costs less. If you wish to enroll in the core, you must actively enroll in that coverage.
Hospital Indemnity 	Supplemental Insurance plan that provides additional financial protection through cash payment if you or a family member were to end up in the hospital due to an accident or illness.
Pet Insurance 	Financial protection for your pet expenses. See any provider and submit receipts for reimbursement. Annual deductible and benefit maximum does apply.

Please note: The benefits chart above does not include all benefits offered, just additions or changes. Please refer to the Benefits Checklist (below) or Benefits Policy Guidebook for complete information.