



ESP New Healthcare Plan At-A-Glance



WHEN DOES IT START?

July 1, 2020, but most changes won't be effective until January 1, 2021. However, all premium splits above 20 percent will be reduced to 20 percent on July 1, 2020.



WHO'S ELIGIBLE?

Locally bargained status quo through December 31, 2020. Then, on January 1, 2021, all employees who work at least 17.5 hours a week will have access to all tiers of coverage on July 1, 2020. Less-than-full-time employees will receive a prorated portion of premium contributions from the school board, an amount to be determined locally.



WHAT ARE MY PREMIUM CONTRIBUTIONS?

Effective July 1, 2020, support staff paying more than a 20 percent premium contribution will have their contribution reduced to 20 percent. All other support staff will pay the same percentage they currently pay until January 1, 2022. Then their premium contribution will rise by 2 percentage points up to a maximum of 20 percent.



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WHAT WILL I PAY FOR OUT-OF-POCKET EXPENSES?

Locally bargained status quo through December 31, 2020. Then, on January 1, 2021, the maximum exposure for medical or pharmaceutical out-of-pocket expenses for the Gold CDHP is \$300 for single coverage or \$600 for all other tiers. These costs occur only after the school board first pays \$2,200 of expenses for single coverage or \$4,400 for all other tiers. Out-of-pocket expenses differ with other policies.



HOW WILL OUT-OF-POCKET EXPENSES BE ADMINISTERED?

Through a health reimbursement arrangement managed by a third-party administrator who will pay providers automatically. For employees enrolled in the VEHI Silver CDHP, employees may, at their sole discretion, opt for a health savings account.