

Teacher New Healthcare Plan At-A-Glance



WHEN DOES IT START?

July 1, 2020 but most changes won't be effective until January 1, 2021.



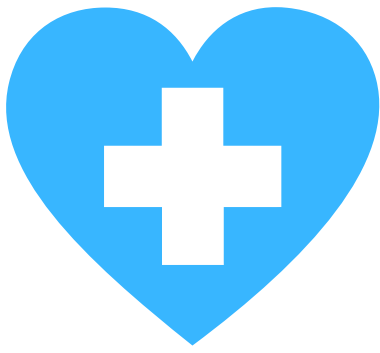
WHO'S ELIGIBLE?

Locally-bargained status quo through Dec. 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. 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?

Locally bargained status quo through Dec. 31, 2020. Then, on January 1, 2021, you will pay 20 percent of the premium for VEHI Gold CDHP and Silver CDHP; the school boards will contribute 80 percent. If you choose to enroll in VEHI Gold or Platinum plans, the school board will pay the equivalent of 80 percent of the Gold CDHP plan; you will be responsible for the rest.



Teacher New Healthcare Plan At-A-Glance



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 \$400 for single coverage or \$800 for all other tiers. These costs occur only after the school board first pays \$2,100 of expenses for single coverage or \$4,200 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.