
INTEROFFICE MEMORANDUM

TO: ALL FACULTY AND STAFF
FROM: LAURA CHAMPAGNE
SUBJECT: OPEN ENROLLMENT – HEALTH, DENTAL AND VISION CARE INSURANCE
DATE: 11/4/2019

I am writing to announce that the annual open enrollment period is now open for coverages that will take effect on **January 1, 2020**. The open enrollment period is your annual opportunity to confirm, change, enroll in or cancel your health, dental or vision-care insurance coverage. Except in the case of certain changes in family status or other qualifying events, you will not be permitted to change, cancel or enroll in health, dental or vision-care insurance plans again until the next open enrollment period, one year from now.

Materials and instructions for renewing, enrolling in or canceling insurance coverage will be available online by the **end of the day, Monday, November 4** at:

<http://www.marlboro.edu/offices/hr/insurance-2020>

Please begin with #4 Health Insurance Election Form. How you complete this form will determine what other forms are necessary.

The open enrollment period will conclude on **Friday, November 15th**. All eligible employees are required to complete the Health Insurance Election and Authorization form even if only to notify of waiving any of the plans offered.

Health Insurance:

There are no changes to the current plan, the Health Reimbursement Arrangement (HRA). The health insurance renewal for 2020 incorporates the following:

- Maintaining current high deductible levels, but capping employee contribution at \$2,000 and \$4,000.
- Continuation of the college percentages of premium contributions for all plans with the College also absorbing half of the employee portion of the increase for this year
- Continuation of a one-time contribution during an academic year to an established Health Savings Accounts (HSAs) for any employee enrolled in the HDHP and whose main salary is less than \$40,000.

Effective January 1, 2020 the deductible will continue at \$5,000 for singles and \$10,000 for all others. Employee portion of deductible for the Single plan will be the first \$2,000. The Employee portion for the Two-Person, Employee & Child(s), and Family plan deductibles will be the first \$4,000. The College will cover the deductible balance beyond the employee portion. **Employees are strongly encouraged to save for the deductible by depositing into a Health Savings Account with pre-tax dollars.**

Wellness RX

There is a link to the current Wellness drugs posted on the EBS (Employee Benefit Services) website. The college continues to include the Wellness Drug Rider that will include the coverage of Wellness Drugs at no cost to the employee.

Benefits Mandated by the Affordable Care Act

As a reminder, additional benefits are attached to the health plans offered by the college as a due to the Patient Protection and Affordable Care Act and Vermont State Mandates. These mandates limit the out of pocket (OOP) expense borne by plan participants for prescription drugs not included in the RX rider to a maximum annual amount of \$1,400 for Single plans and \$2,800 for Two-Person and Family plans. In addition, the Act requires preventative care to be available to plan participants at no additional cost beyond the cost of premiums.

Dental Insurance with EyeMed:

As in the past, dental insurance will be available through Northeast Delta Dental. This is an insurance plan that provides group-plan discounts but it is an optional program, and the college does not contribute to the cost of the premiums. Coverage for major dental services and orthodontia is included in the plan, as well as a vision plan (Eye-Med) through Northeast Delta Dental. The premiums for the plan will remain the same.

Vision Care Insurance:

The college will also continue to offer an alternative vision care insurance through VSP. Like the dental insurance, this is an optional insurance program to which the college does not contribute, but it is offered at a group-rate discount on premiums. The premiums for the plan will increase by 3% for this annual year.

Detailed information regarding the college-sponsored health, dental and vision insurance plans may be found on the Insurance page, cited above, on the college website. If you have any questions regarding the open enrollment process or our insurance programs generally, please do not hesitate to contact me (extension 160 or champagne@marlboro.edu) or drop by my office anytime.