Welcome to Your Benefits

The work you do every day helps us achieve our mission to improve the health of the people in the communities we serve. The University of Vermont Health Network Medical Group (UVMHN MG) extends this mission and our culture of caring by offering you more choice! You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. Your Benefits Guidebook was designed to answer questions you may have about your benefits. Please take time to review the guidebook and the benefits available to you and your family and make sure you enroll before your initial enrollment/open enrollment deadline.

Your Benefits Guidebook highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. If there is an inconsistency between the Benefits Guidebook and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

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Open Enrollment: Take Action!
November 6 - November 17, 2023

During Open Enrollment you can:

- **Enroll in Coverage**
- **Add & Remove Dependents**
- **Make Changes to Your Benefits**
- **Re-Enroll in Spending Accounts**: You **must re-enroll** to contribute to a Flexible Spending Account (FSA) or Health Savings Account (HSA) in 2024. Spending Accounts **do not automatically rollover**.

**All enrollments and changes will be effective January 1, 2024.** If you do not make any changes, your benefits will automatically rollover to 2024, **except** in the case of Spending Accounts as noted above.

Enroll or make changes in **Workday**, access at work or on the go. Download the Workday mobile app and use **Organization ID: uvmhealth** to connect.

The UVMHN Medical Group is committed to you and your family’s overall health, well-being and financial protection.
# Important Contacts

## HR Contact Information

<table>
<thead>
<tr>
<th>CONTACT</th>
<th>PHONE</th>
<th>EMAIL</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>HR Solution Center (HRSC)</td>
<td>844-777-0886</td>
<td><a href="mailto:HRSolutionCenter@UVMHealth.org">HRSolutionCenter@UVMHealth.org</a></td>
<td>UVMHN Benefits Website</td>
</tr>
<tr>
<td>Monday - Friday</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>7:30am – 5pm EST</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payroll</td>
<td>802-847-3760</td>
<td><a href="mailto:Payroll@UVMHealth.org">Payroll@UVMHealth.org</a></td>
<td>Payroll Home</td>
</tr>
<tr>
<td>Monday - Friday</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>8am – 4:30pm EST</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Leave of Absence</td>
<td>844-777-0886</td>
<td><a href="mailto:LOA@UVMHealth.org">LOA@UVMHealth.org</a></td>
<td>Absence Management</td>
</tr>
<tr>
<td>Employee &amp; Family Assistance Program</td>
<td>802-847-2827</td>
<td><a href="mailto:EFAP@UVMHealth.org">EFAP@UVMHealth.org</a></td>
<td>EFAP Home</td>
</tr>
<tr>
<td>Employee Health</td>
<td>802-847-1300</td>
<td><a href="mailto:EmployeeHealth@uvmhealth.org">EmployeeHealth@uvmhealth.org</a></td>
<td>Employee Health Home</td>
</tr>
</tbody>
</table>

## Vendor Contact Information

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>CONTACT</th>
<th>GROUP NO.</th>
<th>PHONE</th>
<th>WEBSITE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical</td>
<td>Blue Cross Blue Shield</td>
<td>71-5943Q</td>
<td>833-578-1126</td>
<td>myhealthtoolkitvt.com</td>
</tr>
<tr>
<td>Prescription</td>
<td>Navitus</td>
<td>UVMB</td>
<td>866-333-2757</td>
<td>Navitus.com</td>
</tr>
<tr>
<td>Flexible Spending Accounts (FSAs)</td>
<td>HealthEquity</td>
<td>26018</td>
<td>FSA: 877-924-3967</td>
<td>FSA General Purpose</td>
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<tr>
<td>Health Savings Account (HSA)</td>
<td>HealthEquity</td>
<td></td>
<td>HSA: 866-346-5800</td>
<td>FSA Limited Purpose</td>
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<tr>
<td>Dental</td>
<td>Northeast Delta Dental</td>
<td>7407</td>
<td>800-832-5700</td>
<td>nedelta.com</td>
</tr>
<tr>
<td>Vision</td>
<td>Vision Service Plan</td>
<td>12157661</td>
<td>800-877-7195</td>
<td>vsp.com</td>
</tr>
<tr>
<td>Short-Term Disability (STD)</td>
<td>The Hartford</td>
<td>697296</td>
<td>888-716-4549</td>
<td>TheHartfordMyBenefits</td>
</tr>
<tr>
<td>Long-Term Disability (LTD)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Accident</td>
<td>Voya</td>
<td>Policy No.: 71743-6</td>
<td>877-236-7564</td>
<td>Presents.voya.com/EBRC/UVMHN</td>
</tr>
<tr>
<td>Critical Illness</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Indemnity</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identity Protection</td>
<td>Allstate Identity</td>
<td>806</td>
<td>800-789-2720</td>
<td>myaip.com/uvmhealthnetwork</td>
</tr>
<tr>
<td>Protection</td>
<td>Protection</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pet Insurance</td>
<td>Nationwide</td>
<td>UVM Health Network</td>
<td>Enrollments 877-738-7874 Customer Care 800-540-2016</td>
<td>benefits.petinsurance.com</td>
</tr>
</tbody>
</table>
Eligibility

To participate in The University of Vermont Health Network Medical Group (UVMHN MG) benefits, you must be a full or part-time physician scheduled 40-80 hours semi-monthly. We have three Benefit Eligible classifications:

- **Full-Time Regular**: Hired to work 90-100% effort
- **Part-Time 1 Regular**: Hired to work 75-89% effort
- **Part-Time 2 Regular**: Hired to work 50-74% effort

We have one Non-Benefit Eligible classification:

- **Part-Time Per Diem**: Hired to work as needed

**WHEN DOES MY COVERAGE START?**

Coverage begins the first of the month following your date of hire or any change that makes you benefits-eligible. If your date of hire or benefits eligibility date is the first day of the month, your benefits begin that day.

**EXAMPLE:**

- **Hire Date**: January 15
- **Time to Enroll in Coverage**: January 15 - February 15 (31 days)
- **Coverage Starts**: February 1

**NOTE:** The 31 days allowed to enroll extends after the day coverage starts. If you enroll after the coverage start date, you are responsible for any missed contributions, which will be deducted from your paycheck.

You may also enroll your eligible dependents. If you enroll in benefits, you can cover your:

- **CHILDREN UNDER AGE 26**: Regardless of:
  - Student Status
  - Marital Status
  (covered until the end of the month they turn 26)
- **LEGAL SPOUSE**: On your federal tax return as fully dependent on you for support due to disability
- **CHILDREN OVER AGE 26**: Regardless of:

[Content continues on the next page]

5
Eligible Dependents – Dependent Verification

If you enroll your dependent(s), UVMHN requires you to provide documents to verify your dependents eligibility. The below chart lists the dependent verification documents required for each eligible dependent. You can scan and upload the dependent verification documents to Workday or email them to the HR Solution Center or call at 844-777-0886 for assistance.

DATE OF HIRE OR BENEFIT ELIGIBILITY DATE
Dependent Verification documents must be provided within 60 days of enrolling.

OPEN ENROLLMENT
Dependent Verification documents must be provided before the start of the next calendar year.

DUAL COVERAGE
Dual coverage is not allowed, you can only be covered by one UVMHN medical plan. For example:

- If you and your spouse work at the same or different UVMHN Network Partners and your spouse covers you under their medical plan, you cannot enroll in medical.
- If your spouse covers you and your family under medical, you can cover yourself, your spouse and your family under dental.

<table>
<thead>
<tr>
<th>ELIGIBLE DEPENDENTS</th>
<th>DEPENDENT VERIFICATION DOCUMENTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal Spouse</td>
<td>Marriage Certificate or Copy of the first page of last year’s Federal tax return, indicating “Married Filing Jointly” or “Married Filing Separately”</td>
</tr>
</tbody>
</table>

YOUR LEGALLY DEPENDENT CHILD(REN) UP TO AGE 26 REGARDLESS OF MARITAL STATUS INCLUDING:

<table>
<thead>
<tr>
<th>Biological Child</th>
<th>Copy of Birth Certificate or Application for a Birth Certificate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adopted Child</td>
<td>Adoption Record or Placement for Adoption document from Court</td>
</tr>
<tr>
<td>Stepchild</td>
<td>Copy of your Marriage Certificate and Child’s Birth Certificate</td>
</tr>
<tr>
<td>Legal Guardianship of children under age 26</td>
<td>Court Order or Legal Guardianship Document</td>
</tr>
<tr>
<td>Child Over Age 26 on your federal tax return as fully dependent on you for support due to disability</td>
<td>Birth Certificate and Overage Incapacitated Dependent Verification Form completed by the employee and the dependent’s physician</td>
</tr>
</tbody>
</table>

PAYING FOR COVERAGE

The UVMHN Employee Welfare Benefits Plan satisfies the requirements for a Cafeteria Plan under Section 125 of the Internal Revenue Code. This allows you to pay for certain benefits on a pre-tax basis, which reduces your taxable income and you do not pay FICA, Federal or State income taxes on the pre-tax deductions.

In order to maintain our Section 125 Cafeteria Plan, we must follow the IRS requirements, which include complying with benefits eligibility, enrollment and qualifying life event rules.
# Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have an IRS Qualified Life Event. If you do not make changes to your benefits within 31 days of the Qualified Life Event or 60 days for Qualified Life Events as noted in the chart below, you will have to wait until the next annual Open Enrollment period to make changes, unless you experience another Qualified Life Event.

<table>
<thead>
<tr>
<th>IRS Qualified Life Event</th>
<th>Events</th>
<th>Changes Apply To</th>
<th>Time Allowed To Make Changes</th>
<th>Effective Date Of Change</th>
<th>Timeline Examples</th>
</tr>
</thead>
<tbody>
<tr>
<td>Open Enrollment (OE)</td>
<td>Annual opportunity to enroll, cancel, or change benefit elections</td>
<td>• Employee • Spouse • Eligible Dependent(s)</td>
<td>Elections/Changes must be made by the last day of Open Enrollment.</td>
<td>January 1</td>
<td>OE Period: 11/6 - 11/17 Coverage starts 1/1</td>
</tr>
<tr>
<td></td>
<td>▪ Employment Change ▪ Divorce/ Annulment/Legal Separation ▪ Death of Spouse ▪ Child under age 26 loses coverage ▪ Child loses coverage due to turning age 26 allows them to enroll in their own coverage, if applicable through their spouse, employer, the health care exchange or state/federal programs</td>
<td>• Employee • Spouse • Dependent(s)</td>
<td>31 days from loss of coverage/eligibility date</td>
<td>Date of loss</td>
<td>Coverage ends on 2/15 Enroll 2/16 - 3/18 Coverage starts on 2/16</td>
</tr>
<tr>
<td>Gain Other Coverage</td>
<td>Gain coverage through spouse/parent as a result of new hire enrollment, open enrollment, employment change</td>
<td>• Employee • Spouse • Dependent(s)</td>
<td>31 days from gain in coverage date</td>
<td>Date before new coverage begins</td>
<td>Coverage starts on 3/1 Cancel coverage 3/1 - 4/1 Coverage ends on 2/28</td>
</tr>
<tr>
<td>Marriage</td>
<td>Get Married</td>
<td>• Spouse • Dependent(s)</td>
<td>31 days from marriage date</td>
<td>Date of marriage</td>
<td>Date of Marriage 3/10 Enroll 3/10 - 4/11 Coverage starts on 3/10</td>
</tr>
</tbody>
</table>
Changing Benefits After Enrollment

### IRS Qualified Life Event

<table>
<thead>
<tr>
<th>Events</th>
<th>Changes Apply To</th>
<th>Time Allowed To Make Changes</th>
<th>Effective Date Of Change</th>
</tr>
</thead>
</table>
| Family Status Change | - Birth of Child  
- Adoption or Placement for Adoption  
- Legal Guardianship Appointment | - Employee  
- Spouse  
- Eligible Dependent(s) | 60 days from change in Family Status | Date of change in Family Status  
Birth of Child: see Reminder below  
Adoption/Legal Guardianship: You must call HRSC to add child at no charge for the first 60 days. |

#### IMPORTANT REMINDER – Adding Newborn to UVMHN Medical Plan:

If you are enrolled in a UVMHN medical plan your newborn will automatically be added to coverage for the first 60 days at no charge. If you want your newborn to continue coverage beyond the first 60 days, **you must contact the HR Solution Center within 60 days from their date of birth** to add your newborn to coverage.

If you **do not** contact the HR Solution Center **within 60 days from the date of birth**, your **newborn will be removed** from your medical plan. If your newborn is removed from your medical plan, this is considered a voluntary termination and **COBRA will not be offered**.

The next opportunity to add your newborn will be during the annual Open Enrollment period in November and coverage will be effective January 1 of the following year.

<table>
<thead>
<tr>
<th>Events</th>
<th>Changes Apply To</th>
<th>Time Allowed To Make Changes</th>
<th>Effective Date Of Change</th>
</tr>
</thead>
</table>
| Medicaid or CHIP coverage terminates | - Employee  
- Eligible Dependent(s) | 60 days from loss of coverage | Date of loss  
Date of Loss 7/14  
Enroll 7/14 - 9/12 Coverage starts on 7/14 |
| Become eligible for premium assistance under Medicaid or CHIP | - Employee  
- Eligible Dependent(s) | 60 days from becoming eligible for premium assistance | Eligibility Date/Coverage Begins 9/22  
Cancel Coverage 9/22 - 11/21  
Coverage ends on 9/21 |

### Consistency Requirement:

Your change in election must be consistent with the change in your circumstances.
How to Enroll

1. REVIEW YOUR OPTIONS
   Review your Benefits Guidebook and go to the UVMHN Benefits Website to use the online tools/ resources to help you decide which options work best for you and your family.

2. GET DEPENDENT VERIFICATION DOCUMENTS
   If enrolling for the first time or adding dependents due to a Qualified Life Event, you will need your dependents Date of Birth and Social Security Number. You will also need to upload the dependent verification documents required into Workday within 60 days from enrolling (see page 6).

3. ENROLL IN WORKDAY
   Workday is the cloud-based HR, Payroll and Benefits system for UVMHN. Need help logging into Workday? Call the IS Help desk at 802-847-1414. Need help using Workday? Call the HR Solution Center at 844-777-0886.

4. VERIFY & SAVE OR PRINT
   Verify your benefit elections are correct before submitting. Save or print a copy of your benefit elections for your records.

5. DID YOU UPLOAD YOUR DOCUMENTS?
   If documents are required to verify your dependents’ eligibility, they must be uploaded to Workday within 60 days (see page 6). IMPORTANT: If you do not upload the dependent verification documents within 60 days, your dependent(s) will be removed from your coverage.

6. VIEW YOUR PAYSLIP
   It is important to view your payslip in Workday to confirm your pay and benefit deductions are correct.

ACCESS WORKDAY ON THE GO!
To access Workday click your profile picture (top right), click My Account, click Organization ID and scan the QR code to sign in from your phone.

OR
Download the Workday mobile app and use Organization ID: uvmhealth to connect.

THE HR SOLUTION CENTER IS READY TO ANSWER YOUR QUESTIONS!
- Phone: 844-777-0886
- Email: HRSolutionCenter@UVMHealth.org
- Hours: Monday – Friday, 7:30am – 5pm EST
- UVMHN Benefits Website

PAYCHECK OR TAX WITHHOLDING QUESTIONS?
Payroll is available to answer your questions.
- Hours: Monday – Friday, 8:00am – 4:30pm EST
- Email: Payroll@UVMHealth.org
- Phone: 802-847-3760
- Payroll Intranet Page
UVMHN offers four medical plans to meet the diverse needs of our employees and their families. Answer 4 questions using the Benefits Decision Support Tool (PLANselect) to help you choose the medical plan that provides the best value and lowest overall cost! Click PLANselect to get started!

Blue Cross Blue Shield (BCBS) administers our medical plans. The BCBS National Network includes more than 95% of physicians and 96% of hospitals. Which means you have access to in-network providers across the United States!

Referrals are not required to receive care and you will save money when you use UVMHN facilities and providers. The choice is yours!

Parts of Your Medical Plan

- **Preventive Care** — Covered in full when you use in-network providers. Physical Exams, Immunizations, Pelvic Exams, Pre-natal Care, tests for Blood Pressure, Diabetes and Cholesterol. Cancer Screenings include Mammograms and Colonoscopy.

- **Annual Deductible** - The amount you pay each year for eligible in-network and out-of-network services before the plan begins to pay.

- **Annual Out-of-Pocket Limit** - The most you could pay in a year for covered services. After you reach this limit, the plan will usually pay the full cost of covered services for the remainder of the year.

- **Copays** - A fixed amount you pay for certain health care services, for example $25. Copays do not count toward your deductible but they count toward your annual out-of-pocket limit.

- **Coinsurance** - Once you’ve met your deductible, you and the plan share the cost of care, which is calculated as a percentage, for example 20%.

**BCBS National Network**

All four medical plans have four tiers of coverage:

- **UVMHN Facilities & Providers (Tier 1 / Domestic Network)** - When you use our Tier 1/Domestic Network, you will have lower out-of-pocket costs. All UVMHN facilities and providers are contracted with BCBS.

- **BCBS Facilities & Providers (Tier 2 / In-Network)** - You have access to the BCBS national network. If a facility or provider participates with BCBS in any state, they are in-network.

- **Non-Participating Facilities & Providers (Tier 3 / Out-of-Network)** - You will pay the most if you use an out-of-network facility/provider. They are not contracted with BCBS.

**EMBEDDED VS. AGGREGATE DEDUCTIBLE**

The **UVMHN 250 & 400** plans have an embedded family deductible. The plan begins to pay when one member of the family reaches their individual deductible. The **HDHP 1600 & 3200** plans have an aggregate family deductible. If you have more than one person enrolled in your HDHP plan, you must meet the full family deductible before the plan pays. The IRS rules for qualified high deductible health plans include minimum/maximum deductible amounts and specify that individual deductibles cannot apply.
Your medical plans are offered through Blue Cross Blue Shield. Please review the Summary of Benefits and Coverage (SBC) by clicking the Plan names in the Medical Plan Comparison charts (pg. 12-13) or on the UVMHN Benefits website for additional coverage information and full plan details.

You may visit any medical provider you choose, but Tier 1 / Tier 2 providers offer the highest level of benefits and lower out-of-pocket costs.

### Understanding Your Plan Options

**250 Plan In-Network:** Deductible $250 (individual) $750 (family)

**400 Plan In-Network:** Deductible $400 (individual) $1,200 (family) — These plans have an Embedded Deductible. Each family member has an individual deductible in addition to the overall family deductible. This means that, if an individual in the family reaches his or her deductible before the family deductible is reached, his or her services will be paid by the insurance company.

**HDHP 1600 In-Network:** Deductible $1,600 (individual) $3,200 (family)

**HDHP 3200 In-Network:** Deductible $3,200 (individual) $6,400 (family) — The HDHPs have an Aggregate Deductible. All family members’ out-of-pocket expenses count toward the family deductible until it is met. It doesn’t matter if one person incurs all the expenses that meet the deductible or if two or more family members contribute toward meeting the family deductible.

### Deductible Aggregate vs. Embedded

**Deductible:** Amount you pay before the Plan pays.

**Plan Year:** January – December and the deductible resets in January.

**Aggregate Family Deductible:** HDHP w/HSA 1600 & 3200 Plans

Plan pays for the services of all family members after the full family deductible is met.

- Vicki $500
- Maria $250
- Michael $1,500

**Embedded Family Deductible:** 250 & 400 Plans

The Plan pays for the services of the individual family members who have reached the individual deductible.

- Vicki $150
- Maria $100
- Michael $250

**HDHP 1600 Family:** No, an additional $950 must be applied to meet the family deductible. The Plan will not pay until the full family deductible is met.

**250 Family Plan:** Yes, Michael has met his individual deductible and the Plan will pay for his services. $500 has been applied to the family deductible, it will be met when Vicki and Maria combined meet an additional $250 or if one of them meets the additional $250.

[Visual representation of deductibles and family members meeting deductibles]

**Let’s Meet the Day Family**

- Family Deductible $3,200

- Vicki $500
- Maria $250
- Michael $1,500

**Has the deductible been met?**

- Vicki $150
- Maria $100
- Michael $250

**Family Deductible $750**

**Download the Mobile App**

Get a digital ID card using the Blue Cross Shield My Health Toolkit mobile app. You can view claims, EOBs and more all from your smartphone. The mobile app is available for download on Google Play and the App Store.

[Image showing download options for app]
# Medical Plan Comparison

You can seek care from any provider without a referral. The choice is always yours! Your health care dollar will go further when you use the Tier 1/Domestic Network and Tier 2/In-Network, which includes UVMHN facilities and providers. Click on the medical plan names (250 Plan, 400 Plan, HDHP 1600, HDHP 3200) in the chart to view the Summary of Benefits & Coverage (SBC).

## Preferred Provider Organization (PPO)

<table>
<thead>
<tr>
<th>General Medical Expenses</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Tier 1 / Domestic</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>IN NETWORK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>OUT NETWORK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>NETWORK</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>OUT NETWORK</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>5%</td>
<td>10%</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$250/$750</td>
<td>$500/$1,500</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Limit</strong></td>
<td>$1,500/$4,500</td>
<td>$2,000/$6,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Primary Care</strong></td>
<td>No Charge</td>
<td>$10</td>
</tr>
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<td><strong>Specialist</strong></td>
<td>$25</td>
<td>$25</td>
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<td><strong>HSA Eligible</strong></td>
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</tr>
<tr>
<td><strong>HSA Funding</strong></td>
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<tr>
<td><strong>Chiropractic Care (20 visits)</strong></td>
<td>$25</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Acupuncture</strong></td>
<td>$25</td>
<td>$25</td>
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<tr>
<td><strong>Maternity Office Visit</strong></td>
<td>$10</td>
<td>$10</td>
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</table>

## Outpatient Care

<table>
<thead>
<tr>
<th>Outpatient Behavioral Health Services Substance Use Disorder Services</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No Charge</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>$10</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>No Charge</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>$10</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Outpatient Physical/Occupational/Speech

<table>
<thead>
<tr>
<th>Outpatient Lab &amp; X-rays</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No Charge</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>No Charge</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10% after ded</strong></td>
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<td></td>
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<tr>
<td><strong>30% after ded</strong></td>
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<td></td>
</tr>
</tbody>
</table>

## Imaging CT/MRI/PET Scans

<table>
<thead>
<tr>
<th>Outpatient Surgery Facility Fee</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>5% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10% after ded</strong></td>
<td></td>
<td></td>
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<tr>
<td><strong>30% after ded</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>5% after ded</strong></td>
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<td></td>
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<tr>
<td><strong>10% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Outpatient Surgery Physician/Surgeon Fees

<table>
<thead>
<tr>
<th>Emergency Services</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Emergency Room Waived if admitted</strong></td>
<td>$50 Copay</td>
<td>$50 Copay</td>
</tr>
<tr>
<td><strong>Ambulance Must meet emergency criteria</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td>$25</td>
<td>$25</td>
</tr>
</tbody>
</table>

## Inpatient

<table>
<thead>
<tr>
<th>Inpatient Hospital Stay Includes Maternity Delivery &amp; Newborn Services, Labs, Scans, X-rays</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>5% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>10% after ded</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
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<tr>
<td><strong>5% after ded</strong></td>
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<tr>
<td><strong>10% after ded</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>30% after ded</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

## Inpatient Services Behavioral Health Substance Use Disorder

<table>
<thead>
<tr>
<th>Other Benefits</th>
<th>250 Plan</th>
<th>400 Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Routine Eye Exam 1 Every 2 Years</strong></td>
<td>No Charge</td>
<td>Not Covered</td>
</tr>
<tr>
<td><strong>BCBS Providers Only</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>General Medical</td>
<td>Tier 1/Domestic</td>
<td>1600 Plan</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>-----------------</td>
<td>-----------</td>
</tr>
<tr>
<td></td>
<td>NETWORK IN NETWORK OUT NETWORK</td>
<td>NETWORK IN NETWORK OUT NETWORK</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>10%</td>
<td>20%</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,600/$3,200</td>
<td>$3,000/$6,000</td>
</tr>
<tr>
<td><strong>Out-of-Pocket Limit</strong></td>
<td>$5,000/$10,000</td>
<td>$5,000/$10,000</td>
</tr>
<tr>
<td><strong>Preventive Care</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Primary Care</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Specialist</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>HSA Eligible</strong></td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td><strong>UVMHN HSA Funding</strong></td>
<td>$533/$1,067</td>
<td></td>
</tr>
<tr>
<td><strong>Chiropractic Care (20 visits)</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Acupuncture</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Maternity Office Visit</strong></td>
<td>No Charge</td>
<td>No Charge</td>
</tr>
<tr>
<td><strong>Outpatient Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Outpatient Behavioral Health Services</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Outpatient Therapy Physical/Occupational/Speech</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Outpatient Lab &amp; X-rays</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Imaging CT/MRI/PET Scans</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Outpatient Surgery</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Outpatient Surgery Physician/Surgeon Fees</strong></td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Emergency Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Emergency Room</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Waived if admitted</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Ambulance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Must meet emergency criteria</td>
<td>10% after ded</td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Hospital Stay</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Includes Maternity Delivery &amp; Newborn Services, Labs, Scans, X-rays</td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Inpatient Services</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral Health Substance Use Disorder</td>
<td>10% after ded</td>
<td>20% after ded</td>
</tr>
<tr>
<td><strong>Other Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Routine Eye Exam</strong></td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>1 every 2 years</td>
<td>100% BCBS Providers Only</td>
<td>100% BCBS Providers Only</td>
</tr>
<tr>
<td>1 every 2 years</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Specialty Drugs

EXCLUSIVELY FILLED AT UVMHN SPECIALTY PHARMACY

Injectable drugs and other specialty medications have become a vital part of treatment for complex diseases such as multiple sclerosis, rheumatoid arthritis and cancer. We have a dedicated team of pharmacists and patient care coordinators to help navigate access to these medications through the specialty pharmacy. Prescriptions for specialty medications must be filled at the UVMHN Specialty Pharmacy. If the UVMHN Specialty Pharmacy cannot fill your prescription, they will coordinate with you to get the prescription you need. Your cost depends on which tier the specialty drug is in, as noted above. A clinical pharmacist is available 24 hours a day, 7 days a week.

Phone: 802-847-3353 or 800-284-6630 Option 6
Email: specialtypharmacy@uvmhealth.org

Save Time & Money

UVMHN MAIL ORDER PHARMACY

Get your medications delivered at no extra charge from the UVM Health Network's Mail Order Pharmacy.

- **Skip the drive** - receive lower network pharmacy co-pays
- **We track renewals for you** - never get stuck without your meds
- **Free refill reminders** by phone, text or email. Sign up is easy call 802-847-3784. We’re available Monday - Friday, 8:30am - 5pm to get started today.
- **Learn more at** [UVMHealth.org/MailOrderRx](http://UVMHealth.org/MailOrderRx)

All you need is your name, date of birth, address, phone number, list of allergies, and insurance information. Register for our **mobile app** and manage your prescriptions from your mobile device.

Out-of-State Residents: Employees and dependents who reside out-of-state full time must live in one of the following states to receive prescriptions via mail: Arizona, Colorado, Connecticut, Delaware, Florida, NH, NJ, NY, Pennsylvania, Rhode Island, South Carolina.
How an HDHP Works

Under the HDHP 1600 and HDHP 3200 plans, you will be responsible for the cost of any medical care, services, or prescriptions up to the deductible. After meeting the deductible, you will pay coinsurance for medical care and services. A copay will apply for any prescriptions after the deductible is met except for certain preventive drugs. Click the Preventive Drug List link below to view the full list.

EXAMPLE:
You have an office visit with your in-network provider, you will pay the BCBS negotiated rate. This amount will apply to the deductible.

- Cost of Visit: ...............................................................$197
- BCBS Negotiated Rate: .............................................$151
- Out-of-pocket Expense to you, applied to deductible: ...................................................... $151

EXAMPLE:
If you have an MRI at a UVMHN facility, you will get the BCBS negotiated rate. This amount will apply to your deductible and once that is met, you will pay coinsurance.

- Cost of Visit: ........................................................... $4,032
- BCBS Negotiated Rate: ........................................ $3,526
- Out-of-pocket Expense to you: ..............$1,792.60
- Deductible .................................................................$1,600
- Coinsurance 10% ..................................................$192.60
- Assumes single coverage under the HDHP 1600 Plan with no other expenses in the calendar year.

EXAMPLE:
You are prescribed a drug that is not on the HDHP Preventive Drug List that costs $327 for a 30-day supply.

- Cost of Prescription ................................................. $327
- Out-of-pocket cost, paid for by you. This applies to deductible: .............................................. $327
Health Savings Account (HSA)

A Health Savings Account (HSA) is a personal savings account you can use to pay for eligible health care expenses with pre-tax dollars — now or in the future. Once you’re enrolled in the HSA, you’ll receive a HealthEquity debit card to help manage your health care dollars. Your HSA can be used for your spouse and dependents’ eligible expenses, even if they are not enrolled in your HDHP. CANADIAN RESIDENTS: If you are eligible for Canada’s publicly funded health care system you are not eligible to contribute to an HSA. Please contact the HR Solution Center to review your options.

HOW HSAs WORK

CONTRIBUTIONS

UVMHN + Your Contributions combined may not exceed the IRS annual maximums.

- **HDHP 1600 UVMHN contributes:**
  - $533 (Employee Only) | $1,067 (Family)
- **HDHP 3200 UVMHN contributes:**
  - $1,067 (Employee Only) | $2,133 (Family)

IMPORTANT REMINDER: If required, you must verify your identity with HealthEquity, you will receive an email from HealthEquity (sent to your work email) or you can call HealthEquity at 866-346-5800. If you do not verify your identity your contributions will remain in a Suspense Account and will not be deposited to your HSA until you verify your identity. **The UVMHN contribution will not be made until you verify your identity with HealthEquity.**

If you will be 55 or older by the end of the calendar year, you can make an additional $1,000 catch-up contribution. You contribute on a pre-tax basis and can change how much you contribute from each paycheck up to the annual IRS maximum of $4,150 if you enroll in single coverage or $8,300 if you enroll in family coverage.

ELIGIBLE EXPENSES

You may use your HSA funds to cover Medical, Dental, Vision and Prescription Drug expenses incurred by you and your eligible family members.

USING YOUR HSA

Use your HealthEquity debit card to pay for eligible expenses or save your HSA money for the future and pay for expenses out-of-pocket.

YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave UVMHN or retire, your HSA goes with you!

DO YOU QUALIFY?

Enrolling in one of the HDHPs qualifies you for an HSA, but IRS rules may make you ineligible or affect the tax status of your account.

DO YOU QUALIFY TO PARTICIPATE IN A HEALTH SAVINGS ACCOUNT (HSA)?

- Are you collecting Social Security benefits?
- Do you have other health coverage other than UVMHN coverage such as through a spouse, parent, or another employer (i.e. non-HDHP, Medicare, Tri-Care, VA benefits, FSA)?
- Can you be claimed as a dependent on another person’s tax return?

If you answered yes to any of the above questions, you are not eligible to participate in an HSA. You are eligible to participate in a Full Purpose Health Care Flexible Spending Account (HCFSA). Regardless of your HSA eligibility, you can still be enrolled in the HDHP 1600 or HDHP 3200 plan.

You must re-enroll in the HSA it does not roll over automatically.
Health Savings Account (HSA)

HSA = 3 TAX ADVANTAGES!

- **Tax-Free Contributions** - Reduce Your Taxable Income
- **Tax-Free Withdrawals** - For Eligible Expenses
- **Tax-Free Growth** - Investment Earnings

HSA CONTRIBUTIONS

UVMHN helps you save more by contributing to your HSA! You can contribute tax-free from your paycheck to build your savings for health care expenses now or even into retirement. The UVMHN contribution is based on the plan you choose and if it is single or family coverage. The UVMHN contribution is always yours even if you leave UVMHN or retire.

**UVMHN CONTRIBUTION AMOUNTS**

- HDHP 1600 Single: $533
- HDHP 1600 Family: $1,067
- HDHP 3200 Single: $1,067
- HDHP 3200 Family: $2,133

UVMHN will deposit half of their contribution in January and the remaining amount will be deposited evenly each month. Employees who enroll after January 1 will receive prorated amounts. See the [UVMHN HSA Contributions schedule on page 58](#).

**NOTE:** The UVMHN contributions plus your contributions may not exceed the annual IRS limits.

HSA ELIGIBLE EXPENSES Examples:

- Deductible, Copay, Coinsurance
- Medical, Dental, Vision
- Prescription Drugs
- Over-the-Counter Medicine – prescription not required
- Acupuncture & Chiropractic
- LASIK Eye Surgery
- Long-Term Care Insurance
- COBRA Premiums

Click the [HSA ELIGIBLE EXPENSES](#) link here or above for a full list.

INVESTMENT OPTIONS

One of the key benefits of the HSA is the ability to invest the funds to help maximize your asset and long term savings potential, tax free. Once your account reaches a balance of $1,000, you have the option to invest HSA funds over $1,000. For more information on your investment options, fees, and more visit [Investing Your HSA](#).

HOW AN HSA HELPS YOU SAVE FOR RETIREMENT

An HSA can be a resource to help you reach your retirement goals. It combines many of the features you find in a traditional IRA and Roth IRA including tax-deductible contributions, tax-free growth and tax-free distributions. If you are able to pay for some or most of your annual health care expenses out of pocket, or if your annual HSA contributions are more than your expenses, the money in your account will accumulate. This money rolls over from year to year and grows tax-free through any investment returns it may earn. You can use this money to pay for qualified health care expenses in the future, including medical expenses in retirement.

YOU OWN YOUR HSA. AS AN HSA OWNER, YOU:

- Decide the amount to contribute to the HSA each calendar year
- Arrange for the withdrawal of any excess contributions
- Determine how funds in your HSA will be spent and/or invested
- Declare whether the distributions from your HSA are taxable or non-taxable.

You cannot delegate these responsibilities. As an HSA owner you are responsible for reporting all contributions and distributions to the IRS on Form 1040. If you make any errors and do not correct them in a timely manner, you may pay additional tax and/or penalties to the IRS. Questions should be directed to your tax advisor.
Flexible Spending Accounts (FSAs)

FSAs allow you to pay for eligible expenses using tax-free dollars. You decide the amount you will need for health care expenses for the year. This amount is divided equally by the number of pay periods in the year. This is the amount that will be deducted pre-tax from your paycheck. If you elect a Health Care FSA during open enrollment, the full amount you elected will be available to use January 1 and you can use your HealthEquity debit card to pay for eligible health care expenses.

EXAMPLE: if you elect $2,000 and are paid semi-monthly, $83.33 will be deducted from each paycheck (2000 / 24 = $83.33). The full $2,000 is available to use starting January 1. NOTE: Dependent Care FSA (DCFSA) funds are not available January 1. You must contribute and have an available balance to get reimbursed for expenses. Highly Compensated Employees (HCEs) may have an adjustment to their election after Non-Discrimination Testing is completed in the second quarter. The Dependent Care Plan cannot favor HCEs.

HEALTH CARE FSA - GENERAL PURPOSE
Contribute up to $3,050 per year, pre-tax, to pay for deductibles, copays, prescriptions, diagnostic tests, contact lenses and eyeglasses. Eligible Expenses

HEALTH CARE FSA - LIMITED PURPOSE
Those enrolled in the HDHP 1600 & 3200 plans can contribute up to $3,050 per year, pre-tax, to pay for eligible dental and vision expenses.

DEPENDENT CARE FSA
Contribute up to $5,000 per year ($2,500 if married and filing separate tax returns), pre-tax, to pay for eligible dependent care expenses so that you or your spouse may work or attend school full-time. A qualifying dependent may be a child under age 13, a disabled spouse, or an older parent in eldercare. Debit card not available.

REMINDER: USE IT OR LOSE IT
You have until May 31 to submit expenses for 2024. Any funds greater than $610 not spent by May 31 will be forfeited, per IRS rules. See Carryover Benefit below.

CARRYOVER BENEFIT - GENERAL & LIMITED PURPOSE FSA
The plan year is January 1 - December 31 and you may carryover up to $610 of unused funds into the next plan year. The carryover amount doesn’t count towards your annual contribution maximum. Any unused funds greater than $610 will be forfeited after the last day of the run-out period. The run-out period (January 1 – May 31) provides you additional time to submit claims that were incurred during the plan year for reimbursement.

EXAMPLE: If you elected $2,000 for your 2024 Health Care FSA and spend $1,000 by December 31, 2024 you will have until May 31, 2025 to file 2024 expenses. If you do not have $390 in expenses from 2024 to claim for reimbursement, you will forfeit the $390 and $610 will carry over to the 2025 plan year.

NOTE: These are the 2023 FSA limits, the limits will be updated when the IRS provides the 2024 limits.
Using Your FSA Money

HealthEquity provides 3 ways for you to use the money in your account.

- **Pay by Debit Card** is available for general purpose FSA and Health Savings Account (HSA) only.

- **Pay Me Back Claim** If you have already paid for an expense out-of-pocket, you can pay yourself back by submitting documentation. Payment is issued by direct deposit or check to your home address. *This is the best option to use for Dependent Care FSA.*

- **Pay My Provider Option** Pay your health care providers directly from your account for eligible expenses.

**PLANS OFFERED:**
Flexible Spending Account (FSA)
- General Purpose
- Limited Purpose
- Dependent Care

**CONTRIBUTIONS:**
Pre-tax contributions from your paycheck for all FSAs.

**HELPFUL INFORMATION:**
- dependent care guide
- FSA general purpose
- FSA limited purpose

**DEPENDENT CARE – GRACE PERIOD**
While there is no carryover for Dependent Care FSA (DCFSA), there is a grace period. The grace period provides additional time for you to use the funds remaining in your account. You have until March 15, 2025 to incur expenses that can be paid for using funds remaining from the 2024 plan year.

**EXAMPLE:** If you have $300 remaining at the end of the plan year (December 31, 2024), those funds will remain available for you to use for eligible expenses until March 15, 2025. You have until May 31, 2025 to submit those 2024 eligible expenses for reimbursement.

**REMINDER:** IRS rules state FSAs cannot favor Highly Compensated Employees (HCEs). After completing non-discrimination testing (NDT) for the UVMHN FSA plans, HCEs may have their DCFSA elections reduced and there may be taxation on any reimbursements over the limits produced from NDT. HCEs are those who receive more than $150,000 in compensation for the 2023 tax year.
This chart shows the features of the health care FSAs and the Health Savings Account (HSA) and compares the limited purpose health care FSA to the full purpose health care FSA. **NOTE:** These are the 2023 FSA limits, the limits will be updated when the IRS provides the 2024 limits.

<table>
<thead>
<tr>
<th>Medical Plan</th>
<th>HSA*</th>
<th>Limited Purpose Health Care FSA**</th>
<th>Full Purpose Health Care FSA***</th>
</tr>
</thead>
<tbody>
<tr>
<td>HDHP 1600</td>
<td>HDHP 3200</td>
<td>HDHP 1600</td>
<td>250 Plan</td>
</tr>
<tr>
<td>HDHP 3200</td>
<td>$3,617 (Single) $7,233 (Family)</td>
<td>$3,083 (Single) $6,167 (Family)</td>
<td>400 Plan</td>
</tr>
<tr>
<td></td>
<td>Catch-up contributions of up to $1,000 per year for age 55+</td>
<td></td>
<td>Up to $3,050 for plan year</td>
</tr>
<tr>
<td>Expenses you may pay from your account</td>
<td>Out of pocket Medical Prescription drug Dental Vision Long-term Care premiums</td>
<td>Out of pocket expenses incurred during the current calendar year (including the grace period):</td>
<td>Dental Vision Medical Prescription drugs Dental Vision</td>
</tr>
<tr>
<td>Account balance available to reimburse expenses</td>
<td>Current account balance</td>
<td>Entire contribution amount elected for the plan year</td>
<td></td>
</tr>
<tr>
<td>Time limits for using your account balance</td>
<td>No limit</td>
<td>Must use 2024 account balance for expenses incurred through December 31, 2024; Claims must be filed by May 31, 2025</td>
<td></td>
</tr>
<tr>
<td>If you don't use all your account balance each year</td>
<td>Any account balance carries over from year to year</td>
<td>You may carryover up to $610 of unused funds into the next plan year. If you have more than $610 remaining by May 31, 2025 the amount over $610 will be forfeited. EXAMPLE: If you elected $2,000 for your 2024 Health Care FSA and spend $1,000 by December 31, 2024 you will have until May 31, 2025 to file 2024 expenses. If you do not have $390 in expenses from 2024 to claim for reimbursement, you will forfeit the $390 and $610 will carry over to the 2025 plan year.</td>
<td></td>
</tr>
<tr>
<td>How it saves you money</td>
<td>Your contributions are tax free, which reduces your taxable income Any investment or interest earnings on your account balance is tax free Distributions are tax free if used for qualified healthcare expenses</td>
<td>Your contributions are tax-free, which reduces your taxable income and increases your take-home pay You pay for healthcare expenses with pre-tax dollars</td>
<td></td>
</tr>
</tbody>
</table>

* If you are eligible for Canada's publicly funded health care system you are not eligible to contribute to an HSA. Please contact the HR Solution Center to review your options.

** The Limited Purpose FSA is available to employees who enroll in the HDHP 1600 or 3200. HDHP members may not enroll in the Full Purpose Health Care FSA, unless you are not eligible to participate in the HSA. If you have questions, contact the HR Solution Center.

*** You don't have to be enrolled in a UVMHN medical plan to enroll in a healthcare FSA.
UVMHN recognizes there are many things to consider when choosing a Medical Plan for you and your family. With that in mind, UVMHN has implemented a Decision Support Tool, called PLANselect to help guide you.

**HOW DOES IT WORK**

It's easy as 1 - 2 - 3! Access PLANselect from a computer or mobile device.

1. **Enter your zip code.**

2. **Answer 4 questions**

3. **Review the recommended Best Value & Lowest Overall Cost options**

PLANselect uses your responses and zip code to calculate your need for medical services like office visits, prescriptions, surgeries, and lab work. UVMHN Medical Plan designs have been loaded into the tool and the cost of services is estimated based on national actuarial tables and regional data. After completion, you are provided with a recommendation listing which UVMHN medical plans would likely provide the best value and lowest overall cost to you.

**WHAT DOES PLANselect DO?**

- Helps you choose the best medical plan for you and your family!

- Evaluates your overall cost, including premiums and out-of-pocket expenses (deductibles, copays and coinsurance).

- Recommends medical plans based on your answers. Click PLANselect to get help choosing a medical plan now!

**Things to Consider When Choosing a Medical Plan**

**WHAT IS YOUR RISK TOLERANCE? DO YOU PREFER TO PAY MORE FOR COVERAGE (VIA YOUR PAYCHECK) AND PAY LESS OUT-OF-POCKET WHEN YOU RECEIVE CARE?**

This may be a good option for people who like knowing how much they will have to pay when receiving care or who use the medical and prescription plans often.

**DO YOU PREFER TO PAY LESS FOR COVERAGE (VIA YOUR PAYCHECK) AND PAY MORE OUT-OF-POCKET WHEN YOU RECEIVE CARE?**

**IF SO, WITH THE HDHP 1600 or 3200 YOU CAN SET-ASIDE MONEY TAX-FREE WITH A HEALTH SAVINGS ACCOUNT (HSA) TO HELP PAY FOR HEALTH CARE.**

You may be more comfortable with this option if you are the type of person who pays less for auto insurance and pays a higher deductible when you have a claim. This is also a good option for people who want to save tax-free money for future medical expenses, even into retirement!
## Medical Rates

### UVMHN MG - Full-Time (90-100%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier 250</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$90.39</td>
<td>$361.58</td>
<td>$2,169</td>
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<tr>
<td>2 Person</td>
<td>$180.84</td>
<td>$723.35</td>
<td>$4,340</td>
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<tr>
<td>Family</td>
<td>$239.59</td>
<td>$958.34</td>
<td>$5,750</td>
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<td>Premier 400</td>
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<tr>
<td>1 Person</td>
<td>$86.49</td>
<td>$345.95</td>
<td>$2,076</td>
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<tr>
<td>2 Person</td>
<td>$173.03</td>
<td>$692.10</td>
<td>$4,153</td>
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<tr>
<td>Family</td>
<td>$229.23</td>
<td>$916.94</td>
<td>$5,502</td>
</tr>
<tr>
<td>HDHP 1600</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$71.23</td>
<td>$324.47</td>
<td>$1,710</td>
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<tr>
<td>2 Person</td>
<td>$142.49</td>
<td>$649.14</td>
<td>$3,420</td>
</tr>
<tr>
<td>Family</td>
<td>$229.23</td>
<td>$916.94</td>
<td>$4,997</td>
</tr>
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</table>

### UVMHN MG - Part-Time 1 (75-89%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier 250</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$135.59</td>
<td>$316.38</td>
<td>$3,254</td>
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<tr>
<td>2 Person</td>
<td>$271.26</td>
<td>$632.93</td>
<td>$6,510</td>
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<tr>
<td>Family</td>
<td>$359.38</td>
<td>$838.55</td>
<td>$8,625</td>
</tr>
<tr>
<td>Premier 400</td>
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<td></td>
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</tr>
<tr>
<td>1 Person</td>
<td>$129.73</td>
<td>$302.71</td>
<td>$3,114</td>
</tr>
<tr>
<td>2 Person</td>
<td>$259.54</td>
<td>$605.59</td>
<td>$6,229</td>
</tr>
<tr>
<td>Family</td>
<td>$343.85</td>
<td>$802.32</td>
<td>$8,252</td>
</tr>
<tr>
<td>HDHP 1600</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$110.80</td>
<td>$284.91</td>
<td>$2,659</td>
</tr>
<tr>
<td>2 Person</td>
<td>$221.65</td>
<td>$569.98</td>
<td>$5,320</td>
</tr>
<tr>
<td>Family</td>
<td>$293.96</td>
<td>$755.89</td>
<td>$7,055</td>
</tr>
<tr>
<td>HDHP 3200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$102.40</td>
<td>$263.30</td>
<td>$2,457</td>
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<tr>
<td>2 Person</td>
<td>$204.84</td>
<td>$526.73</td>
<td>$4,916</td>
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<tr>
<td>Family</td>
<td>$271.98</td>
<td>$699.36</td>
<td>$6,527</td>
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</tbody>
</table>

### UVMHN MG - Part-Time 2 (50-74%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier 250</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$180.79</td>
<td>$271.18</td>
<td>$4,339</td>
</tr>
<tr>
<td>2 Person</td>
<td>$361.68</td>
<td>$542.51</td>
<td>$8,680</td>
</tr>
<tr>
<td>Family</td>
<td>$479.17</td>
<td>$718.76</td>
<td>$11,500</td>
</tr>
<tr>
<td>Premier 400</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$172.98</td>
<td>$259.47</td>
<td>$4,151</td>
</tr>
<tr>
<td>2 Person</td>
<td>$346.05</td>
<td>$519.08</td>
<td>$8,305</td>
</tr>
<tr>
<td>Family</td>
<td>$458.47</td>
<td>$687.70</td>
<td>$11,003</td>
</tr>
<tr>
<td>HDHP 1600</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$150.37</td>
<td>$245.33</td>
<td>$3,609</td>
</tr>
<tr>
<td>2 Person</td>
<td>$300.82</td>
<td>$490.81</td>
<td>$7,220</td>
</tr>
<tr>
<td>Family</td>
<td>$398.95</td>
<td>$650.90</td>
<td>$9,575</td>
</tr>
<tr>
<td>HDHP 3200</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$138.97</td>
<td>$226.73</td>
<td>$3,335</td>
</tr>
<tr>
<td>2 Person</td>
<td>$278.00</td>
<td>$453.58</td>
<td>$6,672</td>
</tr>
<tr>
<td>Family</td>
<td>$369.11</td>
<td>$602.23</td>
<td>$8,859</td>
</tr>
</tbody>
</table>
Your smile can be a window to your health. Sometimes the early signs of disease are visible to dentists when patients open wide. Our three dental plans cover preventive care 100%. Choose the plan that works best for you and your family and schedule your dental exam!

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>DESCRIPTION</th>
<th>BASIC</th>
<th>CORE</th>
<th>BUY-UP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Waiting Period</td>
<td>There is no waiting period for services, benefits are available on the first day of coverage.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Network</td>
<td>Two Networks PPO: Dentists who have agreed to accept reduced fees for covered services, which reduces your out-of-pocket expenses. Premier: Dentists under a fee-for-service arrangement, providing the largest network of dentists.</td>
<td></td>
<td>Delta Dental PPO Plus Premier</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>Applies to Coverage B &amp; C noted below.</td>
<td>$50 per person/$150 per family</td>
<td>$25 per person/$75 per family</td>
<td>$15 per person/$45 per family</td>
</tr>
<tr>
<td>Diagnostic &amp; Preventive Care (Coverage A)</td>
<td>Diagnostic: Oral Evaluations and x-rays Preventive: Up to 4 cleanings per calendar year, fluoride for children up to age 19, Emergency Palliative Treatment</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td>Basic (Coverage B)</td>
<td>Fillings, routine extractions, root canal, treatment of gum disease, denture repair</td>
<td>80%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major (Coverage C)</td>
<td>Crowns, dentures, implants, surgical extractions, removable and fixed partial dentures (bridge)</td>
<td>50%</td>
<td>50%</td>
<td>60%</td>
</tr>
<tr>
<td>Annual Benefit Maximum (Per Person Enrolled)</td>
<td>Calendar year maximum Delta Dental will pay towards coverage A, B, C per person covered under the plan.</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Double-Up Max Benefit</td>
<td>During a calendar year, if you have less than $500 in claims and receive an oral exam/cleaning, then $250 will carry over and be available for use in future years.</td>
<td>N/A</td>
<td>Up to $3,000</td>
<td>Up to $3,000</td>
</tr>
<tr>
<td>Orthodontia Coverage</td>
<td>Basic Plan: Children to age 19 Core &amp; Buy-Up Plans: Adults &amp; Children</td>
<td>50%</td>
<td>50%</td>
<td>65%</td>
</tr>
<tr>
<td>Lifetime Maximum for Orthodontics</td>
<td>Per person, see covered persons for each plan above</td>
<td>$1,000</td>
<td>$1,500</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

Go to [NEDelta.com](https://www.NEDelta.com) to find a dentist, view claims, benefits, print ID cards and more!
# Dental Rates

## UVMHN MG - Full-Time (90-100%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$4.72</td>
<td>$14.16</td>
<td>$113</td>
</tr>
<tr>
<td>2 Person</td>
<td>$8.56</td>
<td>$25.68</td>
<td>$205</td>
</tr>
<tr>
<td>Family</td>
<td>$15.59</td>
<td>$46.76</td>
<td>$374</td>
</tr>
<tr>
<td>Core</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$5.43</td>
<td>$16.28</td>
<td>$130</td>
</tr>
<tr>
<td>2 Person</td>
<td>$9.84</td>
<td>$29.52</td>
<td>$236</td>
</tr>
<tr>
<td>Family</td>
<td>$17.91</td>
<td>$53.74</td>
<td>$431</td>
</tr>
<tr>
<td>Buy-up</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$5.80</td>
<td>$17.41</td>
<td>$139</td>
</tr>
<tr>
<td>2 Person</td>
<td>$10.60</td>
<td>$31.79</td>
<td>$254</td>
</tr>
<tr>
<td>Family</td>
<td>$19.30</td>
<td>$57.90</td>
<td>$463</td>
</tr>
</tbody>
</table>

## UVMHN MG - Part-Time 1 (75-89%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$6.61</td>
<td>$12.27</td>
<td>$159</td>
</tr>
<tr>
<td>2 Person</td>
<td>$11.99</td>
<td>$22.26</td>
<td>$288</td>
</tr>
<tr>
<td>Family</td>
<td>$21.82</td>
<td>$40.52</td>
<td>$524</td>
</tr>
<tr>
<td>Core</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$7.60</td>
<td>$14.11</td>
<td>$182</td>
</tr>
<tr>
<td>2 Person</td>
<td>$13.78</td>
<td>$25.58</td>
<td>$331</td>
</tr>
<tr>
<td>Family</td>
<td>$25.08</td>
<td>$46.58</td>
<td>$602</td>
</tr>
<tr>
<td>Buy-up</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$8.12</td>
<td>$15.09</td>
<td>$195</td>
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<tr>
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<td>$14.83</td>
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<td>$356</td>
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<tr>
<td>Family</td>
<td>$27.02</td>
<td>$50.18</td>
<td>$649</td>
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</table>

## UVMHN MG - Part-Time 2 (50-74%)

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>YOUR ANNUAL COST</th>
<th>ANNUAL COST (YOU + UVMHN)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$14.16</td>
<td>$4.72</td>
<td>$340</td>
</tr>
<tr>
<td>2 Person</td>
<td>$25.68</td>
<td>$8.56</td>
<td>$616</td>
</tr>
<tr>
<td>Family</td>
<td>$46.76</td>
<td>$15.59</td>
<td>$1,122</td>
</tr>
<tr>
<td>Core</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$16.28</td>
<td>$5.43</td>
<td>$391</td>
</tr>
<tr>
<td>2 Person</td>
<td>$29.52</td>
<td>$9.84</td>
<td>$708</td>
</tr>
<tr>
<td>Family</td>
<td>$53.74</td>
<td>$17.91</td>
<td>$1,290</td>
</tr>
<tr>
<td>Buy-up</td>
<td>Your Cost</td>
<td>UVMHN</td>
<td></td>
</tr>
<tr>
<td>1 Person</td>
<td>$17.41</td>
<td>$5.80</td>
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<tr>
<td>2 Person</td>
<td>$31.79</td>
<td>$10.60</td>
<td>$763</td>
</tr>
<tr>
<td>Family</td>
<td>$57.90</td>
<td>$19.30</td>
<td>$1,390</td>
</tr>
</tbody>
</table>
Vision Plan

Sight is one of the life’s most precious gifts. UVMHN wants to help keep your eyes healthy so you can keep doing the things you enjoy most! Did you know eye exams can help detect health conditions such as diabetes?

VSP helps keep your eyes healthy and offers you more ways to save! Pay less when using a VSP provider. Costco Optical eyeglasses and contacts are covered in-network. Save with additional **Discounts**!

**NOTE:** Costco Optical offers eye exams, but the optometrist may not be a VSP provider. Go to [VSP.com](https://www.vsp.com) to find an eye doctor or call VSP at 800-877-7195.

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>Core Plan</th>
<th>Buy-up Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Exam</strong></td>
<td>You Pay</td>
<td>You Pay</td>
</tr>
<tr>
<td></td>
<td>$20 copay</td>
<td>$10 copay</td>
</tr>
<tr>
<td><strong>Frames</strong></td>
<td>$130 allowance</td>
<td>$175 allowance</td>
</tr>
<tr>
<td></td>
<td>$150 allowance for featured frame brands</td>
<td>$195 allowance for featured frame brands</td>
</tr>
<tr>
<td></td>
<td>20% discount on any amount over allowance</td>
<td>20% discount on any amount over allowance</td>
</tr>
<tr>
<td><strong>Contacts instead of Frames/Lenses</strong></td>
<td>$130 allowance for contacts and contact lens exam</td>
<td>$175 allowance for contacts and contact lens exam</td>
</tr>
</tbody>
</table>

**Benefit Frequency**

<table>
<thead>
<tr>
<th>Exams</th>
<th>Every Calendar Year</th>
<th>Every Calendar Year</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lenses</td>
<td>Every Other Calendar Year</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td>Frames</td>
<td>Every Other Calendar Year</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td>Contacts</td>
<td>Every Calendar Year</td>
<td>Every Calendar Year</td>
</tr>
<tr>
<td>Progressive Lenses</td>
<td>$0 - $160</td>
<td>$0 - $160</td>
</tr>
<tr>
<td>Discounts on scratch resistance, anti-glare, and tinted lenses</td>
<td>35% - 40%</td>
<td>35% - 40%</td>
</tr>
</tbody>
</table>
## Vision Rates

**UVMHN MG - All Categories**

<table>
<thead>
<tr>
<th>PLAN</th>
<th>SEMI-MONTHLY PRE-TAX COST SHARE</th>
<th>ANNUAL COST</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vision</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Core</td>
<td>Your Cost</td>
<td>UVMHN</td>
</tr>
<tr>
<td>1 Person</td>
<td>$2.37</td>
<td>$0.00</td>
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<tr>
<td>2 Person</td>
<td>$4.74</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$7.63</td>
<td>$0.00</td>
</tr>
<tr>
<td><strong>Buy-up</strong></td>
<td>Your Cost</td>
<td>UVMHN</td>
</tr>
<tr>
<td>1 Person</td>
<td>$3.89</td>
<td>$0.00</td>
</tr>
<tr>
<td>2 Person</td>
<td>$7.79</td>
<td>$0.00</td>
</tr>
<tr>
<td>Family</td>
<td>$12.16</td>
<td>$0.00</td>
</tr>
</tbody>
</table>
Basic Life Insurance/AD&D

Term Life Insurance

UVMHN MG provides financial protection with *Basic Life and Accidental Death & Dismemberment (AD&D) Insurance at no cost to you. You can choose $50,000 or 2x your annual base salary up to $2 million. You also have the option to purchase **Additional Life Insurance for you, your spouse and your child(ren).

*BASIC LIFE: Physicians are eligible the first of the month following their date of hire. Health information is not required.

**ADDITIONAL LIFE: You can purchase up to the maximum amounts in the image above. If you elect amounts over the Guaranteed Issue Amounts below health information is required and subject to approval by The Hartford.

Additional Life Guaranteed Issue Amounts – Employee: $200,000  Spouse: $50,000
Life Insurance

IMPORTANT – REVIEW YOUR BENEFICIARIES

Basic Life Insurance: Please review your beneficiaries and make any necessary changes. Once your beneficiaries are added, enter a percentage.

Additional Life Insurance: If you are currently enrolled or enroll for 2024, you will be able to add a separate beneficiary from your Basic Life insurance for employee coverage. You are automatically the beneficiary for spouse and child(ren) life coverage.

In Workday you can list multiple primary and contingent beneficiaries, but the total percentages must equal 100%. A person can be a primary or contingent beneficiary, but not both. If you need help verifying or updating your beneficiaries, please contact the HR Solution Center at 844-777-0886.

IMPUTED INCOME

The IRS requires you to pay income tax on the value of any life insurance amount exceeding $50,000. The IRS determined value is called imputed income and is calculated from the government’s Uniform Premium Table I.

If you enroll in the 2x Basic Life benefit the value of life insurance over $50,000 will be considered imputed income, which is taxable. The below example shows the imputed income (amount taxed) for this scenario.

EXAMPLE – Go to Appendix for Rates and How to Determine Imputed Income

Hourly Rate: $97
Annual Salary: $201,760
Annual Salary Rounded to Nearest Thousand: $202,000
Basic Life 2x Annual Salary: $404,000
Amount Over $50K: $152,000
Employee Age: 50
Annual Imputed Income (Amount Taxed): $562.22
(23.4258 per pay period)

IMPORTANT – PERCENTAGE MUST BE ENTERED FOR BENEFICIARIES

If no percentage is entered in Workday for your beneficiaries, it is considered “no beneficiary on file”. If there is no beneficiary on file, life claims will be paid as follows:

1. Executors or administrators of your estate
2. All to your surviving spouse
3. If your spouse does not survive you, in equal shares to your surviving children
4. If no child survives you, in equal shares to your surviving parents
## ADDITIONAL LIFE INSURANCE/AD&D
In addition to the Basic Life Insurance UVMHN MG provides, you can purchase Additional Life Insurance, which you pay for after-tax.

### PURCHASE:
- Additional Employee Life
- Spouse Life
- Child Life

## EVIDENCE OF INSURABILITY
Additional life insurance coverage may require Evidence of Insurability (EOI). EOI is documented proof of good health, which is completed in the application process for life insurance coverage.

- **EOI will be emailed to your work email following enrollment in Workday.**
- **EOI must be completed within 60 days.**
- **The Hartford will notify you of approval or denial.**
- **Premiums will be deducted from your paycheck and coverage will be visible within Workday.**

## Age Reduction
Under The Hartford life insurance policies there is a reduction in life insurance coverage once you reach the age of 70. Your coverage continues; however this means the insurance coverage is reduced by a certain percentage based on your age. The reduction is based upon the insured person’s date of birth.

- **At age 70,** coverage is reduced to 65% of the coverage in place prior to age 70.
- **At age 75,** coverage is reduced to 50% of the coverage in place prior to age 70.

## PORTABILITY/CONVERSION
If you leave UVMHN MG or move to a non-benefits eligible classification, you can take the coverage with you. You have the option to Port or Convert your life insurance coverage with The Hartford.

If you terminate employment or become ineligible for coverage, you will be notified by The Hartford via USPS mail on your options and the process to Port or Convert coverage.
Disability

STD & LTD

UVMHN MG provides additional financial protection by providing you with disability benefits at no cost. These benefits supplement your income while out of work due to a non-work illness/injury. You are automatically enrolled once you become eligible.

100% of your base pay
 Begins Day 1

Up to max of 180 Days

Election is NOT REQUIRED

Up to $20,000 per month until you recover or reach social security full retirement age*

66.67% of your base monthly salary

Election is NOT REQUIRED

Begins after 180 Days of disability

STD & LTD

*If you are age 63+, the LTD benefit period is based on your age. If you have questions, call the HR Solution Center 844-777-0886.
Disability

Short-Term Disability (STD)
STD can be used when you are unable to perform the essential functions of your job for a period of time due to a non-work illness/injury. Reasons you may need disability could include:
- Childbirth
- Illness
- Injury (non-work related)
- Pregnancy Complications
- Surgery

Long-Term Disability (LTD)
If your non-work illness/injury exceeds 6-months, you may qualify for LTD benefits. Full-time employees and part-time employees receive LTD the first of the month following date of hire.

Maternity Leave
Maternity Leave is covered through the STD plan. STD benefits are paid as follows:
- **Vaginal Birth**: 6-week max
- **C-Section**: 8-week max

Maternity Care Program
MyHealth Planner - Interactive App

**Breast Pump** - FREE
- Ameda or Medela
- Other Brands - up to $150 must use contracted provider

**Lactation Support Services**
- Consultation during hospital stay and at home

**Educational Classes** - up to $125
- Breastfeeding
- Childbirth
- Parenting
- Sibling

**Choose One**
- Car Seat - up to $150
- Fitness Classes - up to $150
- Help at Home - 9 Hours
  - After baby arrives
  - Up to $25/hour

**ENROLL**
Call 855-838-5897 or go to [MyHealthToolkitVT.com](http://MyHealthToolkitVT.com) create an account or log in
Go to Wellness & Click Maternity
To participate you must be enrolled in a UVMHN BCBS medical plan. This benefit is available to the parent enrolled, including adoptive parent, biological parent and same-sex couples.
Starting A Claim

Needing to take a leave of absence from work, whether you need time off for a medical procedure or to welcome a newborn into your family, can be stressful. It is important to communicate with your manager about your need for a leave of absence. While you should provide as much notice as possible for an upcoming leave, you do not need to provide your manager with the reason or details surrounding your need for leave.

THINGS YOU SHOULD DO BEFORE A LEAVE:
- Make your request to your manager
- Call The Hartford

BENEFIT PROVIDED BY:
The Hartford
Contact: 888-716-4549
Group Number: 697296
Website: TheHartfordMyBenefits

USE WEBSITE TO:
- Start a Claim
- Check Claim Status

DISABILITY PLANS:
- Short-Term Disability
- Long-Term Disability

PREMIUMS:
- Paid by UVMHN MG

HELPFUL INFORMATION:
- Return to Work Form (Fitness for Duty)
- STD Guidebook
- Long-term Disability Summary Plan Description
- Guidance Resources

EXTRA SUPPORT WHILE ON STD/LTD CLAIM:
Ability Assist Counseling Services
Call: 800-964-3577
Visit: Guidance Resources
Organization Web ID: HLF902
Company Name Field: ABILI
Select: Ability Assist Program
One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 403(b) savings plan allows you to save for retirement on a pre-tax and Roth (after-tax) basis. You can start contributing to the plan immediately and you have the option of making pre-tax or Roth (after-tax) contributions to your account through payroll deductions. You will automatically be enrolled in the plan after 35 days of service with a 3% pre-tax contribution, which can be changed at any time.

Increase Your Retirement Savings With a 403(b)

TYPES OF 403(b) CONTRIBUTIONS

- **Basic Contribution**
  - UVMMG will contribute 4% of your annual compensation each pay period.

- **Matching Contribution**
  - If you contribute 3% or more, UVMMG will make a company match of 2%. If you contribute less than 3%, the company match will be prorated.

- **Employee Contribution**

  Employee contributions cannot exceed the IRS limit of $22,500***

* If you are age 50 or older by the end of the calendar year, you can make an additional contribution of $7,500.

NOTE: These are the 2023 limits, the limits will be updated when the IRS provides the 2024 limits.

Vesting

You are always 100% vested in your personal contributions and any earnings on these contributions.
Enrollment, Automatic Enrollment, & Opting Out

You may begin contributing to the plan at any time. If you do not take any action, you will be automatically enrolled into the 403(b) Retirement Plan after 35 days of service. The pre-tax contribution will be set at 3% of pay. Automatic enrollment applies to all new employees and rehires regardless of employment status (fulltime, part-time, per diem). To begin contributing, or to “opt-out” of automatic enrollment, you will need to make that election with Fidelity. If you are a new Fidelity user, there are two ways to make an election:

1. Log on to NetBenefits at netbenefits.com/uvmhealth. Click Register as a New User and follow prompts to establish a user name and password. You will need a code that will be sent to your work email account.

2. Call Fidelity at 800-343-0860.

If you already have an account at Fidelity, use your existing username and password to access our plan from your dashboard.

Your Contributions

You can begin making personal contributions immediately by way of traditional pre-tax and/or Roth after-tax deductions. Traditional pre-tax contributions are deducted from your paycheck. You pay no federal or state taxes on your pre-tax contributions until you receive a distribution from the Plan. Roth contributions are made with after-tax dollars and, along with any earnings over time, are exempt from taxes when you take a qualified withdrawal.
IRS Contribution Limits
In 2023, the IRS contribution limit is $22,500. If you will be 50 or older in 2023, you may make additional catch-up contributions of $7,500. For your convenience, if you meet the age requirement, your contribution limit will automatically be extended to $30,000 for the year.

**NOTE:** These are the 2023 limits, the limits will be updated when the IRS provides the 2024 limits.

We will automatically stop your contributions when you hit the allowed maximum for your age. If you worked for another employer during the calendar year, it is your responsibility to monitor your total contributions. If you have contributed to a 401(k)/403(b) at another employer, UVMHN can assist to make sure you do not exceed the IRS annual maximum. Please contact the HR Solution Center at 844-777-0886 for more information.

Employer Matching Contribution
After six months of service, if you contribute 3% or more of your eligible earnings, UVMHN Medical Group will make a matching contribution of 2%. You must be full-time or part-time (.5 FTE+) to be eligible for employer contributions.

If you contribute less than 3%, the matching contribution will be prorated. The matching contribution is calculated on a per pay period basis - not on annual earnings. In order to receive the full matching contribution, you must make a personal contribution of 3% or more each pay period. If your deferral is set to 0%, you will not get a matching contribution.

Vesting
You always own any contributions you make to your retirement account. Employer contributions (basic and match) are subject to a 3-year vesting period.

If you terminate employment after reaching age 65, become permanently disabled, or die while still an employee, you will be vested in all UVMHN Medical Group contributions and investment earnings on those contributions regardless of the number of years of service you have earned.

Investment Options
Our plan offers a wide range of investment options designed to meet your specific goals, time horizon and risk tolerance. There are mutual funds for stocks and bonds, a stable value fund, and a money market option. The investment lineup also includes age-based, target date mutual funds. Experienced investors may be interested in opening a self-directed Fidelity Brokerage Link account to access other mutual funds. If you do not make investment elections, contributions will be automatically invested in the Plan’s predetermined default account. UVMHN has selected the T. Rowe Price Target Retirement Life Cycle Funds to serve as the default. Which fund you would default to depends on your age and expected retirement date.
Rehire & Service Time Information
If you worked at any UVMHN Network Partner within the past five years and have been rehired, your previous employment will be used to determine employer contribution eligibility. For vesting, you always retain time earned regardless of breaks in service. Please contact the HR Solution Center at 844-777-0886 if you believe this may apply to you.

One-on-One Consultations
Fidelity hosts frequent on-site visits for one-on-one meetings. To schedule an appointment, call 800-248-4213 or click here if you are not able to find an “in-person” appointment at a convenient location, select the “virtual appointment” option.

Learn More & Manage
Once you activate your account on NetBenefits, you’ll be able to select investments, view on-demand statements, designate a beneficiary, and access the many educational and planning tools available.

Beneficiaries
Your beneficiary is entitled to receive your account balance if you die before the entire account was distributed to you. If you are married, your spouse will automatically be your beneficiary unless you authorize otherwise with the written notarized consent of your spouse. If you have not designated a beneficiary or no beneficiary survives you, then your estate will be the beneficiary. You may designate or change your beneficiary at any time by contacting Fidelity directly by phone at 800-343-0860 or logging on to NetBenefits. On the website, you can designate or update your Beneficiary by clicking on the Profile & Settings icon at the top right hand of your home page.

Receiving Money from 403(b) Retirement Plan

Your Account
The plan is intended to accumulate funds for your retirement. If you leave before retirement, you may roll over the money to another employer’s plan or to an IRA to keep it tax deferred. If you die, your beneficiary will receive your benefits. You have access to your funds while you are still employed by UVMHN at the following times:

- Age 59 1/2
- You become disabled
- You experience a financial hardship
- You are in need of a general or home loan

For more information, please see the Summary Plan Description.

Investment Companies Formerly Used By The Plan, Sometimes Referred To As “Legacy Vendors”:

Corebridge Financial, formerly AIG - VALIC
Group: 54143
Client Care Center (800) 448-2542
www.corebridgefinancial.com

TIAA
Group: 104155
24 hour service (800) 842-2776
www.tiaa.org

AIG - Sun America
Group: 1412A
(800) 445-7862

Lincoln Financial
Group: 0001586
(800) 343-0441
MetLife
Group: 1084417
(833) 642-1008
457(b) Retirement Plan

Together with your 403(b) plan, this Plan helps you manage your income tax exposure and gives you an opportunity for added retirement savings.

Plan Highlights

The University of Vermont Medical Center 457(b) Plan is a non-qualified, non-governmental plan under federal tax law and IRS regulations. Generally, most 457(b) plan participants first calculate how to maximize personal and employer continuations to the 403(b) plan, and then opt to save more into the 457(b) plan. There are no employer contributions under the 457(b) plan.

Plan Provision

ENROLLMENT
If you are interested in participating, contact the HR Solution Center at 844-777-0886 to be connected with a Retirement Analyst. They will set-up your account at Fidelity and notify you when it is available for you to make deferral and investment elections.

Once available, visit www.netbenefits.com/UVMHealth or call the Fidelity Retirement Service Center at 800-343-0860 to enroll.

DEFERRAL (CONTRIBUTIONS)
If you choose to enroll in the Plan, you may elect a pre-tax deferral percentage of 1 to 100% each pay period. Elections can be made in .5% increments.

You can change your deferral election at any time throughout the year. Elections are effective the first of the following month, or as soon as administratively possible thereafter.

In 2023, the IRS contribution limit is $22,500. This limit will be updated when the IRS provides the 2024 limit.

VESTING
Vesting is a term used to describe the portion of your account balance to which you are entitled under the Plan’s rules. You are always immediately 100% vested in your contributions made to the Plan, as well as any earnings on them.

INVESTMENT OPTIONS
To help you meet your investment goals, the Plan offers you a range of crediting investment options. You can select a mix of crediting investment options that best suits your goals, time horizon and risk tolerance. The crediting investment options available through the Plan include conservative, moderately conservative and aggressive funds. A complete description of the Plan’s crediting investment options and their performance, as well as planning tools to help you choose an appropriate mix, are available online at Fidelity NetBenefits.

DISTRIBUTIONS WHEN YOUR ACCOUNT IS PAID TO YOU
If your plan balance at the time of termination is $50,000 or less, Fidelity will automatically distribute the balance in a lump sum to you as soon as administratively feasible following 60 days after your termination.

If your plan balance at the time of termination is greater than $50,000, you will have 60 days from your date of separation to make a distribution election.

Your distribution options include:

- **Lump sum distribution**: You may elect a one-time lump sum distribution to be paid 90 days after termination or at any date within a 10-year period following your termination, but not later than your 65th birthday.

- **Periodic Payment**: You may elect annual distributions that commence at any time within a 10-year period following your termination. Annual distributions may not exceed five years or go beyond age 70½. If you have already attained age 65 at termination, your periodic payment must begin immediately.

- **Transfer**: You may transfer or roll over your 457(b) Plan balance to another non-governmental 457(b) plan, if the new plan accepts transfers. Your balance cannot be transferred or rolled into a qualified plan such as an IRA, 403(b), or 401(k) plan.

If you do not make a distribution election within 60 days of termination, the distribution will be automatically deferred until your 65th birthday and will be paid as a one-time lump sum.

The Benefits staff will provide you with a distribution election form and will work with Fidelity to schedule your distribution(s). When payments are made to you, Fidelity will issue the check(s), net of withholding, and provide you with a 1099-R.

IMPORTANT PLAN PROVISIONS:
This plan is an unfunded, non-qualified plan, and no funded account has been established for you. Any account is only a record keeping account that records your deferred compensation and any notional earnings applicable to your deferred compensation. In the event of a bankruptcy or insolvency, you would be an unsecured, general creditor of the employer or service recipient. However, a special Umbrella Trust has been approved to safeguard this benefit from any other contingencies such as change of control of The University of Vermont Medical Center. For more information on the plan, please refer to the plan documents.
Work in Wellness in 2024

Finding ways to bring wellness into your working routines is a key way to increase your self-care, your health and your relationships at home and work. Employee Wellness has a variety of tools and resources to bring wellbeing to you while you work in a way that works for you.

GET INVOLVED IN 2024

Health Coaching: Work with a certified Health and Wellness Coach to find creative ways to build healthy habits and goals to fit your daily routine.

Wellness Champion Program: Become a Wellness Champion in your unit or department today and guide your colleagues on their wellbeing journey. Email wellness@uvmhealth.org for more information.

Biometric Screenings: Request a screening for your department in 2024 and find your starting point with a UVM Medical Center Health Coach. Email wellness@uvmhealth.org to schedule one for your department.

Employee Wellness Adventures: Navigate your health and wellbeing with Employee Wellness partnerships. Keep an eye out for our offerings in collaboration with Employee Resource Groups (including SAGE and BiPOC), Culinary Medicine, EFAP, The Osher Center for Integrative Health, The VT Cancer Center, Working Bridges and many other Community Partners.

Social Media: Find us on Facebook and get up to date information on Employee Wellness offerings, raffles, tips, tricks and recipes.
Headspace

Be Kind to Your Mind!

UVMHN is dedicated to supporting your overall health, well-being and happiness, which includes your emotional well-being. UVMHN provides all employees with FREE access to the Headspace app! We hope Headspace will help you bring more health and happiness to your days at work, home and everywhere in between.

Headspace for Work

Think of Headspace as your mind’s best friend. It is available for you whenever you need it, wherever you are, to help you get through tough times and find joy in every day. Through science-backed meditation and mindfulness tools, Headspace helps you create life-changing habits to support your mental health and find a healthier, happier you. Headspace is proven to reduce stress by 14% in just 10 days. It can also help you relax your mind in minutes, improve focus, and get the best sleep ever.

New In 2024 – Friends & Family Plan

UVMHN is excited to provide additional support for your loved ones! Starting January 2024, you can add up to 5 family members or friends to your Headspace membership at no cost. Invite them to join using their email address on the Manage Accounts page. They must be 18 or older to join.

How Do I Sign Up?

Sign Up, Log In, Finish

1. Visit the UVMHN Headspace Enrollment or scan the QR code

2. You will be asked if you have an existing account with Headspace:
   • New Members: answer No and create account
   • Existing Members: answer Yes and sign in

3. New Members: verify your access using your UVMHN email, you will receive two emails from Headspace

4. Existing Members: verify your account with your UVMHN email, you will receive one email from Headspace

Download the app and get some Headspace!

- Download the Headspace app in the iOS App Store or Google Play Store

Click the links below to:

- LESS STRESS, MORE PROGRESS
- TAKE A BREAK - BREAK A SWEAT
- PUT YOUR MIND TO BED
Employee & Family Assistance Program

Employee and Family Assistance Program (EFAP) is designed to provide free, confidential support for employees and adult household family members. EFAP offers counseling and other forms of emotional support to help deal with problems that may impact job performance, mental and emotional wellbeing and overall life-work balance.

**PERSONAL**

- Mental Health
- Depression and Anxiety Screening
- Substance Use
- Grief and Loss
- Communication
- Anger Management
- Relationships
- Parenting

**PROFESSIONAL**

- Critical Incidence Response
- Workplace Violence Response
- Leader Consultation
- Return to Work Assistance
- Communication & Conflict Resolution
- Compassion Fatigue
- Mindfulness

**LIFE-WORK RESOURCES**

- Financial Concerns
- Elder Care Resources
- Child Care Resources
- Veteran Support
- Educational Material
- Linkage to Internal and External Resources

**ELIGIBILITY**

Full-time, part-time and per diem employees, along with their adult household family members, are eligible to meet with a counselor for confidential assessments, short-term counseling, referrals and follow-up services.

**LEROYER EMPLOYEE EMERGENCY ASSISTANCE PROGRAM**

Emergency financial assistance is given for financial emergencies which are caused by unexpected events. To be eligible, employees must be actively employed with a minimum of three months of service. This fund is here to help you during these uncertain times. Email efap@uvmhealth.org for an application.

**WORKING BRIDGES RESOURCE COORDINATION**

Working Bridges, an initiative of the United Way of Northwest Vermont, provides a Resource Coordinator who works with employees seeking connection to community resources to address life issues that may affect work. This assistance helps employees to navigate challenges such as housing, transportation, childcare, budgeting, debt management, legal issues, income supports and more. Contact Kristin Kany, Resource Coordinator, 802-735-4438 or kristin@unitedwaynwvt.org for an appointment. This service is free and confidential.

Free & Confidential: 7:30am - 5pm, Monday-Friday 802-847-2827 or EFAP@UVMHealth.org. EFAP offers virtual, telephone or in-person appointments. To learn more about EFAP, visit the EFAP HOME PAGE click the link or go to Intranet Home Page>Departments>Employee & Family Assistance Program (EFAP)
Accident Insurance

Accident insurance pays a lump sum if you become injured because of an accident. It allows you to claim benefits even if the injuries do not keep you out of work. Accident insurance may also complement health insurance if an accident causes you to have medical expenses that your health insurance doesn’t cover.

**HOW DOES ACCIDENT INSURANCE WORK?**

Accident insurance can help pay for a wide range of situations, including initial care, surgery, transportation and lodging and follow-up care. Here’s how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Coverage is available for you, your spouse and eligible dependent children.
- No physical exam required to get basic coverage.
- Accident insurance covers injuries that happen on or off the job.
- Benefit payments are not reduced by any other insurance you may have with other companies.

To learn more visit the UVMHN Voya Employee Benefits Resource Center or the Voluntary Benefits section of the UVMHN Benefits website.
Critical Illness Insurance

While medical insurance is vital, it doesn’t cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, Medical insurance may not provide the coverage you need. Critical Illness insurance will ease the financial strain and help you focus on your recovery.

**HOW WILL A CRITICAL ILLNESS CLAIM GET PAID?**

After purchasing Critical Illness insurance, if you suffer from one of the serious illnesses covered by your policy, you’ll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for your expenses, such as:

- Child care costs
- Medical expenses
- Travel expenses for you and your family
- Lost wages from missed time at work
- Living expenses

Hospital Indemnity Insurance

Hospital Indemnity insurance is a plan designed to pay costs associated with a hospital admission that may not be covered by other insurance. The plan covers employees who are admitted to a hospital or ICU for a covered sickness or injury.

Even if your Medical insurance covers most of your hospitalization, you can still receive payments from your Hospital Indemnity insurance plan to cover extra expenses while you recover.

**HOW DOES HOSPITAL INDEMNITY INSURANCE WORK?**

You pay monthly premiums for your Hospital Indemnity insurance plan. If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you.

And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your Medical insurance, including medical insurance deductibles, copays and coinsurance, child care expenses while you are in the hospital or cost-of-living expenses as you recover.
Voluntary Benefits
ID Protection & Pet Insurance

Allstate Identity Protection

Identity Theft insurance provides credit monitoring and fully managed identity restoration services should you or an immediate family member become a victim of identity theft. This will help you remain productive at home and at work while your identity is restored to pre-theft status. Enroll in Workday and premiums will be deducted after-tax from your paycheck.

- Check your identity health score
- View and manage alerts in real time
- Monitor your TransUnion credit score and report
- Receive alerts for cash withdrawals, balance transfers and large purchases
- Get reimbursed for fraud-related losses

CANDADIAN RESIDENTS: Restrictions apply, contact Allstate at 800-789-2720 for details.

Pet Insurance

My Pet Protection from Nationwide provides coverage for your birds, cats, dogs and exotic pets. Pet insurance helps you provide your pets with the best care possible by reimbursing you for veterinary bills. You can get cash back for accidents, illnesses, hereditary conditions and more.

Pet parents have two levels of reimbursement, 70% or 50%. Plan prices for UVMHN employees include a 5% discount; if you have multiple pets, you may qualify for discounts of up to 15%.* The cost of the plan is not based on your pet’s age or breed, but rather the reimbursement level and the state in which you live.

All employees are eligible to enroll their pets. If you enroll, you will pay Nationwide directly. Premiums are not deducted from your paycheck. Coverage starts 14 days after enrollment. Once your coverage starts, you can visit any veterinarian and submit receipts to Nationwide for reimbursement.
Voluntary Benefits
ID Protection & Pet Insurance

GET A QUOTE & ENROLL

- Online at UVMHN Pet Insurance Enrollment
- By calling 877-738-7874. Mention you are an employee of UVMHN to receive discounted pricing.
- **NOTE:** If you want to enroll your bird, rabbit, reptile, or other exotic pets you must call to enroll.

| NATIONWIDE PET INSURANCE | | |
|--------------------------|------------------|------------------|------------------|
| PLAN                     | DEDUCTIBLE PER PET | REIMBURSEMENT OPTIONS | ANNUAL MAXIMUM |
| My Pet Protection        | $250              | 70% or 50%         | $7,500          |

**Covers:** Accidents, injuries, common illnesses, serious/chronic illnesses, hereditary/congenital conditions, surgeries/hospitalization, x-rays, MRIs, CT scans, prescription medications, and therapeutic diets

**Benefit Provided By:** Nationwide

**Contact Information:**
Enrollments 877-738-7874  
Customer Care 800-540-2016

**Group Name:**
The University of Vermont Health Network  
Website: [UVMHN Pet Insurance](https://www.uvmhn.com)

**Enrollment & Premiums:**
You can enroll and make changes anytime.  
Premiums are paid monthly by you.

**Helpful Information**
- Pet Insurance Overview
- FAQ – Pre-enrollment
- FAQ – Post-Enrollment
- FAQ – Claim Reimbursement
- Vitus Vet
- Vet Helpline®
Vacation

Vacation

Full-time non-academic physicians (100% effort) accrue 25 days of vacation annually. For physicians that are less than 100% effort the total days accrued will be prorated. Accrual is 8.33 hours per semi-monthly pay period. Maximum accrual is 1 times the annual accrual, which is 200 hours for 100% effort physicians.

Vacation requests and approvals are managed at the division level. You need to be a 0.5 FTE or 50% effort or higher to be eligible for vacation time at UVMMG.

Holiday are separate from vacation and there are seven holidays which follow the UVMMC calendar. Holidays are also managed at the division level.

Vacation time is not used for absences due to medical reasons. If a physician is absent from work for more than a few days, it would typically fall under Short Term Disability (STD) at UVMHN Medical Group.

Holidays

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Christmas Eve
- Christmas Day
Tuition & Certification Reimbursement

UVMHN is dedicated to supporting your professional growth through higher education. We provide tuition and certification reimbursement to help you to meet your goals.

Tuition Assistance

ALWAYS IMPROVING

Upon your 1-year anniversary of full-time employment at UVMHN, you become eligible to use an annual allotment of $3,200 to pursue your education. After five years, this amount increases to $5,000. You can pursue a degree, pay for graduate programs, or continue with lifelong learning opportunities. Part-time employees are also eligible for this program, prorated to their time at work after their first anniversary.

Continuing Medical Education (CME)

UVMHN Medical Group Physicians are provided $5,000 and 10 days annually for Continuing Medical Education (CME). Part-time physicians with at least 20% effort are provided pro-rated CME with a $1,875 minimum.

Unused CME dollars can be carried over for one year and up to $3,000. Allowance is intended to cover professional fees and related expenses.

Tuition & Certification Reimbursement

It’s easy! You just submit the reimbursement request once for the tuition and certification process. You also have access to the Budget Dashboard where you can see how much money you have available for the current fiscal year.

Employee Discounts

All employees who have a UVMHN ID badge (white background) are eligible for discounts at certain companies. Employees must show their ID badge to receive the discount.

Discounts Include

- Automotive – maintenance
- On-Site - Pharmacy, gift shop, cafeteria
- Electronics – cell phone
- Entertainment – movies, amusement parks
- Food & Lodging
- Retail and Services – shoes, clothes
- Seasonal Discounts – ski passes

VENDOR LIST & DISCOUNTS

Save with UVMHN Employee Discounts.

Discount information provided is for convenience and informational purposes only. UVMHN does not endorse any of the vendors or products included with the discount program.
Leaves of Absence

Family Medical Leave Act (FMLA)

Family Medical Leave (FML) is an unpaid leave designed to provide job and benefit protection for employees while they are out of work for their own serious health condition or to care for a qualifying family member. For a full list of the reasons, including Qualifying Exigency Leave, that qualify for FML leave please visit the FMLA Policy located on the intranet or the FMLA Guidebook.

ELIGIBILITY FOR FAMILY MEDICAL LEAVE

- Worked at UVMMG or a UVMHN Network Partner for at least 12 months at the start of the leave
- Worked 1,250 hours during the 12-month period immediately before the start date of leave

ENTITLEMENT

- Granted up to 12 weeks of time in a 12-month period
- Time can be used as continuous or intermittent, depending on need.

If the leave is taken as a continuous 12-week leave period, you may be eligible for an additional four (4) weeks of Supplemental Leave. With manager’s approval, you may work a reduced schedule during the Supplemental Leave period.

To initiate a claim, notify your manager of your need for time away and contact The Hartford. Information can also be found at the following website: [TheHartfordMyBenefits](#). Return the [Request for Time Away from Work](#) form located in the [STD Guidebook](#) on page 6 to the HR Solution Center via fax at 802-847-2573, email at LOA@UVMHealth.org or call 844-777-0886. Indicate whether you would like to use CTO while on FML.

Bonding Leave

Bonding Leave is provided under the Federal Family and Medical Leave Act (FMLA). Family Medical Leave (FML) is an unpaid leave designed to provide job and benefit protection for employees while they are out of work due to the birth of a child or placement of a child with the employee for adoption or foster care, and to care for the newborn or newly-placed child (leave for these purposes must conclude within 12 months of the birth or placement).

Requesting a Leave of Absence can be stressful. It is important to have open communication with your manager prior to a leave of absence.

4 Things You Should Do Prior to a Leave of Absence:

1. Understand what benefits are available to you
2. Notify your manager of your need for leave with as much advance notice as possible
3. Call The Hartford to initiate a Leave
4. Complete the [CTO Use During Leave form](#)

Paid bonding leave

Physician Paid Bonding Leave enables physicians to care for and bond with a newborn, newly adopted, or newly placed child.

The first of the month following date of hire, a benefit eligible physician is eligible for Physician Paid Bonding Leave. This provides 100% of regular earnings for two weeks, which will be paid within the regularly scheduled payroll calendar. The leave must be taken within the 12 month period immediately following the child’s birth or placement for adoption or foster care. It must also be taken in no less than one week increments. The physician will not receive more than 2 weeks of Physician Paid Bonding Leave in a rolling 12-month period, regardless of whether more than one birth, adoption, or foster care placement event occurs within that 12 months’ time frame.

Vermont Parental and Family Leave

In most cases [Vermont Parental and Family Leave](#) runs concurrently with Family Medical Leave and covers employees who work an average of 30 hours per week over the course of a year. Eligible employees may be granted up to twelve (12) weeks of Vermont Parental and Family Leave in a 12-month period. The leave is available for: pregnancy and/or after childbirth; within a year following the initial placement of a child 16 years of age or younger with the employee for purpose of adoption; or serious illness of the employee, employee’s child, stepchild, ward, foster child, spouse, or parent of the employee’s spouse.
Accommodation Under the Americans With Disabilities Act Amendments Act (ADAAA)

UVMHN/UVMMG provides reasonable accommodation for a known physical or mental limitation of an otherwise qualified employee or applicant that enables them to perform the essential functions of the role, unless such accommodation would cause an undue hardship to the organization. Requests for reasonable accommodation may apply to needs within the employee’s work environment or it may mean a temporary leave itself as an accommodation when the employee does not have other job-protecting leaves available. To apply, notify your manager and contact The Hartford. The Hartford will provide an ADAAA Medical Assessment Form that you are required to have completed by your medical provider regarding your accommodation.

Workers’ Compensation

If you become ill or injured as related to or caused by your work, you may be eligible for Workers’ Compensation in accordance with Vermont Workers’ Compensation Law. The University of Vermont Health Network partners with CCMSI as our third party administrator for processing and making Worker’s Compensation claim determinations.

TO ENSURE YOUR INJURY/ILLNESS IS CONSIDERED, PLEASE FOLLOW ALL OF THE FOLLOWING STEPS

1. DOCUMENT THE EVENT
   - For most injuries, illnesses and events, complete the Report of Event (ROE) form alternatively, complete the SHARP or SAFE report if appropriate.

2. IF YOU REQUIRE MEDICAL TREATMENT
   - To expedite your workers’ compensation claim: If it is during regular business hours and not life threatening, visit Concentra – our partnering Occupational Health provider – and notify them you are a UVMHN employee. Concentra is located at:
     57 Fayette Drive
     Unit 1
     South Burlington VT
     802-658-5756
   - Sign the VT Form 7 Medical Authorization provided to you, which is required in order for CCMSI to process your claim.
   - For life threatening and/or otherwise serious injuries, call 911 or proceed to the nearest emergency room.

3. IF YOU WILL – OR HAVE ALREADY – MISSED TIME AT WORK AS A RESULT OF YOUR INJURY OR ILLNESS
   - Indicate that you will be missing time in your ROE
   - Update your supervisor as soon as possible regarding any work status changes
   - Update the HR Solution Center ASAP by emailing LOA@UVMHealth.org with a list of your absences
   - If you already have an open claim, update your CCMSI adjuster of any new missed time
   - In order to return to work in any capacity while having a workers’ compensation claim, the injured employee must be cleared to work by a qualified health provider.

If your claim is determined to be work related and you are out of work for more than 3 days CCMSI will call you. You can also contact CCMSI at 800-985-2583.
Vermont Short-Term Family Leave

Entitles the employee short-term family leave of up to 4 hours in any 30-day period, but not more than 24 hours in any 12-month period, of unpaid leave. The leave is available to participate in preschool or school activities directly related to the academic advancement of the employee’s child, stepchild, foster child or ward who lives with the employee; to attend or accompany the employee’s child, stepchild, foster child or ward who lives with the employee or the employee’s parent, spouse or parent-in-law to routine medical or dental appointments; to accompany the employee’s parent, spouse, or parent-in-law to other appointments for professional services related to their care and well-being; to respond to a medical emergency involving the employee’s child, stepchild, foster child or ward who lives with the worker or the employee’s parent, spouse, or parent-in-law.

Leave of Absence for Military Service

UVMHN MG values the experience and knowledge of those who have performed, currently perform or will perform military service. As such, we seek to employ current citizen soldiers and other veterans from the community. The UVMHN MG will not discriminate or retaliate against a current or prospective employee concerning initial employment, available benefits, training, promotion, employment opportunities or any other term, condition or benefit of employment based upon past, current or future military service.

ELIGIBILITY

A regular, non-temporary employee who leaves employment to perform voluntary or involuntary service in the uniformed services will be entitled to reemployment, provided they meet the USERRA eligibility criteria. The employee’s cumulative period or periods of military service, relating to employment with UVMHN MG, shall not have exceeded five years (the “five-year rule”).

An employee who is away from work performing military service will receive benefits during the military related absence, comparable to the benefits offered to employees on other forms of leave, paid or unpaid.

- For 30 days or less, health insurance benefits will continue as if the employee were continuously employed.
- For 31 or more days the employee may elect to continue health coverage with UVMHN MG for a period of up to two years – the employee will be required to pay 102% of the premium.

An employee returning from service and who meets the USERRA eligibility criteria is entitled to immediate reinstatement to UVMHN MG’s health, dental, and life insurance coverage upon reemployment. An employee’s CTO bank and Extended Sick Bank will be maintained during the leave of absence.

PAY DIFFERENTIAL

An employee who is called to military service and whose normal weekly pay exceeds the service pay will be offered a pay differential. Eligible employees are required to submit a copy of their military leave earnings statement for the covered period.

An employee who requests a military leave in excess of two weeks should notify their manager and contact The Hartford.

REEMPLOYMENT

To have reemployment rights with the UVMHN MG, returning employee must have completed the period of military service without having received anything other than an honorable discharge or, in certain circumstances, having been dismissed or dropped from the rolls of the uniformed service. In addition the employee must not have exceeded the “five-year rule” of non-exempt military service. For periods of service of 31 days or more the UVMHN MG may ask returning employees to submit documentation demonstrating that their (1) application for re-employment is timely, (2) return is within the 5 year service limitation, and (3) separation from service was other than non-disqualifying. Returning employees must make timely application for reemployment or have been timely in reporting back to work. For a complete schedule please see the policy.
Other Leaves of Absence

UVMHN / UVMHN MG offers a variety of other leaves, both paid and unpaid

BEREAVEMENT LEAVE
Offered to provide continued pay during time off from work as a result of a death in the family. Employees may be granted up to three (3) paid scheduled workdays following a death in the immediate family: spouse; parent; step-parent; child; step-child; sibling; step-sibling; grandparent; grandchild; mother-in-law; father-in-law; son-in-law; daughter-in-law; sister-in-law; or brother-in-law. Requests for exceptions for other close family or household members may be granted at the discretion of the manager.

PERSONAL LEAVE OF ABSENCE
Up to six (6) months of unpaid leave may be granted to an employee with one (1) year of service in the event of unusual circumstances and personal emergencies. CTO must be exhausted in order for leave to be granted.

VOLUNTEERING
An employee who has completed one (1) year of service may request a leave of absence, up to 10 consecutive scheduled worked days per calendar year, to volunteer in support of any charitable organization as defined in Section 501(c)(3) of the IRS Code. Time must be taken in full day increments and can be unpaid or the employee may use CTO.

EDUCATIONAL LEAVE OF ABSENCE
Unpaid leave of absence for up to 24 months may be granted to an employee who has completed one (1) year of service to pursue educational opportunities that promote their growth and development at UVMHN MG.

JURY DUTY
Time will be excused from work with pay for the time required performing jury duty.

ELECTION TO THE STATE LEGISLATURE
Any employee who, in order to serve as a member of the Vermont General Assembly, must leave a full time or part time position will be granted an unpaid leave of absence to perform any official duty in connection with their elected office.

HEALTH SERVICE
An unpaid leave of absence for up to twelve (12) months may be granted to an employee with one (1) year of service to participate in health services for the benefit of underdeveloped areas or disadvantaged people. Only one leave of up to twelve (12) months is permitted every three years.

PROFESSIONAL WORK EXPERIENCE/EXPERTISE
An unpaid leave of absence of up to twelve (12) months may be granted to an employee with five (5) or more years of consecutive Full-Time or Part-Time service, upon proof of employment in a health care related position to gain additional professional expertise. Only one leave of up to twelve (12) months is permitted every five (5) years.

TO INITIATE A LEAVE
Notify your manager and contact the HR Solution Center to discuss your eligibility by calling 844-777-0886 or by emailing LOA@UVMHealth.org.

If the employee is unable to return to work within the approved leave time, they must request an extension in writing to the Vice President of Human Resources. Each request will be considered on an individual basis. Employees not returning within the approved leave time will be considered as having voluntarily terminated their employment with the UVMHN/UVMMG. Any pay raises or other changes to pay will take effect when the employee has returned to work at the full pre-leave of absence capacity and will not be retroactive.
New York Paid Family Leave (NY PFL)

New York Paid Family Leave covers bonding, care for a family member with a serious health condition, and some family related military events. It is a job protection that also provides pay. The Hartford issues checks directly to the physician unless the physician is being paid at a 100% rate by UVMMG.

Any physician who works in the state of NY at least 30 days out of the calendar year is eligible for NY PFL. This includes physicians at affiliate hospitals and faculty physicians who are leased to New York hospitals for at least 30 days out of the year.

NY PFL runs for ten (10) weeks and is paid based on a percentage of your average weekly wage (AWW) and is capped at the same percentage of the Statewide Average Weekly Wage (SAWW). Generally, your AWW is the average of your last eight weeks of wages prior to taking NY PFL, including bonuses and commissions. If you average weekly wage is more than $100, the minimum benefit amount is $100. If your average weekly wage is less than $100, you will receive your full wages during a period of NY PFL.

Paid Family Leave Benefits in 2022 are provided 12 weeks at 67% of physician’s AWW, up to 67% of SAWW.

NY PFL for Bonding can be taken intermittently anytime within 12 months of the child’s birth. The number of weeks allotted is what can be taken within a rolling calendar year (52 week period of time). NY PFL runs concurrently with all other eligible leaves during the bonding period.

Physicians using vacation during NY PFL have the option to prorate their vacation use since NY PFL covers a portion of the weekly pay at UVMHN Medical Group.

To initiate a leave of absence notify your manager and contact the HR Solution Center to discuss your eligibility by calling 844-777-0886 or by emailing LOA@UVMHealth.org.
In 2010, the federal government enacted the Affordable Care Act, a comprehensive health care reform law that phased in a series of actions over an eight-year period.

THE ACA IS INTENDED TO:
- Provide all Americans access to health care
- Lower the cost of quality health care
- Protect consumers’ health care rights

To expand health care coverage, as part of the Employer Shared Responsibility Provision of ACA, also known as the employer mandate, all employers with 50 or more full-time equivalent employees (FTE) are required to provide minimum essential medical coverage (MEC) to at least 95 percent of their full-time employees and dependents up to age 26.

UVM HEALTH NETWORK’S ACTION UNDER ACA
The ACA employer mandate covers all UVMHN employees who work full time by ACA standards. Full-time employees for ACA purposes are those who work, or are expected at hire to work, an average of 30 hours or more per week. They include not only UVMHN’s benefits-eligible employees, but also UVMHN’s part-time, regularly scheduled special, and per diem employees. Employees who meet the ACA’s full-time standard are referred to at UVMHN as “ACA-eligible” employees.

THERE ARE THREE METHODS FOR DETERMINING ELIGIBILITY UNDER THE ACA:
- **Method 1 – Hire:** Employee is hired into a position that is expected to average 30 or more hours per week based on the weekly authorized hours entered into Workday, the employee is determined to be ACA-Eligible for coverage.
- **Method 2 – Hire with Look Back:** Employee is hired into a position that is expected to average 30 or more hours per week based on the weekly authorized hours entered into Workday, the employee is determined to be ACA-Eligible for coverage.
  - If an employee is eligible for insurance and reduces their hours at some point in the year, they are able to maintain their coverage for the remainder of the year assuming they continue employment and had an average of 30 hours per week prior to the reduction.
- **Method 3 – Annual Look Back:** An annual “look back” is performed for employees who are not eligible for the standard medical insurance plans, by looking at their worked hours for UVMHN over the past year (from November through October). The annual “look back” is to determine if the employee averaged 30 or more hours per week based on the actual time worked. If the hours average 30 or more per week, the employee is ACA-Eligible for coverage beginning January 1 of the following year.

<table>
<thead>
<tr>
<th>2022</th>
<th>2023</th>
<th>2024</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nov</td>
<td>Jan</td>
<td>Mar</td>
</tr>
<tr>
<td>Measurement Period</td>
<td>Wait Period</td>
<td>Stability Period</td>
</tr>
<tr>
<td>Total number of hours worked: 1,596</td>
<td><strong>133</strong></td>
<td>Employee is determined to be full time</td>
</tr>
<tr>
<td>Average number of hours worked per month: 133</td>
<td></td>
<td>Employee must be offered benefits</td>
</tr>
</tbody>
</table>
ACA-ELIGIBLE EMPLOYEE MEDICAL COVERAGE AT UVMHN

To comply with the ACA employer mandate, all ACA-eligible employees are offered the UVMHN HDHP 3200. The ACA Plan is a high deductible health plan that provides affordable minimum essential medical coverage (MEC) of minimum value (MV) to ACA eligible employees and their eligible dependents (spouse and children up to age 26).

NOTE: The ACA requires employers to offer minimum essential coverage (MEC) to ACA-eligible employees and their eligible dependent children up to age 26.

ACA-ELIGIBLE OPEN ENROLLMENT

Those who qualify for ACA-Eligible medical coverage will be notified via Workday about the opportunity to elect UVMHN medical coverage. An annual Open Enrollment will be held in the fall for coverage beginning January 1 of the following year. During this time, employees may elect the ACA Plan for medical coverage.

NOTE: As part of the ACA's individual shared responsibility, all individuals must have qualifying health insurance coverage for the year, either through employer coverage or through the Health Insurance Marketplace, such as Vermont Health Connect, the private health exchange for Vermont residents. Before enrolling in the UVMHN ACA Medical Plan, employees may want to compare the coverage and costs with the medical plan options offered through Vermont Health Connect.

HOW TO ENROLL

Employees determined to be ACA-Eligible employees will receive a Workday notification of their ACA-Eligible opportunity either at hire, at first anniversary or at the annual Open Enrollment period. When the enrollment period begins, ACA Plan elections can be made through Workday until the end of December.

PAYING FOR COVERAGE

You are responsible for paying premiums each pay period. Premiums will be removed from your paycheck on a pre-tax basis if you work during the pay period.

If you do not work during the pay period, you will be billed for payment via personal check or credit card. All payments are due within 30 days. Failure to pay will result in cancellation of coverage.

ACA INDIVIDUAL REPORTING OF THE OFFER OF COVERAGE - 1095(C)

The Affordable Care Act (ACA) requires that certain employers provide you with an IRS tax form called Form 1095-C Employer-Provided Health Insurance Offer and Coverage.

UVMHN will send eligible employees the IRS Form 1095-C each January, whether they elect UVMHN coverage or not. This form details the coverage made available by UVMHN in the prior year.

IRS FORM 1095(C)

You will need the information from your IRS Form 1095-C when you complete your Federal income tax return. Keep the form as your “proof of coverage”. At this time, you are not required to submit it to the IRS with your tax return.

The 1095-C form provides documentation of employer-provided health coverage offered to you, as well as enrollment information for you and your dependents as required under the employer shared responsibility provision of the Affordable Care Act (ACA).

You may receive more than one of these Forms if you changed employers or medical plans mid-year.

NOTE: UVMHN does not provide tax advice, please review with your tax advisor.

<table>
<thead>
<tr>
<th>TIMELINE</th>
<th>ACA ACTION</th>
<th>ACTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>November</td>
<td>Measurement</td>
<td>Look Back Reporting: All employees are “measured” for ACA Full-time status based on worked hours in the prior 12 months.</td>
</tr>
<tr>
<td>November</td>
<td>Notification</td>
<td>Notifications sent to ACA Full-time eligible employees with enrollment details. Any ACA enrolled employees in the current year who will not qualify in the next calendar year will be notified regarding their coverage end date.</td>
</tr>
<tr>
<td>November - December</td>
<td>Enrollment</td>
<td>ACA - Eligible Open Enrollment Period. Medical elections are made within Workday for coverage for themselves and any dependent child(ren).</td>
</tr>
<tr>
<td>January</td>
<td>Coverage Begins</td>
<td>Elected ACA medical coverage begins on January 1.</td>
</tr>
<tr>
<td>February</td>
<td>ACA - Reporting</td>
<td>Form 1095-C will be provided at the end of January. Employees may elect to receive Form 1095 electronically (e-delivery), by logging into Workday and electing the delivery preference. If electronic distribution is not selected, it will be sent via U.S. Mail.</td>
</tr>
</tbody>
</table>
The Consolidated Omnibus Budget Reconciliation Act (COBRA) provides eligible covered employees and their dependents the opportunity to continue their health coverage after termination of employment, losing eligibility (i.e. divorce, children age 26) or moving to a non-benefits eligible role.

The election to continue coverage must be made within a specified election period. If elected, coverage will be reinstated retroactive to the date following termination of coverage. There is no lapse in coverage.

An initial notice is provided to all new employees upon enrollment in any health plans at UVMHN. This notice is to explain the COBRA law, our notification obligations and your potential rights under COBRA.

**LOSING COVERAGE UNDER UVMHN PLANS**

When you or a covered dependent lose eligibility to participate in UVMHN's health plans, the coverage will be terminated.

However, under most circumstances, you may continue the medical/prescription, dental, vision and health care flexible spending account benefits coverage through COBRA.

COBRA coverage is generally offered up to 18 months, or longer depending on the circumstances. When you begin participation in COBRA, you may only continue the benefits in which you were enrolled at the time your coverage was lost. However, you may change the level of coverage (e.g., family to employee and child). Covered dependents retain COBRA eligibility rights even if the employee chooses not to enroll.

**ENROLLING IN COBRA BENEFITS**

When you separate from UVMHN or lose coverage, EBPA, our COBRA administrator will send you a COBRA qualifying event notice. You will then have 60 days from the date of cancellation of your coverage or the date of the notification, whichever is later, to elect to continue your benefits through COBRA. You will remit your payments directly to EBPA. Your COBRA coverage will be retroactive to the date your coverage terminated.

Timely submission of COBRA elections and payments are important - you will **not be allowed to elect COBRA if you miss the election deadline**. Your benefits will be automatically canceled unless the required premiums are paid on or before the due date. Once COBRA benefits are canceled because of nonpayment, they will not be reinstated. You and/or your covered dependents are responsible for notifying the COBRA Administrator of a divorce, legal separation or a child losing dependent status while covered under the Plan so COBRA enrollment can be initiated.

The life insurance coverage in force on the date of termination is not available through COBRA; however, the employee and/or dependent may be eligible to convert or port their life insurance coverage. See the Life Insurance section for details.

<table>
<thead>
<tr>
<th>COBRA Administrator:</th>
<th>PLANS AVAILABLE FOR CONTINUATION:</th>
</tr>
</thead>
<tbody>
<tr>
<td>EBPA</td>
<td>• Medical</td>
</tr>
<tr>
<td></td>
<td>• Dental</td>
</tr>
<tr>
<td></td>
<td>• Vision</td>
</tr>
<tr>
<td></td>
<td>• Health Care Flexible Spending Account</td>
</tr>
</tbody>
</table>

**PREMIUMS:**

The full cost plus 2% administration fee is paid for by you.

Premiums are paid directly to the EBPA
**PAYING FOR COBRA**

If you continue coverage under COBRA you’ll pay the full premium cost (including both employee and employer costs) plus a 2% administrative fee, for a total cost of 102%.

The amount due each month for each qualified beneficiary will be included in the COBRA election notice provided to you at the time of your qualifying event. The cost of COBRA coverage may change during your period of COBRA eligibility and those premiums may increase over time.

<table>
<thead>
<tr>
<th>QUALIFYING EVENT</th>
<th>QUALIFIED BENEFICIARIES</th>
<th>MAXIMUM COBRA PERIOD</th>
</tr>
</thead>
<tbody>
<tr>
<td>Termination of Your Employment</td>
<td>You &amp; Your covered dependents</td>
<td>18 months after loss of coverage</td>
</tr>
<tr>
<td>Reduction in Hours of Employment - making you ineligible for benefits</td>
<td>Impacted Dependent</td>
<td></td>
</tr>
<tr>
<td>Dependent Child who obtains age 26</td>
<td>Your ex-spouse &amp; other affected dependents</td>
<td>36 months after loss of coverage</td>
</tr>
<tr>
<td>Divorce or legal separation</td>
<td>Your covered dependents</td>
<td></td>
</tr>
<tr>
<td>Your Death</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Your Failure to return to employment following a Family Medical Leave (FMLA)</td>
<td>You &amp; Your covered dependents</td>
<td>18 months after loss of coverage</td>
</tr>
<tr>
<td>You become enrolled in Medicare</td>
<td>Your covered dependents</td>
<td>36 months after your enrollment in Medicare</td>
</tr>
<tr>
<td>coverage less than 18 months before your initial qualifying event (termination of employment or reduction in hours) and you lose coverage under the plan due to the initial qualifying event</td>
<td></td>
<td></td>
</tr>
<tr>
<td>You or an eligible dependent becomes disabled during the first 60 days of COBRA</td>
<td>You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage</td>
<td>Coverage can be extended from the original 18-month period to 29 months, provided you notify the COBRA administrator within 65 days.</td>
</tr>
</tbody>
</table>

You cannot make other changes until the next open enrollment period, unless you experience a qualified life event.

If enrolled in an HDHP through COBRA, you will not receive the UVMHN contribution to your Health Savings Account (HSA).
Appendix –
Additional Life
Insurance Rates

Basic Life:
Imputed Income Rates

ADDITIONAL LIFE INSURANCE RATES

<table>
<thead>
<tr>
<th>SEMI-MONTHLY RATES ARE PER $1,000 OF COVERAGE</th>
<th>EMPLOYEE</th>
<th>SPouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term Life</td>
<td>Term Life With AD&amp;D</td>
<td>Term Life</td>
</tr>
<tr>
<td>Age 29 and Under</td>
<td>0.039</td>
<td>0.059</td>
</tr>
<tr>
<td>30-34</td>
<td>0.051</td>
<td>0.071</td>
</tr>
<tr>
<td>35-39</td>
<td>0.062</td>
<td>0.082</td>
</tr>
<tr>
<td>40-44</td>
<td>0.074</td>
<td>0.094</td>
</tr>
<tr>
<td>45-49</td>
<td>0.116</td>
<td>0.136</td>
</tr>
<tr>
<td>50-54</td>
<td>0.202</td>
<td>0.222</td>
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<tr>
<td>55-59</td>
<td>0.343</td>
<td>0.363</td>
</tr>
<tr>
<td>60-64</td>
<td>0.461</td>
<td>0.481</td>
</tr>
<tr>
<td>65-69</td>
<td>0.899</td>
<td>0.919</td>
</tr>
<tr>
<td>70-74</td>
<td>1.716</td>
<td>1.736</td>
</tr>
<tr>
<td>Age 75 and Over</td>
<td>3.084</td>
<td>3.104</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>CHILD TERM LIFE</th>
<th>TERM LIFE WITHOUT AD&amp;D</th>
<th>TERM LIFE WITH AD&amp;D</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>0.0351</td>
<td>0.040</td>
</tr>
</tbody>
</table>

CALCULATING LIFE INSURANCE PREMIUMS

You are electing $200,000 of additional coverage (which includes an additional $200,000 of AD&D coverage) and you are 34 years old

\[ \frac{200,000}{1,000} = 200 \times \frac{0.071}{1} = \$14.20 \]

Annual premium for $200,000 of coverage with AD&D will be $170.40 or $7.10 Semi-Monthly

You are electing $250,000 of spouse life insurance without AD&D and your spouse is 33 years old

\[ \frac{250,000}{1,000} = 250 \times \frac{0.076}{1} = \$19.00 \]

Annual Premium for $250,000 of coverage without AD&D will be $228.00 or $9.50 Semi-Monthly

CALCULATING IMPUTED INCOME ON EMPLOYER PAID LIFE INSURANCE ABOVE $50,000

To determine the amount of imputed income – use your age at the end of the calendar year and the rates noted to the right.

You have $64,000 in term coverage

Imputed Income only applies to $14,000 – the amount of coverage above $50,000 Your age at the end of the calendar year – 47 (Rate from Chart: $0.069)

\[ \frac{14,000}{1,000} = 14 \times \frac{0.069}{1} = \$0.97 \]

You would have $0.97 of additional taxable income each pay period or $25.22 annually.
### 2024 UVMHN MG HSA CONTRIBUTIONS

<table>
<thead>
<tr>
<th>Monthly Contribution</th>
<th>HDHP 1600</th>
<th></th>
<th>HDHP 3200</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Single</td>
<td>Family</td>
<td>Single</td>
<td>Family</td>
</tr>
<tr>
<td>Jan</td>
<td>$266.50</td>
<td>$533.50</td>
<td>$533.50</td>
<td>$1,066.50</td>
</tr>
<tr>
<td>Feb</td>
<td>$24.23</td>
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<td>$96.95</td>
</tr>
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If your effective date is February - December, you will receive prorated amounts.
### Hospital Indemnity Insurance - Voya

<table>
<thead>
<tr>
<th>HOSPITAL INDEMNITY RATES</th>
<th>CORE PLAN</th>
<th>BUY-UP PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Your Semi-Monthly After-tax Rate</td>
<td>Your Annual Cost</td>
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### Critical Illness - Voya

**Voya Critical Illness - Core Plan**

<table>
<thead>
<tr>
<th>Attained Age</th>
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<td>70 +</td>
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**Voya Critical Illness - Buy-Up Plan**

<table>
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<tr>
<th>Attained Age</th>
<th>Employee</th>
<th>Employee + Spouse</th>
<th>Employee + Child</th>
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<tbody>
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</table>

Supplemental medical plans can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans are 100% voluntary.

**Accident Insurance**

Accident insurance pays a lump sum if you become injured because of an accident. It allows you to claim benefits even if the injuries do not keep you out of work. Accident insurance may also complement health insurance if an accident causes you to have medical expenses that your health insurance doesn’t cover.

**How Does Accident Insurance Work?**

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Coverage is available for you, your spouse and eligible dependent children.
- No physical exam required to get basic coverage.
- Accident insurance covers injuries that happen on or off the job.
- Benefit payments are not reduced by any other insurance you may have with other companies.
## ACCIDENT COVERAGE - VOYA

### VOYA ACCIDENT RATES

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Semi-Monthly After-tax Cost</th>
<th>Annual Cost</th>
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<tbody>
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<td>Core Plan</td>
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<td>EE + Spouse</td>
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<td>EE + Children</td>
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<tr>
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</table>

<table>
<thead>
<tr>
<th>Plan Type</th>
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<td>Buy-up Plan</td>
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## IDENTITY THEFT PROTECTION - ALLSTATE

### ALLSTATE IDENTITY PROTECTION PRO PLAN

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Semi-Monthly After-tax Rate</th>
<th>Annual Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
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<td>$95.40</td>
</tr>
<tr>
<td>Family</td>
<td>$6.44</td>
<td>$167.40</td>
</tr>
</tbody>
</table>
Common Health Insurance Terms

AGGREGATE/NON-EMBEDDED VS. EMBEDDED DEDUCTIBLE

An aggregate (non-embedded) deductible is when the entire family deductible for a family health care plan must be met to receive a reimbursement from BCBS. The deductible can be reached by one family member or a combination of members within the family. UVMHN plan will have an aggregate deductible on the 2 high deductible health plans (HDHP 1600 and HDHP 3200).

An embedded deductible is when individual members in a family health care plan only need to meet their own deductible before BCBS will begin to pay for services. UVMHN plan will have an embedded deductible on the 2 traditional health plans (250 and 400 plans).

ALLOWED AMOUNT

The most money that your BCBS Plan will pay toward a health care service.

BENEFIT YEAR

The year or period of time that your insurance coverage starts and stops. UVMHN’s benefit year follows the calendar year.

CARVE-OUT

An employer group uses a different insurance company to administer a specific benefit instead of its primary health insurance provider. UVMHN has a carve-out of its prescription drug coverage, by utilizing Navitus Pharmacy Solutions.

COINSURANCE

The percentage of the bill you pay for a covered product or service. Unlike a copay, which is a flat amount, coinsurance is a percentage of the cost of the service. If your health plan has a deductible, the coinsurance is the amount you’re responsible for after your deductible is met.

COPAYMENT/COPAY

The amount you pay for a health care service, like a doctor visit. The amount depends on your plan, the provider, and the type of service you receive. In addition, prescription medications also require copays, and they will vary depending on the medication.

DEDUCTIBLE

The amount of money you pay for covered health care services before your health insurance starts to pick up the tab. If your cost exceeds the deductible, your plan will cover a percentage of the remainder (90% or 95%) and you would be responsible for the remaining cost (5% or 10%). This is called coinsurance.

ER, URGENT CARE, OR PCP?

While you may be familiar with the terms emergency room (ER), urgent care, and primary care physician (PCP), do you know which to visit for a health issue – and when?

Deciding the best course of action can be critical for getting the most effective care for your medical needs. A PCP knows your medical history and can treat you with your unique health needs in mind, while an urgent care facility can be very convenient when your doctor’s office is closed. Of course, the ER is the best option when emergency care is needed.

Making the right choice can also save you money. While you should always go to the ER for serious health emergencies, visiting your PCP is a more cost-effective option under normal circumstances.

EXCLUDED SERVICES

Any health care service that BCBS does not pay for or will not cover. You can find a list of excluded services in your Summary Plan Description (SPD).
EXPLANATION OF BENEFITS (EOB)
At first glance, it may appear to look like a bill - it’s not. An EOB is a statement that BCBS sends in the mail after you receive a health service. It tells you how much the provider charged, how much BCBS will allow, how much your insurance paid, and the amount you may owe.
An EOB is great documentation for submitting for reimbursement under a Flexible Spending Account (FSA) or Health Savings Account (HSA)

FORMULARY
A list of approved prescription drugs Navitus will pay for, based on the efficacy, safety, costeffectiveness, and overall value of the drug. The formulary is set by Navitus’ Pharmacy and Therapeutics Committee. This committee consists of independent, actively practicing physicians and pharmacists.
If your doctor prescribes you a new medication, it’s always good to ask the physician if the drug is covered by your health insurance. The doctor will be able to tell if the drug is covered by looking up your plan’s prescription drug formulary.
Under UVMHN’s traditional health plans, the formulary is divided into three tiers, with varying copay amounts (Tier 1 has the lowest copay and Tier 3 has the highest). Under UVMHN’s high deductible health plans, you will pay your deductible and then copays. Regardless of the plan you are enrolled in, utilizing UVMHN’s Retail or Mail Order Pharmacies, you will save money on your prescriptions.

FSA
A flexible spending account (FSA) allows employees to set aside pre-tax dollars for specific, qualified health and/or dependent care expenses. The money is deducted directly from the employee’s paycheck and is not subject to payroll taxes. You can only enroll in an FSA if enrolled in a traditional health insurance plan.

HSA
A health savings account (HSA) is owned by the individual (not by the employer) and can be used to pay for qualified medical expenses without federal tax penalty.

DOMESTIC NETWORK, IN-NETWORK VS. OUT-OF-NETWORK
The Domestic Network refers to any providers or facilities within The University of Vermont Health Network. All UVMHN providers and facilities are contracted with BCBS. Domestic services have the lowest cost-share. In-network providers and facilities are providers BCBS has contracted with under your health coverage. In-network does not mean a provider or facility needs to be located in Vermont or New York. BCBS provides network coverage nationally.
Out-of-network refers to any providers or facilities that have not contracted with BCBS. When utilizing out-of-network care you will be responsible for a higher percentage of cost-share.

MEDICALLY NECESSARY
Health care services or supplies needed to prevent, diagnose, or treat an illness, injury, condition, disease, or its symptoms that meet accepted standards of care.

MEDICARE
Medicare is a federally governed health care program for people ages 65 or older. Certain people with disabilities and those with end-stage renal disease are also eligible for this program. There are four basic components:

- MEDICARE PART A (HOSPITAL INSURANCE)
  Covers inpatient services, including hospital stays, home health, hospice, and limited skilled nursing facility services.
- **MEDICARE PART B (MEDICAL INSURANCE)** Covers outpatient services, including physician services, medical supplies, and other outpatient treatment. After you pay a deductible, Medicare pays its share of the Medicare-approved amount, and you pay your share (coinsurance and deductibles).

- **MEDICARE PART C (MEDICARE ADVANTAGE PLANS)** A managed Medicare Advantage plan. With this type of plan, qualified individuals and groups would have their Medicare coverage provided through an insurer, such as CDPHP. They must be eligible for Medicare Part A and Part B. Medicare Advantage plans can provide prescription drug coverage (Part D).

- **MEDICARE PART D (PRESCRIPTION DRUG COVERAGE)** A federal program to help cover the costs of prescription drugs for Medicare recipients in the United States.

**NETWORK**
The facilities, providers, and medical suppliers BCBS has contracted with to provide health care services. A network could range from a primary care physician (PCP), to a chiropractor, to a nursing home.

**OUT-OF-POCKET MAX**
Many people don’t realize that every health insurance plan sets a maximum for the amount you will have to pay, referred to as the out-of-pocket maximum (OOP max). Once you have reached your OOP max, BCBS will begin to pay 100% of the costs for covered care. Different plans have different OOP maximums.

**OUTPATIENT CARE/AMBULATORY CARE**
Care in a hospital that doesn’t require an overnight stay. Examples of hospital outpatient services include lab tests, physical therapy, minor surgeries, and X-rays. Outpatient services typically cost less than inpatient services since they do not require a patient to stay at a health care facility for an ongoing amount of time.

**PREMIUM**
A premium is the amount you pay for health insurance. It is, essentially, your bill for your health insurance. This money is taken out of your paycheck each pay period on a pre-tax basis.

**PRIOR AUTHORIZATION**
Sometimes BCBS requires that certain medical services be approved prior to you receiving them.

**ROUTINE/PREVENTIVE VISIT**
Routine or preventive visits are usually scheduled appointments that include a checkup, screenings, and counseling. They do not include tests or services to monitor or manage a condition or disease once it has been diagnosed. Depending on your plan type, the care provided during these visits is often covered with no out-of-pocket costs.

**SPECIALIST**
A specialist is a doctor who focuses on a specific area of health care. Some specialist examples include cardiologists (heart), dermatologists (skin), pulmonologists (lungs), and ophthalmologists (eyes).
LEGAL NOTICES
 IMPORTANT INFORMATION AND REQUIRED NOTICES UNDER THE UNIVERSITY OF VERMONT HEALTH NETWORK EMPLOYEE WELFARE BENEFITS PLAN (THE “PLAN”)

NOTICE OF HIPAA SPECIAL ENROLLMENT RIGHTS

Our records show that you may be eligible to participate in the medical insurance offered under The University of Vermont Health Network Employee Welfare Benefits Plan (the “A federal law called HIPAA requires that we notify you about a very important provision in the Plan. Specifically, your right to enroll in the Plan under its “special enrollment provision” if you acquire a new dependent, or if you decline coverage under this Plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children’s Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect (including COBRA coverage), you may be able to enroll yourself and your dependents in this Plan. If you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage or COBRA ends (or after the employer stops contributing toward the other coverage). If you have COBRA, you must exhaust that coverage to be eligible to enroll in the Plan mid year.

Loss of Coverage for Medicaid or a State Children’s Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in this Plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Medicaid or a State Children’s Health Insurance Program. If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under this Plan, you may be able to enroll yourself and your dependents in this Plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the Plan’s special enrollment provisions, contact The Human Resource Solution Center at (844) 777-0886 or email HRSolutionCenter@UVMHealth.org

LIFETIME AND ANNUAL LIMITS

The Plan does not impose a lifetime limit on essential health benefits. Effective for Plan Years beginning after December 31, 2013, the Plan does not impose any annual limits on essential health benefits. Essential health benefits are defined in guidance and regulations issued by the Department of Health and Human Services.

PREVENTIVE COVERAGE UPDATES

The Affordable Care Act the health insurance reform legislation passed by Congress and signed into law by President Obama on March 23, 2010 helps make prevention affordable and accessible by requiring health plans to cover preventive services and by eliminating cost sharing for those services. Preventive services that have strong scientific evidence of their health benefits must be covered and plans can no longer charge a patient a copayment, coinsurance or deductible for these services when they are delivered by a network provider. The list of covered preventive services is updated annually as changes in recommendations occur. For the plan year beginning January 1, 2023, the list was updated to include , for special preventive services for women, such as double electric breast pumps, and counseling to prevent and reduce obesity in midlife women (ages 40 to 60). Universal screening for suicide risk for individuals ages 12 to 21, behavioral, social and emotional screening for children and risks assessment for cardiac arrest or death for individuals ages 11 to 21 and risk assessment for hepatitis B virus infection in newborn to 21 year olds are another example of expanded services. For more information about covered preventive services, visit Blue Cross and Blue Shield website at


For prescription drugs included in preventive services required by the Affordable Care Act, visit NAVITUS website at:

https://hrportal.ehr.com/LinkClick.aspx?fileticket=O9QGMFfRoHA%3d&portalid=232
COVID-19 VACCINE DIAGNOSTIC TESTS
Blue Cross and Blue Shield: The COVID-19 vaccine is covered in full under the preventive benefits when using an in-network provider. If you receive the COVID-19 vaccine out-of-network you will be subject to out-of-network cost share, including the applicable deductible, coinsurance and co-pays. COVID-19 testing will be paid based on the plan you are enrolled in and those specific plan benefits including the applicable cost-share (deductible, coinsurance, co-pays). Over-the-counter COVID-19 test kits are not covered under the medical plan, however, they are covered under the pharmacy plan (see below).

Navitus: The COVID-19 vaccine is covered in full at participating pharmacies. If you receive the COVID-19 vaccine at a non-participating pharmacy, you will need to pay up front and submit a claim to Navitus for reimbursement. Over-the-counter COVID-19 test kits are covered in full at participating pharmacies, you can receive 8 tests/30 days. If you purchase test kits at a non-participating pharmacy, you will need to pay up front and submit a claim to Navitus for reimbursement.

WOMENS HEALTH AND CANCER RIGHTS ACT
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy related benefits under the Plan, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- all stages of reconstruction of the breast on which the mastectomy was performed;
- surgery and reconstruction of the other breast to produce a symmetrical appearance;
- prostheses; and
- treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this Plan. The deductibles and coinsurance are found in the Plan’s summary plan description. Contact the Human Resources Solutions Center at (844) 777-0886, (518) 562-7300 or email HRSolutionCenter@UVMHealth.org for more information about your rights under WHCRA. If you have any questions about the coverage of mastectomies and reconstructive surgery under the Plan, please call Member Services at (833) 578-1126, Monday Friday, 8:30 a.m. to 8:00 p.m., or visit myhealthtoolkitvt.com.

NEWBORNS AND MOTHERS HEALTH PROTECTION ACT OF 1996
Group health plans and health insurance issuers generally may not, under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

YOUR RIGHTS AND PROTECTIONS AGAINST SURPRISE MEDICAL BILLS
When you get emergency care or get treated by an out of network provider at an in network hospital or ambulatory surgical center, you are protected from surprise billing or balance billing.

What is “balance billing” (sometimes called “surprise billing”)? When you see a doctor or other health care provider, you may owe certain out of pocket costs, such as a copayment, coinsurance, and/or a deductible. You may have other costs or have to pay the entire bill if you see a provider or visit a health care facility that isn’t in your health plan’s network.

“Out of network” describes providers and facilities that haven’t signed a contract with your health plan. Out of network providers may be permitted to bill you for the difference between what your plan agreed to pay and the full amount charged for a service. This is called “balance billing.” This amount is likely more than in network costs for the same service and might not count toward your annual out of pocket limit.

“Surprise billing” is an unexpected balance bill. This can happen when you can’t control who is involved in your care like when you have an emergency or when you schedule a visit at an in network facility but are unexpectedly treated by an out of network provider.

You are protected from balance billing for:

Emergency services
If you have an emergency medical condition and get emergency services from an out of network provider or facility, the most the provider or facility may bill you is your plan’s in network cost sharing amount (such as copayments and coinsurance). You can’t be balance
billed for these emergency services. This includes services you may get after you’re in stable condition, unless you give written consent and give up your protections not to be balanced billed for these post stabilization services.

**Certain services at an in network hospital or ambulatory surgical center**

When you get services from an in network hospital or ambulatory surgical center, certain providers there may be out of network. In these cases, the most those providers may bill you is your plan’s in network cost sharing amount. This applies to emergency medicine, anesthesia, pathology, radiology, laboratory, neonatology, assistant surgeon, hospitalist, or intensivist services. These providers can’t balance bill you and may not ask you to give up your protections not to be balance billed.

If you get other services at these in network facilities, out of network providers can’t balance bill you, unless you give written consent and give up your protections.

**You’re never required to give up your protections from balance billing. You also aren’t required to get care out of network. You can choose a provider or facility in your plan’s network.**

**When balance billing isn’t allowed, you also have the following protections:**

- You are only responsible for paying your share of the cost (like the copayments, coinsurance, and deductibles that you would pay if the provider or facility was in network). Your health plan will pay out of network providers and facilities directly.
- Your health plan generally must:
  - Cover emergency services without requiring you to get approval for services in advance (prior authorization)
  - Cover emergency services by out of network providers.
  - Base what you owe the provider or facility (cost sharing) on what it would pay an in network provider or facility and show that amount in your explanation of benefits.
  - Count any amount you pay for emergency services or out of network services toward your deductible and out of pocket limit.

If you believe you’ve been wrongly billed, you may contact the No Surprises Help Desk at 1 800 985 3059 from 8 am to 8 pm EST, 7 days a week, to submit your question or a complaint.

Visit [https://www.cms.gov/nosurprises/consumers](https://www.cms.gov/nosurprises/consumers) for more information about your rights under federal law.

**PRICE TRANSPARENCY**

Beginning on July 1, 2022, group health plans are required to make publicly available machine readable files containing information about the rates the plan negotiated with its network providers, and allowed amounts and billed charges by out of network providers for specific medical items and services. This information is updated monthly but for out of network providers would reflect historic prices for the 90 day period that begins 180 days before the information is published. You may access this information at TransparencyInCoverage | BlueCrossBlueShield of South Carolina (myhealthtoolkitvt.com).

**NOTICE OF PRIVACY PRACTICES**

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

We understand that medical information about you and your health is personal and should be kept private. Moreover, federal law imposes requirements on the group health programs offered under the University of Vermont Health Network Employee Welfare Benefits Plan (the “Plan”) to ensure the privacy of your personally identifiable health information. This Notice is intended to summarize these rules and to inform you about:

- the Plan’s uses and disclosures of Protected Health Information (“PHI”) (as defined below);
- your privacy rights with respect to your PHI;
- the Plan’s duties with respect to your PHI;
- your right to file a complaint with the Plan and the Secretary of the U.S. Department of Health and Human Services (the “Secretary”); and,
- who (the person or office) to contact for further information about the Plan’s privacy practices.

This Notice applies to the medical, dental, and employee assistance programs, as well as the health care flexible spending accounts under the Plan. The University of Vermont Health Network (“UVMHN” or “Plan Sponsor”) hereby designates programs as an Affiliated Covered Entity (within the meaning of 45 C.F.R. § 164.105(b)) and an Organized Healthcare Arrangement (within the meaning of 45 C.F.R. § 160.103). These components of the Plan may share an individual’s PHI with one another, subject to the requirements set forth in the HIPAA rules (See e.g., 45 C.F.R. §§ 164.105, 164.506, and 164.520).
Generally, the term “Protected Health Information” (“PHI”) includes all individually identifiable health information concerning you that is maintained by the Plan. PHI does not include health information that is held by your employer for employment purposes (for example health information held for purposes of your employment records). “Unsecured PHI” is PHI that is not secured through the use of a technology or methodology that renders the PHI unusable, unreadable, or indecipherable.

PHI uses and disclosures by the Plan are regulated by a federal law called the Health Insurance Portability and Accountability Act of 1996 (referred to as “HIPAA”) and the regulations that enforce HIPAA, as amended by the Health Information Technology for Economic and Clinical Health Act of 2009 (“HITECH”). You may find these regulations at 45 Code of Federal Regulations Parts 160 and 164.

Where group health plan benefits are provided through certificates of insurance, or as part of an organized health care arrangement that includes benefits provided under a certificate of insurance, the notice of privacy practices is provided directly by the applicable insurance company. For group health plan benefits provided through certificates of insurance, you will also receive notices of privacy practices from the applicable insurance company regarding their practices. This Notice describes the Plan’s practices with respect to any PHI that it handles directly or with respect to self-insured benefits.

NOTICE OF PHI USES AND DISCLOSURES

General Rule
Generally, except for the purposes discussed below, the Plan cannot use or disclose your PHI without your written authorization. Moreover, if you provide authorization to use or disclose your PHI, you have the right to revoke your authorization at any time, except to the extent that the Plan has already relied upon it. To revoke a written authorization, please write to the Plan’s Privacy Officer.

Uses and Disclosures of PHI to Carry Out Treatment, Payment and Health Care Operations

The Plan and individuals or entities who the Plan has engaged to assist in its administration (called “business associates”) will use PHI to carry out “treatment,” “payment” and “health care operations” (these terms are described below). Neither the Plan, nor the business associates, need your consent or authorization to use or disclose your PHI to carry out these functions.

(1) “Treatment” includes the provision, coordination or management of health care and related services. This includes consultations and referrals between one or more of your health care providers, and the coordination or management of health care by a health care provider with a third party. For example, the Plan can disclose and discuss with your doctor or pharmacist other medications you may be receiving to reduce the chances that you are taking a particular medication will result in unintended side effects.

(2) “Payment” includes actions to determine your eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate coverage. Payment activities include billing, claims processing, subrogation, plan reimbursement, reviews for medical necessity and appropriateness of care, utilization review, and pre-authorizations. For example, the Plan can discuss your PHI with your doctor to make sure your claims are properly paid.

(3) “Health Care Operations” include quality assessment and improvement, underwriting, premium rating, stop-loss (or excess-loss) coverage claims submissions, creation or renewal of insurance contracts, and other activities relating to Plan coverage. It also includes disease management, case management, conducting or arranging for medical review, legal services and auditing functions (including fraud and abuse compliance programs), business planning and development, business management, and general administrative activities. For example, the Plan may submit your health information to external auditors or agencies to assess the quality of a health plan. The Plan may also submit your health information to a stop-loss insurance carrier or to obtain pricing information.

Business associates provide business services to the Plan related to transactions with you like plan administration, claim processing, or audit services. Examples of third parties include third party administrators, consultants and health advocacy companies. The Plan requires business associates to agree, in writing, to maintain the confidentiality of the health information to which they are provided access and to notify us if there is a probable compromise of your Unsecured PHI. If a business associate discloses your health information to a subcontractor or vendor, the business associate will have a written contract to ensure that the subcontractor or vendor also protects the privacy of the information.

The Plan also may disclose PHI to employees of UVMHN or its affiliates if such employees assist in carrying out treatment, payment and health care operations, provided that the PHI is used for such purposes. These individuals receive training to ensure that they will
When uses or disclosures are permitted for purposes
required by law.
HIPAA sets forth a limited number of additional
situations in which the Plan may use or disclose your
PHI without your authorization, including:

• When such uses or disclosures are required by law.

• When uses or disclosures are permitted for purposes
of public health activities, including preventing or
controlling disease, injury or disability, and when
necessary to report product defects in connection
with FDA regulated products, to permit product
recalls with respect to such products, and to
conduct post-marketing surveillance. PHI may also
be used or disclosed if you have been exposed to a
communicable disease or are at risk of spreading a
disease or condition, if authorized by law.

• When the Plan is authorized by law to allow reporting
of information about abuse, neglect or domestic
violence to public authorities, and there exists a
reasonable belief that you may be a victim of abuse,
neglect or domestic violence. In such cases, the Plan
will promptly inform you that such a disclosure has
been or will be made unless the notice would cause
you a risk of serious harm. In instances of reports of
child abuse or neglect, it is not necessary to inform the
minor that such a disclosure has been or will be made.
Disclosure may generally be made to the minor’s
parents or other representatives, although there may
be circumstances under federal or state law when the
parents or other representatives may not be given
access to the minor’s PHI.

• To a public health oversight agency for oversight
activities authorized by law. This includes uses
or disclosures in civil, administrative or criminal
investigations; inspections; licensure or disciplinary
actions (for example, to investigate complaints
against providers); and other activities necessary
for appropriate oversight of government benefit
programs (for example, to investigate Medicare or
Medicaid fraud).

• When required by judicial or administrative order,
or in response to a subpoena, discovery request or
other lawful process which is not accompanied by an
order, provided that certain conditions are met. One
of those conditions is that satisfactory assurances
must be given to the Plan that (1) the requesting party
has made a good faith attempt to provide written
notice to you, or (2) the party seeking the information
has made reasonable efforts to secure a qualified
protective order.

• For law enforcement purposes, including for the
purpose of identifying or locating a suspect, fugitive,
material witness or missing person. Also, for disclosing
information about you if you are suspected of being a
victim of a crime, but only if you agree to the disclosure
or the Plan is unable to obtain your agreement
because of incapacity or emergency circumstances.
Furthermore, the law enforcement official must
represent that the information is not intended to be
used against you, that the immediate law enforcement
activity would be materially and adversely affected by
waiting to obtain your agreement, and that disclosure
is in your best interest as determined by the exercise of
the Plan’s best judgment.
• When required to be given to a coroner or medical examiner for the purpose of identifying a deceased person, determining the cause of death, or other duties as authorized by law. Also, disclosure is permitted to funeral directors, consistent with applicable law, as necessary to carry out funeral directors’ duties with respect to the decedent.

• We may release your PHI to authorized federal officials for intelligence, counterintelligence, and other national security activities authorized by law.

• For cadaveric organ, eye or tissue donation purposes, to organ procurement or like entities.

• If you are an inmate of a correctional institution or are in the custody of a law enforcement official, we may disclose your protected health information to the correctional institution or law enforcement official if necessary (1) for the institution to provide you with health care; (2) to protect your health and safety or the health and safety of others; or (3) for the safety and security of the correctional institution.

• For research, when: (1) the individual identifiers have been removed; or (2) when an institutional review board or privacy board has (a) reviewed the research proposal; and (b) established protocols to ensure the privacy of the requested information, and approves the research.

• When consistent with applicable law and standards of ethical conduct, if the Plan, in good faith, believes the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public and the disclosure is to a person reasonably believed to be able to prevent or lessen the threat, including the target of the threat.

• If you are a member of the armed forces, we may release your PHI as required by military command authorities. We may also release PHI about foreign military personnel to the appropriate foreign military authority.

• When authorized by and to the extent necessary to comply with workers’ compensation or other similar programs established by law.

• If you do not object, you are not present, or your consent cannot be obtained because of your incapacity or an emergency circumstance, the Plan may, in the exercise of its professional judgment, disclose to your family member, relative, or other person who is responsible for your care, or for the payment of your care, your PHI directly relevant to such care or payment, if the Plan concludes that disclosure is in your best interests, including following your death.

• For fundraising purposes, if the information used or disclosed is demographic information, including name, address, or other contact information, age, gender, and date of birth, dates of health service information, department of service information, treating physician, outcome information, and/or health insurance status. Each fundraising communication made to you will provide you with an opportunity to opt-out of receiving any further fundraising communications. The Plan will also provide you with an opportunity to opt back in to receive such communications if you should choose to do so.

• For those specialized government functions set forth in the regulations promulgated pursuant to HIPAA or such other purposes provided under HIPAA.

We are required to disclose your PHI to the Secretary when the Secretary is investigating or determining our compliance with the HIPAA privacy rule.

YOUR RIGHTS AS INDIVIDUALS

Right to Request Restrictions on Uses and Disclosures of PHI

If you wish, you may (1) request that the Plan restrict uses and disclosures of your PHI to carry out treatment, payment or health care operations, or (2) request that the Plan restrict uses and disclosures of your PHI to family members, relatives, friends or other persons identified by you who are involved in your care or the payment for your care. Please note, however, that the Plan is not required to agree to your request. You have the right to request that your provider not disclose health information to the Plan if you have paid for a service in-full, and the disclosure is not otherwise required by law. The request for restriction to the Plan will only be applicable to that particular service. You will have to request a restriction for each service thereafter from your provider.

You or your personal representative will be required to complete a form to request restrictions on uses and disclosures of your PHI.

The Plan will accommodate reasonable requests to receive communications of PHI by alternative means or at alternative locations to better ensure your privacy.

Requests for restrictions and to receive communications by alternative means or at alternative locations should be made to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

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Right to Inspect and Copy PHI

You also have a right to inspect and obtain paper or electronic copies of your PHI to the extent that it is contained in a “designated record set.” If you would like an electronic copy of your health information maintained by the Plan, it will provide you a copy in the electronic form and format as requested as long as it can readily be produced in such form and format. Otherwise, the Plan will cooperate with you to provide a readable electronic form and format as agreed. This right extends for as long as the Plan maintains the PHI, but does not apply to: psychotherapy notes; information compiled in anticipation of, or for use in, a civil, criminal or administrative action or proceeding; or information subject to the Clinical Laboratory Improvement Amendments of 1988 (to the extent that providing access to that information would be prohibited by law), and information which is exempt from those Amendments. If the Plan denies your request to inspect and copy your PHI, we will provide such denial in writing. Generally, if you are denied access to health information, you may request a review of the denial in accordance with the instructions in the denial letter.

A “designated record set” includes: medical records and billing records about individuals which are maintained by or for a covered health care provider; enrollment, payment, billing, claims adjudication and case or medical management record systems maintained by or for a health plan; and other information used by or for a covered entity to make decisions about individuals. Information used for quality control or peer review analyses and not used to make decisions about individuals is not considered part of a designated record set.

The requested information will be provided within 30 days if the information is maintained on site, or within 60 days if the information is maintained offsite. A single 30-day extension is allowed if the Plan is unable to comply with the deadline.

You or your personal representative will be required to complete a form to request access to the PHI in your designated record set. Requests for access to PHI should be made to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

If access is denied, you or your personal representative will be provided with a written denial setting forth the basis for the denial, a description of how you may exercise review rights with respect to the denial, and a description of how you may complain to the Secretary.

Right to Amend PHI

You have the right to request that the Plan amend your PHI or a record about you in a designated record set that is inaccurate or incomplete for as long as the PHI is maintained in the designated record set.

The Plan has 60 days after the request is made to act on the request. A single 30-day extension is allowed if the Plan is unable to comply with the deadline. If the request is denied in whole or part, the Plan must provide you with a written denial that explains the basis for the denial. You or your personal representative may then submit a written statement disagreeing with the denial and have that statement included with any future disclosure of your PHI.

Requests for amendment of PHI in a designated record set should be made in written form, including a statement explaining the reason for the amendment, to the following:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

You or your personal representative will be required to complete a form to request amendment of the PHI in your designated record set.

The Right to Receive an Accounting of PHI Disclosures

At your request, the Plan will also provide you with an accounting of disclosures of your PHI by the Plan and/or the Plan’s business associates during the period covered by your request (which may be a period of up to six years prior to the date of your request for paper records or three years prior to the date of your request for “Electronic Health Records,” as defined in HITECH). Unless required by law, the accounting will not include disclosures:

- for purposes of treatment, payment, or health care operations (except in the case of disclosures that involve “Electronic Health Records,” as defined in HITECH);
- made to you;
- made pursuant to your authorization;
- made to friends or family in your presence or because of an emergency;
- made for national security purposes;
- incidental to a use or disclosure otherwise permitted or required by law;
- as part of a limited data set; and
- incidental to otherwise permissible disclosures.
If the accounting cannot be provided within 60 days, an additional 30 days is allowed if the Plan gives you a written statement of the reasons for the delay and the date by which the accounting will be provided.

If you request more than one accounting within a 12-month period, the Plan will charge a reasonable, cost-based fee for each subsequent accounting.

The Right to Receive Notification in the Event of a Breach

You have the right to be notified if there is a probable compromise of your Unsecured PHI within sixty (60) days of the discovery of the breach. The notice will include:

- a brief description of what happened, including the date of the breach and the discovery of the breach;
- a description of the type of Unsecured PHI that was involved in the breach;
- any steps you should take to protect yourself from potential harm resulting from the breach;
- a brief description of the investigation into the breach, mitigation of harm to you and protection against further breaches; and
- contact procedures to answer your questions.

Personal Representatives

An individual may exercise his/her rights under this Notice through a personal representative. If you have a personal representative, he/she will, unless otherwise allowed by law, be required to produce evidence of his/her authority to act on your behalf before he/she will be given access to your PHI or allowed to take any action for you. Proof of such authority may take one of the following forms:

- A power of attorney for health care purposes, notarized by a notary public;
- a court order of appointment of the person as your conservator or guardian; or
- proof that the representative is your parent (if you are a minor child).

The Plan retains discretion to deny access to your PHI to a personal representative to provide protection to you if it is believed that you may be subject to abuse or neglect. This also applies to personal representatives of minors.

Copies of this Notice

You have a right to obtain a paper copy of this Notice from the Plan upon request. You may ask us to give you a copy of this Notice at any time. Even if you have agreed to receive this Notice electronically, you are still entitled to a paper copy of this Notice.

To obtain a paper copy of this Notice, contact:
The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

THE PLAN’S DUTIES

Federal law requires the Plan to maintain the privacy of PHI in accordance with HIPAA and provide individuals (employees and their dependents enrolled in the Plan) with notice of the Plan’s legal duties and privacy practices. The Plan is required to abide by the terms of the privacy notice then in effect. The Plan reserves the right to change their privacy practices and to apply the changes to any PHI received or maintained by the Plan. If a privacy practice is materially changed, a revised version of this Notice will be provided to all current Plan participants.

In the event of any material change to the uses or disclosures, the individual’s rights, the duties of the Plan or other privacy practices stated in this Notice, a revised version of this Notice will be posted to the Plan’s website by the effective date of the material change, and a hard copy of the revised Notice (or information about the material change and how to obtain the revised Notice) will be provided in the Plan’s next annual mailing. Alternatively, a revised copy may be distributed within 60 days of the effective date of any material change, and the revised Notice will also be available on the Plan’s website.

Minimum Necessary Standard

When using or disclosing PHI or when requesting PHI from another covered entity, the Plan will make reasonable efforts not to use, disclose or request more than the minimum amount of PHI necessary to accomplish the intended purpose of the use, disclosure or request, taking into consideration practical and technological limitations. Where practicable, the Plan will limit uses or disclosures to a limited data set. However, the minimum necessary standard will not apply in the following situations:

- disclosures to or requests by a health care provider for treatment purposes;
- uses or disclosures made to you;
- uses or disclosures authorized by you;
- disclosures made to the Secretary;
- uses or disclosures that are required by law; and
- uses or disclosures that are required by the Plan’s compliance with legal requirements.
De-Identified Information, Limited Data Sets, and Summary Information

This Notice does not apply to health information that has been de-identified. De-identified information is information that does not identify an individual (i.e., you) and with respect to which there is no reasonable basis to believe that the information can be used to identify you.

In addition, the Plan may use or disclose information in a limited data set, provided that the Plan enters into a data use agreement with the limited data set recipient that complies with the federal privacy regulations. A limited data set is PHI which excludes certain direct identifiers relating to you and your relatives, employers and household members.

The Plan may disclose “summary health information” to the Plan Sponsor or your employer without your authorization if the Plan Sponsor or your employer requests the summary information for the purpose of obtaining premium bids from health Plan for providing health insurance coverage under the Plan, or for modifying, amending or terminating the Plan. “Summary health information” means information that summarizes the claims history, claims expenses, or type of claims experienced by individuals for whom the employer has provided health benefits under the Plan, and from which most identifying information has been deleted. The Plan may also disclose to the employer or UVMHN information on whether an individual is participating in the Plan and the coverage in which an individual has enrolled.

YOUR RIGHT TO FILE A COMPLAINT WITH THE PLAN OR THE SECRETARY

If you believe that your privacy rights have been violated, you may complain to the Plan by contacting the following individual, at the following street address, telephone number and e-mail address:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

You may also file a complaint with the Secretary of the U.S. Department of Health and Human Services, Hubert H. Humphrey Building, 200 Independence Avenue S.W., Washington, D.C. 20201.

The Plan will not retaliate against you for filing a complaint.

WHO TO CONTACT AT THE PLAN FOR MORE INFORMATION

If you have any questions regarding this Notice or the subjects addressed in the Notice, you may contact the Privacy Officer at the following street address, telephone number and e-mail address:

The University of Vermont Health Network, Inc.
Privacy Officer
111 Colchester Ave.
Burlington, VT 05401-1473

This Notice represents the Plan’s efforts to summarize the privacy regulations under HIPAA. In the event of a discrepancy between the terms or requirements of this Notice and the privacy regulations themselves, the terms of the regulations shall prevail.

The date of this Notice is October 1, 2023.

IMPORTANT NOTICE FROM UVM HEALTH NETWORK ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage under the health plan provided by UVM Health Network (the “UVMHN Plan”) and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage under the UVMHN Plan, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage under the UVMHN Plan and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. UVM Health Network- UVMHN has determined that the prescription drug coverage offered by the UVMHN Plan administered by Navitus Health Solutions is on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.
When Can You Join a Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?
If you decide to join a Medicare drug plan, your current UVMHN Plan coverage will not be affected, but the plan will coordinate its coverage with the Medicare prescription drug plan as described below. In general, the UVMHN Plan coverage will become secondary to the Medicare Part D coverage (and Medicare will pay primary) if the UVMHN Plan coverage is no longer provided in connection with an employee’s or spouse’s active employment status (for example, if the eligible employee is retired, if the eligible employee terminates employment with a participating employer and elects COBRA continuation coverage, if the eligible employee is absent from work with a participating employer due to disability in excess of six months, or if the eligible employee or dependent have been receiving Medicare due to End Stage Renal Disease in excess of 30 months).

Your current coverage under the UVMHN Plan is as follows:

(1) If you are covered under the UVMHN 250 or 400 Plan and have a prescription, you must pay the pharmacy either an applicable Copayment or the cost of the drug, whichever is less, for each separate prescription or refill for that Prescription Drug. The pharmacy will be paid directly by the UVMHN Plan for the remainder of the cost of the prescription or refill. The Copayment for Tier One Drugs does not apply to covered dependent children under age 19. Copayment amounts depend on the drug tier your prescription is filled with, whether you use a Participating Pharmacy and what option under the UVMHN Plan you elected, as shown in the chart below.

(2) If you are covered under one of the UVMHN HDHP with HSA options and have a prescription, you must first satisfy your plan deductible and after that, you would pay the pharmacy either an applicable Copayment or the cost of the drug, whichever is less, for each separate prescription or refill for that Prescription Drug. The pharmacy will be paid directly by the UVMHN Plan for the remainder of the cost of the prescription or the refill. The Copayment for Tier One Drugs does not apply to covered dependent children under age 19. Copayment amounts depend on the drug tier your prescription is filled with, whether you use a Participating Pharmacy and what option under the UVMHN Plan you elected, as shown in the chart below.

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th>UVMHN 250 &amp; 400 Plan</th>
<th>UVMHN 1600 &amp; 3200 HDHP with HSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Preventive Drugs</td>
<td>Covered as a co-pay based on formulary tier.</td>
<td>Certain Preventive Drugs are covered as a co-pay based on formulary tier.</td>
</tr>
<tr>
<td>Pharmacy</td>
<td>Participating Pharmacy</td>
<td>Co-pays Apply After Deductible</td>
</tr>
<tr>
<td>UVMHN Retail/Mall Order</td>
<td>30-Day Supply</td>
<td>90-Day Supply</td>
</tr>
<tr>
<td>Tier 1</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$25</td>
<td>$50</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$45</td>
<td>$90</td>
</tr>
<tr>
<td>Navitus Retail Pharmacy</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 1</td>
<td>$10</td>
<td>$30</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$30</td>
<td>$90</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$50</td>
<td>$120</td>
</tr>
<tr>
<td>Non-Participating Pharmacy</td>
<td>Covered at 50%</td>
<td>Not Covered</td>
</tr>
</tbody>
</table>
For purposes of determining the amount you must pay under Subparagraphs (1) and (2) above, the term “cost” means the rate of payment agreed to between the Participating Pharmacy and the UVMHN Plan for a Prescription Drug or the Participating Pharmacy’s actual charge for the Prescription Drug, whichever is less.

NOTE: Non-participating pharmacies may charge you a higher price and you will be responsible for paying 50% of that price if you are covered by the UVMHN 250 or 400 Plan. The Plan will not pay for prescriptions filled at non-participating pharmacies if you are covered by the UVMHN 1500 or 3000 HDHP with HSA option.

Please refer to your Navitus benefit booklet for additional details, including descriptions of the underlined terms above. This notice is not a governing Plan document, and in the event of any inconsistency, the official Plan document (including the Navitus benefit booklet) will govern.

If you do decide to join a Medicare drug plan and drop your current UVMHN Plan coverage, be aware that you and your dependents may not be able to get this coverage back until the beginning of the next plan year. In that case, you may rejoin the UVMHN Plan during the open enrollment period held each fall for coverage effective the following January 1st. In addition, you may also be eligible to make changes or enroll in the UVMHN Plan throughout the year, if you have a qualifying status change event.

When Will You Pay a Higher Premium (Penalty) to Join a Medicare Drug Plan?

You should also know that if you drop or lose your current coverage under the UVMHN Plan and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Is the UVMHN Health Care Plan Coverage Also Creditable Coverage for Purposes of Medicare Part B?

Not necessarily. This notice only addresses whether the UVMHN Plan’s coverage is creditable for purposes of Medicare Part D. Similar concepts apply, however, for Medicare Part B.

For example, if you do not enroll for Medicare Part B at your earliest opportunity, then you will need to wait until the next annual enrollment period before you will have another opportunity to enroll for coverage, and when you do enroll you will have to pay a premium penalty, unless you have had creditable coverage in the interim. For purposes of Medicare Part B, creditable coverage means:

• employer group health plan coverage that is provided to you in connection with your own current employment status; or
• employer group health plan coverage that is provided to you in connection with your spouse’s current employment status.

Coverage is considered to be in connection with an employee’s current employment status if the eligible employee is actively working. Coverage is not in connection with an employee’s current employment status if the eligible employee is retired, if the eligible employee terminates employment and elect COBRA continuation coverage, if the eligible employee is absent from work due to disability in excess of six months, or for employees who have been receiving Medicare due to End Stage Renal Disease in excess of 30 months.

Contact Medicare at the number(s) below for more information about Medicare Part B special enrollment periods and premium penalties.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if Plan coverage changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.

Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

Date: 10/1/2023

Contact: HR Solution Center at (844) 777-0886 or HRSolutionCenter@UVMHealth.org.

The University of Vermont Health Network, Inc.
111 Colchester Ave.
Burlington, VT 05401-1473

**DISCRIMINATION IS AGAINST THE LAW**

UVMHN and its affiliates comply with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. UVMHN and its affiliates do not exclude people or treat them differently because of race, color, national origin, age, disability, or sex.

UVMHN and its affiliates:

Provide free aids and services to people with disabilities to communicate effectively with us, such as:

- Qualified sign language interpreters
- Written information in other formats (large print, audio, accessible electronic formats, other formats)

Provide free language services to people whose primary language is not English, such as:

- Qualified interpreters
- Information written in other languages

If you need these services, call 1-518-2000 x 5066

If you believe that any UVMHN Hospital or UVMHN Affiliate has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance with:

UVMHN Benefits Department
University of Vermont Medical Center
UHC-151OH5
1 South Prospect St.
Burlington, VT 05401

The UVMHN Chief Compliance Officer, Jennifer Parks, is the point of contact for all grievances, whether filed by patients, employees, or others. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, Jennifer Parks is available to help you. If you have a complaint or concern, you may contact her directly at (802) 847-8556 or via e-mail at jennifer.parks@uvmhealth.org.

You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal, available at:

[https://ocrportal.hhs.gov/ocr/portal/lobby.jsf](https://ocrportal.hhs.gov/ocr/portal/lobby.jsf)

or by mail or phone at:

U.S. Department of Health and Human Services
200 Independence Avenue SW.
Room 509F, HHH Building,
Washington, DC 20201
1-800-368-1019, 800-537-7697(TDD).

Taglines

Spanish
ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-518-2000 x 5066.

Chinese
注意：如果您使用繁體中文，您可以免費獲得語言援助服務。請致電1-518-2000 x 5066.

Russian
ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-518-2000 x 5066.

French Creole (Haitian Creole)
ATANSYON: Si w pale Kreyòl Ayisyen, gen sèvis èd pou lang ki disponib gratis pou ou. Rele 1-518-2000 x 5066.

Korean

Italian
ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 1-518-2000 x 5066.

Yiddish
1-טפור לאצפאן סוסיירעס פס אראפ נס פלאך שידיא טדער ריא ביוא פאראפיוא.

Bengali
লঃ করনঃ যিদ আপনি বাংলা, কথা বলত পারেন, তাহলে কীভাবে ভাষা সহায়তা পিতৃতে উপলব্ধ আছ। ফান করন ১-1-518-2000 x 5066

Polish

Arabic
كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوفر لك بالمجمل. اتصل برقم 1-518-2000 x 5066.

French
ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 1-518-2000 x 5066.

Urdu
لاک ۔ںیہ ۔ںیم ےتلوب ےدت ۔ںیہ، ےتلوب ٹوری پآ ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیہ، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ۔ںیه، ےتلوب ।
PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN’S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2023. Contact your State for more information on eligibility –

<table>
<thead>
<tr>
<th>ALABAMA – Medicaid</th>
<th>ALASKA – Medicaid</th>
</tr>
</thead>
<tbody>
<tr>
<td>Website: <a href="http://myalhipp.com/">http://myalhipp.com/</a> Phone: 1-855-692-5447</td>
<td>The AK Health Insurance Premium Payment Program Website: <a href="http://myakhipp.com/">http://myakhipp.com/</a> Phone: 1-866-251-4861 Email: <a href="mailto:CustomerService@MyAKHIPP.com">CustomerService@MyAKHIPP.com</a> Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a></td>
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<tr>
<th>ARKANSAS – Medicaid</th>
<th>CALIFORNIA – Medicaid</th>
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<tr>
<td>Website: <a href="http://myarhipp.com/">http://myarhipp.com/</a> Phone: 1-855-MyARHIPP (855-692-7447)</td>
<td>Health Insurance Premium Payment (HIPP) Program Website: <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> Phone: 916-445 8322 Fax: 916-440-5676 Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a></td>
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<thead>
<tr>
<th>COLORADO – Health First Colorado (Colorado’s Medicaid Program) &amp; Child Health Plan Plus (CHP+)</th>
<th>FLORIDA – Medicaid</th>
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<tbody>
<tr>
<td>State</td>
<td>Program</td>
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<tr>
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<tr>
<td>GEORGIA</td>
<td>Medicaid</td>
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<tr>
<td>INDIANA</td>
<td>Healthy Indiana Plan for low-income adults 19-64</td>
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<td></td>
<td>All other Medicaid</td>
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<tr>
<td>IOUXA</td>
<td>Medicaid and CHIP (Hawki)</td>
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<tr>
<td>KANSAS</td>
<td>Medicaid</td>
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<tr>
<td>KENTUCKY</td>
<td>Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)</td>
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<tr>
<td>MAINE</td>
<td>Medicaid</td>
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<tr>
<td>MASSACHUSETTS</td>
<td>Medicaid and CHIP</td>
</tr>
<tr>
<td>MISSOURI</td>
<td>Medicaid</td>
</tr>
<tr>
<td>MONTANA</td>
<td>Medicaid</td>
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<tr>
<td>State</td>
<td>Medicaid and CHIP Website</td>
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</tr>
<tr>
<td>NEVADA – Medicaid</td>
<td>Medicaid Website: <a href="http://dhcfp.nv.gov">http://dhcfp.nv.gov</a></td>
</tr>
<tr>
<td>NEW HAMPSHIRE – Medicaid</td>
<td>Medicaid Website: <a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a></td>
</tr>
<tr>
<td>NEW YORK – Medicaid</td>
<td>Medicaid Website: <a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a></td>
</tr>
<tr>
<td>NORTH CAROLINA – Medicaid</td>
<td>Medicaid Website: <a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a></td>
</tr>
<tr>
<td>NORTH DAKOTA – Medicaid</td>
<td>Medicaid Website: <a href="https://www.hhs.nd.gov/healthcare">https://www.hhs.nd.gov/healthcare</a></td>
</tr>
<tr>
<td>OKLAHOMA – Medicaid and CHIP</td>
<td>Medicaid Website: <a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a></td>
</tr>
<tr>
<td>OREGON – Medicaid</td>
<td>Medicaid Website: <a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a></td>
</tr>
<tr>
<td>PENNSYLVANIA – Medicaid and CHIP</td>
<td>Medicaid Website: <a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a></td>
</tr>
<tr>
<td>RHODE ISLAND – Medicaid and CHIP</td>
<td>Medicaid Website: <a href="https://coverva.dmas.virginia.gov/health-insurance-premium-payment-hipp-programs">https://coverva.dmas.virginia.gov/health-insurance-premium-payment-hipp-programs</a></td>
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<tr>
<td>SOUTH CAROLINA – Medicaid</td>
<td>Medicaid Website: <a href="https://www.scdhhs.gov">https://www.scdhhs.gov</a></td>
</tr>
<tr>
<td>SOUTH DAKOTA – Medicaid</td>
<td>Medicaid Website: <a href="http://www.hca.wa.gov/">http://www.hca.wa.gov/</a></td>
</tr>
<tr>
<td>TEXAS – Medicaid</td>
<td>Medicaid Website: <a href="https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program">https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program</a></td>
</tr>
<tr>
<td>VERMONT – Medicaid</td>
<td>Medicaid Website: <a href="https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select">https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select</a></td>
</tr>
</tbody>
</table>
To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

PAPERWORK REDUCTION ACT STATEMENT

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)
New Health Insurance Marketplace Coverage Options and Your Health Coverage

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

What is the Health Insurance Marketplace?
The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?
You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn’t meet certain standards. The savings on your premium that you’re eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?
Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer’s health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.¹

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?
For more information about your coverage offered by your employer, please check your summary plan description or contact HR Solution Center 111 Colchester Avenue, Burlington, VT 05401; HRSolutionCenter@uvmhealth.org; 844-777-0886

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer-sponsored health plan meets the “minimum value standard” if the plan’s share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.