

Commission on Public School
Employee Health Benefits as
Awarded by Arbitrator

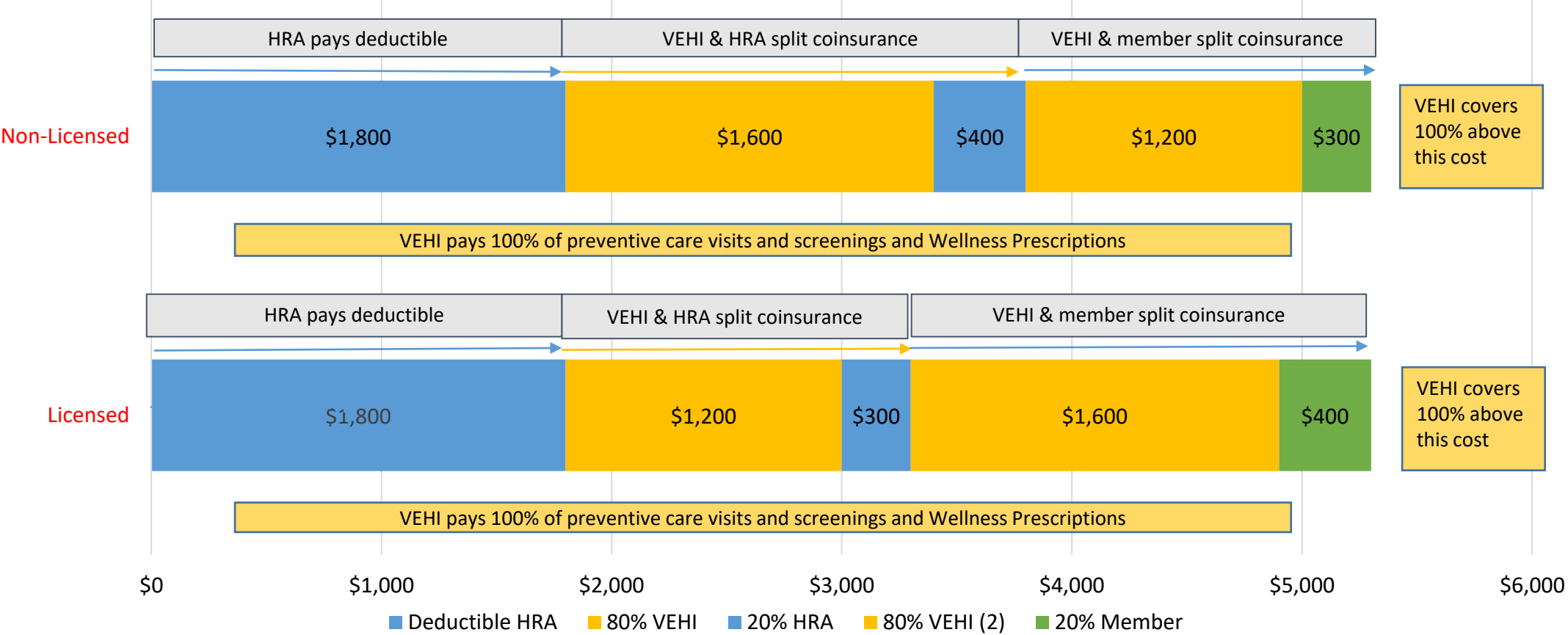
Public School Employee Health Benefits Overview 2021-2022

Laura Soares 1.21.21

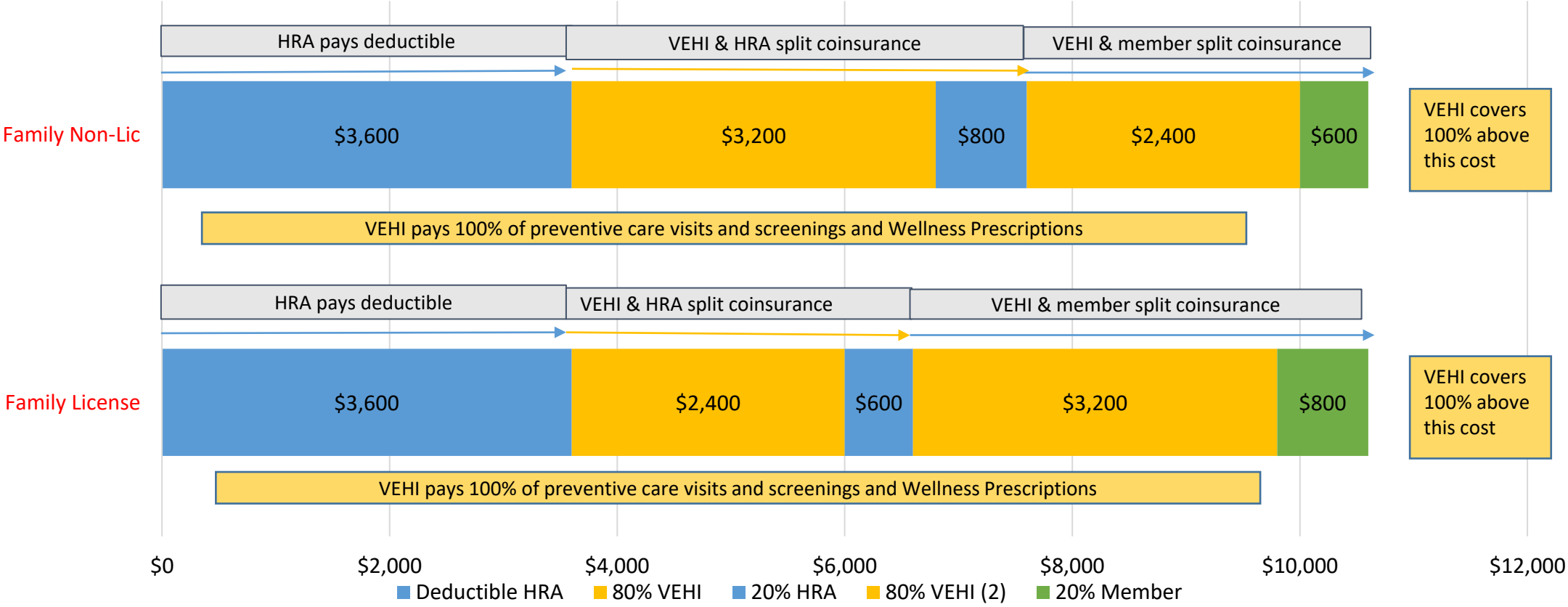
Calendar Year Costs	Unlicensed Single Plan Gold CDHP	Licensed Single Plan Gold CDHP
Total Maximum Out of Pocket Medical and Rx	\$2,500	\$2,500
Rx Maximum (included in above total)	\$1,400	\$1,400
First \$\$ HRA Value	\$2,200	\$2,100
Maximum Employee Last \$\$ Cost	\$300	\$400

Calendar Year Costs	Unlicensed 2-Person and Family Plans Gold CDHP	Licensed 2-Person and Family Plans Gold CDHP
Total Maximum Out of Pocket Medical and Rx	\$5,000	\$5,000
Rx Maximum (included in above total)	\$2,800	\$2,800
First \$\$ HRA Value	\$4,400	\$4,200
Maximum Employee Last \$\$ Cost	\$600	\$800

HealthCare costs for employees to reach their out-of-pocket costs on a **Single** Plan



HealthCare costs for employees to reach their out-of-pocket costs on a **Two-person/Family Plan**



Health Benefits Covered in 2021 and 2022

Both Groups: All preventive care visit and screening and Wellness Prescriptions at no charge

Non-Licensed Employees

Single: \$3,800 covered by HRA and VEHI before any cost share. Then employee pays 20% of costs until meet \$300 obligation. **Will have received \$5,300 in medical and Rx for \$300.** All remaining medical and Rx covered 100% by VEHI for rest of the calendar year.

Family: \$7,600 covered by HRA and VEHI before any cost share. Then employee pays 20% of costs until meet \$600 obligation. **Will have received \$10,600 in medical and Rx for \$600.** All remaining medical and Rx covered 100% by VEHI for rest of the calendar year.

Licensed Employees

Single: \$3,300 covered by HRA and VEHI before any cost share. Then employee pays 20% of costs until meet \$400 obligation. **Will have received \$5,300 in medical and Rx for \$400.** All remaining medical and Rx covered 100% by VEHI for rest of the calendar year.

Family: \$6,600 covered by HRA and VEHI before any cost share. Then employee pays 20% of costs until meet \$800 obligation. **Will have received \$10,600 in medical and Rx for \$800.** All remaining medical and Rx covered 100% by VEHI for rest of the calendar year.

Actuarial Values

- Required employer contributions to first dollar HRAs increased the actuarial value (AV) of the VEHI Gold CDHP health plan, the most popular plan, from 84.4% to
 - 97.5% AV for license employees and
 - 98.1% AV for non-licensed employees
- In 2017, the AV of the most popular VEHI health plan was 95%.
- Vermont Health Connect (VHC) offers plans with 60-90% AV. Only 8% of Vermonters enrolled in VHC have plans with an AV of 90%. Nearly half are in the silver plan with an AV of 70%. The out-of-pocket maximums range from \$4,500 for single plans to \$16,300 for family plan before any federal subsidies.