

Estimated Fiscal Year 2027 Health Care Costs of the General Assembly

Senate Committee on Government Operations
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JFO

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S.164 – An act relating to health benefits for members of the General Assembly

- S.164 would amend 3 V.S.A. § 631 to include members of the General Assembly in the term “employees.”
- This would allow members to be included in State Employees group insurance coverage as well as allow participation in the employee assistance program
- State employees have access to two health insurance plans: TotalChoice and SelectCare POS
- Each plan has three tiers: single, two-person, and family
- The employee assistance program has a set rate per employee.
 - In Fiscal Year 2027 that rate is \$37.70 per year



Fiscal Year 2027 Benefit Plan Rates

Benefit Plan	FY27 Rates
Health - Total Choice	
Total Choice - Employee Only	\$17,804
Total Choice - Employee Plus One	\$35,608
Total Choice - Family	\$48,961
Health - SelectCare POS	
SelectCare POS - Employee Only	\$14,901
SelectCare POS - Employee Plus One	\$29,801
SelectCare POS - Family	\$40,976

Source: Department of Finance and Management



Scenario #1: 25% of Legislators Enrolled

Benefit Plan	FY27 Rates	# of Members	Total Cost
Health - Total Choice			
Total Choice - Employee Only	\$17,804	1	\$17,804
Total Choice - Employee Plus One	\$35,608	1	\$35,608
Total Choice - Family	\$48,961	1	\$48,961
Health - SelectCare POS			
SelectCare POS - Employee Only	\$14,901	16	\$238,410
SelectCare POS - Employee Plus One	\$29,801	14	\$417,213
SelectCare POS - Family	\$40,976	12	\$491,715
Totals:		45	\$1,249,711



Scenario #2: 50% of Legislators Enrolled

Benefit Plan	FY27 Rates	# of Members	Total Cost
Health - Total Choice			
Total Choice - Employee Only	\$17,804	2	\$35,608
Total Choice - Employee Plus One	\$35,608	2	\$71,215
Total Choice - Family	\$48,961	1	\$48,961
Health - SelectCare POS			
SelectCare POS - Employee Only	\$14,901	33	\$491,720
SelectCare POS - Employee Plus One	\$29,801	28	\$834,426
SelectCare POS - Family	\$40,976	24	\$983,430
Totals:		90	\$2,465,360



Scenario #3: 75% of Legislators Enrolled

Benefit Plan	FY27 Rates	# of Members	Total Cost
Health - Total Choice			
Total Choice - Employee Only	\$17,804	3	\$53,412
Total Choice - Employee Plus One	\$35,608	2	\$71,215
Total Choice - Family	\$48,961	2	\$97,921
Health - SelectCare POS			
SelectCare POS - Employee Only	\$14,901	50	\$745,030
SelectCare POS - Employee Plus One	\$29,801	43	\$1,281,440
SelectCare POS - Family	\$40,976	35	\$1,434,169
Totals:		135	\$3,683,187



Scenario #4: 100% of Legislators Enrolled

Benefit Plan	FY27 Rates	# of Members	Total Cost
Health - Total Choice			
Total Choice - Employee Only	\$17,804	3	\$53,412
Total Choice - Employee Plus One	\$35,608	3	\$106,823
Total Choice - Family	\$48,961	3	\$146,882
Health - SelectCare POS			
SelectCare POS - Employee Only	\$14,901	67	\$998,340
SelectCare POS - Employee Plus One	\$29,801	56	\$1,668,853
SelectCare POS - Family	\$40,976	48	\$1,966,860
Totals:		180	\$4,941,170



Scenario #5: 50% of Legislators Enrolled – SelectCare POS Only

Benefit Plan	FY27 Rates	# of Members	Total Cost
Health - SelectCare POS			
SelectCare POS - Employee Only	\$14,901	35	\$521,521
SelectCare POS - Employee Plus One	\$29,801	30	\$894,028
SelectCare POS - Family	\$40,976	25	\$1,024,407
Totals:		90	\$ 2,439,956

