



# **Administrator Handbook**

## **VEHI Programs**

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## Introduction

To assist School Business Officials and Human Resource Professionals administer the VEHI benefit programs effectively and efficiently, VEHI has developed this communication to:

1. articulate employer responsibilities,
2. highlight issues and procedures which members inquire about most often, and
3. suggest best practices.

VEHI communicates with employer groups on a regular basis through email. Employers are encouraged to subscribe to VEHI's email list by contacting [Lisa@vsbit.org](mailto:Lisa@vsbit.org). There is no limit to the number of subscribers an employer can enroll. It is the employer responsibility to ensure subscriber information is up-to-date and to work with local IT personnel to allow VEHI emails through firewalls and security protocols.

## Health Program

As of January 1, 2018, VEHI offers member districts a non-insured, self-funded, health benefit Program. Claims and other costs of the Program are financed by contributions made by member employers and/or enrolled employees. Blue Cross and Blue Shield of Vermont (BCBSVT) provides Administrative Services Only (ASO) and does not assume any financial risk or obligations with respect to claims under this Program.

If a member district chooses to leave the Health Program, there is a required 24-month waiting period before they can rejoin the Program. Upon completion of the waiting period, the member district can rejoin on either January 1 or July 1 with 90-day notice.

### **Rate Setting, Plan Design, Out-of-Pocket Costs**

VEHI's premiums and health plan designs run on a fiscal year basis, July 1 through June 30. The fall prior to the start of a fiscal year (typically in September) VEHI files premium rates and any changes to the health plans, including any changes to out-of-pocket costs, with the Department of Financial Regulation (DFR), which has the authority to accept or modify the rates and any proposed changes to the health plans. Premium rates, out-of-pocket costs, and plan designs are finalized the January prior to their effective date.

Employee out-of-pocket costs (OOP) are tracked on a calendar year basis, from January 1 through December 31, and reset each January 1. VEHI may periodically increase out-of-pocket costs to keep pace with medical inflation, and, in addition, may modify out-of-pocket costs as health plan design evolves over time.

**Mid-Calendar Year Plan Changes:** For employees who change enrollment from one VEHI plan to another VEHI plan during the calendar year, VEHI will make every effort to recognize each individual's OOP costs from the initial plan toward the OOP costs in the new plan. OOP costs for the employee and any dependents will NOT reset mid-calendar year because of change in enrollment; however, in no case will any employee or dependent receive a refund of OOP expenditures from VEHI due to a change in enrollment.

Common reasons an employee may change enrollment in VEHI plans during the calendar year:

1. The employee has a qualifying event/special enrollment opportunity during the calendar year;
2. The employer's Section 125 plan has a date other than January 1, providing an open enrollment opportunity;
3. An employee changes employer mid-calendar year, moving from one VEHI member employer to another.

**Please note**, in cases where a dependent(s) moves off a VEHI plan onto another VEHI plan (for reasons such as COBRA divorce or a dependent aging off) the OOP credits in most instances will stay with the original subscriber plan. In no case will the same OOP credits be applied to both the subscriber plan and the dependent COBRA plan.

**In addition**, when changing from a non-CDHP to a CDHP with a combined (medical and pharmacy) deductible, **pharmacy** OOP may not be able to automatically transfer. Employees in this position need to contact BCBSVT customer service to have their situation addressed.




Employees considering mid-year changes should contact BCBSVT with questions specific to their situation **prior** to making a decision whenever possible. After a mid-year plan change, employees should pay close


attention to their Explanation of Benefits and contact BCBSVT customer service with any questions or concerns.

**Health Plan Materials and Resources**


***Employee Benefit Materials***

These four items, together, comprise the official documents for subscribers of VEHI health plans.

Document	Purpose	Distribution Method	Distribution Timing
<p><b>Benefit Description Document (BDD)</b></p> 	<p>Legal contract between employer and the employee– replaces the Certificate of Coverage. VEHI has two versions for active employees – CDHP and Non-CDHP.</p>	<p>Available on VEHI website, and we recommend electronic distribution by the employer. Employees and dependents can also access on BCBSVT Member Resource Center (MRC). Paper copies can be requested from BCBSVT.</p>	<p>Upon enrollment or Plan change.</p>
<p><b>Benefit Description Introduction (wraps the BDD)</b></p> 	<p>Each employer is required to provide, <b>annually</b>, a customized Wrap document to complete the BDD. VEHI provides the Wrap template to member employers, who must complete the first three pages to finalize the document. A separate Wrap must be completed for each employee group, including nonunion, and for each collective bargaining agreement, even if the terms are similar across more than one employee group.</p>	<p>The Wrap will <b>not</b> be found on the BCBSVT MRC or the VEHI website. It is the responsibility of the employer to make the Wrap available to their employees.</p>	<p>Upon enrollment, Plan change or contribution change.</p>
<p><b>Outline of Coverage</b></p> 	<p>Member specific document–supplements the BDD. Includes subscriber ID, coverage tier and effective date. One copy is provided to the subscriber.</p>	<p>BCBSVT mails directly to household. Benefit information available on BCBSVT Member Resource Center (MRC).</p>	<p>Mailed to subscriber address within 30 days of BCBSVT notice of enrollment or plan change.</p>

<p><b>ID Card</b></p> 	<p>Provides proof of coverage.</p>	<p>BCBSVT mails to each enrollee. Copy or reorder option available on BCBSVT Member Resource Center (MRC).</p>	<p>Mailed to subscriber address within 30 days of BCBSVT notice of enrollment or plan change.</p>
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### ***Benefit Guide (supplemental document)***

Document	Purpose	Distribution Method	Distribution Timing
<p><b>Benefit Guide</b></p> 	<p>Not a required document, it provides employees with overview of health benefit plans and requirements, and is intended to help employees make an educated plan choice. Current Guide covers the period of January 1, 2018, through June 30, 2019.</p>	<p>Available on VEHI's website. We recommend electronic distribution and placement on the SU/SD website. Paper copies are provided to each School Business Office to distribute during the local open enrollment period.</p>	<p>Open enrollment, new hires, and upon request of employees.</p>

### **VEHI Website**

VEHI maintains a website with information for employers and employees. Visit [www.vehi.org](http://www.vehi.org).

### **BCBSVT Website**

Blue Cross Blue Shield of Vermont (BCBSVT) provides comprehensive eligibility and enrollment information on their website at [www.bcbsvt.com/business/member-maintenance](http://www.bcbsvt.com/business/member-maintenance).

VEHI-specific information is posted here: [www.bcbsvt.com/vehi](http://www.bcbsvt.com/vehi).

### **BCBSVT Employer Resource Center**

Group Benefits Managers can enroll in and use the online BCBSVT Employer Resource Center ([www.bcbsvt.com/erc](http://www.bcbsvt.com/erc)) to perform online membership transactions. The Group Benefit Manager should be assigned to perform these tasks by the Superintendent or School Business Official.

The following transactions can be performed on the employer resource center:

- New enrollments to existing accounts (new hire, rehire or dependent)
- Enrollments of Dependents
- Cancellation of Coverage
- Demographic Changes (address, phone, name, etc.)
- Ordering ID Cards for employees
- Printing temporary proof of coverage for employees

BCBSVT allows one Group Benefits Manager to act as the Employer Resource Center Administrator. BCBSVT verifies the credentials of the individual requesting to be the Benefit Administrator and sends a secure email with a website link and RSVP code to the email address with which they registered.

The ERC administrator can authorize Assistant Users to perform ERC transactions. Assistant Users can be set up to view the same information and/or perform the same transactions as the Administrator, or they may restrict permissions and limit their transactions. These authorizations can be established within their Profile.

Blue Cross and Blue Shield of Vermont strongly recommends that unique Usernames and Passwords be created for Assistant Users who are granted access to the Employer Resource Center. It is the Group Benefits Manager's responsibility to monitor Assistant User access to the Employer Resource Center and to disable access if a user terminates employment or changes roles within your company. The Employer Resource Center allows your SU/SD to have up to **six active Assistants**.

Key features on the ERC include:

- My Profile allows the Group Benefits Manager to view and maintain information about their user account. They can also change their password.
- Manage Users provides the ability for the Group Benefits Manager to add other employees (Assistants) and to specify what information they can access (already noted above).
- My Accounts lets Group Benefits Managers view their group and account information, as well as employee and dependent demographics. They can obtain a copy of the Summary of Benefits and Coverage (SBC) documents – but note this will NOT include the custom HRA Wrap required of districts that provide a Health Reimbursement Arrangement to employees. They can also download an employee census.
- The Group Benefits Administrator and any Assistant Users' passwords must be reset on a regular basis (minimum of 120 days) to retain access.

Please visit [www.bcbsvt.com/erc](http://www.bcbsvt.com/erc) to review the employer resource training guide.

## **Employer Responsibilities**

VEHI member groups (i.e., school districts) are ultimately responsible for the following items:

### ***Employee Eligibility***

The employer is responsible for ensuring an employee is eligible to enroll in a VEHI health plan. For an active employee to be eligible for enrollment in a VEHI health plan, the person:

- Must be an employee of the district;
- Must work a minimum of 17.5 hours per week for the same employer during the school year [Note: Hours worked are not to be aggregated across the SU to meet this requirement. Each employee must be considered in the employment context of a particular employer sponsoring health coverage];
- Additionally, if the employer requires a waiting period prior to eligibility, it is the responsibility of the employer to comply with ACA requirements and to monitor the terms of the waiting period.
- Former employees remain eligible for VEHI health plan enrollment during their **COBRA period only**.

### ***Timely Notification***

The employer must provide timely notice to BCBSVT on changes in enrollment. Typically, this should be done within 30 or 60 days (see “Membership at a Glance” using the link [www.bcbsvt.com/business/member-maintenance](http://www.bcbsvt.com/business/member-maintenance)). Changes should be made through the BCBSVT Employer Resource Center and will be effective the first day of the following month. Generally, VEHI does not allow mid-month changes, except in the case of some special enrollment opportunities. Changes may be made via paper enrollment form if necessary. There is a three-day grace period; if this form is received by the third day of the month, BCBSVT will make the change retroactively, effective on the first day of that month.

**Note:** If BCBSVT receives late notice, the change will not be retroactive, but instead take effect the first of the next month. Likewise, there will be no retroactive reimbursement of paid premium to the employer or the employee by BCBSVT or VEHI unless the delay was due to an error by BCBSVT or VEHI.

### ***Health Plan Availability***

The employer must make all four VEHI health plans available to employees during any open or special enrollment period.

### ***Vermont Health Connect***

The employer is responsible for notifying new employees, upon hire, of the existence of Vermont Health Connect and the availability of health insurance coverage from that source. See VEHI sample communication at [www.vehi.org/assets/Compliance/Compliance/Exchange-Notification-Requirement.pdf](http://www.vehi.org/assets/Compliance/Compliance/Exchange-Notification-Requirement.pdf).

### ***Open Enrollment and Section 125***

Employers are responsible for ensuring that their open enrollment period and processes comply with their Section 125 Plan documents. See VEHI compliance guidance at <http://www.vehi.org/benefits/navigating-2018-health-plans/employer-navigation/health-care-spending-accounts/> .

### ***IRS Reporting***

ACA Required IRS Reporting

For VEHI employers with at least 50 or more full-time employees and equivalents (“large employers”), it is the employer’s responsibility to complete and file a Form 1095-C, Parts I and II, in early 2018 for reporting on the 2017 year. Information on 2017 Reporting can be found on the VEHI website.

ACA IRS Reporting for the 2018 year, which will take place in early 2019, will require a change in the reporting process. VEHI will notify members in the spring of 2018 about these changes.

Please note, Social Security numbers are required to be on file with the employer and BCBSVT for employees and dependents **who are at least 45 years of age**.



### ***Employer-Based Fees***

The employer is responsible for any ACA-mandated, employer-based fees. However, whenever possible, VEHI will incorporate these fees into the plan pricing and make the payments on behalf of the member employer.



**Summary of Benefits and Coverage**

The employer is responsible for providing employees with the “Summary of Benefits and Coverage” required under the ACA. BCBSVT, in conjunction with VEHI, will annually provide access to up-to-date SBCs. Employers offering a Health Reimbursement Arrangement (HRA) are required to add an HRA Wrap to the SBC. VEHI, in conjunction with BCBSVT, will make available a template that can be used by the district and added to the SBC to create a complete document to distribute to employees.

Document	Purpose	Distribution Method	Distribution Timing
<p><b>Summary of Benefits and Coverage (SBC)</b></p> 	<p>BCBSVT, in conjunction with VEHI, will annually provide access to up-to-date SBCs.</p> <p>Distribution is required when an employee becomes eligible to participate, at open enrollment, and at other times as required by law– see <a href="http://www.vehi.org/assets/Health/2018-SBC-Distribution-Instructions.pdf">www.vehi.org/assets/Health/2018-SBC-Distribution-Instructions.pdf</a>.</p>	<p>Employer provides to employees.</p>	<p>Various requirements - See VEHI memo on our website: <a href="http://www.vehi.org/assets/Health/2018-SBC-Distribution-Instructions.pdf">www.vehi.org/assets/Health/2018-SBC-Distribution-Instructions.pdf</a>.</p>
<p><b>Employer HRA Wrap</b></p> 	<p>Employers offering a Health Reimbursement Arrangement (HRA) are required to add an HRA Wrap to the SBC. VEHI, in conjunction with BCBSVT, will make available a template that can be used by the district and added to the SBC to create a complete document. Two versions are available depending on HRA funding. HRA SBC Wrap Document – HRA Pays First: <a href="http://www.vehi.org/assets/Benefits/Updated-HRA-doc-for-SBC-HRA-pays-first.doc">www.vehi.org/assets/Benefits/Updated-HRA-doc-for-SBC-HRA-pays-first.doc</a> and HRA SBC Wrap Document – Employee Pays First: <a href="http://www.vehi.org/assets/Benefits/Updated-HRA-doc-for-SBC-with-mbr-deductible.doc">www.vehi.org/assets/Benefits/Updated-HRA-doc-for-SBC-with-mbr-deductible.doc</a>.</p>	<p>Employer provides to employees as a part of the SBC.</p>	<p>Follow SBC requirements.</p>

## **Billing Statements**

All employer groups are responsible for analyzing their billing statement and notifying BCBSVT of any errors in a timely manner. If an employer believes errors have been made in BCBSVT's administration of the health plan resulting in inaccurate invoicing, they may request an audit. However, audits will be limited to the contract year that immediately precedes the current contract year, plus the year-to-date for the current contract year. In the event the audit reveals errors in BCBSVT's administration of the contract, recovery of losses by either party will also be limited to the same period.

## **Dependent Verification**

The employer is responsible for dependent verification. Only qualified dependents are eligible, and they include:

- Child[ren] (up to age 26);
- An adult dependent due to disabilities over age 26. An adult dependent due to disabilities is someone who is incapable of self-support (subscriber pays more than one-half of the person's financial support) due to a physical or mental incapacity, and the person's condition of incapacity must have begun prior to age 26. The form can be found here: [www.bcbsvt.com/forms](http://www.bcbsvt.com/forms).
- Dependents under a Qualified Medical Child Support Order – see information on the VEHI website.
- Spouse, party to a civil union, or an eligible domestic partner.\*

\*Employers are not required to offer domestic partner benefits, but may choose to do so. When domestic partnerships are covered by the employer, this should be indicated on the BDD Wrap by checking the box provided. There is no legally required definition of "domestic partner," but any definition adopted by an employer must not be discriminatory. An employer that offers such benefits is responsible for ensuring that VEHI's defined requirements are met and that such benefits are offered and administered equally to its eligible population.

The requirements are:

- a) each party is the sole domestic partner of the other;
- b) each party is at least eighteen (18) years of age or older and competent to enter into a contract in the state in which he or she resides;
- c) both parties currently share a common legal residence and have shared said residence for at least six (6) months prior to application for domestic partner coverage;
- d) neither party is married, a party to a Civil Union, or related to the other by adoption or blood to a degree of closeness that would bar Marriage/Civil Union in the state in which they legally reside;
- e) both parties are in a relationship of mutual support, caring, and commitment and intend to remain in such a relationship in the indefinite future;
- f) both parties are jointly responsible for basic living expenses (basic living expenses are defined as the cost of basic food, shelter, and any other expenses of the common household); the partners need not contribute equally or jointly to the payment of these expenses as long as they agree that both are responsible for them; and
- g) neither party filed a Termination of Domestic Partnership within the preceding nine months.

A Statement of Domestic Partnership form can be downloaded off the BCBSVT website at: [www.bcbsvt.com/forms](http://www.bcbsvt.com/forms).

**Special note on divorce** - A divorced spouse is NOT considered an eligible dependent, even if there is a divorce agreement requiring the ex-spouse to continue to provide health coverage on his or her employer's plan. A divorced spouse of a VEHI subscriber is eligible, however, for single coverage on a separate VEHI plan for the duration of his/her COBRA eligibility. The entire cost of COBRA coverage in this scenario must be picked up by the divorced spouse or covered by other sources or arrangements identified in a divorce decree. This cost is **not** the responsibility of the employer. Notice of a divorce must be reported to BCBSVT within 60 days of the event. An ex-spouse must be removed as a dependent the first of the month following the divorce.

**Note:** There is information below about eligibility for VEHI coverage under COBRA for employees who are no longer employed by a school district.

## **COBRA**

The employer is responsible for administering or arranging for the administration of COBRA, including providing the employee with their rights and options under COBRA. This includes notice of the option to enroll in Vermont Health Connect. Unless an employee elects COBRA coverage prior to the end of employment, VEHI recommends the employer terminate enrollment in the VEHI plan effective the last day of employment to avoid any claim payments and premium obligations beyond that date.

**If claims are incurred after employment ends, and the employee is still enrolled in the employer's plan but has not elected COBRA, premiums will still be due by the employer for that former employee, whether or not the employee subsequently elects COBRA coverage.**

If the employee elects COBRA after the end of employment, which is permitted under federal law, the employer can re-enroll the individual retroactively and any claims that may have been incurred up to that point can be resubmitted for processing. For COBRA resources, visit: <http://www.vehi.org/benefits/navigating-2018-health-plans/employer-navigation/cobra/> .

Please note, employer **HRAs** are subject to COBRA.

Additional resources on COBRA are provided on the VEHI website.

## **Rescinding Coverage**

The employer may not rescind coverage for which an employee is eligible. If employee becomes ineligible for benefits, the employer must provide timely notice of benefit termination – with at least five days' notice.

## **Medicare**

The employer is responsible for the following Medicare notice requirements:

- a) Annually, by August 30, which is within 60 days after the first day of the VEHI health plan effective renewal of July 1, employers are required to disclose to the Centers for Medicare & Medicaid Services (CMS) whether the prescription drug coverage offered by the employer is creditable or non-creditable. **All VEHI plans** meet the creditable coverage requirements.

- b) Annually, no later than October 15 of each year, employers must provide Medicare Part-D Notice to all Medicare-eligible individuals on whether their health plan prescription coverage is “creditable.” **All VEHI plans** meet the creditable coverage requirements. Many employers provide notice to all employees to ensure no one is missed. IRS guidance can be found here: [www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/index.html](http://www.cms.gov/Medicare/Prescription-Drug-Coverage/CreditableCoverage/index.html).
- c) When requested by CMS, employers are required to complete the IRS/SSA/CMS Claims Data Match. This reporting is completed online, and VEHI/BCBSVT can assist in completing some fields.
- d) Reporting to Medicare an individual HRA with a value of \$5,000 or more. Employers should work with their HRA vendor to complete this reporting.

Please note, employees enrolled in a VEHI health plan who become eligible for Medicare are entitled to remain enrolled in the VEHI health plan. VEHI will be the primary payer of health benefits and Medicare will pay secondary. In order to coordinate payments between VEHI and Medicare without delay, BCBSVT needs to be informed of the subscriber’s enrollment in Medicare and have the subscriber’s Social Security Number on file.

### ***Cash in Lieu***

Employers offering employees a “cash-in-lieu” (CIL) of benefits option relating to health benefits must be aware of the multiple laws that apply to Section 125/cafeteria plans and school districts’ legal and regulatory responsibilities. More information on this topic can be found on the VEHI website: [www.vehi.org/compliance-resources/compliance/category/cash-in-lieu-of-health-care-benefits](http://www.vehi.org/compliance-resources/compliance/category/cash-in-lieu-of-health-care-benefits).

### ***Recovering Claims***

VEHI reserves the right to recover claims paid for an ineligible enrollee. VEHI will work closely with the employer to resolve any problems in this area.

### ***Private Schools***

Private schools, as private employers, retain responsibility for fulfilling their obligations to the federal government under ERISA. Membership in VEHI does not modify or eliminate the obligations of private employers in this area, nor is VEHI responsible for fulfilling these obligations for private employers.




### ***Health Savings Accounts (HSA)***

Employers should refer an employee who is enrolled in a health plan compatible with an HSA and who has access to employer HSA funding, or may be considering contributing to an HSA, to the IRS rules on HSAs. Employees are responsible for complying with all IRS rules, which are subject to change over time.

When applicable, employers should provide employees notice of the establishment of an HSA in the name of the employee by the employer.

The employer should consider keeping on file a copy of a certification form, signed by the employee, on their **annual** eligibility to contribute to an HSA before any employer HSA contributions are made or any employee payroll deductions to an HSA are set up, as only the employee can determine eligibility. Eligibility may change annually.

HSA minimums and contribution limits are set by the federal government and generally released in May of each year.

Document	Purpose	Distribution Method	Distribution Timing
<p><b>HSA Certification Form</b></p> 	<p>For employees to certify they understand the rules and regulations of having an HSA.</p>	<p>Employee completes and provides to employer.</p>	<p>At open enrollment when the employee has an HSA option, and prior to the Employer depositing any funds in the employee’s HSA.</p>
<p><b>HSA Establishment Notice</b></p> 	<p>Employer’s responsibility-mandates employers to give notice to eligible employees that an HSA has been opened on their behalf.</p>	<p>Employer completes and provides to employee.</p>	<p>As soon as HSA is opened in name of employee, but no later than January 15 of the following calendar year.</p>
<p><b>Notice to Medicare Eligible Employees of Impact on HSA Eligibility</b></p> 	<p>To provide notice to those employees getting close to Medicare eligibility that their HSA eligibility may change.</p>	<p>Employer completes and provides to employee.</p>	<p>At open enrollment when an HSA option is available. When Medicare Part D notices are mailed, consider providing this voluntary information as well.</p>

Where an employer has both Flexible Spending Arrangements (FSA) and Health Savings Accounts available to employees, the employer should consider amending their Section 125 Plan to allow for a Limited Purpose Flexible Spending Arrangement (LPFSA) as an option for individuals contributing to an HSA. These individuals are **not** currently allowed, under federal law, to contribute to both a traditional FSA and HSA at the same time.

When an employee is contributing to an HSA (including funding by the employer) and leaves employment during the calendar year, or changes enrollment mid-calendar year to a non-HSA compatible health plan, or otherwise loses eligibility to contribute to an HSA for the full calendar year, employers should provide employees notice of the IRS “last month testing rule.” Contact VEHI for more information as applicable.

## **PATH Wellness Program**

PATH (Planned Action Toward Health) offers its VEHI member school employees and teacher retirees a plethora of cost-effective, best practice elements to help them live their best lives at home, at work and in their local community. Besides the intrinsic value of better physical, mental and oral health, employees who participate in the PATH program earn PATHpoints, which help them qualify for an incentive prize at year's end.

Each member school has a designated wellness leader and a district/supervisory union-level wellness champion who serve as wellness spokespersons and can direct you to wellness resources. Leaders and champions promote a culture of health and safety, organize and facilitate wellness teams, sponsor employee wellness-oriented events, share information about our programs with staff members, and apply for wellness resources/grants when available.

Our PATH team works hand-in-hand with these leaders/champions to create and sustain safe and healthy work environments. We provide professional development, district-based aggregate health data, cultural assessments, marketing materials and on-site technical assistance.

PATH currently has over 10,600 active participants.

## **Life/LTD Program**

Since July 2002, VEHI has offered high-quality, Long-Term Disability and Life plans. In September of 2014, VEHI enhanced the LTD-Life program in partnership with Gallagher Benefits Services and Lincoln Financial Group. This partnership is committed to delivering savings, stability and enhanced contractual terms to members. The program leverages the purchasing power of VEHI to provide attractive terms and highly competitive pricing, guaranteed for three years from the Employers effective date.

To take part in this process at the Supervisory Union or School District, Employers can review the Sample Letter of Authorization template at [www.vehi.org/benefits/ltdlife](http://www.vehi.org/benefits/ltdlife), add it to their Supervisory Union or School District letterhead, sign the letter, and email to [VEHIhelp@ajg.com](mailto:VEHIhelp@ajg.com).

Gallagher will start the conversation with the Employer, their current insurance carrier, and Lincoln Financial. Within a few weeks, they will be ready to share a complete review of the program structure and plan savings.




School districts are responsible for designing their own plans and holding their own contracts with Lincoln Financial.

## Dental Program

Since its inception, VEHI has offered member districts a non-insured, self-funded dental benefits Program. Claims and other costs of the Program are financed by contributions made by member employers and/or enrolled employees to the Vermont Education Health Initiative. Northeast Delta Dental (NEDD) provides Administrative Services Only (ASO) and does not assume any financial risk or obligations with respect to claims under this Program.

If a member district chooses to leave the Dental Program, there will be a required 24-month waiting period before they can rejoin the program. Upon completion of the waiting period, the member district can rejoin on either January 1 or July 1 with 90-day notice.

### Employee Benefit Materials

Document	Purpose	Distribution Method	Distribution Timing
<b>Dental Certificate Of Coverage</b> 	Provides terms and conditions under which the VEHI dental benefit program is administered.	Should be electronically posted by the employer on internal site, but can also be distributed via paper.	Employee should be notified by the employer following initial enrollment regarding how/where to access this document.
<b>Outline of Benefits</b> 	Lists co-insurance, maximums, and deductibles for specific employer group. Is to be used together with the Certificate of Coverage.	Should be electronically posted by the employer on internal site, but can also be distributed via paper.	Employee should be notified by the employer following initial enrollment regarding how/where to access this document.
<b>ID Card</b>	Provides Subscriber ID number (issued in employee's name only, but any family member can use).	NEDD mails to employee's home address.	Within 15 days after new enrollment is processed.
<b>Outline of Coverage</b> 	Informational/employee Communication.	Employer to distribute to employee via paper or electronically.	Not a required form, but useful for new hires, open enrollment, etc.

Northeast Delta Dental provides comprehensive information on their website at [www.nedelta.com](http://www.nedelta.com). Many resources are available for both employees and employers. Some resources are also available on [www.vehi.org/benefits/dental/](http://www.vehi.org/benefits/dental/).

## ***Plan Choice***

The employer may provide only one dental plan for employees to enroll in. Employees cannot have a choice among dental plans. However, each employee group in a district (non-union and each union) may have different dental plan designs if desired.

## ***Employee Eligibility***

The employer is ultimately responsible for ensuring an employee is eligible to enroll in a VEHI dental plan. For an active employee to be eligible for enrollment in a VEHI dental plan, the person:

- Must be an employee of the district;
- A minimum of hours worked per week for the same employer during the school year is not required at this time;
- The employer must pay at least 50% of the single rate;
- 75% of eligible staff that have no other coverage to need to participate;
- Additionally, if the employer requires an Eligibility (Probationary) period before dental coverage becomes effective, it is the responsibility of the employer to monitor its terms. The Employer's eligibility period **does** need to be up to date with NEDD, as new enrollments that do not follow the Eligibility (Probationary) period on file will not be allowed.

## ***Group Admin Portal***

VEHI Employer Members have the ability to make new enrollments/changes/deletions on Northeast Delta Dental's secure Group Admin Portal website. Plan documents such as the Outline of Benefits **and** Dental Plan Description Booklet/Certificate of Coverage are also available on this site.

To access the Group Admin Portal, click on the Employers tab at the top. Employers will find "Login To Group Admin" on the lower left. If Employers have not registered before, they will need to do that first. If Employers are registering for the first time, they will also need to complete and return an authorization form before access is approved. After Employers are logged into the site, they will find the plan documents in the "Plan Info & Resources" tab under Forms/Documents.

For making new enrollments and changes, please refer to the "Group Admin Guide," which is also found in the same section.

## ***Patient Benefit Lookup***

Subscribers can access their Dental Plan Description booklet and Outline of Benefits on the Northeast Delta Dental's "Patient Benefit Lookup" portion of their website, [www.nedelta.com](http://www.nedelta.com). To access these plan documents, click on the "Patients" tab on the top. Then log into "Benefit Lookup," which is located on the lower left of the "Patients" home screen. If they have not registered before, they will need to do that first. After they have logged in, they will find the Dental Plan Description booklet under the ID Cards & Claim Resources tab. They will find the Outline of Benefits on its own tab at the top.

Going Green: In an effort to reduce paper waste and your carbon footprint, subscribers can access their benefit and claim information through the NEDD Patient Benefit Lookup site. Please note the tabs along the top of the webpage denote **separate portals** for Patients and Employers.



## ***Student Certification***

Remember, unlike health coverage, dental coverage is **not** automatic to age 26. Dependents are covered only to age 19, or up to age 25 if they remain **full-time students**. Districts, however, can make a special election to allow dependents to stay on its dental plan to age 26 regardless of their student status. If the district has made the election to age 26, **no student certification** is required.

When student certification is necessary, it is conducted annually, in August, by Northeast Delta Dental on behalf of VEHI. Northeast Delta Dental will mail student certification letters **on August 1**. Subscribers will have until **August 31** to respond. If no response is received, the dependent will be removed from the plan and will not be eligible for coverage until the next open enrollment period.

If Employers are interested in extending coverage to age 26 for their staff, please contact [Angela@vsbit.org](mailto:Angela@vsbit.org).

## ***eBilling/Payments***

Important: If employers use eBilling to access their bills through a secure portal, they should still submit payment via the mail, including a check and payment stub, NOT electronically. Payments need to go to VEHI and since electronic payments go to Northeast Delta Dental, this would delay receipt of payment.

## ***Health Through Oral Wellness***

Northeast Delta Dental offers Health through Oral Wellness® (HOW®). The HOW® program is included with all VEHI plans at no additional charge. Some patients require more dental care than others. By registering for the Health through Oral Wellness® (HOW®) program, and having the dentist complete a clinical risk assessment, patients may be eligible for additional preventive benefits.

## ***Vision Discount Program***

Northeast Delta Dental offers a Vision Discount Program just for being a member of the dental program. This program is available free to all NEDD subscribers.

## ***Rate Renewal***

Northeast Delta Dental Rate Renewal notices are emailed each year in December/January timeframe to Business Officials. It is the Business Officials responsibility to share these notices internally with appropriate staff members.

## ***Domestic Partner Rider***

School Districts can include a Domestic Partner Rider\* to allow employees to enroll domestic partners of the same or opposite sex. If districts do not currently have this option and would like to add it, please contact [Angela@vsbit.org](mailto:Angela@vsbit.org).

\*Employers are not required to offer domestic partner benefits, but may choose to do so. There is no legally required definition of “domestic partner,” but any definition adopted by an employer must not be discriminatory. An employer that offers such benefits is responsible for ensuring that VEHI’s defined requirements are met and that such benefits are offered and administered equally to its eligible population. The requirements are:

- a) each party is the sole domestic partner of the other;
- b) each party is at least eighteen (18) years of age or older and competent to enter into a contract in the state in which he or she resides;
- c) both parties currently share a common legal residence and have shared said residence for at least six (6) months prior to application for domestic partner coverage;
- d) neither party is married, a party to a Civil Union, or related to the other by adoption or blood to a degree of closeness that would bar Marriage/Civil Union in the state in which they legally reside;
- e) both parties are in a relationship of mutual support, caring, and commitment and intend to remain in such a relationship in the indefinite future;
- f) both parties are jointly responsible for basic living expenses (basic living expenses are defined as the cost of basic food, shelter, and any other expenses of the common household); the partners need not contribute equally or jointly to the payment of these expenses as long as they agree that both are responsible for them; and
- g) neither party filed a Termination of Domestic Partnership within the preceding nine months.

### ***Private Schools***

Private schools, as private employers, retain responsibility for fulfilling their obligations to the federal government under ERISA. Membership in VEHI does **not** modify or eliminate the obligations of private employers in this area, nor is VEHI responsible for fulfilling these obligations for private employers.

The intent of this communication is to assist VEHI members by providing timely and useful information regarding the administration of your VEHI Benefit programs. It does not encompass all aspects of VEHI programs and services, and should not be used as a sole resource. Resources for all of the above, including our Privacy & Security policy, are available on the VEHI website.

If we can be of further assistance or if there are additional items you would like to see included in this guide, please contact:

Laura Soares ([Laura@vsbit.org](mailto:Laura@vsbit.org)), or  
Angela Tremblay ([Angela@vsbit.org](mailto:Angela@vsbit.org))



[www.vehi.org](http://www.vehi.org)

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