



## 2020 Health Plan Announcements

### Updated Materials for 2020

Our updated **Benefit Guide** for new enrollees is now available on our website. There are changes for 1/1/2020 reflected in the booklet, including increased out-of-pocket maximums for prescriptions on our CDHP plans to coincide with HSA minimum deductibles, and new pharmacy formulary and specialty network. (See below picture for details.)

We are printing a small quantity for districts to provide to **new employees** for January 1. It is very expensive to ship these booklets, so please plan to pick them up while at the VSBIT office for VASBO or VSHRP.

Please email **Bobby-Jo** to reserve booklets in advance of the meetings. We appreciate your assistance with reducing costs!

Please also find updated **Summaries of Benefits and Coverage (SBC)** on our website, as well as **Benefit Description Documents (BDD)**. Don't forget to update the wrap documents as needed.

Other small changes reflected in the materials, effective January 1, 2020, include updated language to clarify the complaints and appeals process; lifting the requirement that restricts eligibility hours (17.5) to **one** employer, as well as clarity when going out of network for urgent or emergent care.

All documents should be made available to all employees prior to 1/1/2020.



Benefits of the  
Vermont Education Health Initiative



VSBIT health benefit plans are administered by:



Figure 1 Benefit Guide Cover - 2020

## 2020 Benefit Changes

As noted above, there are changes for 1/1/2020 reflected in the materials, including increased out-of-pocket maximums for prescriptions on our CDHP plans to coincide with federal HSA minimum deductibles, which are periodically adjusted by the IRS and will modestly increase in 2020. Beginning in 1/1/2020 the Gold and Silver CDHPs will have a \$1,400 Prescription out-of-pocket maximum for an individual plan, and a \$2,800 for a plan with two or more members. **This does not increase the "total" out-of-pocket exposure for members on the Gold CDHP or Silver CDHP. (This does not change the prescription out-of-pocket maximum for those on the Platinum or Gold plans, which will remain at \$1,300/\$2,600.)**

We will be moving to a new pharmacy formulary for 1/1/2020, for all four health plans. We will be using the BCBSVT/Express-Scripts "**National Preferred Formulary**" (NPF) and an **Exclusive Specialty Network Partner, Accredo**. Any members who will be impacted by these changes will received personalized outreach in October, November and December - and there will be outreach directly to their providers.

These changes are detailed in the SBCs, BDDs and Benefit Guides noted above.

If you have any questions, please reach out to Bobby-Jo Salls at [bobbyjo@vsbit.org](mailto:bobbyjo@vsbit.org).

**This notification has been sent to School Business Officials, Human Resources, and Health Members.**

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