



## **2021 Open Enrollment for Health**

### FAQ

### When are changes due to BCBSVT for January 1, 2021?

As always BCBSVT requests that open enrollment changes are received by them by the middle of November. This year it falls on **Friday the 13th of November**. This ensures that changes are processed in the system timely and ID cards are generated and mailed timely to be **in employee's hands by January 1**.

### Will BCBSVT accept January 1 changes after November 13th?

Yes. We understand that there will be some that come in later than 11/13 because of other open enrollment options, etc. But if the vast majority can be in by 11/13 it helps BCBSVT tremendously with managing their open enrollment workload.

### Will employees receive new ID cards for January 1?

BCBSVT will **not** be reissuing ID cards for **all**. The only people who will receive new ID cards will be those that make changes that require a new card or new enrollees.

### What type of changes should be made during open enrollment?

Use the time of open enrollment to send in changes to:

- Employee Segment (was support staff, now a licensed teacher)
- Plan Choice (Platinum to Gold CDHP)
- Funding Options (had an HSA, moving to HRA)
- Address or other demographic changes
- Upgrades or downgrades (adding/removing dependents)
- Adding a domestic partner (offered to all **public** school employees 1/1/2021)

A Group Enrollment Form and our Statement of Domestic Partnership can be found here.

## What changes can I, as an HR representative, make on the Employer Resource Center (ERC)?

- Remove dependents
- Terminations
- Demographic changes

Adding a domestic partner\*

# What changes **cannot** be done on the Employer Resource Center and must be sent to BCBSVT for processing?

- Division changes must be sent in to BCBSVT this includes change of:
- 1. employee type (licensed to non-licensed)
- 2. plan type (platinum to gold) or
- 3. funding type (HSA to HRA)
- Adding new enrollees
- Adding dependents (child, spouse)

### What account/division number should I use for January 1 - I can't see the new naming?

Please use the new divisions described in the **email on October 1st**. If you cannot see that division listed in the employer resource center, please send the application to **ASinbox@bcbsvt.com**.

Please note that the naming of the new divisions (which are being repurposed in many cases) will happen over the next couple of weeks.

# *I have members on a Gold CDHP with an HSA. Will they automatically be moved for January 1 by BCBSVT?*

**No.** BCBSVT and VEHI do not know if members will be selecting the Silver CDHP with HSA, or Gold CDHP with HRA (or any other option). Please send changes in to BCBSVT either by fax, email or mail (information is on the application). Changes can be done on a Group Enrollment Form, a Group Membership Update or by spreadsheet\*\*.

# I have a member that is showing on a Gold CDHP with an HSA for 1/1/21 - I thought we couldn't offer that?

VEHI and BCBSVT have been working together, and with you, to transition members to the 2021 segments and benefits. Step one was to transition members from their old segments (ie: non-union) to their new segments (ie: non-licensed). Since VEHI and BCBSVT did not know for sure what plans/funding the member would choose, we moved them to their current benefit as a place holder. As noted above, we need to know where to move these employees for 2021.

### What documents need to be provided to employees?

The 2021 Summaries of Benefits and Coverage and the HRA wrap can be found **here**. Don't forget to do the "wrap" document that explains the new HRA plan.

The **BDD Wrap** will need to be updated to reflect the new premium contributions (where applicable) and any other changes for 1/1/2021.

\*Adding a domestic partner uses a different functionality and can be done on the website or submitted to BCBSVT to be completed. Please find instructions to complete on the ERC here.

\*\*To download a spreadsheet, please go to the "Subscribers" section of the ERC and select "All Subscribers" and downloading the Excel file. You will need to sort and remove members with an end date - and don't worry - if there are members with an end date of 12/31/2020, they should have another line with a start date of 1/1/2021. *Remember we do not need a selection from each employee - only those making a change.* 

If you have **any questions** or **need additional assistance** - please reach out to Bobby-Jo Salls at **bobbyjo@vsbit.org**.

This notification has been sent to School Business Official and Human Resources.

To avoid confusion and to ensure consistency in the delivery of information, when distributing VEHI information, do not modify any VEHI communications or attachments.

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