

VEHI

Vermont Education Health Initiative

Annual Summary Report



For the Year Ending
June 30, 2026

VEHI Board of Directors

The VEHI Board is comprised of three appointees of the Vermont School Boards Association (VSBA) and three appointees of the Vermont-National Education Association (VT-NEA).

Board appointees, including chair and vice chair, are:

VSBA appointees: Mike Fisher (Current Vice Chair), Andrew Haas and Cheryl Scarzello.

VT-NEA appointees: Suzanne Dirmaier, Lisa Grout and Lance Mills (Current Chair).

Corporate Officers

President: Vacant (duties completed by VEHI management team and board chair)
Secretary: Vacant (duties completed by VEHI management team)

Vermont Education Health Initiative (VEHI) Board membership

Andrew Haas [VSBA]	2024-present
Lance Mills [VT-NEA]	2024-present
Cheryl Scarzello [VSBA]	2024-present
Suzanne Dirmaier [VT-NEA]	2023-present
Mike Fisher [VSBA]	2022-present
Geo Honigford [VSBA]	2021-2024
Elizabeth Grout [VT-NEA]	2020-present



Continued from page 2.

Zack McLaughlin [VSBA]	2020-2022
Joel Cook [VT-NEA]	2018-2023
Tracy Wrend [VSBA]	2018-2023
Peggy Maxfield [VT-NEA]	2018-2023
John Pandolfo [VSBA]	2019-2020
Fran Brock [VT-NEA]	2018-2020
Martha Gagner [VSBA]	2018-2019
Robert Letovsky [VSBA]	2018-2019
Elizabeth Fitzgerald [VSBA]	2018-2018

2018 Act 11 Reorganization

Jeff Fannon [VT-NEA]	2017-2018
Nicole Mace [VSBA]	2016-2018
Martha Allen [VT-NEA]	2015-2016
Elizabeth Fitzgerald [School Director]	2014-2018
Tracy Wrend [Superintendent]	2013-2018
Martha Gagner [Business Manager]	2013-2018
Bruce Schmidt [School Director]	2013-2014
Mark Hage [VT-NEA]	2013-2015
Joel Cook [VT-NEA]	2013-2017

2013 Board Reorganization to comply with Regulation I-90-1

Steve Post [VSBIT]	2011-2013
Martha Allen [VT-NEA]	2009-2013
Bob Giroux [VSBIT]	2009-2010, 2012-2013
Laura Soares [VSBIT]	2006-2013
Steve Hier [VSBIT]	2006-2009
Mary Sherrer [VSBIT]	2005-2006
Mark Hage [VT-NEA]	2001-2013
Joel Cook [VT-NEA]	2000-2013
Chaunce Benedict [VSBIT]	1998-2003
Perry Kacik [VT-NEA]	1997-1999
Ray Proulx [VSBIT]	1996-1998, 2004-2006
Angelo Dorta [VT-NEA]	1996-2008
Jeffrey Isham [VT-NEA]	1996-2012
John Gutman co-chair [VSBIT]	1996-2012
Richard Lange [VT-NEA]	1996-1997
Joe Zimmerman [VSBIT]	1996-2013
Joe Blanchette [VT-NEA]	1996-2001
Martha Heath [VSBIT]	1996-2004

VEHI Program Update for FY 26 Annual Report

Over the course of FY 26, VEHI made available to school districts and the Vermont State Teachers' Retirement System (VSTRS) a range of employee benefit plans, including health, dental, life insurance, and long-term disability. Additionally, VEHI invested in school-based wellness programs that give individuals and families the confidence, support, and resources they need to live healthy, productive lives, and the management team pursued information on cost-saving measures.

Cost-and-Quality Initiatives

VEHI remains committed to advancing high-quality care and lowering costs for everyone. The management team is always investigating new ways to reduce costs without compromising access to high-quality care. This includes supporting regulatory measures to lower hospital prices, expand access to virtual physical therapy services, and pursue ways to reduce prescription costs. This work was a major focus in FY26 and will continue to be in FY27. It significantly influenced rate setting for FY27 (see below), and we expect it to positively impact rate setting for FY28, which will occur in the fall of 2026.

Cost Savings Success and Next Steps

As explained in the FY25 Annual Report, the VEHI team conducted a thorough Request for Proposal (RFP) for a Pharmacy Benefit Manager (PBM) for the first time, in collaboration with its independent pharmacy consultant, Remedy Analytics. This allowed VEHI to compare prices, formularies, and support services offered by our current PBM, managed through Blue Cross of Vermont, with those of nationally competitive PBMs that could serve us in a “carved-out” context – in other words, independent of our contractual arrangement with Blue Cross of Vermont.

After a lengthy review and analysis, the VEHI board agreed to a three-year contract with our current PBM, Optum Rx, through Blue Cross of Vermont. We secured new and improved pricing from Optum for 2027 – 2029 in the process while avoiding disruption for members.

In 2026, three significant actions shaved off about ten percent from the FY27 premium rates VEHI filed with state regulators in October 2025. In brief:

- 1) VEHI made the difficult decision to exclude GLP-1s prescribed primarily for weight loss beginning January 1, 2026.
- 2) The Green Mountain Care Board capped hospital budgets at three percent.
- 3) The Vermont Legislature passed Act 55 (2025), which capped the price of hospital-administered medications for most hospitals at 120 percent of the Average Sale Price that is set by the federal government.

These changes combined saved school districts, school employees and taxpayers **\$40 million dollars** in the rates it filed for FY27. As we've noted in past reports, hospital and Rx costs absorb approximately 75% of our annual spending. For details, please see our [FY 27 rate announcement](#) from January of 2026 on the VEHI website.

The VEHI Board also decided to hire a consultant in FY27 to assist with benefit redesign of its health plans, with a projected implementation date of January 1, 2029. The Benefit Redesign Committee completed an RFP for consulting services in 2026 and anticipates signing a service contract with a consultant in September.

Hinge Health – Virtual Physical Therapy

This fall, VEHI will enter the third year of its virtual physical therapy and pain mitigation collaboration with Hinge Health. This is an independent initiative by VEHI. The program is popular. Nearly 2,300 VEHI members were enrolled as of September 1 this year. Program evaluations reveal that 70% of engaged members access services after the workday; 50% of enrollees live in rural areas where securing access to in-person care can be difficult; and 50% of enrollees report pain reduction in the first 90 days of starting therapy. Hinge's patient surveys also report a significant reduction in surgical intentions by enrollees; VEHI will be researching this development in the coming months.

VEHI Dental Program

Operating in partnership with Northeast Delta Dental (NEDD), VEHI's dental program once again sustained stable membership and a strong financial position. VEHI members have enjoyed no increases, or low single digit increases, for many years. In FY 26, the VEHI board voted to hold the rates for FY 26, with no increases for any members.

NEDD also offers the Health through Oral Wellness® (HOW®) program to VEHI subscribers, which includes an oral health risk assessment at no additional cost. Subscribers considered to be at risk for oral disease can receive additional preventive dental benefits covered under the plan. Find out more about the VEHI-NEDD dental program on page 11.

VEHI Long-Term Disability/Life Program

VEHI has offered high-quality, LTD and life insurance programs since 2002. In FY 23 we began to endorse National Insurance Services/Madison National Life. NIS/MNL offers to match the benefit packages of existing LTD plans for VEHI members, completing a collective bargaining agreement review, providing our members with a cumulative rate decrease of 22%, and guaranteeing lower rates for multiple years. The program to date has been successful in saving many school districts thousands of dollars each year. See page 13 for more information.

VEHI Wellness Program – Planned Action Toward Health (PATH)

As members and beneficiaries of VEHI's health pool, school districts and local unions come together to accomplish a shared goal: to provide high-quality, affordable health coverage at the lowest responsible price. Keeping the cost of health coverage affordable and sustainable is important to all of us, as school districts, school employees, and the communities they serve are impacted when costs increase more rapidly than budgets can absorb.

The VEHI Wellness Team, in partnership with Blue Cross of Vermont and school-based Wellness Leaders, has developed a robust, research-based program designed to support school employees and their families in leading healthy lives. See pages 14 and 15 for more information on PATH.

VEHI Health Program & the Vermont Commission on Public School Employee Health Benefits

The Vermont Commission on Public School Employee Health Benefits determines the premium and out-of-pocket cost share between employers and employees. The Commission agreed to extend the current agreement (2023-2025) through December 31, 2028, to focus their attention on the bigger picture of affordable health coverage for public school employees and school boards in Vermont.

Vermont State Teachers' Retirement System (VSTRS)

VEHI also serves the health benefit needs of approximately 820 pre-Medicare retirees and another 1,275 who have the VSTRS 65 plan and carry an individual Part D drug plan. VSTRS transitioned its Medicare-eligible retirees enrolled in a Medicare Advantage plan to HealthSpring on January 1, 2026, and as of January 1, 2027, VSTRS will no longer offer these retirees the PATH Wellness Program.

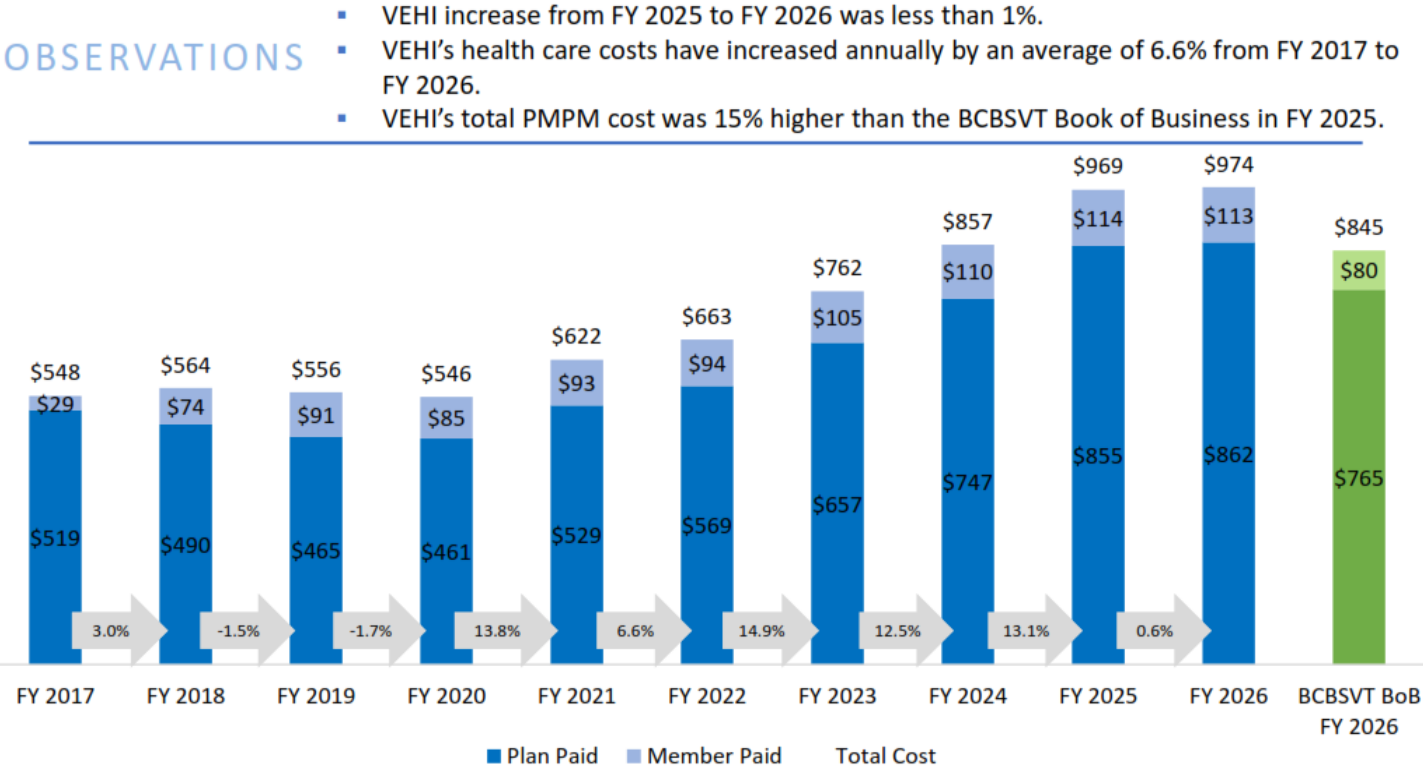
As always, if you have questions or comments regarding VEHI's benefit programs and services, please contact one of us.

Mark Hage, Bobby-Jo Salls and Jonathan Steiner, VEHI Management

Health Benefits Utilization

Our health plan paid out approximately \$335,986,656 for claims submitted during the FY 26 year (through 6/30/26). The following graphs and charts provide information on health care utilization by the employees and their dependents enrolled on our plans. For incurred claims July 2025 – June 2026, paid through August 2026. These graphs only include VEHI claims cost. See the pie chart on Page 12 for an overview of VEHI expenses.

Average Claims Cost Per-Member, Per-Month By Plan Paid and Member Paid



*Comparison group is the Blue Cross Blue Shield VT's Book of Business excluding VEHI



Average Claims Cost Per-Member, Per-Month By Service Category

OBSERVATIONS

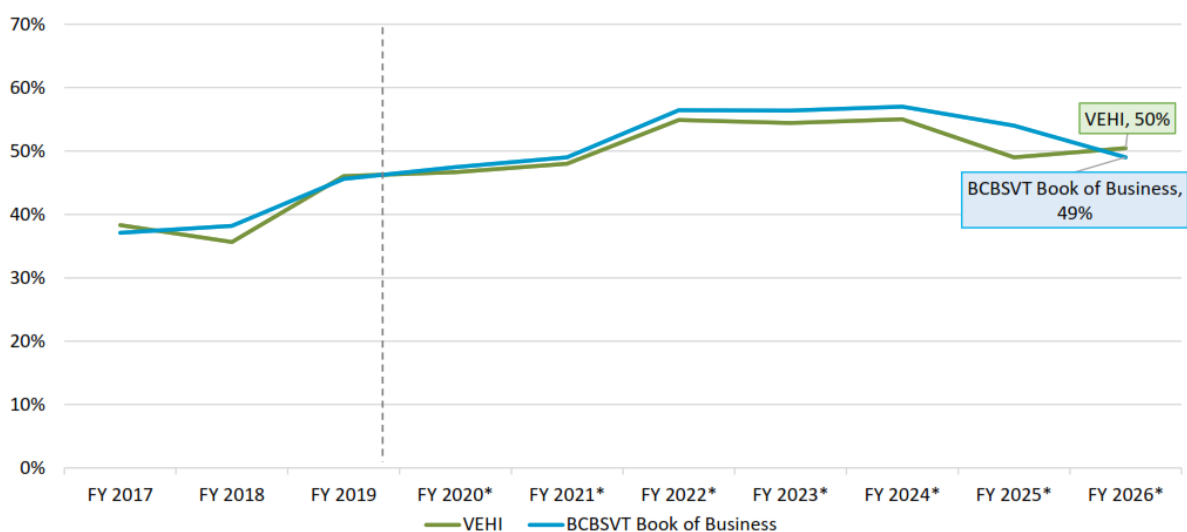
- The inpatient and outpatient service categories decreased from FY 2025 to FY 2026.
- The other service categories (professional, ancillary, and pharmacy) increased in the same time frame.



Percent of Pharmacy Costs due to Specialty Drugs

OBSERVATIONS

- Specialty drug costs make up 50% of the total pharmacy costs for VEHI while the Book of Business specialty drug costs make up 49% of total pharmacy costs.



*Specialty Drug List Updated

Average Claims Cost Per-Member, Per-Month By High Cost and General Population

OBSERVATIONS

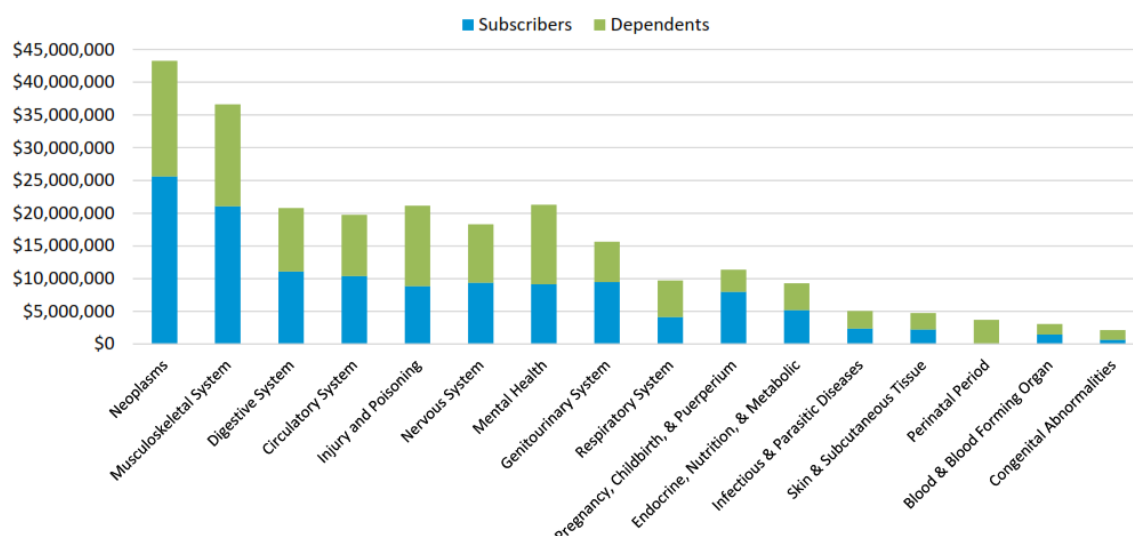
- High Cost Population (>\$50K in annual cost) contributed to 47% of total costs and represents around 4% of the membership population in FY 2026.
- High Cost Population's PMPM cost decreased 3% from FY 2025 to FY 2026.
- Costs for the High Cost Population are above the benchmark by 17% for FY 2026.



VEHI Diagnosis Analysis by Total Cost

OBSERVATIONS

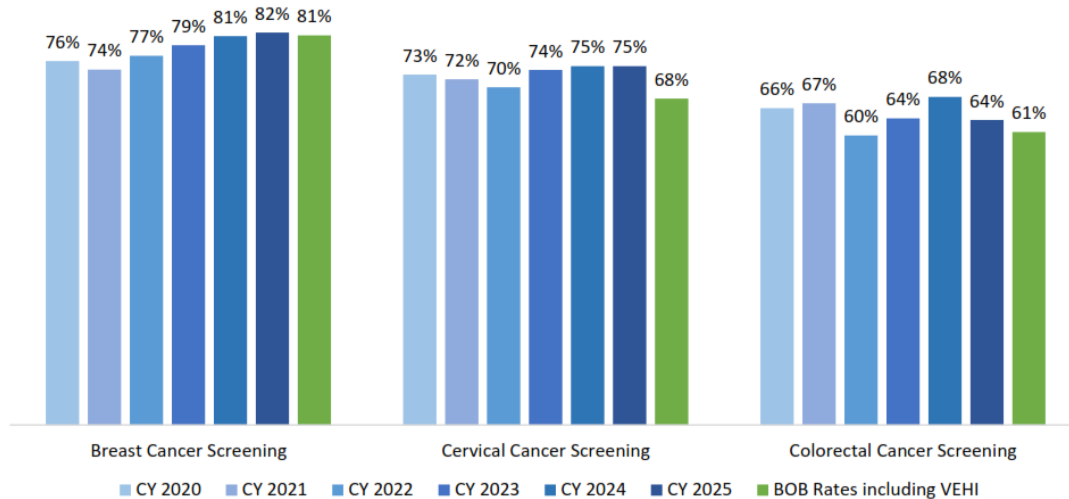
- The top diagnoses by cost are neoplasms, musculoskeletal conditions, digestive conditions, circulatory conditions, and injuries.
- Last year, nervous system was in the top 5 instead of injuries.



Cancer Screening Rates

OBSERVATIONS

- Breast cancer and cervical cancer screening rates have consistently remained high in the past 3 years while colorectal cancer screenings rates have fluctuated.
- All cancer screenings rates are higher than or equal to the Book of Business rate.**



*Complete HEDIS measurement years based on calendar year
 **Book of Business rate includes VEHI

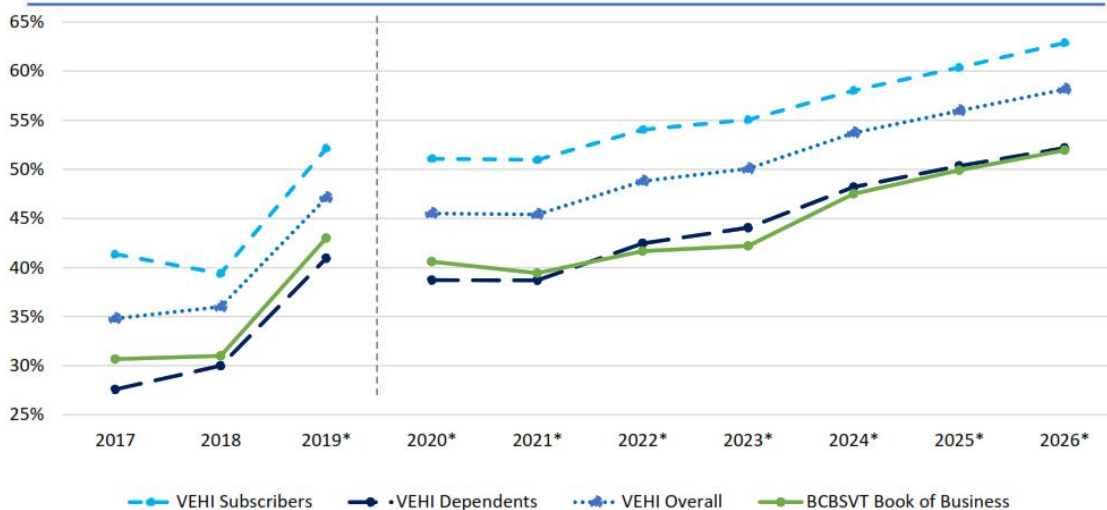
BlueCross BlueShield
 of Vermont
 An Independent Licensee of the Blue Cross and Blue Shield Association.

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Annual Preventive Visit Rate Adults 18+ years old

OBSERVATIONS

- Overall preventive visit rate for VEHI for FY 2026 was 58% which is a 2% increase from FY 2025.
- The overall preventive visit rate for VEHI is above the Book of Business benchmark.



*2019 - 2026 preventive visits rates are based on an 18 month look to align with clinical guidelines.
 **Dependents and spouses both make up the dependents category in the graph.

BlueCross BlueShield
 of Vermont
 An Independent Licensee of the Blue Cross and Blue Shield Association.

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Dental Program

The VEHI Dental Program has been in place for 26 years. When it began on **July 1, 2000, with approximately 3,550 employees** and has since **grown to include approximately 10,752 employees, and to cover 23,096 lives including dependents**. The Program currently has 47-member supervisory unions/districts. Five basic plan options are available through the VEHI/Northeast Delta Dental (NEDD) Program, however, school districts which purchase dental coverage directly with Delta Dental are able to enroll in the VEHI Program with their existing plan.

VEHI's Dental Program continues to be successful. The program remains financially sound, and premiums continue to be lower than those obtained directly from Delta Dental. Districts participating in the VEHI/Delta Dental Program saw **no increase to premiums** for FY 26, and 0 – 15 percent for FY 27, beginning July 1, 2026.

VEHI DENTAL PLANS OFFERED

<u>Plan</u>	<u>Preventive</u>	<u>Deductible</u>	<u>Basic</u>	<u>Major</u>	<u>Maximum</u>	
1	100%	\$0	90%	60%	\$1,500	per person
2	100%	\$0	80%	50%	\$1,500	per person
3	100%	\$25	80%	50%	\$1,000	per person
4	100%	\$50	100%	50%	\$1,000	per person
5	100%	\$0	100%	NA	\$750	per person

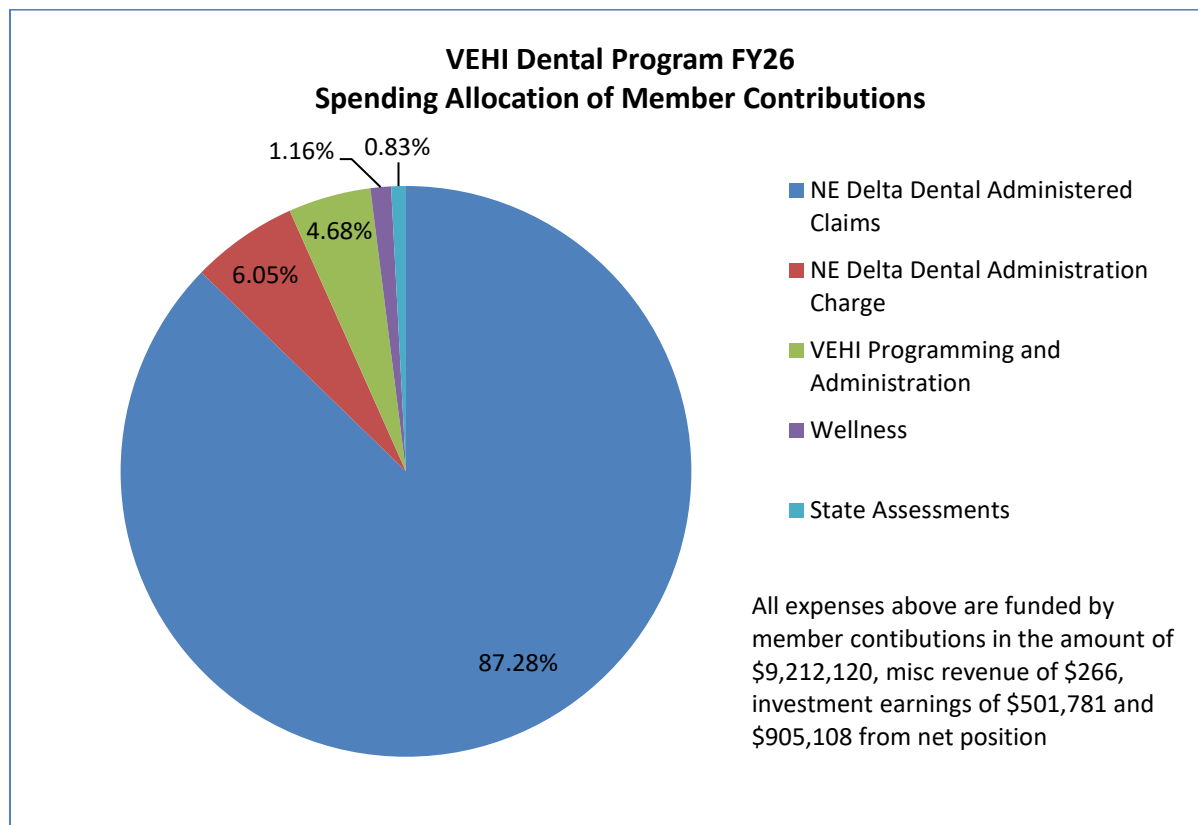
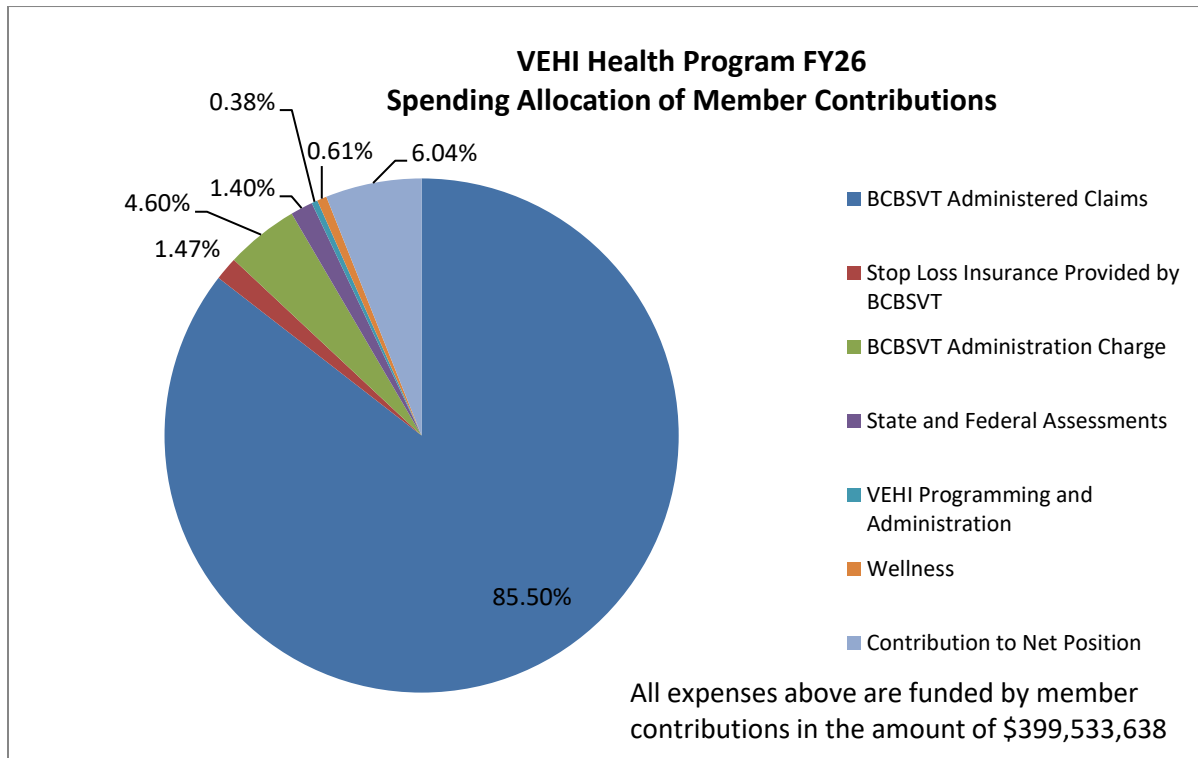
Monthly Rates Effective July 1, 2026, for groups without prior coverage*

	<u>Single</u>	<u>2-Person</u>	<u>Family</u>
1	\$58.62	\$112.75	\$189.08
2	\$49.20	\$94.60	\$160.38
3	\$45.88	\$88.17	\$151.56
4	\$62.09	\$119.48	\$207.61
5	\$47.71	\$91.51	\$182.73

**Basic rates - Ortho coverage for child and/or adult is slightly higher*



How monies collected by VEHI are allocated on behalf of its members:



Life and Disability Plans

Since July 2002, VEHI has offered high-quality Group Long Term Disability (LTD), Group Short-Term Disability (STD) and Group Term Life insurance (Life) plans. In 2014 VEHI began to endorse Gallagher Benefits Services and Lincoln Financial Group.

In July of 2022, VEHI endorsed a new partner, **National Insurance Services (NIS)** offering coverage through **Madison National Life Insurance Company Inc. (MNL)***. MNL offered a 22% discount with a rate guarantee up to four years to VEHI groups that move to NIS/MNL.

Key Features of the NIS/MNL Program Include the Following:

- Eligible VEHI member school districts may receive 22%** off their in-force employer paid Life, LTD, and STD rates
- Rates guaranteed*** through June 30, 2029 (recently extended from 2027)
- Available to VEHI school districts that meet size and plan parameters, regardless of current carrier
- Seamless and simple transition
- Student Loan Solutions****
- Identity Theft Assistance Services*****

If you are interested in learning more about this program, or receiving a quote, please contact JoEllen Abel at jabel@NISBenefits.com or 802.289.7619 (direct cell phone number) or Mark Williams at mwilliams@NISBenefits.com or 269.370.0648.

Administered by:

NIS
National Insurance Services
300 North Corporate Drive, Suite 300
Brookfield, WI 53045 800.627.3660

This plan is underwritten by Madison National Life Insurance Company, Inc. This offer is only available to Vermont school districts who do NOT currently offer this coverage through MNL.

*Founded in 1961, Madison National Life Insurance Company, Inc. is headquartered in Madison, the rapidly growing capital city of Wisconsin. Madison National Life is licensed in 49 states and specializes in group life, disability, and specialty health insurance. The company is a wholly owned subsidiary of Horace Mann Educators Corporation (NYSE:HMN), the largest financial services company focused on providing America's educators and school employees with insurance and retirement solutions.

**22% off applies to employer-paid coverage.

***Rate guarantee to align with VEHI block rate guarantee

****Horace Mann's Student Loan Solutions program includes services provided by an independent third party, Tuition. io. Horace Mann is an independent company not affiliated with the Department of Education or the federal government. Horace Mann does not negotiate, adjust, or settle debts. No assistance provided by Horace Mann constitutes official action for purposes of student loan forgiveness programs or guaranteed results. Horace Mann's Student Loan Solutions program terms are subject to change. This program is complimentary to current Horace Mann customers, all U.S. public school employees, and college graduates entering the field of education.

*****Identity theft assistance services are provided by IDX, which is not affiliated with Madison National Life Insurance Company, Inc. Services provided by IDX are not part of Madison National Life's insurance products, and Madison National Life is not responsible for any acts or omissions of IDX in connection with or arising under identity theft assistance services. Access to IDX program is conditioned upon your employer remaining a Madison National Life customer and the program terms and conditions. This program does not provide credit repair services or any form of legal advice.

VEHI PATH (Planned Action Toward Health)

Employee Wellness Opportunities and Results

Over the past year, the VEHI PATH team offered member school employees, administrators, and retired teachers a variety of best-practice programs and workplace-based strategies to help them live their best lives in thriving environments — at work, at home and in their communities.



We engaged over 500 building wellness leaders and champions in VEHI member buildings statewide and maintained a user-friendly website that was accessed by over 15,000 employees. We designed and implemented our renowned 10-week annual wellness challenge called the PATH Adventure, with the title theme “Beyond the Beat” wherein we encouraged everyone to take full advantage of resiliency and coping skills as well as stress management through small movement breaks (or dances). We included our annual exercise video and cooking competition.

Other Important Parts of FY2026 included:

- *Take a Break From Alcohol* – we added a self-paced course helping people review their own habits and determine the best way forward with their alcohol use.
- *Everything, Everywhere, All At Once* – a live mental health course to help ease the impact of severe stress and burnout. These recorded webinars remain available to VEHI PATH participants on demand.
- *PATH Rockstar Chefs* – local inspiring stories about school employees who create healthy food options that delight and inspire their co-workers. The recipes go into our video library and help build a cookbook of healthy foods for all to access.
- *Healthy SU* – an ongoing partnership with BCBSVT to provide funding and significant oversight to 11 SD/SU’s committed to addressing prominent employee health issues based on their leadership and on aggregate claims and health assessment data.
- *Incentives* – on the rise at a time when other programs nationwide continue to dwindle, we rewarded 6,400 gift cards to those who earned 200 PATHpoints (a 2% increase from 2025, a 30% increase from 2019).

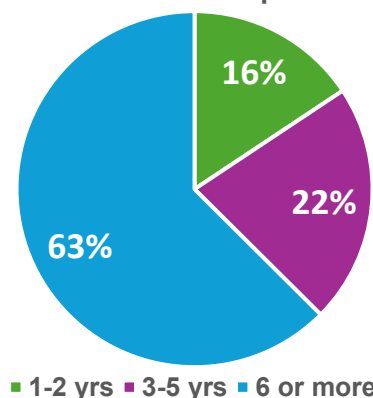
PATH program signature elements also continue to include the Healthy Life Survey; Progress Health Coaching (professional, telephonic coaching to help people discover more about their own best thinking); our Mindfulness, Emotional Health, Breaking Free From Sugar, and Intuitive Eating courses; Quizzify (health care literacy quizzes); a robust employee assistance program (Invest EAP) for crisis support, short-term counseling, and supervisor support; Keeping Fit for year-long exercise tracking; the Sizzlin’ Summer Challenge to take on family-oriented health goals; and local building wellness leader events.

In collaboration with BCBSVT we continued to provide funding and training directly to member buildings to promote musculoskeletal health, reduce stress and anxiety, improve sleep, and increase healthy eating. We continue to offer kits for each employee that “Building Wellness Leaders” can order and distribute with instructions, 30-day challenge tracking, and live or virtual workshop kick-offs and follow-ups. All-in-all we provided over 8,000 kits across the state.

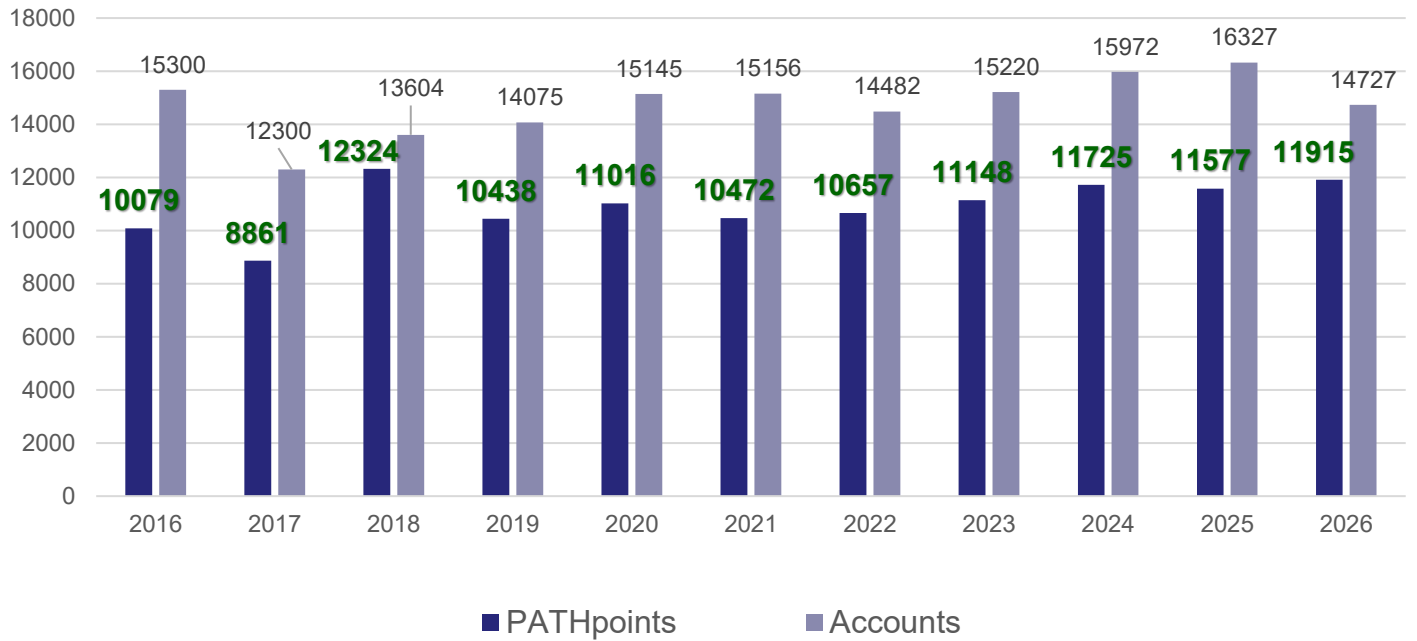
The 2025-2026 year also added work in improving spaces for school staff to gather, debrief, and eat. Participation continues to climb and the outlook remains good. Member stories continue to tell us that just being there for them (and offering extra options as well as webinars and kits) makes a huge difference, even if participation isn’t always directly apparent. **Countless people tell us that the PATH program saves lives.**

We continue to work toward our mission of helping all employees flourish in a workplace where success is quite simply the norm, where health goals are easily reached, and where people can be at their best for the children and families they serve, and at home living their best lives.

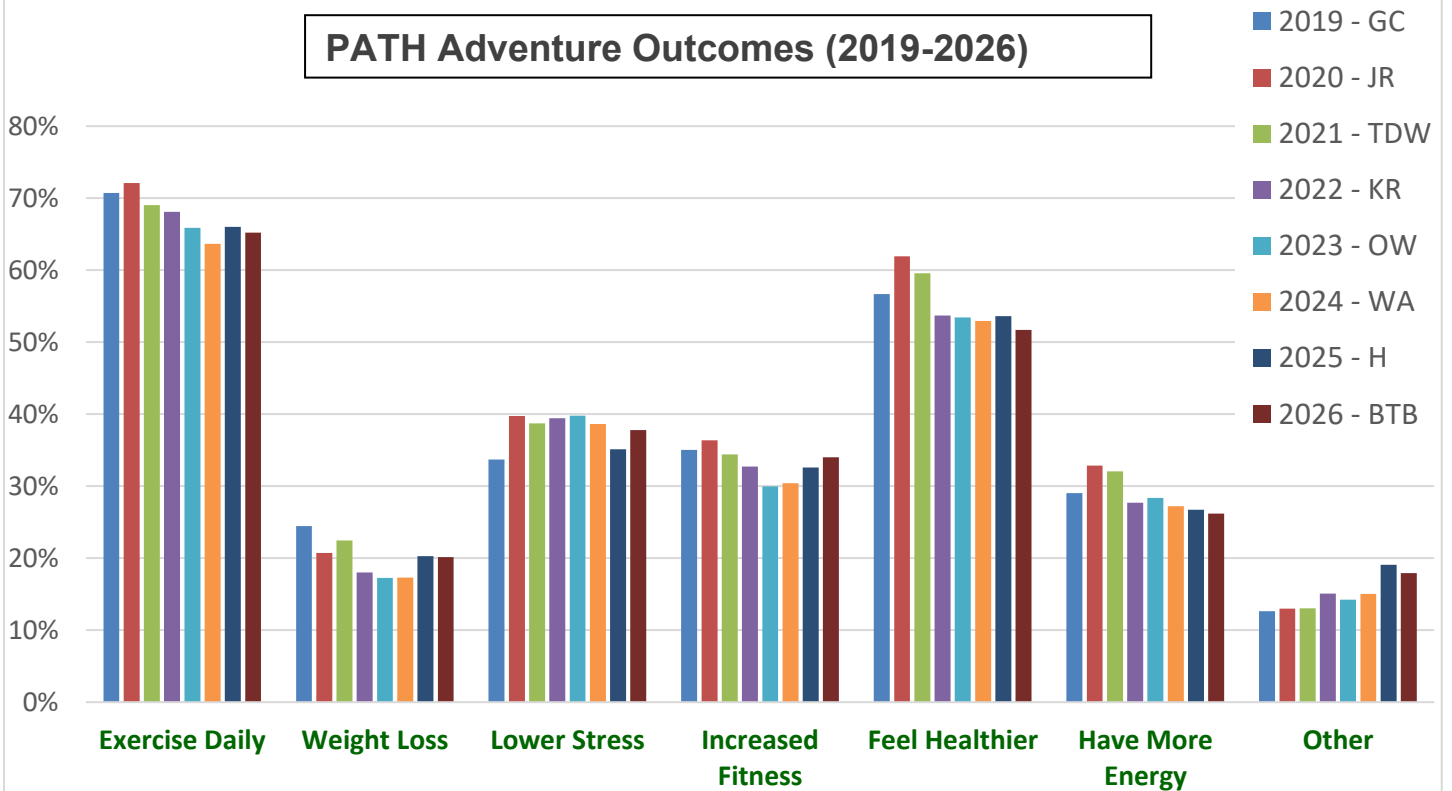
Years of Participation



PATH Website Participants by Year



PATH Adventure Outcomes (2019-2026)



PATH Adventure Names

GC – Get a Clue
OW – Out of this World

JR – Joy Ride
WA – Work of Art

TDW – Tidal Wave
H – Home

KR – Keep Roaring
BTB – Beyond the Beat

Vermont Education Health Initiative, Inc.
Combining Statement of Net Position (Unaudited)
For the Year ending June 30, 2026

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
Assets			
Cash and cash equivalents	\$ 47,858,628	\$ 688,600	\$ 48,547,228
Mutual funds, at fair value	20,136,313	5,593,953	25,730,266
Accrued interest receivable	154,005	2,216	156,221
Contributions receivable	1,762,772	75,374	1,838,146
Working fund deposit	6,610,000	-	6,610,000
Other receivables	235,248	-	235,248
Prepaid expenses	113,340	8,455	121,795
Fixed assets, net of accumulated depreciation of \$231,884	<u>763,625</u>	<u>-</u>	<u>763,625</u>
Total Assets	<u><u>\$ 77,633,931</u></u>	<u><u>\$ 6,368,598</u></u>	<u><u>\$ 84,002,529</u></u>
Liabilities and Net Position			
Liabilities			
Accounts payable	\$ 710,185	\$ 177,964	\$ 888,149
Assessments payable	537,404	92,144	629,548
Advance premiums	3,746,261	49,701	3,795,962
Claims payable	6,841,563	191,460	7,033,023
Claims to be paid	10,038,689	430,000	10,468,689
Reserve for unallocated loss adjustment expenses	<u>18,636</u>	<u>-</u>	<u>18,636</u>
Total Liabilities	21,892,738	941,269	22,834,007
Net Position			
Unrestricted	<u>55,741,193</u>	<u>5,427,329</u>	<u>61,168,522</u>
Total Net Position	<u>55,741,193</u>	<u>5,427,329</u>	<u>61,168,522</u>
Total Liabilities and Net Position	<u><u>\$ 77,633,931</u></u>	<u><u>\$ 6,368,598</u></u>	<u><u>\$ 84,002,529</u></u>

**Vermont Education Health Initiative, Inc., Combining Statement of Revenue,
Expenses and Changes in Net Position (Unaudited)
For the Year ending June 30, 2026**

	<u>Health</u>	<u>Dental</u>	<u>Total</u>
Operating Revenues			
Program contributions	\$ 399,533,668	\$ 9,212,386	\$ 408,746,054
Grant revenue	<u>132,214</u>	<u>-</u>	<u>132,214</u>
Total operating revenues	399,665,882	9,212,386	408,878,268
Operating Expenses			
Claims paid and net change in claim reserves	339,309,382	9,268,087	348,577,469
Reinsurance	5,873,551	-	5,873,551
Capitation	1,272,372	-	1,272,372
Assessments	5,607,106	88,494	5,695,600
Program administration	19,001,139	642,002	19,643,141
General and administrative expenses	1,999,328	490,466	2,489,794
Wellness grants and expenses	<u>2,434,185</u>	<u>123,542</u>	<u>2,557,727</u>
Total operating expenses	<u>375,497,063</u>	<u>10,612,591</u>	<u>386,109,654</u>
Net operating gain (loss)	24,168,819	(1,400,205)	22,768,614
Non-operating Revenues (Expenses)			
Investment income	2,644,162	501,781	3,145,943
Investment fees	<u>(22,391)</u>	<u>(6,685)</u>	<u>(29,076)</u>
Net non-operating revenues	<u>2,621,771</u>	<u>495,096</u>	<u>3,116,867</u>
Change in net position	26,790,590	(905,109)	25,885,481
Net position, beginning of year	<u>28,950,603</u>	<u>6,332,438</u>	<u>35,283,041</u>
Net position, end of year	<u><u>\$ 55,741,193</u></u>	<u><u>\$ 5,427,329</u></u>	<u><u>\$ 61,168,522</u></u>



VEHI Mission Statement

The Vermont Education Health Initiative (VEHI) is a non-profit organization that, for more than two decades, has served school districts by offering employee benefit plans responsive to the needs both of employers and of employees and their dependents. VEHI also provides health insurance benefits to retired teachers and their dependents through the Vermont State Teachers' Retirement System.

Our work has three essential components:

1. Making available a range of employee benefit plans, in collaboration with major insurance carriers, that are cost effective, affordable and high quality;
2. Designing and investing in school-based and post-employment wellness programs that give individuals and families the confidence, support and resources they need to lead healthy, productive lives; and
3. Keeping school districts, local union Associations, and the Vermont State Teachers' Retirement System informed about the health insurance market, health care reform initiatives and regulatory compliance obligations under federal and state law.

The VEHI Board acknowledges the value to school districts of a solid partnership between school boards and their employees' representatives by conducting this work in concert with both VSBIT and Vermont-NEA.

In conducting our work, we adhere to the following guidelines:

1. VEHI will only offer employee benefit programs and services that are valuable to members and can make a meaningful difference.
2. All information and education provided by VEHI will be accurate, timely and unbiased.
3. VEHI will maintain the fiscal integrity of the organization so it can meet its current and future obligations to members.
4. VEHI will provide factual and vetted information, as requested, and in a purely neutral and objective manner, to parties engaged in collective bargaining.

Visit us online at:

www.vehi.org

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