Open Enrollment for January 2027 - ends this week!

The deadline to submit changes for January 1 open enrollment is this Friday, November 20th.

Blue Cross of Vermont is planning to **process all VEHI changes by Monday, November 23rd**, and begin ordering **VEHI CDHP** cards next week. Members will begin receiving cards at home the week of December 7th. Cards are order in batches and will be received over the course of a couple of weeks.

Reminder: Cards will not be sent to Platinum or Gold members unless they are new members to the plan.

Do your employees complete open enrollment through an electronic open enrollment system?

Double check to be sure that any selections made through an electronic enrollment system have also been communicated to Blue Cross of VT either via an **enrollment form**, or processed on the Employer Resource Center (ERC).

- New dependents?
- Removed dependents?
- Is there a tier change?
- Newly enrolled - Add?
- Declining coverage - Term?

Did you complete your employee's enrollment changes through the ERC?

Occasionally, we have districts tell us that they made a change on the ERC, yet the change is not reflected in the system. Here are a couple of tips:

- Never do more than one change on a member in the same day, as the second change will overwrite the first change. (ie: if you terminate one family member, and then add another, the first transaction will be overwritten).
- Check your transaction logs.
- Have enrollment questions? Call or email enrollment services at **enrollment@bcbsvt.com** or 1-888-320-9798.
- **Check your January billing to confirm that the changes made are reflected correctly on the bill whether you submit them on paper or through the ERC.**

Do you have any members on a Division that ends in "0"?

Remember, the "0" indicates opt-out/no funding, and this is rare. Employees are provided the HRA or HSA as part of their health plan and should not be declining it without a very clear reason. See the **group number methodology email** for details.

Email **Bobby-Jo** with any questions!

Previously sent October 2, 2026:

- ***Now is the time for employees to make changes to their health plan for January Open Enrollment!*** Open enrollment is the one time a year employees can make changes to their health plan elections without a qualifying event. Employees may enroll in or terminate coverage or add or remove dependents (including domestic partners).

- The **deadline for open enrollment changes** to be received by Blue Cross of VT is **November 20.** This ensures that Blue Cross ID cards and HRA debit cards are received by January 1. **HR:** be sure to allow yourself time to receive forms, review for accuracy and submit them to Blue Cross.

- ***If you accept*** an enrollment form after November 20 but before January 1, please:

  -submit as soon as possible

  -tell the employee that they may receive a second set of ID cards, likely after January 1

  -understand that the January billing may be incorrect

- **The month of January is not open enrollment,** changes/ additions/ terminations must be in by December 31, and preferably by the deadline of November 20th.

- Members on the Gold CDHP or Silver CDHP can expect **new ID cards** for January 1, once again, because of the annual changes to the HSA compatibility reflected in the prescription out-of-pocket maximum on both plans, as well as the overall deductible on the Silver CDHP.

- Members on the Platinum and Gold Copay Plans are not expected to receive new ID cards.

- The **Silver CDHP deductible will increase in 2027** to $3,500/$7,000 to meet the minimum requirements of the HSA compatibility set by the IRS. The out-of-pocket maximum ($4,000/$8,000) remains the same.

- If you are **changing HRA/HSA vendors** for 2027, please notify **Bobby-Jo Salls** (VEHI) and **Allison Plante** (Blue Cross VT), with your decision by Friday, October 30, to ensure files are sent to the appropriate vendor.

- In an effort to reduce confusion and simply options, we have new **Group Enrollment Forms** for you. We have separated the **public school application** whose benefits are mandated by statewide bargaining from the **private/independent schools and school-related associations'** enrollment form. See links below.

Updated materials for you and your employees can be found here:

- **2027 VEHI Benefit Guide**
- **Licensed Employee** Plan Comparison and Cost Comparison
- **Non-Licensed Employee** Plan Comparison and Cost Comparison
- **Comparison Grid**
- **General Open Enrollment Information**
- **Summary of Benefits and Coverage**
- **Benefit Description Documents**
- **Group Enrollment Form - Public School Employees**

- **Plan and Cost Comparison for Employees *Not Subject to Statewide Bargaining***
- **Group Enrollment Form - Independent/Private School/Association Employees**

As always, please contact **Bobby-Jo Salls** if you have any questions.

This notification has been sent to School Business Officials, Human Resources Professionals, and other Health Plan Employers.

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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