



Open Enrollment for January 2027

Open Enrollment for 2027 is quickly approaching and here are some reminders and materials for you:

- ***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 simplify 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](#)
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- [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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