



Terminate Coverage for Departing Employees

The school year is quickly coming to an end, and for human resources professionals this is an important time for changes to employee eligibility.

If you have employees leaving employment or retiring, it is your responsibility to **terminate their coverage as of June 30th**. Unless you have *specific language* in your contract with a pay schedule to pay for coverage through the summer, all employees who are leaving your district should be **terminated for June 30th, no later than June 30th**.

PLEASE do not wait for COBRA paperwork! COBRA allows employees to reinstate their coverage, but if you do not receive a signed COBRA agreement/enrollment form by 6/30, that coverage must be terminated to avoid paying for coverage longer than required.

Why is this so important? Each year VEHI receives dozens of retroactive requests to terminate employees who are no longer employed. This puts VEHI at risk for paying for claims for ineligible enrollees. Also, this puts your district at risk for paying for premiums for a former employee. This can result in overpaying by tens of thousands of dollars that cannot be recovered. Budgets are tight and this a good way to prevent overspending.

VEHI should not be paying claims for those who have left employment, and will not return premium for those who were not removed timely.

Termination requests will be processed first of the month following receipt of the request.

How to terminate health coverage:

Use the Blue Cross of VT [Employer Resource Center](#) to make changes online.

Or, there are **three form options** for you to complete and email: ASinbox@bcbsvt.com:

- [Group Membership Update](#) (interactive PDF) or
- Group Membership Update (in Excel) [download from this page](#)
- [Group Enrollment & Change Form](#)

To terminate **dental coverage**, please use the [Northeast Delta Dental Termination Report](#) and send to them using the contact information on the form.

Thank you in advance for doing your part with the timely termination of former employees. If you have any questions, please contact Bobby-Jo Salls at bobbyjo@vsbit.org.

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

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

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