



Open Enrollment for January 2026 and Creditable Coverage Notices

Open Enrollment for 2026 is quickly approaching and here are some reminders and materials for you:

- The **deadline for open enrollment changes** to be received by Blue Cross of VT is **November 17**. This ensures that Blue Cross ID cards are received by January 1. Be sure to allow yourself time to receive changes and submit them to Blue Cross.
- **Open enrollment** is a time to make changes without a qualifying event. Employees may enroll or terminate coverage, or add or remove dependents.
- Members on the Gold CDHP or Silver CDHP can expect **new cards** for January 1.
- If Blue Cross receives a change after November 17, they will process the change, but the employee may receive two sets of ID cards, which can cause confusion.
- If you are **changing HRA/HSA vendors** for 2026, please make your decision by **October 31**, and be sure to email **Bobby-Jo** (VEHI) and **Allison Plante** (Blue Cross VT), to ensure files are sent to the appropriate vendor.
- Please be sure that all **Silver CDHP enrollees understand the plan change for 1/1/26** as described in the October 7 email.

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

- [2026 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](#)
- [Updated Group Enrollment Form](#) with required language (10 pages)

Reminder: Creditable Coverage Notices

Don't forget, your **creditable coverage notices** are due to employees by October 15th. [Materials and Guidance](#) can be found on our website.

As always, please contact [Bobby-Jo](#) or [Jessica](#) 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.

Please note: For your convenience, all VEHI Communications (sent via Campaign Monitor) can now be found in our archive at vehi.org/campaign-monitors.