



September 5, 2017

Dear Teachers-

We have received many questions about the changes to your health insurance as a result of negotiations. Here is a brief summary of the changes:

Provider Networks

- **Same doctors as current plan** with an expanded network.

Covered Services

- Medical/Pharmaceutical: **Same as current plan** (except sexual dysfunction and infertility drugs. Approved by VT-NEA)

Access to Care

- Referral & pre-authorization rules: **Same as current plan.**

Financial Impact on Teachers

- Lower premium costs: **30% lower average cost**
 - Single plan cost example. **Current:** \$1,535 **New:** \$1,256 **Savings:** \$279
- Improved out of pocket pay structure.
 - **Current plan:** Unlimited out of pocket risk.
 - **New plan:** **Fixed employee cap** for out of pocket, for example **\$400** for a single plan.

	Current Premium	New Premium	Current Avg. OOP	New Max OOP	Teacher Savings
Single	\$1,535	\$1,256	\$400	\$400	\$279
Parent +1 Child	\$3,017	\$1,942	\$800	\$800	\$1,075
Parent + Children	\$4,045	\$1,942	\$1,200+	\$800	\$2,503+
2 Adult	\$3,017	\$2,359	\$800	\$800	\$659
Family	\$4,045	\$3,479	\$1,600	\$1,200	\$966

*Analysis based on State Benchmark Gold CDHP Plan.

Do you have additional questions? Please submit [using this link](#).

For more employee information [please follow this link to VEHL](#).

—————**YAW OBENG - SUPERINTENDENT**—————