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.

<table>
<thead>
<tr>
<th></th>
<th>Current Premium</th>
<th>New Premium</th>
<th>Current Avg. OOP</th>
<th>New Max OOP</th>
<th>Teacher Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single</td>
<td>$1,535</td>
<td>$1,256</td>
<td>$400</td>
<td>$400</td>
<td>$279</td>
</tr>
<tr>
<td>Parent +1 Child</td>
<td>$3,017</td>
<td>$1,942</td>
<td>$800</td>
<td>$800</td>
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<tr>
<td>Parent + Children</td>
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<td>$1,942</td>
<td>$1,200+</td>
<td>$800</td>
<td>$2,503+</td>
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<tr>
<td>2 Adult</td>
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</tr>
</tbody>
</table>

*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 VEHI.

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YAW OBENG - SUPERINTENDENT

150 Colchester Avenue, Burlington, Vermont 05401 · Phone: 802-865-5332 · Website: [wwwbsdvtorg](http://wwwbsdvtorg) · Twitter: @BTVSchools